

**FACTORS AFFECTING JOB SATISFACTION AMONG IT
PROFESSIONALS IN COMMERCIAL BANKS IN THE KATHMANDU
VALLEY**

A Dissertation submitted to the Office of the Dean, Faculty of the Management, in
partial fulfillment of the requirements for the Degree of Masters of Business Studies

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March 1

CERTIFICATE OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “Factors affecting job satisfaction among IT professionals in commercial banks in the Kathmandu valley”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation

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Signature

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Report of Research Committee

Ms. Anisha Balami has defended research proposal entitled “Factors affecting job satisfaction among IT professionals in commercial banks in the Kathmandu valley” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Prof Dr. Arhan Sthapit and submit the thesis for evaluation and viva voce examination.

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Approval Sheet

We have examined the dissertation entitled ““Factors affecting job satisfaction among IT professionals in commercial banks in the Kathmandu valley” presented by Ms. Anisha Balami for the degree of Master of Business Studies. We hereby certify that the dissertation is acceptable for the award of degree.

Dissertation Supervisor

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Internal Examiner

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External Examiner

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Date

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ABSTRACT

Job satisfaction means the positive feeling or attitude that employees have towards their job, which acts as a motivation to work. It is a combination of emotion, belief, feeling, sentiment, and other allied behavioral tendencies. This study is focused on analyzing the job satisfaction of banking employees on the basis of the working environment, cooperation among employees, training and promotion and salaries. Employees of Nepalese commercial banks were selected using a convenience sampling method for the study. The descriptive, as well as analytical research designs were used to analyze and draw a conclusion about the job satisfaction of bank employees. The self-structured questionnaire has been used. Questionnaires were administered to the employees in commercial banks and the respondents were asked to give their opinion about their job and the prevailing situation of HR practices in the organization. A total of 52 respondents were selected to sample the employees of banks located in Kathmandu valley. The major influencing factors for job satisfaction were salary, followed by training and promotion, working environment, and cooperation among them.

Keywords: *Cooperation, employees, Job satisfaction, salary, training and promotion and working environment.*

CHAPTER - I

INTRODUCTION

1.1 Background of the study

The IT industry plays a crucial role in providing support services to various sectors and department. From healthcare to finance, education to transportation, almost every industry relies on IT infrastructure and services to operate efficiently, and even it is more important in banking sectors. Job satisfaction is an important topic in IT industries research because of its many effects on the overall wellbeing of the organization. Banking is a service industry for which human capital is very much paramount. Nowadays, the banking sector is experiencing the changing performance of its human resources. However, the sublime performance of the human resources of bank depends on their job satisfaction. So, job satisfaction is nothing but the degree or the extent to which one likes or dislikes the job. The concept of job satisfaction has been developed in many ways by many different researchers and practitioners. One of the widely used definitions in organizational research is that of Locke (1969), who defines job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Vroom in his definition on job satisfaction focuses on the role of the employee in the workplace. Thus, he defines job satisfaction as affective orientations on the part of individuals toward work roles which they are presently occupying (Vroom, 1964). Job satisfaction is an attitude that employees have about their work and is based on numerous factors, both intrinsic and extrinsic to the individual. Job satisfaction is important from the perspective of maintaining and retaining the appropriate employees within the organization; it is about fitting the right person to the right job in the right culture and keeping them satisfied. Employees are considered valuable assets to the corporation, and the success of any Bank is directly linked to the satisfaction of the employees who embody that Bank.

The assessment of job satisfaction through employee anonymous surveys became common place in the 1930s. Although prior to that time there was the beginning of interest in employee attitudes, there were only a handful of studies published. Latham and Budworth note that Uhrbrock in 1934 was one of the first psychologists to use the newly developed attitude measurement techniques to assess factory worker attitudes. It also noted that in 1935 Hoppock conducted a study that focused explicitly on job

satisfaction that is affected by both the nature of the job and relationships with co-workers and supervisors. Other researchers showed Job satisfaction was the most important factor for 56 Percentage of UK workers in securing happiness in the workplace, in contrast to just over a third (36 Percentage) who ranked pay above all else in one of the research projects.

The business world is continuously changing due to the advances and developments in technology. Innovations in technology can change the way business activities are performed. Information Technology (IT) has played an important role in business and the use of technology to reduce costs, improve operations, enhance customer service, and improve communications has progressed rapidly over the years.

New technologies can result in employees working smarter as well as providing high-quality products and more efficient services to customers. Attar and Sweiss (2010) stated that Companies have realized the greatest gains from new technology have human resource management practices that support the use of technology to create what is known as high-performance work systems.

Economies in emerging markets are experiencing rapid growth in demand for customer support services, supply chain management, business process optimization and innovation, all of which enterprises are looking toward IT to cater for. The focus, however, has become much more holistic, with organizations fast realizing that IT is more of a business function than ever before. The result is a shift towards IT professionals who are able to see the big picture, with a focus on IT solutions being part of the requirement. Human Resource (HR) is considered to be the most valuable asset in any organization. HR is the most important pillar of economic, social and cultural developments. Employee performance is influenced to a large extent, by motivation and job satisfaction (JS). In other words, employees' opinion about the organizations they work for is very important and their performance depends on their satisfaction of the work. (Uyargil, 2010). Strictly speaking, one of the effective factors on HR performance is Job Satisfaction (JS). The term 'job satisfaction' refers to the attitudes and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). JS is a topic of wide interest to both people who work in organizations and people who study them.

As shown in figure 1, each person needs to be in five different categories. According to Maslow, the manager needs to know where an employee is on the hierarchical pyramid in order to motivate him/her. Then they need to focus on meeting that person's needs at that level (Robbins, 1999). As one moves up in Maslow's pyramid their needs become more complicated. In order to reach each higher lever, one should first fulfil the needs of the lower level. Therefore, when the need in the highest level of Maslow's pyramid is met, more JS is generated and HR will be converted into human capital. It causes organization's growth.

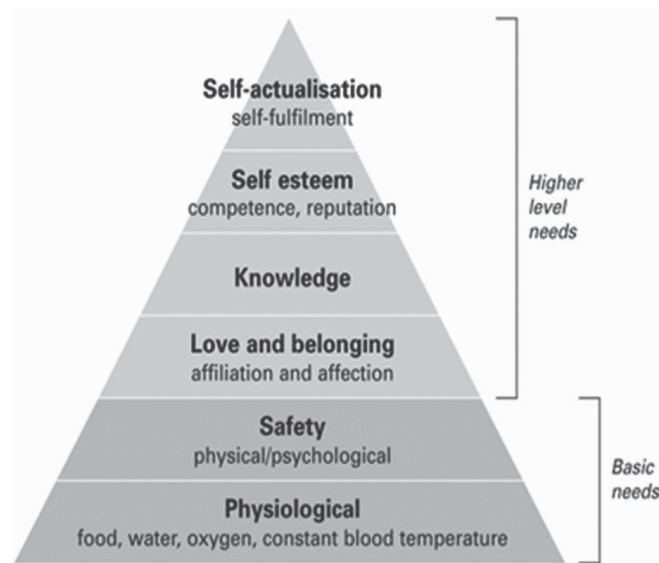


Fig 1. Maslow pyramid

Job satisfaction is measured according to each person's needs in each organization and its fulfilment. This indicates that Job satisfaction of employees in any organization is important as human capital. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfilment (Kaliski, 2007).

The word 'job' literally means forcing someone to work (Shafiabadi, 1997). The concept of job characteristics model focuses on designing a job so that it motivates a person (Droar, 2006). The five core job features, which are task significance, task variety, task identity, autonomy, and feedback are believed to positively correlate with job satisfaction and performance (Hunter, 2006).

1.2 Statement of the problem

Nepal is a challenging country in which to advance the development of information communication technology (ICT). The first computer was introduced to Nepal as late

as 1971, and it was only in 2004 that a second mobile phone operator was licensed. The general population is poor and with limited literacy, and spread over hard-to-access mountainous terrain. Furthermore, Nepal is in one of the more competitive regions of the world in terms of the IT industry, with its two neighbors, China and India, fast establishing their dominance in hardware and software exports respectively. Nepal has taken an active approach to advancing its e-agenda, initially embodied by an IT Policy established in 2000. It has increasingly opened the infrastructure sector to competition, increased the government's on-line presence, built an IT park, grown IT exports at a healthy 20 percentages a year, and is annually graduating a cadre of well-training ICT professionals from a mix of universities and smaller private training institutions.

Organizations are increasingly stating that employees are their most important assets, and as a result they are constantly endeavoring to create an employment brand that is attractive to both existing employees and potential talent, while competing in a "war for talent" (Glen 2006). This has led researchers to emphasize the importance of reviewing the factors that influence individual's job satisfaction and organizational commitment within the organizational environment (Lumley 2010). But with the growth in the Information Technology industry, competition is also getting intense. All the competitive issues are leading to a serious challenge for the Human Resource Management. The IT sector's charm is still high and more educations related to IT field are coming up. With this increase it becomes very necessary for the banks to keep an eye on its Human Resource and do the needful to maintain the charm and help in the progress.

The HR professionals are concentrating on Job Satisfaction of employees and creating a work environment where employees are able to satisfy their important personnel needs through working in the organization. But, despite introducing different Job Satisfaction mechanism, managers fail to achieve employees' job satisfaction. First, employees vary in their needs; so, all the employees cannot be motivated with same types and levels of Job Satisfaction measures. Second, in past, money was the major goal of employment. But these days, apart from money, people place higher value to those factors that satisfy their self-esteem and self-actualization needs (Saklani, 2004). Third, the ownership of the organization also varies the level of Job Satisfaction of employee's experience in their work place.

Hence, job satisfaction of employees is required for the long-term success in any bank and industry as a whole. To know the true job satisfaction level of the IT professionals working in different banks, the researcher is interested to conduct research in this topic. The research provides answers to the following research questions.

- What are the factors affecting Job Satisfaction and which one is more important for IT employees in bank?
- Is there any measure or measures for improving the job satisfaction of IT employees working in banks?

1.3 Objectives of the study

The main objective of the study is to identify the factors that influence the job satisfaction of IT professionals working in selected commercial bank in the Kathmandu Valley.

1.4 Scope of the Study

There are twenty-seven commercial banks in Nepal. It is not possible to cover all the banks for the study. Therefore, two commercial banks (Saanima Bank Limited and Machhapuchre Bank Limited) have been taken for the proposed research. In this research job satisfaction of IT employees in the banks has been taken into account.

1.5 Rationale of the Project

There has not been any study as such to observe the job satisfaction of IT professionals in Kathmandu valley. IT sector is new in Nepal and it is gaining a big attention. With the business growing the educational sector are also pushing more of IT courses. The youths are also seen more inclined to join this field and make a good career. In this competitive scenario IT has provided a direction to build a talent and skills that gives a good payoff for individuals.

By accessing the Job Satisfaction of current IT professionals, we will be able to understand the current job situation and analyze the future trend in IT industry of Nepal.

This study gives management an indication of general levels of satisfaction in a company. It will indicate the specific areas of satisfaction or dissatisfaction and the particular groups of employees who are satisfied or dissatisfied. The organizations under IT industry then can develop policies to enhance the job satisfaction of their

employees. Employers plan and monitor new trainings or other programs, by getting feedback on proposed changes in advance and then conducting a follow-up survey to evaluate the actual response. Employees will as results feel more valued and increased job satisfaction will enhance the commitment towards the company and employers will get benefited.

Government can also take the result from this research to understand the current status of the IT industry and help this new industry to shape in future. Different foreign aids, projects and rules and regulations can be formed accordingly.

