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# **Institutional Analysis of Factors Affecting Employee Job Satisfaction in the Banking Sector in Zambia – A Case Study of Atlas Mara Bank**

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## **ABSTRACT**

Human capital is one of the key assets of any organization, and that is why more and more organizations are beginning to up their game in ensuring that their members or employees are happy. Banks are equally making similar efforts in ensuring their staff members are satisfied on the job, and thus curb employee turnover.

The objective of this study was to give an analysis of factors affecting employee job satisfaction in the banking sector in Zambia, the case of Atlas Mara Bank Zambia. The study found that, there is a positive relationship between pay and employee job satisfaction. 51 percent of the respondents agreed to pay and allowances contributing to employee job satisfaction, with 16 percent remaining neutral and 33 percent disagreeing to the assertion.

The study also found that there is positive relationship between a good work relationship status between employees and their supervisors. The study findings show that 49 percent of the respondents agreed with that hypothesis. This was against 33 percent of the respondents that remained neutral and 18 percent that disagreed.

Further, the study found that there is a strong positive relationship between good quality communication and employee job satisfaction within an organization, Atlas Mara Zambia in this case. A significant 99 percent of the respondents agreed that good and timely communication within an organization, especially from top management, has a bearing on employee job satisfaction.

Other factors such as training, mental wellness initiatives, social engagements, and adequate staffing, came out to be among other factors leading to employee job satisfaction. Thus, one of the recommendations from the study was for further research to look at other possible factors that may lead to employee job satisfaction.

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## **1.0 Introduction**

### ***1.1 Background of Study***

Everyone wants to live a satisfying life according to their preferences. This is informed by how individual people perceive life and the world they live in. Factors that result to one person or a particular group of people have a satisfying life, are not necessarily the same factors that will result to the next person or group of people have a satisfying life also. However, there are factors that generally would result to a satisfying life or experience for most people.

This is true in a work place also. Granted, most people would agree that a job or an occupation is an essential part of life, but individuals view work differently. Some people consider their job simply as a means to monetary compensation, while others consider it to be what defines their social status. People spend much of their time in the workplace; thus, they hope to find some personal interest and job satisfaction there. This would then bring about happiness and peace of mind necessary to balance our personal lives as well as family and social relationships. From an employer's standpoint, it is in their interests to create a work environment where employees feel motivated and encouraged to apply their full energies (Mohammed Abuhashesh, Rand Al-Dmour and Ra'ed Masa'deh, 2019).

As the world environment becomes increasingly dynamic, innovation is getting more and more important. The most effective sources of innovation are often ideas emerged from within an organization, usually from employees. High turnover and low productivity which badly affect an organization can be the result job dissatisfaction. Understanding the factors that contribute to job satisfaction is essential because it

helps to identify the reasons and areas which employees are not satisfied with. Through this understanding, changes and adjustments of organizational policies, organization structure and job design can be altered to enhance the level of employee job satisfaction (Hee, Yan, Rizal, Kowang, & Fei, 2018).

An effective organization is the one which is able to create an environment where the potential of each employee is recognized and enthusiastically applied in achieving the objectives of an organization. In the present world, the level of employee's involvement and the quality of work are directly proportional to the accomplishment of an organization and contributes towards its progression. It is an integral duty of the managers to always be concerned with recognizing the ways to increase morale, productivity and gain competitive advantage. An employee will get inclined towards the growth and accomplishment of the organization only if he is satisfied with his work as well as with the organization. In order to assess the job satisfaction amongst the employees, it is vital to identify the aspects that concern them; the attitude of the individuals towards their jobs is termed as job satisfaction (Grover, & Wahee, 2013).

As such, the success of any organization depends largely on the ability of managers to provide motivating environment for its employees. The challenge for most managers today is to keep the staff motivated in order to perform well at the workplace. By understanding the needs of employees', particularly in the construction supply chain, managers can understand what rewards to use to motivate and keep them satisfied. The study of job satisfaction in the construction industry is quite relevant since it can support employee retention and work performance (Schermerhorn, et al., 2005; Krietner, 2003 and Arnold, et al., 1983). Job satisfaction is proven as one of the key factors that contribute to productivity (Mustapha, 2013). Schermerhorn (2005) defines job satisfaction as the amount of positive feelings which an individual has towards a job. Job satisfaction may be improved via fulfilling issues such as self-esteem, respect, appreciation or recognition, the safety and security of the employee (Wright, 2001).

In view of the above, it is apparent that the topic of employee job satisfaction has been extensively researched especially in the developed countries. It is estimated that in 1992, over 5,000 articles and dissertations were examined on this topic and yet it continues to be a subject of interest for many researchers. Against this background, an assumption can be made that interest in this topic demonstrates the significance that employee job satisfaction has on the general operations of any organization (Heng, 2009).

### ***1.2 Statement of the problem***

Although the concept of factors affecting employee job satisfaction has been studied over a great variety of sectors, few studies have been done focusing on the banking sector particularly in Southern Africa and specifically in Zambia.

Thus, the proposed research topic is **institutional analysis of factors affecting employee job satisfaction in the banking sector in Zambia – a case study of Atlas Mara bank.**

### ***1.3 Objectives of the study***

#### ***1.3.1 Main objective***

- To analyze factors affecting employee job satisfaction in the banking sector in Zambia – a case study of Atlas Mara bank

#### ***1.3.2 Specific objective***

- To know the employee's pay and allowances determine their job satisfaction
- To understand an employee's relationship with supervisor determines their job satisfaction
- To find out the quality of communication in an organization has a bearing on employee job satisfaction
- To give the viable suggestion to improve the level of job satisfaction.

### ***1.4 Research Question***

- Does an employee's pay and allowances determine their satisfaction on the job?
- Does an employee's relationship with supervisor determines their satisfaction on the job?
- Does quality communication in an organization has a bearing on employee job satisfaction?

### ***1.5 Significance of the study***

It is anticipated that the findings of this research will help establishing factors that lead to employee job satisfaction in the banking sector in Zambia, and specifically in Atlas Mara bank. The findings will further add to the already existing information on this topic and help inform decision makers within the focus sector.

### *1.6 Scope of the study*

The scope of the study covered the banking sector in Zambia, specifically in Atlas Mara bank. To get a wider view, the research included both junior employees and those in supervisory roles

### *1.7 Definition of unfamiliar terms*

- **Job satisfaction:** also referred to employee satisfaction or work satisfaction is a measure of an employee's contentedness with their job, whether they like the job or individual aspects or facets of the job, such as nature of work or supervision
- **Banking Sector:** includes systems of financial institutions called banks that help people store and use their money. Banks offer clients the opportunity to open accounts for different purposes, like saving or investing their money
- **Atlas Mara Bank Zambia:** is one of the leading commercial banks in Zambia and also exists in other countries within the African continents

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## **2.0 Literature review**

The study reviewed various literature relating to the subject matter of the study for purposes of documenting findings of similar studies conducted by researchers and organizations. Although there was limited literature on the Zambian context, the available literature was useful in providing some general insights on the factors that affect employee job satisfaction.

### *2.1.0 Main literature review*

Asha (1994) in her study, "job satisfaction among women in relations to their family environment", analyzed the social-psychological characteristics of family had any effect on the job satisfaction of women employees. The study revealed that job satisfaction among women employees was related to their perception of family environment.