1.6 Limitations of the Study

No research is absolutely free from constraints and limitations. In the same way, this present research had some limitations which are as follows:

- The study is limited to sample size of 52 respondents within the Kathmandu valley
- The study will cover from assistant level employees to Assistant manger level employees of Sanima Bank Limited and Machhapuchre Bank Limited.
- Only limited no of analytical tools has been used.
- Lack of proper data availability is also obstacle to focus on any variable for satisfactory outcome.
- The validity of the study depends on the accuracy of the information provided by the respondents to be covered on the study.
- The study is based on conceptual framework that has used only limited variables job satisfaction measures

CHAPTER - II

LITERATURE REVIEW

2.1 Review of literature

This chapter contains a comprehensive review of recent and relevant literature related to the topic. Literature review is basically a process of searching the available literature in field of research to review and analyze them. The literature survey provides the researcher with the knowledge to the status of their field of research. That helps the researcher to find out what research studies have been conducted in own chosen field of survey and what remains to be done. It provides the foundation for developing a comprehensive theoretical framework from which hypothesis can be developed for testing. Attempts have been made to review reports, journals, articles published in different newspapers, magazines etc. The literature has been collected, compiled and reviewed.

Herzberg, Mausner and Synderman (1959), found that when Hygiene factors and motivation factors that made employees satisfied and dissatisfied on job. Hygiene or extrinsic factors include aspects of the working environment such as pay, job security, company policy and administration, supervision, relationship with supervisor, peers and subordinates and working conditions whereas motivating factors include achievement, recognition, responsibility, advancement, personal growth and work itself promotion opportunities.

Maslow (1989) identified hierarchy of five needs such as physiological and safety need described as lower-order needs and social, esteem and self-actualization as higher-order needs. Each of these needs becomes substantially satisfied, the next need becomes dominant. Clayton Paul Alderfer reworked on Maslow's need hierarchy and developed ERG theory with three groups of core needs-existence (similar to Maslow's physiological and safety needs), relatedness (similar to Maslow's social and status needs), and growth (similar to Maslow's esteem needs and self-actualization). Greenberg and Baron (1995) confirm David McClelland's three-need theory which comprises the need for achievement, the need for power and the need for affiliation. The theory advocates that such an environment where individual can satisfy his/her needs contribute to work motivation.

Equity theory of motivation advocates feeling of relative equality between employee's inputs (time, efforts, skills, education, experiences etc.) and outcomes (pay, benefits, recognition, any other rewards) ensures employees motivation and satisfaction to their job. Expectancy theory says that employees will be motivated to exert high level of effort when they believe that effort will lead to a good performance appraisal; that a good appraisal will lead to organizational rewards such as bonuses, salary increases, or promotions; and that the reward will satisfy the employee's personal goals.

Shodi et al (1990) studied job satisfaction and psychiatric disorders in a sample of 101 male software engineers. The results show that many software engineers are not satisfied with their work and the quantity of the job has one greatest influence on their mental health

Loh et al (1995) investigated that job orientation, perception and job satisfaction of IT professionals were carried out by them. Data were collected from 140 IT professionals in Singapore. It has shown that job has greater influence for fair compensation

Bhatt (1997) investigated socio-personable variables of job satisfaction of LIC employees. The sample consisted 282 employees among them 242 were men and 40 women. The study found that women employees higher age group, married, graduate, highly experienced employees, high income employees should more job satisfaction that their counter parts.

Armstrong (2006) found that positive and favorable attitudes towards the job indicate the job satisfaction similarly negative and unfavorable attitudes towards the job indicate job dissatisfaction. Job satisfaction has a multi-dimensional facet consisting of attitudes towards salary, promotion, working experience, working environment, nature of work etc. It is considered as a crucial for the organizational effectiveness. It is related with human resource management. Therefore, the level of job satisfaction of the human resources has a crucial role to play for the retention and attraction of the competent human capital in the organization. Currently, job satisfaction has become an important issue in the organization.

Maniram (2007) conducted with the objective to determine the factors that lead to job satisfaction and job dissatisfaction and take our necessary steps for improvement. The study was titled "An investigation into the factors affecting job satisfaction at the KwaZulu Natal Further Education and Training College – SWINTON". The data was

collected and administered by means of a structured questionnaire based on the Minnesota Job Satisfaction Questionnaire (MSQ). This questionnaire was distributed to 81 academic staff of Swinton Campus. The researcher discovered that most of the academic staff draws their job satisfaction from having a positive working relationship with management, their relationships with their peers, their training needs and the training provided from the college, and the condition of their staff room. It was found that educators mostly derive their job dissatisfaction from the absence of recognition for work done, remuneration and the benefits that they receive, company policies and practices, achievement and advancement, feedback and communication, the ability to work independently and creatively and the general working conditions of the college.

Lim (2008) examine the job satisfaction of library information technology (IT) workers in relation to demographic and socioeconomic variables. These background variables include: gender, race, age, education, years worked in library and salary. The work-related variables include a sense of belonging, faith in wanting to belong, a feeling of acceptance, paying dues, job autonomy; the job role (broker's role), and promotion opportunities. A total of 202 mail surveys were collected from IT workers of 30 university libraries among the 99 university member libraries of Association of Research Libraries in the United States. Researchers have found that salary, a sense of belonging, faith in wanting to belong, a feeling of acceptance, job autonomy, and promotion due to technical expertise were positively related to job satisfaction. On the other hand, an MLS (Master of Library Science) degree was negatively related to job satisfaction of IT professional in Library.

Karlsson (2008) on "Should I stay or should I go? Turnover among young engineers" gave emphasis on the different aspects of the work environment and employee's turnover intentions and turnover behaviours. The participants were employees of two Swedish companies mainly focused on data- and telecommunication systems. The population of interest was young, newly employed engineers. Total number of participants was 67. Data were collected using a questionnaire composed of demographic variables, and of measures covering the variables of interest in this study. In total, the questionnaire contained 82 questions and statements. Descriptive statistics were calculated for all ordinal variables.

Tseng and Wallace (2009) gave different perspective in terms of factors influencing retention decision. The study was conducted on "Retention of software employees in

the IT industry in Taiwan” with an objective to find out factors affecting the retention of software employees in IT industry in Taiwan. The research included 362 software development employees, namely software engineers, project leaders, and assistant managers in Taiwan. The participants were full-time software development employees working in the Research and Development (R&D) departments of companies located in the HsinChu Science Park (HCSP). Quantitative research methodology was adopted for this study. The retention factors this study tested for were: financial compensation, training and development, promotion, recognition, challenging work, innovation and creativity, leadership style, autonomy, work-life balance, and job satisfaction. The researcher concluded that ten retention factors have been identified as significant and positive for the software engineers, but not for the project leaders and the assistant managers. Challenging work was not significant for the project leaders, and both financial compensation and challenging work were not significant for the assistant managers. So, the researchers indicated that challenging work was not a priority option for the Taiwanese software development employees.

Moghadam and Dastgerdi (2010) examines the relationship between job satisfaction and the degree of dependence on IT tools to complete job tasks. The study was conducted a study on “Information Technology Project-based Organizations and Employee Satisfaction: A Case Study of Iran”. A questionnaire method was employed for the survey. Respondents were employed in government and private IT Company. The data was collected over three months from November 2008 to January 2009. 210 questionnaires were distributed among respondents to study this relationship based on the model of 4 constructs to measure the effects of "computing environment", "organization environment" and "job characteristics" on "job satisfaction" by applying structural equation modelling. The researchers found that computing environment, organization environment and job characteristics to be significant antecedents of the job satisfaction in project-based organizations. Second, the computing environment variable was found to be an important determinant of organization environment and job characteristics of the IT project-based organization and concluded that measure should be taken to enhance these environments in any IT company as they greatly influence the job satisfaction.

Diala and Nemani (2011) conducted a research study on “Job Satisfaction: Key Factors Influencing Information Technology (IT) Professionals in Washington DC” with an

objective to examine two factors of job satisfaction: autonomy and the opportunity to advance within the organization. 130 IT professionals in the Washington, D.C. area were chosen as respondents. The Minnesota Satisfaction Questionnaire (MSQ) 1977 long form was the instrument selected which contained 100-question satisfaction scale to indicate respondent's satisfaction with research variables along a five-point scale. The researcher took the sample population from all levels of IT professionals –senior, middle and entry-level professionals. The sample selection was performed by AITP (Association of Information Technology Professionals). Through this study the researcher indicated that general satisfaction is significantly associated with satisfaction levels regarding autonomy and intrinsic factors. With regard to autonomy, satisfaction relating to responsibility was found to be the most significant predictor of general satisfaction followed by creativity and moral values. Researcher's findings suggest that independence was not found to be a significant predictor of general satisfaction once creativity, moral values and responsibility were taken into account. The results of this study also indicate that achievement satisfaction is substantially and significantly associated with advancement satisfaction in that the higher the achievement satisfaction, the higher the advancement satisfaction.

Lumley et.al (2011) made a study with an objective to explore the relationship between employees' job satisfaction and organizational commitment. The total respondents were a convenience sample of 195 employees across four head office IT companies based in the province of KwaZulu-Natal, South Africa. The measuring instruments were The Job Satisfaction Survey (JSS) and the Organizational Commitment Scale (OCS). A quantitative survey design was used to achieve the research objective. Correlation and stepwise regression analyses revealed a number of significant relationships between the two variables. The findings add new knowledge that can be used to improve organizational practices for the retention of valuable staff members in the information technology environment. The results suggested that in order to create a working environment that encourages people to stay with their respective organizations, managers need to review existing pay practices so as to offer fair pay, provide challenging and meaningful work tasks, and foster positive co-worker relationships.

Sathyapriya et.al (2012) reveals more criteria relating with the pay and compensation that affects the job satisfaction of the individuals in IT sector. This study was

conducted on Job Satisfaction for IT Professionals in Bangalore City. This research paper presents the analysis of employee's satisfaction in the IT sector in Bangalore, Karnataka. With this paper the researchers have analysed the major causes of employee's satisfaction and dissatisfaction and the impact of employee's satisfaction on various organizational parameters. The primary data for the study was compiled through Interview Schedule. From the questionnaire nine factors of job satisfaction are assessed among the IT professionals. Mean, standard deviation and Pearson correlation statistical tools were used. The results have shown that IT professionals are very much dissatisfied with fringe benefits, nature of work and Contingent rewards while moderately satisfied with pay, promotion and supervision factors. Researchers have recommended that the top management should sit together and mutually set the clear policies for employee's growth and their career which also pointed the importance of training that should be properly planned and conducted with proper evaluation.

Bentley et.al (2012) concluded with the focus on determining the framework of the progress and advancement, reward structures and create a healthy competitive environment. This study was titled "Factors associated with job satisfaction amongst Australian university academics and future workforce implications". The data for this study came from the Changing Academic Profession (CAP) project. Analysis is restricted to survey respondents answering the relevant questions regarding job satisfaction (N=1097). Job satisfaction was measured as a single continuum and factors associated with higher levels of job satisfaction were examined through linear and binary logistic regression. Job satisfaction was calculated as a factor-based score, an unweighted sum of four Likert scale items measuring satisfaction with different aspects of academic work

Ravindran B.S (2012) also showed the moderate level of job satisfaction of IT professionals. This study was titled "Employee Job Satisfaction in Software and IT's units in Bangalore - An Empirical study". The researchers have used Scott Macdonald & Peter Macintyre's 10 items generic questionnaire, which reflects the core HR, practices of the study. The total of 264 respondents was collected from employees spread across 13 different organizations located in Bangalore were selected of which 7 were Software development units and 5 were IT's units.

To uncover patterns and trends in data set statistical techniques such as ANOVA, Karl Pearson's correlation coefficient, regression, mean and standard deviation were used and computed using SPSS software tool. Responses on the 7-point Likert scale were obtained and the hypotheses tested using multiple regression analysis. The researchers revealed that the employees of both the sub-sectors demonstrated only a moderate level of job satisfaction. Further regression analysis revealed that job satisfaction had a significant impact on HR practices. The findings of this study lead to a conclusion that it is imperative for Software and IT's companies to address the needs of their employees to strengthen their motivation, satisfaction, and commitment leading to minimizing employee turnover.

Kumar (2013) concluded that the repetitive nature of software professionals needs to be reduced to enhance the job satisfaction. The researcher conducted a study on "Job Satisfaction of Software Professionals: A Study in Bangalore City" to assess the working conditions in the software companies. 345 responses were collected from software professionals from Bangalore. Factors such as age, education, working condition, enjoyment in work, overall physical environment, satisfaction in financial reward were taken into consideration. The job satisfaction of the respondents revealed that 34.5% have stated that they are highly satisfied with their job and work, and 42.0% have expressed that they are satisfied to a greater extent. The researchers concluded that there are needs to transfer the employees to other sections than their own task and assign different types of works, so that they can learn and increase their interest in their work.

Kowal and Roztocki (2013) highlighted the Organizational Ethical aspect. This study found that the highest job satisfaction prevailed to be in organizations where the top management propagate and enforce high ethical standards. This study was conducted on "Organizational Ethics and Job Satisfaction of Information" Researchers hold three dimensions of the organizational ethics - ethical optimism, corporate social responsibility, and top management action. The necessary data was collected by a survey conducted among 391 respondents in different regions of Poland. The results of this survey indicate that IT professionals in Poland were mostly unsatisfied with their pay. The largest satisfaction of IT professionals in Poland was found to be work itself. The results of this survey indicated that organizational ethics, in general, affect the job satisfaction of employees.

Yapa et.al (2014) examined the effect of demographic factors on job satisfaction of non-academic staff in universities. The study was conducted in university of Ruhuna; one of the leading national universities in Sri Lanka. The researchers employed deductive approach. This study involved job satisfaction as dependent variable and 9 independent variables. Questionnaire was developed as a research instrument to measure level of satisfaction and level of importance and measurements were done using liker scale. The target population consisted of three main job categories of non-academic staff named technical grade, clerical grade, and labourer grade and 354 completed questionnaires were used for data analysis. Researchers concluded that civil status and age were the most significant factors affecting the job satisfaction and gender and level of education has no significant effect on job satisfaction. The job satisfaction of unmarried staff was higher than the married staff.

Vrinda and Jacob (2015) examined the impact of job satisfaction on their job performance. This study concluded that the satisfying event of human resources in the job, why they continue or leave the bank that also a determination of job satisfaction. The findings of the study are job satisfaction and their performance was found to be even higher for professional jobs than for a less complex job.

Romel (2017) when analyzing job satisfaction, the human resources should be satisfied. Therefore, job satisfaction of human resource is the major concern for the success of the bank and also considered as a topic for the discussion in this paper. This can be defined as an individual general attitude toward his or her job. It plays an important role in improving the financial standing of bank. Job satisfaction and morale is derived from and is caused by many inter-related factors.

Mohammd Abuhashesh, Rand Al-Dmour and Ra'ed Masa'de (2019) This study has focused on the main factors that can influence employee satisfaction and performance, with the results highlighting the factors with the biggest impact. The study sample consisted of 147 valid responses to a survey that was distributed randomly among Jordanian industrial factory employees. The survey indicated that Jordanian employees were prepared to leave their job in case of finding a job with a higher salary elsewhere. Based on the study result, it is evident that the two major factors that lead to employees leaving their jobs is low salary and a negative organizational culture

Ong Choon Hee (2020) examined the factors influencing job satisfaction among academic staffs. This research explored factors that influence job satisfaction among academic staffs in a private institution in Malaysia. This study has successfully identified significant factors that influence job satisfaction among the academic staffs in Malaysia. The findings of this study generate managerial actions that focus on pay and benefits, work environment and top management leadership to increase job satisfaction among the academic staffs. This research is in tandem with the direction of the Malaysian Quality Evaluation System for Private Colleges (MyQUEST) to elevate the quality level of education and achieve six stars in the rating system. This study has some limitations that need to be addressed in future research. First, the research context and findings were limited to one academic institution in Malaysia. Therefore, the results may not be able to generalize for the entire education industry in the country. In future, researchers may consider increasing the population to cover more institutions in Malaysia. In addition, based on different theories that have been explained previously, there are other determinants such as mentorship, coaching, career planning and job rotation that may influence job satisfaction.

Tala Helmi, & Malak Abunar (2021) examined the impact of job satisfaction on employee job performance. The study concluded that Job satisfaction helps employees to be satisfied and comfortable, while job performance is the way the employee performs his or her job. The findings of the study the workforces in Saudi Arabia are satisfied with their job. Thus, organizations should follow a specific strategy to maintain the satisfaction and performance of employees in order to achieve their objectives in the long run

Salsabilla, Annisa & Setiawan, Margono & Juwita, Himmiyatul. (2022) made a study on the effect of workload and job stress on job satisfaction mediated by work motivation. This study provides a comprehensive model of the effect of workload and work stress on job satisfaction mediated by work motivation. This study also provides a practical contribution that can be used by RSUD Kanjuruhan, where the management of workload and work stress should be adjusted to the needs and abilities of nurses and midwives. So that high work motivation is created resulting from the even distribution of tasks, which in turn results in good job satisfaction for nurses and midwives as well. Further research can conduct research on nurses and midwives in other hospitals through in-depth semi-structured interviews, so as to obtain more

accurate research results. In addition, it is recommended to conduct research using specific questionnaires for nurses and midwives, so as to obtain appropriate research results and be able to better describe the work of nurses and midwives

Wenning, Sebastian. (2023) made a study on job SATISFACTION as a factor for corporate success. As a result of studying the relevant literature, this study shows a positive correlation between job satisfaction and company success. However, it must be pointed out at this point that this can only be a reductionist, i.e. partial analytical study within the framework of secondary research, since job satisfaction with all its consequences is not identified solely and not exclusively as a success factor of economic earning power. Rather, it is about the impact paths within the company or organization that are initiated by it and can also be empirically proven. In this context, reference can be made not only to current studies, whether inductive or deductive, but also to meta-studies. Under this assumption-based framework and taking into account the derived results, the research question "How does employee satisfaction affect corporate success?" can be answered as follows: Job satisfaction is a factor for increasing (monetary) company success, not only because it has a positive effect on attitude, productivity, absenteeism, innovation and fluctuation in the company, but also because its downstream effects "motivation" and "organizational commitment" initiate further success-supporting content in the work process. In this sense, the employee can be defined as a strategic partner of the company, especially in the service sector as well as in companies dependent on product and process innovations. Here, well trained employees are needed who are also able to contribute their skills accordingly

2.2 Research gap

While going through the researches, it was found that few researches have been done regarding job satisfaction of IT professionals in Kathmandu Valley. Thus, this study will provide a new light in the upward trend of IT industry. HR concept is still new in Nepal and IT section has a very short background but we cannot neglect the fact that for any successful industry there should be strong human power.

The above-mentioned literatures provide various empirical evidences that support the basic hypothesis of the research that, job Satisfaction plays a significant role for employees. There is many research conducted nationally and internationally where researchers have compared job satisfaction among employees of different gender, age-

group and job position. But there are also various other categories based on which differences in the job satisfaction among employees can be compared. This research has studied the variance in the job satisfaction level among employees of different education level, job tenure and salary level, along with different gender, age-group and job position.

In context of Nepal, there are only few research articles which have made clear study on job Satisfaction of IT professionals. Even though few authentic researches are available, they are not exactly linked to the job satisfaction of employees. This research has made a clear study on finding out the job satisfaction of employees in IT field taking different factors into consideration such as gender, age-group, education level, job position, work tenure and salary level. Besides, the present study also makes an effort to identify the important Job Satisfaction factors prioritized by the IT professionals and suggest necessary changes that should be brought to improve the current employee job satisfaction level in IT field.

2.3 Research framework and definition of variables

The term job satisfaction refers to the positive and negative attitude and feelings people have about their work that leads to the satisfaction and dissatisfaction level to raise between the employees (Armstrong 2006). Job satisfaction represents a combination of positive and negative feelings that workers realize during their working hours. Meanwhile, when a worker is employed in a business organization, he brings it with the needs, desires, and experience which determine expectations that he has dismissed. Job satisfaction represents the extent to which expectation is matched to real awards. Job satisfaction is linked to that individual's perception in the workplace (Davis & Nestrom, 1985). The research deals with job satisfaction and the factors that lead to job satisfaction. There are many aspects of job satisfaction, which affect the level of job satisfaction in employees. There are also several studies and research performed focused on the topic of job satisfaction and its level of affection towards the employees. In the figure below, a conceptual framework is presented to explore the level of job satisfaction among the employees

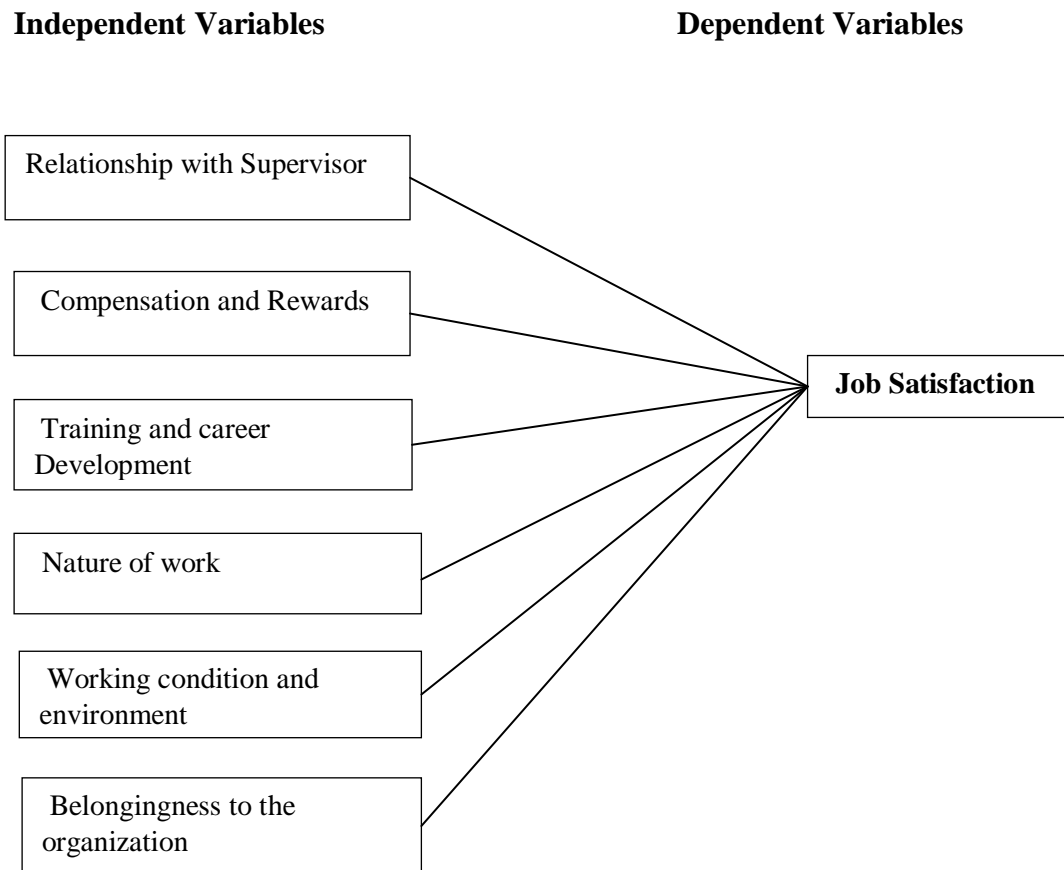


Figure 1: Conceptual Framework for the study

Operational Definitions and Hypotheses

Based on the previous researcher the study examines effect of dependent variables on independent variables are defined below.