A study by Metle Meshal (1997) entitled, "The relationship between age and job satisfaction- a study among female Bank employees in Kuwait", analysed the relationship between age and job satisfaction among Kuwait women employees in the Kuwait private sector banks. The findings of the study showed that age had significant effect on the job satisfaction of female bank employees in Kuwait.

Dhar and Dhar (2000) in their study on "job satisfaction and its correlates: A psychological study of the supervisory staff of sugar mills" has indicated that locus of control and age did not affect one's job satisfaction. Experience plays no significant role in job satisfaction. Job satisfaction is positively correlated with self – acceptance.

Shard Kumar and Pantnaik (2002) have conducted "A survey on organisational commitment, attitude towards work and job satisfaction of post graduate teacher in Goa" regarding the five factors- pay, security, social satisfaction, supervisory, and growth satisfaction. Differences are identified on security and growth satisfaction between male and female belong to below 40 and above 40 age group. Also, there are significant differences on gender, age and teaching experience. The teachers having more than 12 years of experience are more secured and satisfied. In case of growth satisfaction, the male teacher of above 40 years are better satisfied than their colleagues. Their analysis shows that those who have more organizational commitment are satisfied and those who have positive attitude towards work are also satisfied in their jobs.

Senthil Murugan (2004) evaluated the job satisfaction of employees in loyal textile mills limited, ovilpatti. He concluded that number of family members and number of dependents have dominant role to influence the job satisfaction. Spouse employment is boon to male employees, which reduces the financial burden of the family. Family co-operation is a boon to female employees, which tends to concentrate more on work

Hulin (2005) measured the effects of community characterizes of job satisfaction of female clerical workers employed in 300 different catalogue order offices. He found that with job condition held constant, Job satisfaction was less among persons living in a well-to-do neighborhood than among whose neighborhood was poor.

Rama and Jeyapriya (2006) in their research work pointed out those women also play significant role in the banking industry since the last

four decades. It is always better for the management to concentrate on the job variables, which determine job satisfaction and are considered as deficiency areas. The disparity should be avoided to promote job satisfaction in this area.

Baldev R. Sharma (1980) has made an in-depth analysis of some important factors which are significantly associated with job satisfaction. The sample for the study was drawn from eight well-known industrial organizations. The findings revealed that each independent variable was positively related not only to job satisfaction but also to every one of the other independent variables. While income and occupational aspirations were not positively related to job satisfaction, recruitment policy of the firm significantly affected it.

Mowday, Porter, and Steers (1982) found that job satisfaction brought about outcomes like reduced turnover, extra effort, increased attendance, trust and pride in belonging. They reported that job satisfaction was closely correlated with employee commitment.

Kats and Kahn (1984) suggested innovative and spontaneous behaviors that went beyond role requirements fostered organizational functioning and effectiveness. They identified three areas of behavior with which organizations were concerned: First, organizations must attract and maintain employees in the system. Second, organizations must ensure that employees perform duties meeting or exceeding certain minimum requirements. Third, they must exhibit "innovative and spontaneous behavior performance beyond role requirements for accomplishments of organizational functions"

Mritunjoy Banerjee (1984) and Aswathappa (1996) define job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. It results from the perception that one's job fulfills or allows the fulfillment of one's important job values and to the degree that these values are congruent one's needs. In short, it is the amount of pleasure or contentment associated with a job, when human being likes the job intensively.

Fried and Ferris (1987) consider that supervisors who perceive greater job responsibility and enrichment may also be more likely to monitor the activities of their employees. Monitoring typically involves assessing employee performance, providing employee feedback and implementing control mechanisms that enable employees to succeed in their jobs. Monitoring can therefore be considered a critical aspect of supervision because it enhances employee performance and productivity, although employee monitoring has not been fully explored in the organizational sciences.

Mathieu & Zajac (1990) refers to the several different ways of defining and measuring organizational commitment. The common theme in these various definitions and measures is that organizational commitment is bond or link of the individual to the organization. The most commonly investigated type of organizational commitment is attitudinal and describes a state in which an individual identifies with a particular organization and its goals and wishes to maintain membership in order to facilitate these goals. Individuals are linked to the work context so as to gain some rewards from the organization in attitudinal commitment.

Ritzell R Thomson (1992) in a study has found that most employees derive job satisfaction where challenges involved are moderate. They have also perceived better pay and prospective policies to be contributing to job satisfaction.

Wilt. I and Nyel (1992) in their study have found that greater job satisfaction is the result of employee perception that promotion decisions are made in a fair manner. He has found a positive linkage between fair promotion and job satisfaction.

Guzzo. R (1992) in a study on "How job satisfaction and job performance are and are not linked" has found that most employees derive job satisfaction where challenges involved are 'moderate'. They have also perceived better pay and promotional policies to be contributing to job satisfaction.

Timothy A. Judge and Shinichiro Watanabe (1993) in their study, "Another look at the job satisfaction- life satisfaction relationship", analyzed the relationship between job satisfaction and life satisfaction of employees. The result of the study revealed that there was a strong relationship between job satisfaction and life satisfaction of employees.

Benkhoff, Baugh & Roberts, (1994) say that when employees are dissatisfied at work they are less committed and will look for other opportunities to quit. If opportunities are unavailable, they may emotionally or mentally "withdraw" from the organization. Thus, organizational commitment, communication and job satisfaction assume importance in assessing employee's intention to quit and the overall contribution of the employees to the organization.

Van Dyne, Graham and Dienesch (1994) say that the overall commitment to the organization is termed civic virtue. Actively participating in the governance of organization and being vigilant for changes in the industry that will threaten the organization characterize civic virtue. He calls this dimension "organizational participation."

Vandana Misra (1994) compared, "job satisfaction among the employees in peaceful and disturbed textile industries", He reported that the employees working in disturbed organizations were relatively more dissatisfied than the working in peaceful organization. The dissatisfaction of employees in disturbed organizations was due to insecurity of job, the complexity of management policies, the lack of opportunity for participation in decision making the want of person and other benefits. He advocated that they should be made to feel secure in their jobs and should be given opportunities to participate in decision- making in order to make the employees satisfied with their jobs and maintain industrial peace.

Van Scotter and Motowidlo (1996) classify the elements of contextual performance into two main facets: interpersonal facilitation, which includes cooperative, considerate and helpful acts that assist co-worker's performance, and job dedication, which includes self-disciplined, motivated acts such as working hard, taking initiative and following rules to support organizational objectives.

Antony Joseph (1996) investigated that "Job satisfaction among transport employees", He concludes that most of the employees feel tensed during working time. In the case of both public and private sector transport employees, lack of rest pauses between schedules has given rise to dissatisfaction. This difficulty can be overcome by increasing the period of rest between schedules. In the case of long route services the change of crew will be advisable and welcome change.

Sathish Kumar Soni, Dr. Kulwant Pathania (1996) in their article, "Impact of job level and job tenure on work involvement, job involvement and job satisfaction in different organization", examined the impact of job level, job tenure and type of organization on work involvement and job satisfaction of employees in three different organization. The analysis of variance revealed significant influence of job level on work involvement and not on job satisfaction whereas type of organization in which the employees were working was significantly influencing job satisfaction and not the work involvement. Further, it also revealed that the job tenure did not have any impact on work involvement and job satisfaction.

Jegak Uli Balakrishnan Parasuraman Muhammad Madi Abdullah, propose five categories of contextual performance, including volunteering to carry out activities that are not formally part of the job, persisting with extra enthusiasm when necessary to complete own task activities that are not formally part of the job, assistance to others, following rules and prescribed procedures regardless of personal inconvenience and openly promoting and defending organizational goals will give job satisfaction.

Balasundaram Nimalathan analysed the determinants of job satisfaction in two general categories in the literature: dispositional characteristics and work motivation. Ability, experience, knowledge, work history and work ethic are some of the factors constituting individual characteristics category. Positive/negative affects distinction, important for personal factors according to him. The capacity a person has to experience enthusiasm about his or her job and to experience feelings of trust towards the organization describe positive effect while negative effect involves how much a person tends to be worried, suspicious, fearful or dissatisfied towards an organization.

Mohammad Amiria, Ahmad Khosravib, Abbas Ali Mokhtari (1997) analysed the relationship between age and job satisfaction among Kuwait women employees in the Kuwait private sector banks. The findings of the study showed that age had significant effect on the job satisfaction of female bank employees in Kuwait.

Prof. Dr. Muhammad Ehsan Malik (1998) in their article, "Satisfy them with more than money" said that employees not just want fair, competitive compensation but they also want to be needed, valued, appreciated and recognized for their contribution. Money alone will not energize workers or boost performance. Giving employees more of what they will yield the employer benefits like higher production performance and increased employee devotion. It would yield the employee the greatest job satisfaction.

Badreya Al Jenaibi in their article, "job satisfaction – It's the little things that count" made an analysis of various factors affecting job satisfaction of employees. They concluded that an alignment of employee's wants, expectations and needs with what is actually received from their job causes more job satisfaction among the employees.

### **2.1.0 Theoretical reviews**

This section reviews theories that have attempted to explain the concept of job satisfaction. In this report, three theories have been picked, namely; Maslow's Needs Hierarchy Theory, Motivator-Hygiene Theory, and Dispositional Theory

#### **2.1.1 Maslow's Needs Hierarchy Theory**

Although commonly known in the human motivation literature, Maslow's needs hierarchy theory was one of the first theories to examine the important contributors to job satisfaction. The theory suggests that human needs form a five-level hierarchy consisting of: physiological needs, safety, belongingness/love, esteem, and self-actualization. Maslow's hierarchy of needs suggests that there are essential needs that need to be met first (such as, physiological needs and safety), before more complex needs can be met (such as, belonging and esteem).

According to Spector (1997), Maslow's needs hierarchy was developed to explain human motivation in general. However, its main tenants are applicable to the work setting, and have been used to explain job satisfaction. Within an organization, financial compensation and healthcare are some of the benefits which help an employee meet their basic physiological needs. Safety needs can manifest itself through employees feeling physically safe in their work environment, as well as job security and/ or having suitable company structures and policies. When this is satisfied, the employees can focus on feeling as though they belong to the workplace. This can come in the form of positive relationships with colleagues and supervisors in the workplace, and whether or not they feel they are a part of their team/organization. Once satisfied, the employee will seek to feel as though they are valued and appreciated by their colleagues and their organization. The final step is where the employee seeks to self-actualize; where they need to grow and develop in order to become everything they are capable of becoming. Although it could be seen as separate, the progressions from one step to the next all contribute to the process of self-actualization. Therefore, organizations looking to improve employee job satisfaction should attempt to meet the basic needs of employees before progressing to address higher-order needs. However, more recently this approach is becoming less popular as it fails to consider the cognitive process of the employee and, in general, lacks empirical supporting evidence. In addition, others such as Maher, (2002) have found fault with the final stage of self-actualization. The lack of a clear definition and conceptual understanding of self-actualization, paired with a difficulty of measuring it, makes it difficult to measure what the final goal is or when it has been achieved.

#### **2.1.2 Motivator-Hygiene Theory**

Herzberg's motivator-hygiene theory suggests that job satisfaction and dissatisfaction are not two opposite ends of the same continuum, but instead are two separate and, at times, even unrelated concepts. 'Motivating' factors like pay and benefits, recognition and achievement need to be met in order for an employee to be satisfied with work. On the other hand, 'hygiene' factors (such as, working conditions, company policies and structure, job security, interaction with colleagues and quality of management) are associated with job dissatisfaction (Herzberg, 1966).

According to Herzberg (1966), because both the hygiene and motivational factors are viewed as independent, it is possible that employees are neither satisfied nor dissatisfied. This theory postulates that when hygiene factors are low the employee is dissatisfied, but when these factors are high it means the employee is not dissatisfied (or neutral), but not necessarily satisfied. Whether or not an employee is satisfied is dependent on the motivator factors. Moreover, it is thought that when motivators are met the employee is thought to be satisfied. This separation may aid in accounting for the complexity of an employee's feelings, as they might feel both satisfied and dissatisfied at the same time; or neither satisfied nor dissatisfied.

#### **2.1.3 Dispositional approach**

This dispositional approach suggests that job satisfaction is closely related to personality. It postulates that an individual has a strong predisposition towards a certain level of satisfaction, and that these remain fairly constant and stable across time. The evidence for this approach can be divided into indirect studies and direct studies.

According to Staw and Ross (1985), the indirect evidence comes from studies that do not explicitly measure personality. Data from the National Longitudinal Studies in the United States found that measures of job satisfaction tend to remain fairly stable over two, three, and four-year periods. This even includes significant employment changes, such as: changes in employer or occupation. Interestingly, a twin based study examined 34 twins whom had been raised independently of one another. This study found genetic factors accounted for 30% of job satisfaction levels when assessed in later life.

The indirect studies, however, are vulnerable to a number of important criticisms, namely that other unaccounted factors might be

contributing to job satisfaction levels. This highlights the respective importance of studies directly assessing the role of personality. Most prominently, there is research evidence that self-esteem, self-efficacy, emotional stability and locus of control comprise a broad personality construct, which contribute to how an individual sees themselves. A review of 169 correlations between each of four affective constructs (i.e., self-esteem, self-efficacy, emotional stability and locus of control) and job satisfaction, found that as self-reported levels of self-esteem, self-efficacy, emotion stability and locus of control increased so did job satisfaction. Similarly, investigations into the link between the five-factor model of personality and job satisfaction revealed neuroticism, conscientiousness and extraversion to have a moderate relationship with job satisfaction (Judge, et al, 2002).

Whilst the Motivator-Hygiene theory was crucial in first distinguishing job satisfaction from dissatisfaction, the theory itself has received little empirical support. Herzberg's original study has been criticized for having been conducted with a weak methodology. As a result, subsequent attempts to test this theory have obtained mixed results with some researchers supporting it and others not (Collins, 2002).

### **2.2.0 Conceptual Review**

A conceptual framework tries to explain either graphically or in narrative form the main things to be studied, such as the key factors, constructs or variables and the presumed relationship among them. A conceptual framework is very important for it assists the researcher to quickly perceive the relationships established between or among variables.

#### **2.2.1 The Relationship Between Job Involvement and Job Satisfaction**

The degree of Employees' involvement at work will positively and directly effect on their job satisfaction (Robbins and Judge, 2007). DeCarufel and Schaan (1990) described that if the workers are interested in their jobs, they cannot live without the job, like eating and breathing and will highly involve in every part of it. Moreover, Chen & Chiu (2009) described that those people who involved highly at work are more confident, they will not only finish their own work but also work for improving their performance.