Relationship with Supervisor

Working always involves being in a close relation with the supervisor who guides. To be able to sustain and flourish in any team the relation with supervisor is utmost important. Relationship with supervisor was measured using a 5-item scale. The respondents were asked to indicate the level of agreement or disagreement on relationship with supervisor on a 5-point Likert scale (1= strongly disagree to 5=strongly agree). Sample items include “Employee relations in my organization are source of motivation to employee.” and “I feel I am able to balance work life.” According to Paul Krassner (1995), the results observed that anthropologists *define* happiness as having as little separation as possible between your *work* and your play.

Different work life balance experiences have a significant impact on the job satisfaction of employees (Adikaram and Jayatilake, 2016). Similarly, the study has found that relationship with supervisor has a positive impact on job satisfaction (Anuradha & Pandey, 2016). Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between relationship with supervisor and employee satisfaction.

Compensation and Rewards

These are the basic Wage and salary that employee gets and through which one tries to fulfil the basic and higher-level needs. Compensation and reward were measured using a 5-item scale. The respondents were asked to indicate the level of agreement or disagreement on the physical environment of their organization on a 5-point Likert scale (1= strongly disagree to 5=strongly agree). Sample items include “Bank provides the compensation fairly.” and “Bank provides the reward based on performance appraisal of employees.” Compensation is a fundamental component of human resource management. It covers economic reward in the form of wages and salaries as well as benefits, indirect compensation or supplementary pay. Likewise, compensation package has great effect on employee performance. Compensation emanates basically from the fact that it provides income to workers and constitutes an important cost item to the employer and hence, there is positive relationship between compensation and reward, and job satisfaction. Based on it, this paper develops the following hypothesis:

H₂: There is no significant relationship between Compensation and Benefit and job satisfaction of employees

Training and career development factors

Only staying the organization is not enough these factors shows the opportunities for promotion, training program provided and the capacity of career development. Training and career development was measured using a 5-item scale. The respondents were asked to indicate the level of agreement or disagreement on the physical environment of their organization on a 5-point Likert scale (1= strongly disagree to 5=strongly agree). Sample items include “I am satisfied with the training and

development program organized by the bank” and “Bank provides training according to the need assessment of employees.” Training and development programs create awareness among employees for using of new technology (Imran *et al.*, 2014). In addition, training and development is significantly correlated with job satisfaction (Anwar & Shukur, 2015). Training and career development will lead to higher job satisfaction level in employees and they will fulfill their duties with a great deal of responsibility with best performance. The finding of our study showed positive impact of training and development and job satisfaction with employee performance (Khan *et al.*, 2016). Based on it, the study develops the following hypothesis:

H₃: There is no significant relationship between Training and career development and employees’ job satisfaction.

Nature of Work

The Quantity of task to be performed and the difficult level of task is also important factor for job satisfaction level. Nature of work was measured using a 5-item scale. The respondents were asked to indicate the level of agreement or disagreement on the physical environment of their organization on a 5-point Likert scale (1= strongly disagree to 5=strongly agree). Sample items include “Use social networking sites provide me with opportunities to learn new skill” and “I get information about free training webinar and skill development program using social networking sites”. Parker (2010) defined the aim of a job design is to improve job satisfaction, to improve through-put, to improve quality and to reduce employee problems. The results concluded that there is a strong positive correlation between job design and employee satisfaction and both of these variables move in the same direction (Abid *et al.*, 2013). The various psychological literatures on employee motivation claimed that changes in job design can produce better employee job performance and job satisfaction – Lawler (1969). Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between Nature of work and employees job satisfaction.

Working conditions and environment

Employees work in certain environment which includes tools and equipment, working methods and the overall working environment comprising the corporate culture as well. Working condition and environment was measured using a 5-item scale. The respondents were asked to indicate the level of agreement or disagreement on the physical environment of their organization on a 5-point Likert scale (1= strongly disagree to 5=strongly agree). Sample items include “Bank has good working environment.” and “Bank is able to maintain a healthy balance between work and family life.” Gerhart and Milkovich (1990) found that working environment is positively related to the job satisfaction. Similarly, Khan and Mishra (2013) revealed a positive relationship between the working environment and healthy balance between work and family life. Employees who have good working environment are usually more satisfied, less likely to leave, more productive, more likely to display employee commitment, and more likely to be satisfied with their lives (Lease, 1998). Based on it, this paper develops following hypothesis:

H₅: There is a positive relationship between working environment and employees’ job satisfaction.

Belongingness to the organization

Belongingness to the organization was measured using a 5-item scale. The respondents were asked to indicate the level of agreement or disagreement on relationship with supervisor on a 5-point Likert scale (1= strongly disagree to 5=strongly agree). Job satisfaction is determined by the belongingness in one’s organization Brand of organization in business field and comparison with leading competitor creates the sense of being in a reputed entity. Likewise, the organization’s Missions and Vision are also equally important in demining the compatibility with one self. This factor also shows how employees perceive the potential development of organization.

H₆: There is a positive relationship between belongingness to the organization and employees’ job satisfaction.

CHAPTER-III

RESEARCH METHODOLOGY

This chapter sets out overall plan associated with a study. It provides a basic framework on which the study is based. This chapter presents the methodology to be employed for data collection as well as the relevant statistical analytical tools that was employed for analyzing the survey results gathered during the study to obtain the stated objective. It explains the research design used, population and sample of the study, nature and sources of data, instrumentation, data collection procedures and method of analysis.

3.1 Descriptive Research Design

This research is applied research as existing theories and concepts were applied. The research is conclusive research in which hypotheses were tested to determine relationship and provide a conclusion about the tested variables. Survey research design has been adopted to collect data from multiple employees of both the commercial banks by using sets of questionnaires. This research is descriptive research where the analyses were taken as conclusions.

Questionnaires were administered to the employees in both banks and the respondents were asked to give their opinion about their job and the prevailing situation of HR practices in the organization. Questions were structured with the five-point Likert scale to know the opinion on the practices and some performance variables. The dependent variable in this study was factors affecting job satisfaction while the independent variable was job satisfaction.

3.2 Nature and Sources of Data

This section details the nature and sources of data used in the study. The data were collected from both primary and secondary sources. The primary data were collected through self-administered questionnaire. These responses were collected from Google form and sent to all IT professionals using different IT forums and personal email ids. The secondary data were acquired through journals, research articles, magazines, newspapers etc. The questionnaire is the main research tool of this study. It consists of demographic questions, single response questions, and likert scale questions. Demographic questions include elements like gender, age, marital status, education

level. Study related questions will include statements related to relation with supervisor, compensation and benefit, organization development, working condition, career development and work task factors in a likert scale. The necessary information has been collected through the structured questionnaire from the employees working in both commercial banks. The total of 52 usable questionnaires has been analyzed.

3.3 Population and Sample Size

The population for this study comprised of the employees working in two commercial banks in Nepal inside the Kathmandu Valley. Among the commercial banks, these two banks were considered for the study since both the banks were established in similar time period. According to the date from Nepal Rastra Bank, there are altogether 21 commercial banks and 17 development banks. The sample is based on banks that are established on 2000 to 2004 before the royal takeover. Sanima, promoted by prominent and dynamic Non-Resident Nepalese (NRNs) Businessmen, commenced its operation in 2004 as a National Level Development Bank. Since February 2012, Sanima has been functioning as an "A" Class Commercial Bank. Sanima Bank limited currently has 1398 employees among them 1200 are permanent employees and 198 are contract employee. Machhapuchchhre Bank Limited was registered in 1998 as the first regional commercial bank from the western region of Nepal and started its banking operations from 2000. A total population of 30 employees is working in Sanima Bank Limited and 28 employees in Machhapuchree Bank Limited in inside Kathmandu valley. Out of the total population, 55 employees working in the different positions are provided with the standardized questionnaire. The questionnaires are distributed among the employees working at various levels, such as Assistant, Senior Assistant, Manager and Deputy Managers. For this purpose convenience sampling method is used. The primary information for analyzing association between job satisfaction and employee commitment was collected from questionnaire survey which was conducted among 55 respondents

3.4 Instrumentation of Data

The data for the study was collected through questionnaire which was distributed to the employees working in commercial banks in Nepal. At the initial phase for the purpose for developing theoretical framework the data collection procedure is secondary. Similarly, in the later stage, the primary source of data collection is used for the purpose of collecting data so as to analyze data for making findings.

Here the primary source of data is structured questionnaire. Further the structure questionnaire will contain single choice questions and likert scale questions on to meet the research objectives. In this way the research will require the collection of both primary and secondary data for the purpose of making useful findings. T-test and F test is computed to test the above-mentioned hypothesis.

3.5 Data Collection Procedure

A total population of 30 employees is working in Sanima Bank Limited and 28 employees in Machhapuchree Bank Limited in inside Kathmandu valley. Out of the total population, 55 employees working in the different positions are provided with the standardized questionnaire. The reason behind the selection of Kathmandu as the point of study is that, majority of the employees of these two banks are working in Kathmandu and all the youths transfer their higher studies to the capital city with a lot of expectations and hopes that they get better opportunity in Kathmandu. Also, there is an easy and a quick access to internet and banking facilities as compared to the branches outside Kathmandu. The questionnaires are distributed among the employees working at various levels, such as Assistant, Senior Assistant, Manager and Deputy Managers. A set of questionnaires was sent to the responsible commissioners through email and the questionnaires are distributed to the employees by the firm. Later when the responses were collected from the employees, the firm sent back the responses in the summarized form in the same procedure using emails. The company sent the summary in a way that they could protect the company policies and their employee's confidentiality. Out of the sample group, 52 employees responded to the questions. A well-structured questionnaire is prepared as the main instrument to collect data from the respondents. The survey is divided into two sections: 1) personal background, i.e. classification question, which obtains information regarding employees' age and gender and 2) job satisfaction segments and organizational factors, i.e. questions that collect information regarding employees' level of satisfaction. A different source of secondary data studied to prepare the questionnaire is websites, books and magazines, and the previous studies and theses. The questionnaire survey was designed to understand the views of the respondents concerning their job satisfaction on factors like work environment, rewards, recognition, training and development and job security. A set of questions including yes/no questions, ranking method, and multi-item Likert scale questions were

developed. A survey is designed to find out the objectives of research through specific questions. The questionnaire is presented in Appendix.

3.6 Reliability and Validity

In order to check validity, all secondary data is collected and then a questionnaire is prepared. Similarly, reliability is tested by self-administering while others fill the questionnaire and monitoring the respondent. To maintain the quality of data and ensure the accuracy cross questions and open-ended questionnaire will also be asked to respondent. Reliability analysis refers to the fact that a scale should consistently reflect the construct it is measuring. Reliability test is carried out to check the consistency of the data collected. It is done once all the data are collected and performed before analysing the data. The internal consistency of scales is checked through the tool called Cronbach's Alpha. A common measure for reliability analysis was offered by Cronbach (1951). The Cronbach's Alpha for all the variables on scale has figured more than 0.7. Hair, Black, Babin, Anderson, and Tatham (2009) recommended that the lower limit for the Cronbach's Alpha be 0.7 although it could decrease to 0.6 in case of exploratory research. The reliability coefficient of 0.70 or higher is considered acceptable in most social science research situations

Thus, the questionnaire prepared and data collected are reliable and adequate for explaining the consistency of the questionnaire.