In addition, many scholars have discovered a significant and positive relationship between job involvement and job satisfaction (Cheloha and Farr, 1980; Brown, 1996). Kuruüzüm, Ipekçi and Irmak (2009) constructed and examined an organizational commitment model, assuming relationships among job involvement, job satisfaction, and organizational commitment. According to their model, there is a relationship between job involvement and organizational commitments which influence job satisfaction as well. Therefore, they confirmed the significant relationship between job involvement and job satisfaction. Some recent studied have a similar conclusion as well that job involvement significantly and positively influence job satisfaction (Khan & Nemati, 2011; Yeh, 2013; Zopiatis, Constanti & Theocharous, 2014). Thus, the hypothesis can be stated that there is a positive and significant relationship between job involvement and job satisfaction.

#### **2.2.2 The Relationship Between Work Stress and Job Satisfaction**

An empirical investigation has sought out four work-related stressors that can predict employees' unsatisfied feeling at work (Cooper, Rout and Faragher, 1989). According to the research of Babin and Boles (1996), the role stress as a type of work stress negatively influences on job satisfaction. Some studies have already discovered the significant relationship between work stress and job performance (Stamps and Piedmonte, 1998; Applebaum et al., 2010). Many researches have shown that several negative results for employees are related to work pressure, such as decreased job satisfaction (Klassen & Chiu, 2010). However, employees who work under lower stress will have higher satisfaction with their jobs (Grossi, Keil & Vito, 1996; Lambert et al., 2004). It is concluded therefore that there is a negative and significant relationship between work stress and job satisfaction.

#### **2.2.3 The Relationship Between Employment Relationship and Job Satisfaction**

Social information processing theory (SIP) figured out that attitudes of employees are developed when they interact with the others in a company (Salancik and Pfeffer 1978). By the research of Kalleberg (1977), negative employment relationships with co-workers will decrease their job satisfaction, while it is same as when they have a bad relationship with their managers (Harrick, Vanek & Michlitsch, 1986; Reiner and Zhao, 1999). According to a discovery of Chandrasekar (2011), good relationships is the main factor that influences job satisfaction, instead of skills, money and so forth. The significant relationship was found by Clark, Oswald & Warr, (1996), between employment relationship and job satisfaction, while employees who reported with great employment relationship has proved to be more satisfied with their job. Going by the above, it is safe to conclude that there is a positive and significant relationship between employment relationship and job satisfaction.

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### **3.1 Research Design**

The researcher adopted descriptive research to conduct this study as it is most suitable for the research topic. A descriptive research is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. Furthermore, this method is suitable for collecting information about people's attitudes, opinions, habits or any of the variety of education or research social issues.

### **3.2 Population of the study**

Since the research was about investigating factors that affect employee job satisfaction in the banking sector in Zambia; the target population consisted of employees of Atlas Mara, cutting across both junior and management employees from all departments.

### **3.3 Sampling Procedure**

This study used a simple random sampling technique to select participants in the research among both junior/unionized and management employees and from all the departments of Atlas Mara Bank Zambia.

### **3.4 Sample size**

This study had a target sample size of 50 employees of Atlas Mara Bank Zambia, randomly selected from both junior and management roles and across all departments of the bank as stated above.

### **3.5 Sampling Area**

This research was conducted at Atlas Mara Bank Zambia, which is one of the leading commercial banks in Zambia. The bank has its head office in the capital city Lusaka and has branches dotted across the country.

### **3.6 Sources of Data Collection**

In this study, data was collected from both primary and secondary sources. The primary source consisted of Atlas Mara Zambia employees and secondary sources consisted of various journals that have published studies on the related topic.

### **3.7 Methods of data collection**

Primary data was collected using a self-administered standardized questionnaire, which was divided into two sections. The first section consisted of questions focusing on personal data while the second section comprised questions focusing on the various factors which can affect employee job satisfaction.

### **3.8 Tools for Data Collection**

As stated above, the main tool that was used to collect data was a standardized questionnaire, which mainly comprised of closed questions. The questionnaire was self-administered because the target group for this research were believed to be not only literate but also conversant with questionnaire answering. The questionnaire was administered using Google Form.

### **3.9 Tools for Data Analysis**

Due to both its small sample size and simplistic nature, the research did not use specific research tools. The research arrived at the figures and graphs using Microsoft Office Excel and Word

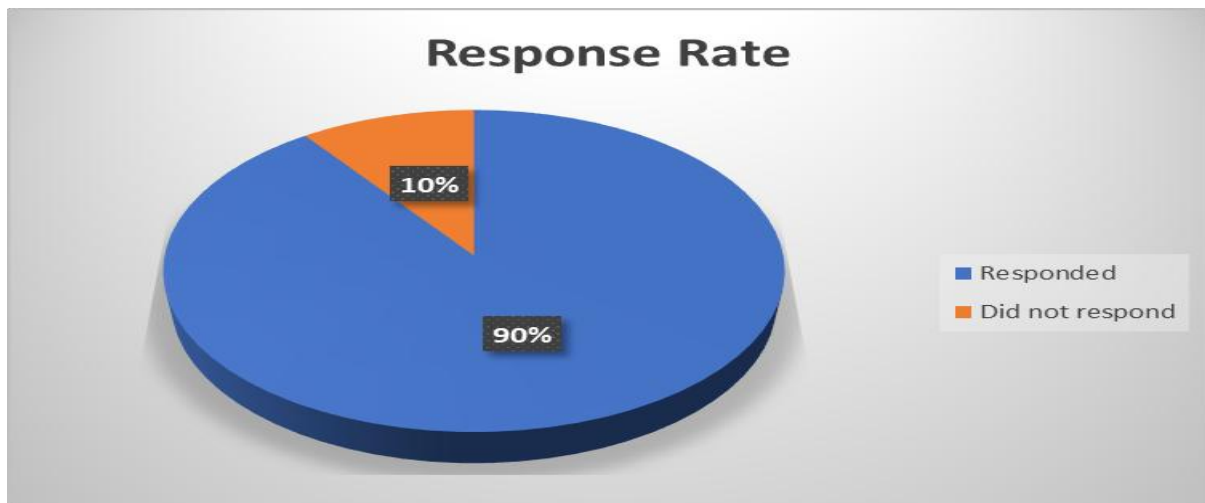
### **3.10 Limitations of the study**

During the process of carrying out this research some difficulties in accessing information and statistics on the topic were encountered, due to most employees having busy work schedules. Consequently, not all the sampled respondents were able to answer the questionnaire.