3.7 Data Analysis Methods

Data are analyzed through statistical tools to fulfil the objectives of the study. Convenience sampling has been used for the study. The data collected was processed by editing, coding, entering and then presenting in comprehensive tables which showed the responses of each category of variables. Quantitative data analysis was done using SPSS software and Microsoft Office Excel. The SPSS software is purposely used to provide a broad range of capabilities for the entire analytical process. General analysis includes frequency and percentage distribution of the respondents. Descriptive analysis includes computing central tendency, dispersion and cross-tabulation of the data. Inferential analysis includes calculating correlation coefficient, independent sample t-test and one-way ANOVA, finding the significance value and testing hypothesis.

Frequency and percentage computation describes the number and proportion of the sample respondents. Central tendency depicts the average satisfaction rate of

respondents and standard deviation indicates the deviation in satisfaction of the respondents obtained from the analysis. Cross-tabulation describes the relationship between respondents' demographic variables and their level of Job Satisfaction". It depicts how respondents vary in their Job Satisfaction level due according to their demographics.

Correlation coefficient indicates the relationship between Job Satisfaction factors and overall satisfaction. Independent sample T-test depicts the relationship between gender or marital status and overall, Job Satisfaction. Similarly, ANOVA ascertains the relationship between different demographic factors.

CHAPTER – IV

ANALYSIS OF DATA AND PRESENTATION

This chapter deals with the result of the quantitative data analysis on the responses provided by the employees of three commercial banks in Nepal considered for the study. The data collected through questionnaire has been presented and analyzed. As the primary research method was survey, questionnaires were distributed among the employees of both the banks. The tools used to generate the results are descriptive statistics, mean, correlation and regression analysis.

4.1 Demographic Information of Respondents

This sub-section presents demographic information of respondents of the study

Table 1
Distribution by Gender

Gender	Frequency	Percent
Male	40	76
Female	12	23
Total	52	100

Note: From Researcher's Survey, 2022

Table 1 present data on gender of respondents. It is realized that the male respondents formed majority of target population. The study taken from Kathmandu based employees of Sanima Bank Limited and Machhapuchre Bank limited is dominated by male respondents. This gender group constituted 76 percentages of the total respondents.

Table 2
Distribution by Marital Status

Marital Status	Frequency	Percent
Married	19	36.5
Unmarried	33	63.46
Total	52	100

Note: From Researcher's Survey, 2022

The table presents the marital status of the respondents in the Bank. It presents that the 36.5 percent employees were married followed by 63.46 percent unmarried. This implies that the banking job has become huge popular among unmarried in comparison to married persons.

Table 3
Distribution by Age Group

Age Group	Frequency	Percent
15 – 25	20	38.46
26- 35	25	48.70
36 – 45	7	13.46
Total	52	100

Note: From Researcher's Survey, 2022

The present study's respondents are mostly of the younger generation belonging to the age bracket of below 35. This age group constituted 48.70 percent of total respondent.

Table 4
Distribution by Education Level

Education Level	Frequency	Percent
Masters or above	22	42.30
Bachelors	25	48.07
+2 or below	5	9.61
Total	52	100

Note: From Researcher's Survey, 2022

This table indicates the respondent's educational qualification. The study shows that majority of the respondents have a bachelor's degree which shows that the level of education among middle level in the survey is satisfactory.

Table 5
Distribution by Managerial Level

Managerial Level	Frequency	Percent
Entry Level	12	23.1
Middle Level	25	48.7
Senior Level	15	28.8
Total	52	100

Note: From Researcher's Survey, 2022

The present study shows the managerial level of the respondents. It is realized that out of 52 respondents, 23.1 Percentage were from entry level, 48.7 Percentage from middle level, and 28.8 Percentage from Senior Level. It reveals that the majority of the respondents are in middle level position.

Table 6
Distribution by Job Tenure

Tenure	Frequency	Percent
Below 2 Years	24	46.15
2 - 5 Years	16	30
Above 5 Years	12	23.1
Total	52	100

Note: From Researcher's Survey, 2022

The table shows the years spent by the respondents in the institution. It can be said that majority of the respondents have spent less than 2 years in the company. Out of 52 respondents, 46.15 Percentage had less than 2 years' job tenure, 30 Percentage had 2-5 years, and 23.1 Percentage had above 5 years of experience working in their current organization.

Table 7
Distribution by Salary Range

Salary Range (NRs)	Frequency	Percent
Up to 10000	8	15.3
10000 – 25000	11	21.1
25000 – 40000	15	28.8
40000 or above	18	34.6
Total	52	100

Note: From Researcher's Survey, 2022

Out of 52 respondents, 15.3 Percentage had salary up to 10000, 21.1 Percentage had 10000-25000, 28.8 Percentage had 25000-40000 and 34.6 Percentage of respondents had 40000 or above salary range in their current organization. So, majority of the respondents have more than 40,000 salaries.

4.2 Descriptive Analysis

Table 8

Distribution by Job Satisfaction Factor Opinion

Factors	Yes	Percent	Rank
Working condition and environment	44	85	1
Promotion and Career Development	38	73	2
Compensation and Benefit	27	52	3
Relation with supervisor	20	38	4
Belonging Toward Organization	16	31	5
Nature of work	12	23	6

Note: From Researcher's Survey, 2022

Out of 52 respondents, 85 Percentage IT employees expressed 'Working condition and environment' was significant for their job satisfaction. Similarly, 73 Percentage expressed 'Promotion and Career Development', 52 Percentage expressed compensation and Benefit, and 38 Percentage expressed 'Good relationship with supervisors', 31 Percentage expressed 'Belonging toward Organization' and 23 percentage expressed 'Nature of work'.

Table 9

Distribution by Overall Job Satisfaction

Job Satisfaction Level	Frequency	Percent
Highly Satisfied	6	11.5
Satisfied	12	23
Neutral	18	34.6
Dissatisfied	11	21.15
Highly Dissatisfied	5	9.6
Total	52	100

Note: From Researcher's Survey, 2022

Out of 52 respondents, only 11.5 Percentage IT employees expressed as being highly satisfied in their job. 23 Percentage expressed being satisfied, 34.6 Percentage expressed being neutral, 21.1 Percentage expressed being dissatisfied and 9.6 Percentage express being highly dissatisfied in their current job. From this data we can

observe that is very low percentage of IT professional who are dissatisfied with their job.

Table 10
Analysis for overall Job Satisfaction factors

Factors	Mean	Rank
Working Condition	3.388	1
Relationship with supervisor	2.834	2
Belongingness to organization	2.542	3
Promotion and Career Development	2.482	4
Compensation and Benefit	2.412	5
Nature of work	2.376	6

Note: From Researcher's Survey, 2022

In the above table we can observe the average mean value for all the factors affecting job satisfaction. We can observe that most of the respondents are satisfied with working condition as it has mean value of 3.388 making it rank 1. Likewise, it is followed by Relationship with supervisor, Belongingness to organization and Promotion and Career Development.

Table 11
Analysis for Relationship with supervisor

Relationship with supervisor	N	Minimum	Maximum	Mean	Std. Deviation
My supervisor enables me to perform at my best.	52	1	5	3.49	0.815
It is clear to me what my supervisor expects of me regarding my job performance.	52	1	5	3.59	0.728
My supervisor evaluates my work performance on a regular basis.	52	1	5	3.51	0.974
My supervisor provides me with actionable suggestions on what I can do to improve.	52	1	5	3.58	0.937
Average				2.834	

Note: From Researcher's Survey, 2022

* 1 being Strongly Disagree and 5 being strongly agree

The above table indicates that the IT employees are quite satisfied with their relation with supervisor as the mean values are above 3. So, it is concluded that majority of respondents working in the IT fields are satisfied with their relation with their supervisor. The respondents agree that their supervisor enables them to perform better and it is clear to them what is expected of their performance. Respondents have agreed that supervisors evaluate their work regularly and provide suggestions to improve on. Overall, among other factors, respondents have agreed more with the first factor.

Table 12

Analysis for Compensation and Benefit

Compensation and Benefit	N	Minimum	Maximum	Mean	Std. Deviation
I am satisfied with my current salary.	52	1	5	3.39	0.700
The compensation and benefits are justifiable in proportion to my work	52	1	5	3.61	0.701
I feel I am being paid a fair amount	52	1	5	2.11	0.709
I don't feel my efforts are rewarded	52	1	5	2.58	0.765
Average				2.412	

Note: From Researcher's Survey, 2022

The above table indicates that the IT employees have neutral view towards their compensation and benefit as the mean values are near to scale 3. It seems from the data that respondents have positive view on their chances of salary increment. The respondents seem to be not as satisfied with fair amount that they are paid as the score are below 3. It can also be observed that respondents have not agreed on the point where their efforts are being awarded. The deviation of efforts being rewarded is above 1. However, if we check the average score, it is still below 3 so we can conclude that the respondents have neutral view on the compensation and benefit factor

Table 13

Analysis for Promotion and Career Development

Training and Career Development	N	Minimu m	Maximu m	Mean	Std. Deviation
People are promoted when their performance is good.	52	1	5	3.56	0.498
There is transparency or communication about an employee's career path.	52	1	5	3.01	1.084
Necessary development programs are usually provided for updating as well as learning new skills in this bank	52	1	5	1.98	0.427
I am satisfied with the training and career development programs provided by the bank	52	1	5	3.08	0.634
Average				2.482	

Note: From Researcher's Survey, 2022

The above table, it can be analyzed that out of 52 employees, the maximum number of employees are neutral to all the overall statement of relationship with supervisor. The highest mean value is 3.56 which explain that maximum employees are neutral to the statement that "People are promoted when their performance is good". Respondents have shown negative impression on the satisfaction towards development programs provided for learning new skills in this bank and neutral view on the satisfaction towards training and career development program provided by the bank. Similarly, the maximum standard deviation is 1.084, which explains that there should be more transparency or communication about an employee's career path.

Table 14
Analysis for Belongings to the organization

Organization Development	N	Minimum	Maximum	Mean	Std. Deviation
I feel close and bonded to the people	52	1	5	3.27	0.445
I feel good about working at this	52	1	5	3.04	0.378
I believe this organization's management is caring and concerned	52	1	5	3.48	0.593
I have no plans to quit so far	52	1	5	2.92	0.984
Average				2.542	

Note: From Researcher's Survey, 2022

The above table indicates that the IT professional have positive view on the organizational development as the mean value is above 3. Most of the respondents seem to be having a close bonding with the people they work with and they feel good about working in the organization. The respondents seem to be more in neutral part to the view towards organization's management. However, if we check the average score, it is still above 3 so we can conclude that the respondents have positive view on the promotion and career development factor.

Table 15
Analysis for Nature of work

Work Task Factor	N	Minimum	Maximum	Mean	Std. Deviation
I am being overloaded with task	52	1	5	4.33	0.472
I have to do the task that I am not	52	1	5	2.44	0.498
The amount of	52	1	5	3.48	0.501

work expected of
me is reasonable.

All talent and skills are used at work	52	1	5	1.63	0.30
Average				2.376	

Note: From Researcher's Survey, 2022

The above table indicates that the IT professional have positive view on the work task factor as the mean value is above 3. Most of the respondents feel that they are being overloaded and have to do the task that they are not supposed to do as their value is near to scale 3. However, if we check the other statement, we can see that the respondents also agree on the reasonable expectance of the work form then and also agree that all talents are used at work.

Table 16
Analysis for Working Condition

Working Condition	N	Minimum	Maximum	Mean	Std. Deviation
There is enough light in the office.	52	1	5	4	0.001
There is a sufficient instructional facility in our department	52	1	5	4.53	0.709
The office is reasonably furnished and has enough work space.	52	1	5	3.83	0.381
There is a problem of understaffing in my department	52	1	5	3.58	0.722
Average				3.388	

Note: From Researcher's Survey, 2022

The above table indicates that the IT professional have positive view on the work task factor as the mean value is above 3. Most of the respondents feel that there is enough lighting in their office and the premise is reasonably furnished and has enough work space. There seems to be more of neutral view on the availability of instructional

facilities in the department and problem of understaffing. Overall, with the positive statements the value of mean is above 3 which indicate a positive view of respondents.