#### 4. Research Findings

Firstly, below is a pie chart that depicts the response rate of the research:



#### 4.1 Tables: Bio Data

*Table 4.1.1: Distribution by Age Group*

Age Group (Years)	Count	Percentage
Below 20	0	0%
between 20 and 35	20	44%
between 36 and 55	25	56%
Above 55	0	0%
<b>Grand Total</b>	<b>45</b>	<b>100%</b>

*Table 4.1.2: Distribution by Gender*

Gender	Count	Percentage
Female	20	44%
Male	25	56%
<b>Grand Total</b>	<b>45</b>	<b>100%</b>

*Table 4.1.3: Distribution by Marital Status*

Marital Status	Count	Percentage
divorced	1	2%
married	35	78%
single	7	16%
widowed	2	4%
<b>Grand Total</b>	<b>45</b>	<b>100%</b>

**Table 4.1.4: Distribution by Work Department**

Department	Count	Percentage
Corporate Banking/Public Sector	17	38%
Finance/Risk/Credit	7	16%
Human Resources	1	2%
Marketing	1	2%
Operations/Facilities	2	4%
Retail Banking	16	36%
Treasury and Global Markets	1	2%
<b>Grand Total</b>	<b>45</b>	<b>100%</b>

**Table 4.1.5: Distribution by Year of Work**

Year of Work	Count	Percentage
above five years	30	67%
fifth	4	9%
first	1	2%
fourth	3	7%
second	2	4%
third	5	11%
<b>Grand Total</b>	<b>45</b>	<b>100%</b>

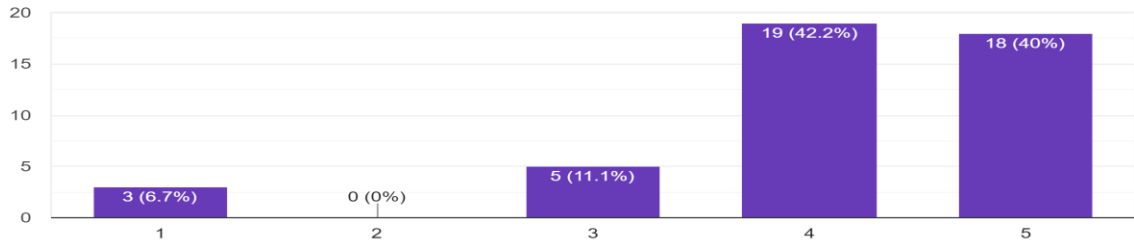
**Table 4.1.6: Distribution by Level of Responsibility**

Level of Responsibility	Count	Percentage
manager	26	58%
officer	13	29%
teller/clerk	5	11%
unit head	1	2%
<b>Grand Total</b>	<b>45</b>	<b>100%</b>

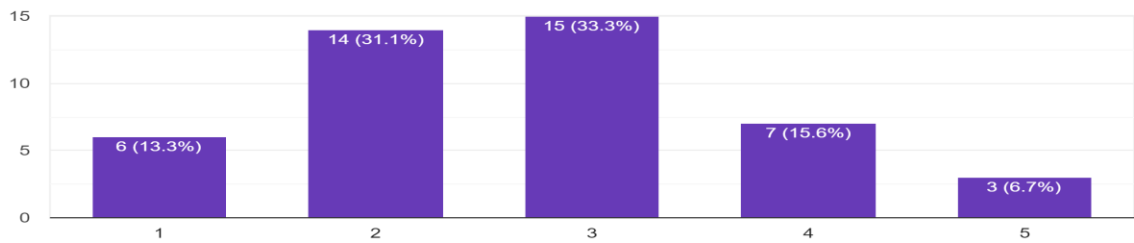
**4.2 Figures: Factors Affecting Employee Job Satisfaction**

**Figure 4.2.1: Employee’s pay and allowances**

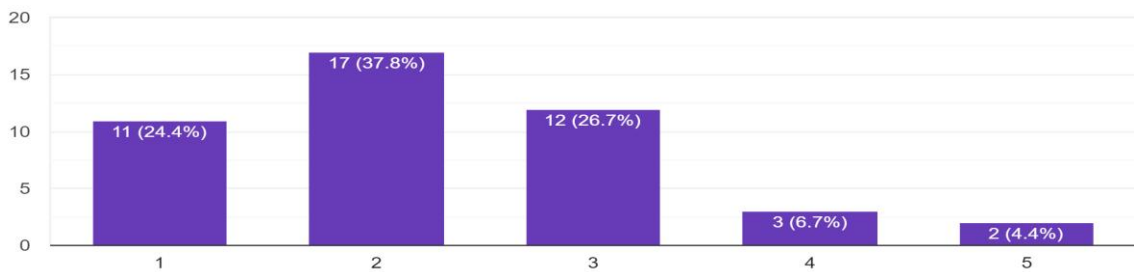
1. I think an employee’s satisfaction on the job can be attributed to external factors such as pay and allowances



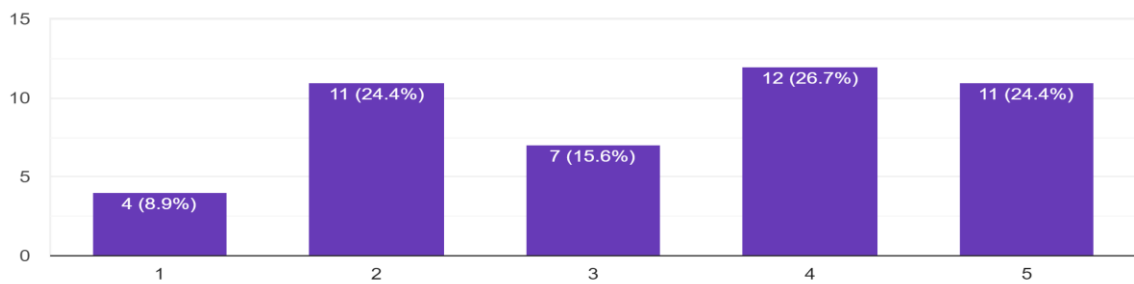
2. The pay and allowances I get are appropriate for the job that I do