Table 17

Cross Tabulation between Gender and Job Satisfaction

Gender		Job Satisfaction					Total
		Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	
Male	N	3	7	9	13	5	37
	% Within Gender	8.11%	18.92%	24.32%	35.14%	13.51%	100.00%
Female	N	0	3	6	4	2	15
	% Within Gender	0.00%	20.00%	40.00%	26.67%	13.33%	100.00%
Total	N	3	10	15	17	7	52
	% Within Gender	5.77%	19.23%	28.85%	32.69%	13.46%	100.00%

Note: From Researcher's Survey, 2022

The above cross tabulation between gender and job satisfaction shows that, among male respondents 13.5 Percentage are highly satisfied, 35.1 Percentage are satisfied, 24.32 Percentage neutral view, 18.92 Percentage are dissatisfied and 8.11 Percentage of male respondents are highly dissatisfied with their current job. This shows that most of male respondents are satisfied with the job.

Similarly, among female respondents 13.33 Percentage are highly satisfied, 26.67 Percentage are satisfied, 40.00 Percentage neutral views, 20 Percentage are dissatisfied and 0.00 Percentage of female respondents are highly dissatisfied with their current job. This shows that most of female respondents showed neutral view towards the job satisfaction.

Table 18

Cross Tabulation between Education Level and Job Satisfaction

Education Level		Job Satisfaction					Total
		Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	
Masters or above	N	1	3	7	4	2	17
	%						
	Within Education Level	5.88%	17.65%	41.18%	23.53%	11.76%	100.00%
Bachelors	N	2	2	11	7	5	27
	%						
	Within Education Level	7.41%	7.41%	40.74%	25.93%	18.52%	100.00%
+2 or below	N	0	2	2	3	1	8
	%						
	Within Education Level	0.00%	25.00%	25.00%	37.50%	12.50%	100.00%
Total	N	3	7	20	14	8	52
	%						
	Within Education Level	5.77%	13.46%	38.46%	26.92%	15.38%	100.00%

Note: From Researcher's Survey, 2022

The above cross tabulation between education level and job satisfaction shows that, among masters and above respondents 11.76 Percentage are highly satisfied, 23.53 Percentage are satisfied, 41.18 Percentage neutral view, 17.65 Percentage are dissatisfied and 5.8 Percentage of respondents are highly dissatisfied with their current job. This shows that most of masters and above education holder respondents have neutral view to current job satisfaction.

Similarly, among bachelor's level respondents 18.52 Percentage are highly satisfied, 25.93 Percentage are satisfied, 40.74 Percentage neutral view, 7.41 Percentage are dissatisfied and 7.41 Percentage of respondents are highly dissatisfied with their current job. This shows that most of bachelors' education holder respondents are satisfied with the current job.

In the same way, among +2 or below level respondents 12.50 Percentage are highly satisfied, 37.50 Percentage are satisfied, 25.00Percentage neutral view, 25.00 Percentage are dissatisfied and 0.00 Percentage of respondents are highly dissatisfied with their current job. This shows that most of +2 or below level education holder respondents are satisfied with the current job.

Table 19

Cross Tabulation between Managerial Level and Job Satisfaction

Managerial Level		Job Satisfaction					Total
		Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	
Entry Level	N	1	3	4	7	2	17
	% Within Managerial Level	5.88%	17.65%	23.53%	41.18%	11.76%	100.00%
Middle Level	N	2	4	8	4	3	21
	% Within Managerial Level	9.52%	19.05%	38.10%	19.05%	14.29%	100.00%
Senior Level	N	1	4	4	3	2	14
	% Within Managerial Level	7.14%	28.57%	28.57%	21.43%	14.29%	100.00%
Total	N	4	11	16	14	7	52
	% Within Managerial Level	7.69%	21.15%	30.77%	26.92%	13.46%	100.00%

Note: From Researcher's Survey, 2022

The above cross tabulation between managerial level and job satisfaction shows that, among entry level respondents 11.76 Percentage are highly satisfied, 41.1 Percentage are satisfied, 23.5 Percentage neutral view, 17.65 Percentage are dissatisfied and 5.88 Percentage of respondents are highly dissatisfied with their current job. This shows that most of entry level respondents are satisfied with their job.

In the same way, among senior level respondents 14.29 Percentage are highly satisfied, 19.05 Percentage are satisfied, 38.10 Percentage neutral view, 19.05 Percentage are dissatisfied and 9.52 Percentage of respondents are highly dissatisfied with their current job. This shows that most of middle level respondents have neutral view.

Similarly, among senior level respondents 14.29 Percentage are highly satisfied, 21.43 Percentage are satisfied, 28.57 Percentage neutral view, 28.57 Percentage are dissatisfied and 7.14 Percentage of respondents are highly dissatisfied with their current job. This shows that most of middle level respondents have neutral view.

Table 20

Cross Tabulation between Tenure and Job Satisfaction

Tenure		Job Satisfaction					Total
		Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	
Below 2 Years	N	2	4	10	6	2	24
	%			41.67			
Within Tenure		8.33%	16.67%	%	25.00%	8.33%	100.00
	N	0	3	4	7	2	16
2 - 5 Years	%			25.00			
	Within Tenure	0.00%	18.75%	%	43.75%	12.50%	100.00
Above 5 Years	N	1	1	4	4	2	12
	%			33.33			
Within Tenure		8.33%	8.33%	%	33.33%	16.67%	100.00
	N	3	8	18	17	6	52
Total	%			34.62			
	Within Tenure	5.77%	15.38%	%	32.69%	11.54%	100.00

Note: From Researcher's Survey, 2022

The above cross tabulation between tenure and job satisfaction shows that, among respondents of below 2 years' tenure 8.33 Percentage are highly satisfied, 25 Percentage are satisfied, 41.6 Percentage neutral view, 16.67 Percentage are dissatisfied and 8.33 Percentage of respondents are highly dissatisfied with their current job. This shows that most of below 2 years' tenure respondents are satisfied / neutral with their job.

Similarly, among respondents of 2-5 years' tenure 12.5 Percentage are highly satisfied, 43.75 Percentage are satisfied, 25.00 Percentage neutral view, 18.75 Percentage are dissatisfied and 0.00 Percentage of respondents are highly dissatisfied with their current

job. This shows that most of 2-5 years' tenure respondents are satisfied / neutral with their job and none of them have a highly dissatisfied status.

In the same way, among respondents of among 5 years & above tenure 16.67 Percentage are highly satisfied, 33.33 Percentage are satisfied, 33.33 Percentage neutral view, 8.33 Percentage are dissatisfied and 8.33 Percentage of respondents are highly dissatisfied with their current job. This shows that most of 5 years & above tenure respondents are satisfied / neutral with their job and none of them have a highly dissatisfied status. However, this is also the group that has the highest percentage respondents who are highly satisfied.

Table 21

Cross Tabulation between Salary range and Job Satisfaction

Salary (NRs)	Range	Job Satisfaction					Total
		Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	
	N	1	1	2	3	1	8
	%						
Up to 10000	Within Salary	12.50%	12.50%	25.00%	37.50%	12.50%	100.00%
	N	1	2	3	4	1	11
10000 - 25000	Within Salary	9.09%	18.18%	27.27%	36.36%	9.09%	100.00%
	N	1	3	4	6	1	15
25000 - 40000	Within Salary	6.67%	20.00%	26.67%	40.00%	6.67%	100.00%
	N	1	2	7	5	3	18
40000 or above	Within Salary	5.56%	11.11%	38.89%	27.78%	16.67%	100.00%
	N	4	8	16	18	6	52
	%						
Total	Within Salary	7.69%	15.38%	30.77%	34.62%	11.54%	100.00%

Note: From Researcher's Survey, 2022

The above cross-tabulation between salary range and job satisfaction shows that 12.50 Percentage respondents of up to 10000 salary group are highly satisfied, 37.50 Percentage are satisfied, 25.00 Percentage have neutral view, 12.50 Percentage are

dissatisfied and 12.50 Percentage of respondents of this salary group are highly dissatisfied. So, majority of salary range up to 10000 are satisfied with the current job.

Similarly, 9.09 Percentage respondents of 10000-25000 salary groups are highly satisfied, 36.36 Percentage are satisfied, 27.27 Percentage have neutral view, 18.18 Percentage are dissatisfied and 9.09 Percentage of respondents of this salary group are highly dissatisfied. So, majority of salary range 10000-25000 are satisfied with the current job.

Similarly, 6.67 Percentage respondents of 25000-40000 salary group are highly satisfied, 40.00 Percentage are satisfied, 26.67 Percentage have neutral view, 20.00 Percentage are dissatisfied and 6.67 Percentage of respondents of this salary group are highly dissatisfied. So, majority of salary range 25000-40000 have neutral view regarding the satisfaction with the current job.

Similarly, 16.6 Percentage respondents of 40000 & above salary group are highly satisfied, 27.78 Percentage are satisfied, 38.89 Percentage have neutral view, 11.11 Percentage are dissatisfied and 5.56 Percentage of respondents of this salary group are highly dissatisfied. So, majority of salary range 25000-40000 have neutral view regarding the satisfaction with the current job.

4.3 Inferential Analysis

4.3.1 Correlation Analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose Pearson's correlation coefficients have been computed and the results are presented in the following table.

This table presents the correlation between dependent variable .JS (job satisfaction is the how an employee feels about the experience with job performance at work place) is the dependent variable. The independent variables are WE (work place environment refers to the location where task is completed), RS (Relationship with supervisor means on which one employee exercises the right or responsibility to control, direct, reward or discipline another by virtue of the duties and responsibilities), BTO (Belongingness to organization refers to the sense of belonging to a group or being a member of group), CAR (compensation and rewards refer to the payment made in monetary or non-monetary term against contribution made by an employee in an organization), TAD (training and development refers to exercise and practice to employees to enhance their

knowledge and skill at work place) and NW(Nature of works refers to allocation and combination of various relevant task under particular job title so as to achieve responsibility-job description match)

Table 22

Difference between Male and Female in Job Satisfaction

Gender	N	Mean	Std. Deviation
Male	40	2.63	0.933
Female	12	2.6	0.674
T value			0.172
Sig. (2-tailed)			0.028

Note: From Researcher's Survey, 2022

The above table indicates that the average ranking for overall satisfaction with the current job is below 3 for both gender (male and female). This shows that both men and women respondents working IT sector are satisfied with their current job. Since the specified p-value (α) is greater than α (0.05), we do not reject null hypothesis. Thus, we can conclude that job satisfaction of an employee is not affected by gender.

Table 23

Difference in Job Satisfaction between Married and Unmarried

Marital Status	N	Mean	Std. Deviation
Married	19	2.58	1.062
Unmarried	33	2.63	0.785
T value			0.327
Sig. (2-tailed)			0.043

Note: From Researcher's Survey, 2022

The above table indicates that the average ranking for overall satisfaction with the current job is below 3 for both marital status (married and unmarried). This shows that both married and unmarried respondents working in the IT sector are satisfied with their current job. Since the specified p-value (α) is lower than α (0.05), we reject null hypothesis. Thus, we can conclude that job satisfaction of an employee is affected by marital status.

Table 24

Difference in Job satisfaction with Age group

Age Group	N	Mean	Std. Deviation	Minimum	Maximum	Sig. (2-tailed)
15 – 25	20	2.68	0.831	1	5	0.680
25- 35	25	2.59	0.854	1	5	
35 – 45	7	2.33	1.155	1	3	
Total	52	2.62	0.846	1	5	

Note: From Researcher's Survey, 2022

In the above table we can observe the age group in respect to the job satisfaction. The job satisfaction level for all age group is highest at strongly agree and lowest at strongly disagree. Since p value (0.680) > α (0.05), we can conclude that there is no significant relation between age and job satisfaction.

Table 25

Difference in Job satisfaction with Managerial Level

Managerial Level	N	Mean	Std. Deviation	Minimum	Maximum	Sig. (2-tailed)
Entry Level	12	2.57	0.772	1	5	0.760
Middle Level	25	2.69	0.865	1	5	
Senior Level	15	2.6	0.906	1	5	
Total	52	2.62	0.846	1	5	

Note: From Researcher's Survey, 2022

In the above table we can observe the managerial level in respect to the job satisfaction. The job satisfaction level for all managerial level is highest at strongly agree and lowest at strongly disagree. Since p value (0.760) > α (0.05), we can conclude that there is no significant relation between managerial level and job satisfaction.

Table 26
Difference in Job satisfaction with Job Tenure

Age Group	N	Mean	Std. Deviation	Minimum	Maximum	Sig. (2-tailed)
15 – 25	20	2.68	0.831	1	5	0.680
25- 35	25	2.59	0.854	1	5	
35 – 45	7	2.33	1.155	1	3	
Total	52	2.62	0.846	1	5	

Note: From Researcher's Survey, 2022

In the above table we can observe the job tenure in respect to the job satisfaction. The job satisfaction level for below 2 years and above 5 years is highest at strongly agree and lowest at strongly disagree. Whereas for the job tenure 2-5 years the highest-level value is strongly agree and lowest is disagree.

Since p value (0.383) > α (0.05), we can conclude that there is no significant relation between job tenure and job satisfaction

Table 27

Difference in Job satisfaction with Education Level

Managerial Level	N	Mean	Std. Deviation	Minimum	Maximum	Sig. (2-tailed)
Masters or above	18	2.57	0.772	1	5	0.760
Bachelors	29	2.69	0.865	1	5	
+2 or below	5	2.6	0.906	1	5	
Total	52	2.62	0.846	1	5	

Note: From Researcher's Survey, 2022

In the above table we can observe the education level in respect to the job satisfaction. The job satisfaction level for masters and above and bachelors is highest at strongly agree and lowest at strongly disagree. Whereas for the education level +2 or below, the highest-level value is strongly agreed and lowest is disagree.

Since p value (0.357) > α (0.05), we can conclude that there is no significant relation between education level and job satisfaction.

Table 28

Difference in Job satisfaction with Salary Range

Salary Range (NRs)	N	Mean	Std. Deviation	Minimum	Maximum	Sig.(2-tailed)
Up to 10000	8	2.57	0.79	1	5	
10000 – 25000	11	2.66	0.847	1	5	
25000 – 40000	15	2.67	0.902	1	5	0.935
40000 or above	18	2.58	0.848	1	5	
Total	52	2.62	0.846	1	5	

Note: From Researcher's Survey, 2022

In the above table we can observe the salary range in respect to the job satisfaction. The job satisfaction level for all salary ranges is highest at strongly agree and lowest at strongly disagree. Since p value (0.935) > α (0.05), we can conclude that there is no significant relation between salary range and job satisfaction.

Table 29

Difference between Age group and Managerial Level

Age Group	N	Mean	Std. Deviation	Minimum	Maximum	Sig. (2-tailed)
15 – 25	20	1.42	0.635	1	3	0.000
25- 35	25	2.4	0.68	1	3	
35 – 45	7	2.33	0.577	2	3	
Total	52	2	0.816	1	3	

Note: From Researcher's Survey, 2022

In the above table we can observe the age group in respect to the managerial position they hold. The managerial level for age group 15- 25 and 25-35 is lowest at Entry level and highest at senior level. But for the age group 35-45 the lowest level is Middle level and is highest at senior level. Since p value (0.000) < α (0.05), we reject null hypothesis. Thus, we can conclude that there is significant relation between age group and managerial level.

Table 30
Difference between Salary and Job Tenure

Job Tenure	N	Mean	Std. Deviation	Minimum	Maximum	Sig. (2-tailed)
Below 2 Years	24	2.2	0.985	1	4	0
2 - 5 Years	16	3.42	0.739	1	4	
Above 5 Years	12	3.82	0.529	2	4	
Total	52	2.74	1.096	1	4	

Note: From Researcher's Survey, 2022

In the above table we can observe the relationship between salary and job tenure. The salary level for job tenure below 2 years and 2-5 years is up to 10000 at lowest and above 40000 at highest. But for job tenure of above 5 years, the lowest level is 10000-25000 and is highest at above 40000. Since p value (0.000) < α (0.05), we reject null hypothesis. Thus, we can conclude that there is significant relation between salary and job tenure.

Table 31
Correlation between job satisfaction and determinants of job satisfaction

Variables	RS	CR	PC	BO	NW	WC	JS
RS	1						
CR	-.007	1					
	0.932						
PC	.332**	.312**	1				
	.000	.000					
BO	.441**	.318**	.415**	1			
	.000	.000	.000				
NW	-.026	.387**	.293**	.109	1		
	0.748	.000	.000	.170			
WC	-.352**	-.362**	-.560**	-.539	-.492**	1	
	.000	.000	.000	.000	.000		
JS	.497**	.701**	.634**	.730**	.441**	-.474**	1
	.000	.000	.000	.000	.000	0.348	

** Correlation is significant at the 0.01 level (2-tailed)

Note: From Researcher's Survey 2022

A correlation analysis was conducted to establish whether there existed any relationship between Relationship with supervisor, Compensation and rewards, Promotion and

Career Development, Belongingness to the organization, Nature of work and working environment and condition. Table 4.11 shows with first content showing the correlation between job satisfaction on job satisfaction is 1 is indicates that perfectly positive correlation. So, that is called meaning that both variables move in the same direction together.

The results show that there is positive relationship of working environment with job satisfaction which indicates that better the working environment, higher would be the job satisfaction. Likewise, the study observed positive relationship between work life balance and job satisfaction indicating that the higher level of work life balance, higher would be the job satisfaction. Similarly, the positive relationship between compensation and reward and job satisfaction reveals that higher compensation and reward leads to an increase in the job satisfaction of employees of commercial banks. The result shows that training and development and job satisfaction are positively correlated, which indicates that effective training, and development leads to higher job satisfaction. Lastly, the result shows that there is positive correlation between job design and job satisfaction, which indicates higher the level of job satisfaction, higher would be the job satisfaction.

The study showed that there is highly correlation between job satisfaction and belongingness to the organization. The relationship between job satisfaction and belongingness to the organization was established to know whether relationship between them is or not. The correlation coefficient between job satisfaction and belongingness to the organization has found to be 0.730 that is that is high degree of positively correlated. Thus, it can be concluded that there is a high degree of positive and significant relationship job satisfaction and belongingness to the organization. Another finding showed that their low correlation between job satisfaction and nature of work. The relationship between job satisfaction and nature of work was established to know whether relationship between them is or not. The correlation coefficient between job satisfaction and nature of work has found to be 0.441 that is low degree of positively correlated. Thus, it can be concluded that there is a low degree of positive and significant relationship between job satisfaction and nature of work. The study showed that there is moderate correlation between job satisfaction and Promotion and career development. The relationship between job satisfaction and Promotion and career development was established to know whether relationship between them is or

not. The correlation coefficient between job satisfaction and Promotion and career development has found to be 0.634 that is moderate degree of positively correlated. The p- value has recorded to be 0.005 that is significant. Thus, it can be concluded that there is a moderate degree of positive and significant relationship between job satisfaction and Promotion and career development. The study showed that there is negative correlation between job satisfaction and working condition and environment. The relationship between job satisfaction and working condition and environment was established to know whether relationship between them is or not. The correlation coefficient between job satisfaction and working condition and environment has found to be negative 0.474. Thus, it can be concluded job satisfaction and working condition and environment are not correlated. This is true reflection that the independent variables that were studied in the study had a positively and significant influence on the perceived employee performance in banking sector of Nepal.

4.3.2 Regression analysis

Regression analysis is a set of statistical processes for estimating the relationships between a dependent variable and one or more independent variables. A regression analysis was conducted to determine the level of significance between the variables. It indicates a degree of positive correlation between the dependent and independent variables. Linear regression analysis is a statistical measure that endeavors to decide the quality of the connection between ward variable and at least one free factor. In this investigation, regression analysis is led for the responses provided in Likert scale by summing and then by dividing them with the number of statements in each variable in order to discover the magnitude of relationship between independent and dependent variables under study. Since all the relationship exhibited were statistically significant relationships, a regression analysis was conducted to determine the level of significance between the dependent variables on independent variable. The most common form of regression analysis is linear regression, in which one finds the line (or a more complex linear combination) that most closely fits the data according to a specific mathematical criterion.

The results are based on the data from 2 sample commercial banks with 52 observations by using linear regression model. The model is $JS = \beta_0 + \beta_1 WE + \beta_2 RWS + \beta_3 CAR + \beta_4 TAD + \beta_5 NW + \beta_6 BO$ where JS (job satisfaction is the how

an employee feels about the experience with job performance at work place) is the dependent variable. The independent variables are WE(work place environment refers to the location where task is completed), RWS (work life balance is defined as scheduling time for work and personal activities usually unrewarding),CAR (compensation and rewards refer to the payment made in monetary or non-monetary term against contribution made by an employee in an organization), TAD (training and development refers to exercise and practice to employees to enhance their knowledge and skill at work place), NS (Nature of work refers to allocation and combination of various relevant task under particular job title so as to achieve responsibility-job description match) and (Belonging to organization refers to the workplace is an employee's sense that their uniqueness is accepted and even treasured by their organization and colleagues) The reported results also include the values of F-statistics (F), adjusted coefficient of determination (R²) and standard error of estimates (SEE)

The regression model of the study is given as: $JS = \beta_0 + \beta_1 WE + \beta_2 RWS + \beta_3 CAR + \beta_4 TAD + \beta_5 NW + \beta_6 BO$

Table 32

Regression of determinants of job satisfaction on Employee

Dependent Variable : Job Satisfaction (JS)

$$JS = \beta_0 + \beta_1 WE + \beta_2 RWS + \beta_3 CAR + \beta_4 TAD + \beta_5 NW + \beta_6 BO + e_i$$

Coefficients	
(Constant)	17.949 (0.021)
Factor 1: Working environment and condition	1.007 (0.000)
Factor 2: Relationship with supervisor	-0.099 (0.065)
Factor 3: Compensation and reward	0.127 (0.582)
Factor 4: Training and development	0.073 (0.134)
Factor 5: Nature of work	0.135 (0.003)
Factor 6: Belonging to the organization	*0.400 (0.002)
F- value	9.239 (0.000)
R-square (R ²)	0.221
Adjusted R-square (R ²)	0.205

The numbers in the parentheses are the p-values]. * p< .01, **p<0.05

Note: From Researcher's Survey, 2022

The regression summary model shows the R² and adjusted R² values. The R-square statistic indicates that the model explains 22.1 percent of the variability in job satisfaction. This indicates that only 22.1 percent of the variation in the dependent variable is caused by the influence of the independent variables. The adjusted R² value is 0.205 which means that about 20.5 percent of variation explained job satisfaction and was attributed to Working environment and condition, Relationship with supervisor, Compensation and reward, Training and development, Nature of work and Belonging to the organization. Despite the fact that the regression equation is well fit with the study variables, the adjusted R-square stands at 20.51 percentage that indicates not very strong explanatory power of the independent variables in explaining the dependents variables. It implies that there are other variables than the

studied variables of Working environment and condition, Relationship with supervisor, Compensation and reward, Training and development, Nature of work and Belonging to the organization.