3. I am satisfied with my pay and allowances

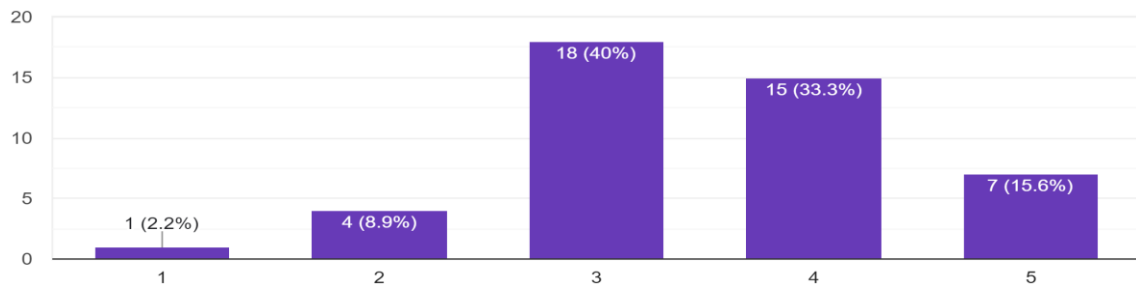


4. One’s pay determines their level of satisfaction on the job

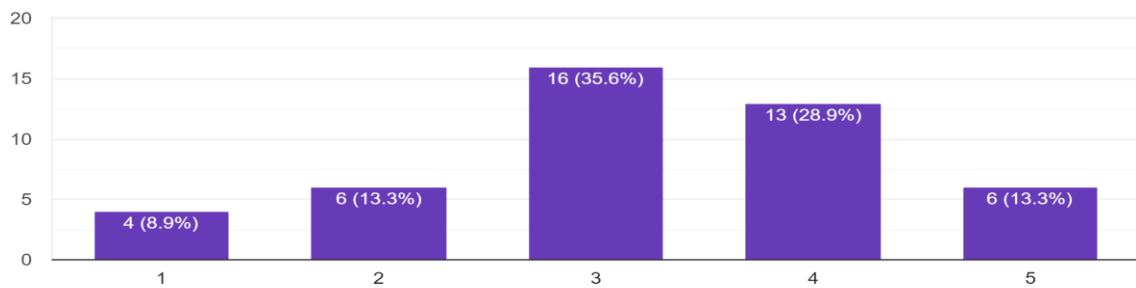


**Figure 4.2.2: Relationship with Supervisor**

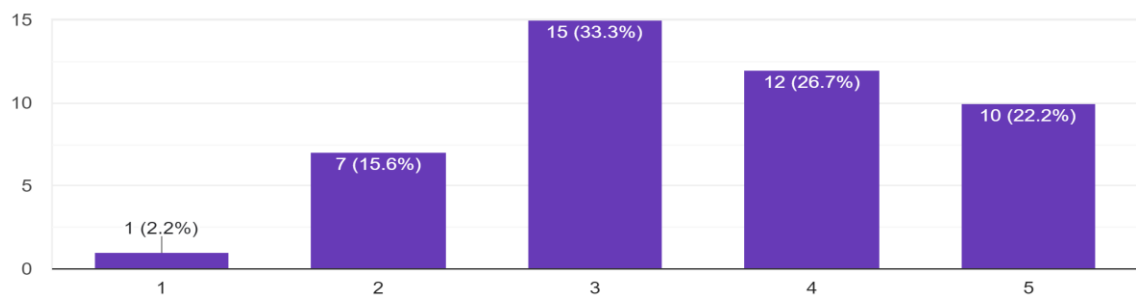
5. I have a good relationship with my supervisor only on the job



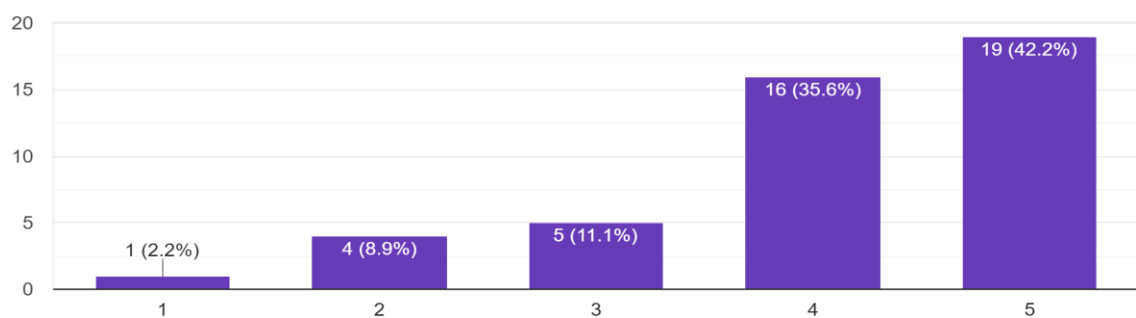
6. I have a good relationship with my supervisor both on the job and outside work



7. I feel an employee's relationship with supervisor determines their level of satisfaction on the job

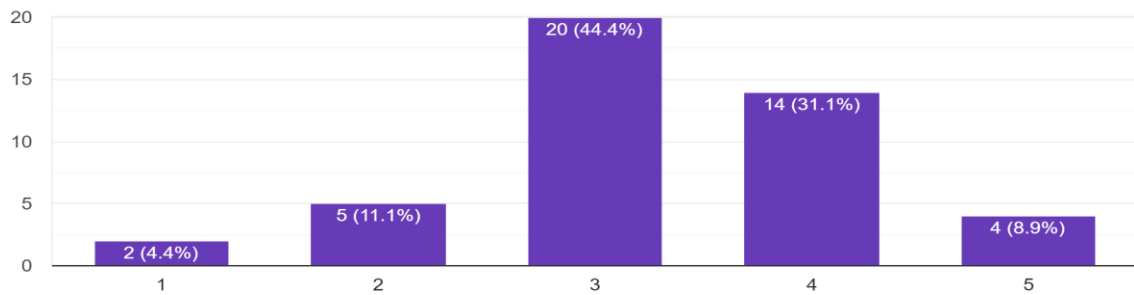


8. My supervisor is very competent in doing his/her job

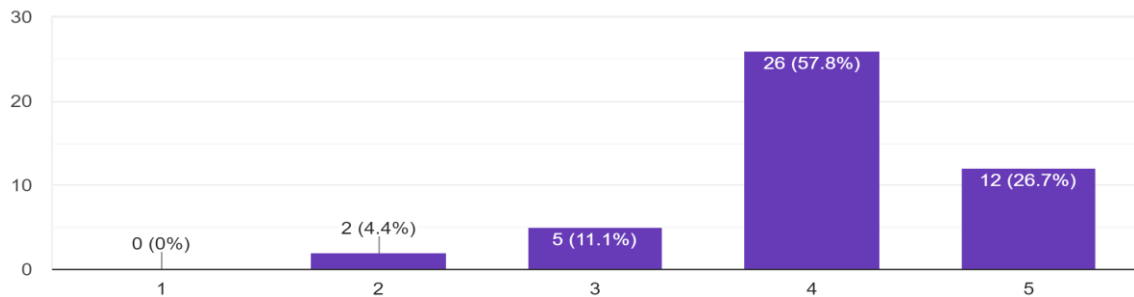


**Figure 4.2.3: Organizational Communication Quality**

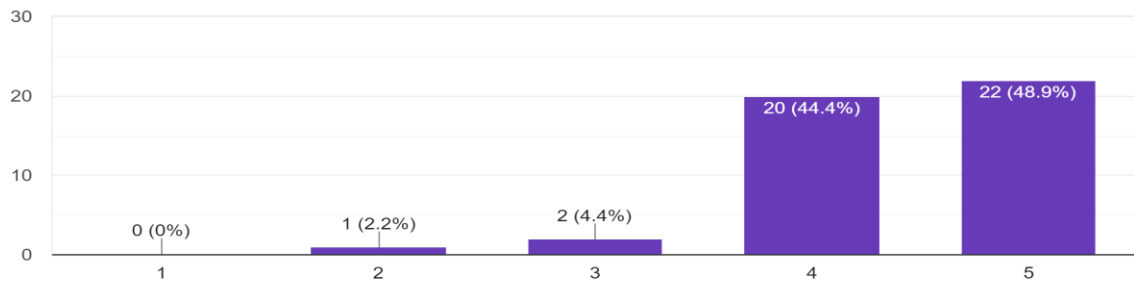
9. There exists effective and quality communication within Atlas Mara



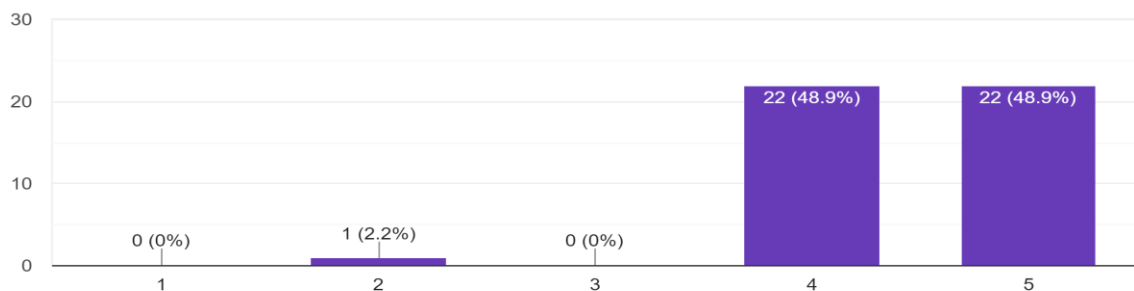
10. I have enough information regarding what I am expected to do on my job



11. Effective and quality communication between employees and their supervisors in an organization has a bearing on employee job satisfaction



12. Generally good communication across all departments of an organization has a bearing on employee job satisfaction



### 4.3 Interpretation

#### 4.3.1: Bio Data

In order to facilitate meaningful data analysis, this section describes characteristics of the respondents in terms of age, sex, marital status and others. This will help give a general picture of the kind of sample that was being dealt with.

Table 4.1.1 above shows that all the participants came from the age range of between 20 and 55 years. Of these, 56 percent came from the age group between 35 and 55 years, and 44 percent from the age group between 20 and 35 years. There were no respondents from other age groups as indicated on the questionnaire, which were 'below 20' and 'above 55' years. It can therefore be generalised that in terms of age the majority of employees at Atlas Mara at the time the research was being conducted fell in the range between 35 and 55 years.

Table 4.1.2 above indicates that 56 percent were males and the other 46 percent were females. This shows the sample was fairly represented by the two genders as there was not a big gap between the two in terms of participation. This also shows that the bank has tried to balance the two genders in terms of employment opportunity

Marital status of a respondent also plays an important role in that it may also influence the responses of the respondent in a study. Table 4.1.3 shows the distribution by marital status of the respondents in this study as follows: divorced at 2 percent; married at 78 percent; single at 16 percent; and widowed at 4 percent. This shows that the sample was skewed towards the married respondents

Table 4.1.4 shows distribution of the respondents by the department they work under. The highest number of respondents came from Corporate Banking and Retail Banking departments at 38 and 36 percent, respectively. Finance department came in at 16 percent and Operations at 4 percent, with the rest of the departments at 2 percent each, as shown in the table.

Perhaps the number of years one has worked for an organization can also affect their satisfaction on the job. In this research, most respondents were employees that have worked for Atlas Mara Bank Zambia for over 5 years. Table 4.1.5 shows that 67 percent of the respondents have worked for the bank for over 5 years, while 11 percent were in third year. 9 percent were in their fifth year, followed by 7 percent in fourth year. Only 2 percent of the respondents had worked for only a year at the time of the study. The above statistics suggest there is high retention rate of employees at the bank

Table 4.1.6 indicates that 26 respondents were management staff which constituted a majority percent of 58 percent. This was followed by 13 respondents translating into 29 percent, coming from officer roles. Respondents from teller roles came in at 11 percent and those from unit head role came in at 2 percent.

#### 4.3.2: *Factors Affecting Employee Job Satisfaction*

This section will interpret the findings as per the three specific objectives summarized as; a) pay and allowances, b) relationship with supervisor, and c) communication quality in Atlas Mara.

It is worth noting that in this section respondents were presented with similar statements that speak to a particular specific objective, and each respondent was required to state how they feel on a scale of 1 to 5 (**1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; 5 = strongly agree**)

Each figure in this section comprises of four similar statements that are informed by a particular specific objective of the study.

##### Figure 4.2.1: Employee's pay and allowances

Statement 1: An employee's satisfaction on the job can be attributed to external factors such as pay and allowances

Figure 4.2.1 shows that 42 percent of the respondents 'agreed' to the statement about whether external factors can affect employee job satisfaction, and 40 percent of the respondents actually 'strongly agreed' to the statement. This results to a total 82 percent of respondents agreeing to the above statement.

Statement 2: The pay and allowances I get are appropriate for the job I do

However, to the statement of whether the pay and allowances were appropriate for the job they do, 33 percent of the respondents felt 'neutral' about it. This was followed by 31 percent that actually 'disagreed' with the statement and 13 percent that 'strongly disagreed', ultimately resulting to a total 44 percent in disagreement of the above statement. 7 percent strongly 'strongly agreed'.

Statement 3: I am satisfied with my pay and allowances

On whether they were satisfied with their respective pay and allowances, 37 percent of the respondents 'disagreed' and 24 percent 'strongly disagreed', giving a total of 61 percent in disagreement ultimately. 27 percent felt 'neutral' about the above statement, whereas 7 and 4 percent 'agreed' and 'strongly agreed', respectively.

Statement 4: One's pay determines their level of satisfaction on the job

The above is the summary statement. A majority 27 percent of the respondents 'agreed' that an employee's pay and allowances determine their level of satisfaction on the job. This was followed by 24 percent who 'strongly agreed' that employ job satisfaction is determined by pay and allowances. This ultimately resulted to a total 51 percent in agreement to the above statement, whereas a total 33 percent were in disagreement to the statement. 16 percent of the respondents remained neutral.

**Figure 4.2.2: Relationship with Supervisor**

Statement 5: I have a good relationship with my supervisor only on the job

As to whether they had a good relationship with their supervisors, 40 percent of the respondents felt 'neutral' about the statement, whereas 33 percent actually 'agreed' to having a good relationship with their supervisors, and 13 percent 'strongly agreed'. Ultimately this translates to a total 46 percent of those in agreement to the above statement. Only 9 percent 'strongly disagreed'

Statement 6: I have a good relationship with my supervisor both on the job and outside work

The above statement tried to check if other employees have good relationships with their supervisors both on the job and outside of work. Consistently with statement 5, the majority here ultimately agreed with the above statement at 42 percent, whereas 36 percent remained 'neutral'. 9 percent and 13 percent 'strongly disagreed'.

Statement 7: I feel an employee's relationship with supervisor determines their level of satisfaction on the job

Here 33 percent of the respondents felt 'neutral' about whether the nature or quality of the relationship with their supervisors has a bearing on their possible satisfaction on the job. This was followed by 27 percent who 'agreed' and then 22 percent who 'strongly agreed'. This then results to a combined figure of 49 percent of respondents that ultimately agreed to a good relationship with supervisor resulting to satisfaction on the job. Only 2 percent strongly disagreed

Statement 8: My supervisor is very competent in doing his/her job

42 percent of the respondent indicated (strongly agreed) that their supervisors were competent in doing their respective jobs. This was followed by 36 percent who also 'agreed', resulting to a total 78 percent of respondent in agreement. Only 1 percent 'strongly disagreed' with the above statement

**Figure 4.2.3: Organizational Communication Quality**

Statement 9: There exists effective and quality communication within Atlas Mara

The majority total of 48 percent agreed to the above statement, whereas 44 percent remained 'neutral' as to whether there exists effective and quality communication within Atlas Mara. Only 4 percent 'strongly disagreed' to the statement.

Statement 10: I have enough information regarding what I am expected to do on my job

It was interesting to note that no single respondent 'strongly disagreed' to the above statement, with only 11 percent disagreeing. The majority 59 percent 'agreed' to having enough information regarding what they are expected to do on the job, and 27 percent 'strongly agreed' in the affirmative, ultimately resulting to 86 percent in agreement.

Statement 11: Effective and quality communication between employees and their supervisors in an organization has a bearing on employee job satisfaction

Equally, here, there were no respondents that 'strongly disagreed' to the assertion that effective and quality communication between employees and their supervisors in an organization has a bearing on employee job satisfaction, and only 2 percent 'disagreed'. 44 percent

and 49 percent of the respondents 'agreed' and 'strongly agreed', respectively. This means that a total 93 percent of the respondents agreed with the above statement.