The analysis of variance (ANOVA) revealed a statistically significant relationship between job satisfaction and determinants of job satisfaction which have $F= 9.239$ at (3,102) degrees of freedom. The regression model was significant at 0.000 ($p<0.0001$) as indicated in table. The model's p-value as shown in the analysis of variance is 0.000 i.e. less than 0.01, which implies that a statistically significant relationship exists for the variables under consideration at a 99 percent confidence interval. It shows degree of positive correlations between the predictors and the dependent variables.

The signs and magnitudes of the variables shown in the regression table are somewhat in line with the expected results. The p-value for Working environment and condition is 0.000 which is less than the value of 0.05. This shows that the Working environment and condition is statistically significant and has a positive relation with job satisfaction. The p-value for Relationship with supervisor is 0.65 which is more than the value 0.05. This shows that the Relationship with supervisor and Job satisfaction are not statistically significant which means that it may be determined and influenced by other factors and have no relationship between the variables. The p-value for Compensation and reward is 0.583 which is more than the value 0.05. This shows that the Compensation and reward and job satisfaction are not statistically significant but have positive relationship between the variables. Likewise, the p-value Training and development is 0.134 which is more than the value 0.05. This shows that the Training and development and job satisfaction are not statistically significant but have positive relationship between the variable. The p-value for Nature of work is 0.003 which is less than the value of 0.05. This shows that the nature of work is statistically significant and has a positive relation with job satisfaction. Likewise, the p-value for Belonging to the organization 0.002 which is less than the value of 0.05. This shows that the Belonging to the organization is statistically significant and has a positive relation with job satisfaction.

CHAPTER-V

SUMMARY, CONCLUSION AND IMPLICATION

5.1 Summary

The overriding purpose of this study was to determine the overall job satisfaction of the IT employees. Here, efforts are given to frame the perception of job satisfaction perceived by IT professionals. To accomplish that goal, the factors that affects job satisfaction was sorted out which possibly affected job satisfaction of IT employees. The factors identified were Relation with supervisor, Compensation and benefit, Promotion and Career development, Organization Development, Work task factor and working condition. Other moderating variables were also introduced which included age, gender, marital status, education level and job tenure. High degree of importance during the literature review conducted for this dissertation. This chapter reports the conclusions and recommendations that resulted from this study. The survey questionnaire was presented to IT employees through emails and online surveys.

Suitable tools and techniques were employed for the study. Numbers of literature were reviewed to identify the determinants of job satisfaction. Survey data were collected from the multiple employees of respondent by using Questionnaire, which were structured 5-point Likert scale to know the opinion on the determinants of job satisfaction and employee commitment variables.

Only two commercial banks were chosen as the sample for the study. The firms were selected on stratified sampling basis.

To evaluate and test the various response mean value of each variable were computed and tested with the standard deviation for variation test and the Cronbach's alpha for testing reliability. Correlation and regression were used to measure the relationship between the domains of determinants of job satisfaction in the two commercial banks in Nepal. The scale rating was classified into three-category level identically as above i.e. moderately high agree band, moderately average band and moderately low agree band.

The study used the descriptive measures of static like mean and standard deviation of different determinants of job satisfaction variables such as pay, wages,

benefits and working conditions, management and leadership and job security and opportunity for advancement

5.2 Findings

The study also demonstrates that out of 52 employees, both males and females have an equal response in this study. In assistant level, senior assistant level and Assistant manager level, both males and female employees have egalitarian participation, whereas in Assistant Manager Level male percentage is higher in comparison to female employees. Similarly, at the Manager level, both male and female employees are equal in numbers. Likewise, most of the respondents lie in the age group of 26-35, which is an average age, and very few of the respondents lie in the age group of 36-45. The result shows that most of the employees are young and energetic enough to perform their work. Similarly, the employees are well educated and have the qualification of Bachelor and Master & above degree. Among 52 employees, about 42.30 percentages of the employees have completed their Master & above degree, which is a considerable percentage to prove that employees are educated enough, and they belong to various banking positions. Assistant Level, Senior Assistant Level, and Assistant Manager Level have a maximum response to this study. In contrast, very few of the Deputy Manager and Manager Level employees have responded to this research. Out of 52 employees, 63.46 percentages of employees are unmarried. Most of the employees have below two years of experience, which is 24 employees out of 52 employees. And very few numbers of employees have completed their four years in this field. 44 Majority of the respondents perceive that Work condition and Environment is a highly important factor that affects the employee job satisfaction level. Employees in this sector are satisfied with the company policies, communication between staff and leader, cooperative members, hygienic workplace, available tools and resources, and flexible work schedule provided by the banks. Likewise, the employee's perception of Reward is essential. Mostly the employees at a higher level, i.e. Assistant Manager, Deputy Manager, and Manager, perceive that reward is a less important factor comparing to other variables. In contrast, lower level employees, i.e. Assistant and Senior Assistant, understand that reward is a more important factor. Here, the employees also perceive that Nature of work is a less important factor that affects the employee job satisfaction.

The average satisfaction rate of IT employees with Relationship with supervisor is 2.834, Belongingness to organization is 2.542, Nature of work is 2.376, Working condition is 3.388, Promotion and Career Development is 2.482 and Compensation and Benefit is 2.412.

Among factors of relationship with supervisor respondents seem satisfied with supervisor assistance to perform better. Among factors of compensation and benefit, respondents were found to be dissatisfied with their current salary and they didn't think they were being paid fare amount. Over all respondents seem to be not so happy with their compensation and benefit package. In relation to the factors of promotion and career development, respondents were dissatisfied with development programs. However they agreed on things such as receiving recognition for job and getting opportunity to enhance. For factors of belongingness to the organization. With means there is organization, respondents agreed on all four factors. For factors of nature of work as well, respondents agreed on all four factors. In the analysis for working condition factor it was observed that respondents agreed on all positive statements and for the statement for understaffing they disagreed no such problem as understaffing also so we can conclude that respondents were happy with the working situation of their respective organization.

The result of survey showed positive relation between Age and managerial level, job tenure and salary, job tenure and managerial level. There was not found any significant relation with other factors such as: age, education level, managerial level, job tenure and salary with the overall job satisfaction. While analyzing the difference between various moderating factors a positive relation was found between Age and Managerial Level, Job Tenure and Salary, Job Tenure and Managerial Level.

Unlike the done by Sathyapriya et.al (2012) where IT professionals are very much dissatisfied with fringe benefits, nature of work and Contingent rewards while moderately satisfied with Pay, promotion and supervision factors. The current research found that IT professions are very satisfied with the Supervision factors where as moderately satisfied with other monetary benefits.

The current research agrees with the study of Maniram (2007). Like this research the current results also discovered that most of the respondents draw their job satisfaction from having a positive working relationship with management, their relationships

with their peers and the condition of their staff room. Yapa et.al (2014). Researchers concluded that civil status and age were the most significant factors affecting the job satisfaction and gender and level of education has no significant affect on job satisfaction. However, the findings from the current research show that there is no any significant relation between these factors and job satisfaction. Like the research results of B.S and Ravindran (2012), the current research also demonstrated only a moderate level of job satisfaction.

The findings of the research of A Research Report by the Society for Human Resource Management (SHRM) 2011 pointed out that employees are overall satisfied with their jobs and are looking for security in their job and their organization's finances. This factor was also observed in the current research. It shows that IT professionals try to build a better relationship with upper management and are determined to accomplish their work goals and confident in their ability to do so.

The current study also matches with the study by Karlsson (2008). Employee opportunities for mental work and stimulation, possibilities to discern their own work performance, feelings of being locked-in and job offers were positively related with the job satisfaction level of employees.

5.3 Conclusion

- The research findings reported in this study make a valuable awareness of understanding the concept of job satisfaction. However, additional research is needed to further investigate the potential relationship with other HR variables as well.
- Based on the main findings, it is recommended to the employers for IT industry to focus on promotion and career development of their employees as most of them view it as an important factor of job satisfaction. 85Percentage of respondents have voted promotion and career development to be most important however when we check the status of their satisfaction to this factor, we observe they are least satisfied. So, IT organization should work out on the promotion of employees and show them more promising career ahead.
- Most of the employees were not satisfied with their compensation package which shows they feel they are being underpaid. So, organizations should think of redesign their compensation and benefit packages.

- The job roles should be properly delegated as we can observe neutral view on needing to do others task.
- Most of the respondents have the job tenure of less than 2 years which also shows there might be cases of high turnover. In such cases, IT companies can work better in recruitment and retaining the talents. In the same context research observed that there is high percent of long-term employees being highly satisfied.
- Respondents seem to be satisfied with the working condition and bonding with the people they work with. So, IT companies can work on this to minimize the work load that they face. It seems despite the tight schedule and short deadlines; IT professionals share a very healthy relation with whom they work.
- Finally, future researchers are recommended to use much broader data set including IT industries outside the valley, to take other factors of job satisfaction as well such as employee commitment, job security, team work, training and more other variables as independent variables.

5.4 Managerial Implication

- Managers in commercial banks should focus on increasing the level of job satisfaction among employees by providing fair pay, wages and benefits to employees in comparison to other organizations in similar industry as well as provide better working conditions and environment so that that employees would be dedicated, loyal and committed towards the organization
- Managers should also focus on better management and good leadership in the workplace so that employees would be committed towards the organization to achieve their goals and objectives
- Last but not the least, managers should focus on providing job security as well as growth opportunities and challenges to the employees so that they can learn and develop new set of skills for growth and advancement in order to achieve their career goals and objectives which would be beneficial for the employees as well as organizations

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Appendix I

Questionnaire on 'Factors affecting job satisfaction among IT employees in commercial banks in the Kathmandu Valley'

Dear Sir/Madam

I am a student of Master of Business Studies (MBS) at School of Management, Tribhuvan University. I would be very grateful if you kindly spare some time to fill this questionnaire. I assure you that the information provided will be kept **strictly confidential** and the data collected will be used **only for academic purpose**.

Anisha Balami

MBS Student, Peoples Campus

Name of the Organization : _____

Respondent's data

- Gender : Male Female
- Marital Status : Female Unmarried
- Age Group (In: 15-25 25-35 35-45
Years)
- Educational level : Master or above Bachelors +2 or below
- Position in the bank : Entry level Mid-level Senior level
- Work Experience : Below 2 years 2-5 years above 5 years
- Salary range : up to 10000 10000-20000 25000 to 40000 40000 and above

Q1. Which of the following factors makes an employee satisfied in job? (Choose as many as you want)

- 1) Relationship with Supervisor
- 2) Promotion and Career Development
- 3) Compensation and Benefit
- 4) Working Condition
- 5) Belongingness Toward Organisation

Q2. Overall, how satisfied are you working for The Organization?

- 1) Highly Satisfied
- 2) Satisfied
- 3) Neutral
- 4) Dissatisfied

5) Highly Dissatisfied

Please specify to what extent you agree to the following statements. Please use tick mark (☐) to indicate your response.

Particulars	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Job Satisfaction Scale					
Relationship with supervisor					
My supervisor enables me to perform at my best					
It is clear to me what my supervisor expects of me regarding my job performance.					
My supervisor evaluates my work performance on a regular basis.					
My supervisor provides me with actionable suggestions on what I can do to improve.					
Compensation and benefits					
I am satisfied with my current salary					
I feel I am being paid a fair amount					
I don't feel my efforts are rewarded					
Training and Career Development					
I am satisfied with the training and career development programs					
There is transparency or communication about an employee's career path					
People are promoted when their performance is good					
Necessary development programs are usually provided for updating as well as learning new skills in this bank.					
Nature of Work					
I am being overloaded with task					
I have to do the task that I am not					
The amount of work expected of me is reasonable.					
All talent and skills are used at work					
Working Condition and Environment					
There is enough light in the office.					

The office is reasonably furnished and has enough work space.					
There is a sufficient instructional facility in our department					
There is a problem of understaffing in my department					

Thankyou