Statement 12: Generally good communication across all departments of an organization has a bearing on employee job satisfaction

Significantly, with circa 50 percent share, all respondents respectively 'agreed' and 'strongly agreed' to good communication generally having a bearing on employee job satisfaction. A negligible 1 percent 'disagreed'.

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## 5. Discussions of findings

In this section we discuss the research findings in accordance with the research questions and research methodology. The purpose of the study was to analyze factors affecting employee job satisfaction in the banking sector in Zambia, focusing on Atlas Mara Bank. The study sought to answer three research questions: (1) Does an employee's pay and allowances determine their satisfaction on the job? (2) Does an employee's relationship with supervisor determine their satisfaction on the job? (3) Does quality communication in an organization have a bearing on employee job satisfaction?

### 5.1 Discussions of findings in accordance with the research questions and research methodology

The overall aim of this study was to analyze factors affecting employee job satisfaction in the banking sector in Zambia. The researcher chose Atlas Mara Bank Zambia as the case study for the research.

The study found that there is a positive relationship between pay and employee job satisfaction. 51 percent of the respondents agreed to pay and allowances contributing to employee job satisfaction, with 16 percent remaining neutral and 33 percent disagreeing to the assertion. This finding is in agreement with Herzberg's motivator-hygiene theory, which suggests that job satisfaction and dissatisfaction are not two opposite ends of the same continuum, but instead are two separate and, at times, even unrelated concepts. The theory further suggests that motivating factors like pay and benefits, recognition and achievement need to be met in order for an employee to be satisfied with work (Herzberg, 1966).

Some studies have also found that lower level of pay is the cause of turnover and have since established that there is a positive relationship between job satisfaction and pay. These studies have further added that the higher the pay the more satisfied employees are, and that employees view their rewards as an indication of their value to the institution and they compare their inputs to received outputs relevant to that of others (Mishra 2013).

In addition, the above finding is also similar to the findings in R. Thomson's study which found that other than most employees deriving job satisfaction where challenges involved are moderate, better pay and prospective policies also contribute to job satisfaction (Thomson (1992).

Regarding whether a good relationship status between an employee and their supervisor can influence their satisfaction on the job, this study also found that there is positive relationship between the two variables. The study findings show that 49 percent of the respondents agreed with the hypothesis that a good relationship between employee and his or her supervisor results to employee job satisfaction. This was against 33 percent of the respondents that remained neutral and 18 percent that disagreed. This observation was also supported by Spector (1997) in his study, in which he found that the manner in which an immediate supervisor behaves, could be a determinant of job satisfaction among employees.

Mishra (2013) further indicates that the ways in which subordinate's perceive a superior's behavior can positively or negatively influence job satisfaction. There is a high and significant correlation between employees' sense of job satisfaction and that of supervisors.

Furthermore, according to Onyebuony (2016), studies indicate that supervisor leadership styles can positively influence employees' job satisfaction. It's said that leaders who encourage positive leadership style can enhance employee job satisfaction than leaders who do not. Therefore, the quality of supervision that employees get is an important determinant of job satisfaction.

Concerning communication quality in an organization, and whether it has a bearing on employee job satisfaction, this study found that there is a strong positive relationship between the two variables, with a significant 99 percent of the respondents agreeing that good



communication within an organization has a bearing on employee job satisfaction. This indicates the importance of having good communication in Atlas Mara, and indeed any other organization, as that would lead to job satisfaction among workers. The management needs to provide positive feedback on the works done by their workers as this will lead to their job satisfaction. Apart from that, the management needs to avoid any factors that would lead to a poor and misleading communication between them and their workers.

Referring to employee-Supervisor relationship as discussed above, good communication also becomes key. According to Nasina Mat Desa, et al (2019), good relationships through communication between supervisors and subordinates in any department can produce happy and productive workers and could lead to a higher job satisfaction level in the department. This means that top management of an organization needs to understand the impact of communication on their workers' job satisfaction. This understanding can be seen in how top management value and view investment in communication resources.

As to whether there exists quality communication within Atlas Mara, 48 percent of the respondents agreed with the statement whereas 44 percent remained neutral. This shows that there is almost an equal distribution of those that felt there exists quality communication within the bank and those that neither agreed nor disagreed to the statement. It is worth noting however that regardless of how the respondents felt, almost all agreed that good quality communication in an organization, including Atlas Mara, has a bearing on employee job satisfaction.

The research also featured an open-ended question in the questionnaire to find out from the respondents any viable suggestions to improve employee job satisfaction. The following are the most frequent suggestions that came forth: equitable pay and allowances among employees with similar responsibilities; training and mental wellness initiatives; more social engagement among team members, such as teambuilding; communication to be done in good time; and adequate staffing.

### ***5.2 Suggestions and Recommendations***

The study recommends that management of Atlas Mara Zambia ensure that employees get fair pay and allowances as the study has found most Atlas Mara staff consider pay and allowances as one of the key factors affecting employee job satisfaction. The management also need to come up with ways of aligning pay and allowances among employees belonging to the same levels of responsibility or paygrades, as this came out as one of the key factors leading to employee job dissatisfaction from the open-ended question which was included in the questionnaire.

In addition, good relationship with coworkers and supervisors needs to be encouraged, as this research has established that Atlas Mara Zambia staff consider a good relationship between employees and their supervisors to be among key contributors to employee job satisfaction. Thus, organizational policies and cultures need to be developed in such a way that encourages good work relationships among employees of the bank.

The study further recommends that the bank improves its communication channels as the study findings show a quite significant portion of the sampled population that remained neutral to the question of whether there exists good quality communication within Atlas Mara. As such, this study recommends to management to consistently get feedback from members of staff with regard to their satisfaction with the existing communication systems within the institution.

### ***5.3 Areas for Further Research***

The study was limited to only the banking sector in Zambia, and specific to Atlas Mara Zambia. It would be critical to conduct similar research within other sectors and industries in Zambia or even extend to other countries within or/and outside the continent of Africa, to get other perspectives for comparison. Also, those that may wish to conduct research within the banking sector in Zambia or elsewhere, can extend to other banks other than Atlas Mara.

In Addition, further research on this topic can be extended to both the public and non-governmental sectors. This will help analysis on the comparison between the private and public sectors with regard to key factors that affect employee job satisfaction. Such information would be useful to decision-makers within both sectors.

Further, comparable studies may be done in different organizations and sectors to discover whether or not there are other key factors, other than the ones established in this study, that affect employee job satisfaction. Such information will add to the already existing body of

knowledge on this topic.

#### 5.4 Conclusion

Based on the research main objective of the study which endeavored to give an analysis of factors affecting employee job satisfaction in the banking sector in Zambia, case of Atlas Mara, the study concluded that pay and allowances, good relationship with supervisor, and good quality communication, were key factors affecting employee job satisfaction in Atlas Mara.

The study also established suggestions such as; training, mental wellness initiatives, social engagements, and adequate staffing, to be among other factors leading to employee job satisfaction. Therefore, the findings of this research objectives were used to make recommendations for areas of improvement to ensure improved employee job satisfaction among Atlas Mara staff.

#### Acknowledgement

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