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## Job Satisfaction of Employees in Commercial Bank of Nepal

**Dr.Ghanshyam Prasad Shah**

### Abstract

The main objective of this study is to analyze the level of employee job satisfaction of commercial banks in Nepal. This study has employed descriptive and causal-comparative research designs to deal with the fundamental issues associated with employees' job satisfaction in the commercial banks of Nepal. The descriptive research design has been adapted for fact findings and search for adequate information about the factors influencing employees' job satisfaction in the commercial banks of Nepal. This study is based on the secondary data. This study has been designed to understand the opinions of the respondents regarding the level of job satisfaction of employees in the commercial banks of Nepal and also the factors affecting and influencing job satisfaction. A quantitative research method is employed to study the level of job satisfaction of employees. A survey is conducted to analyze the relationship between different variables. Survey data is gathered from respondents, using a structured questionnaire. The respondent ratios reveal that the employees of the banking profession seem reasonably satisfied with their jobs, also with dissatisfaction in some areas of their careers. The banking services help customers to secure their finances and properties. Thus it is highly recommended to evaluate the job satisfaction level of employees through the work environment, compensation and benefit, reward/recognition, training and development, and job security time and again and monitor it accurately and also to be implemented to improve the level of job satisfaction among the employees.

**Keywords:** Job security, Work Environment, Promotion and Rewards & Training and Development

### Introduction

Job satisfaction in general is the feeling and belief that people have about their current job. It is a critical issue in human resources, which can affect the future of an organization. An organization will not proceed smoothly without the involvement and contribution of the employees because the employees could lead the organization to a successful and productive position in a highly competitive market. So, it is essential for all organizations how the satisfaction of the employees can affect their work performance, which has a direct link to the overall organizational performance. The Smooth operation of an organization will not be possible without the contribution of the employees because the employees play a crucial role in leading the organization to a successful position in a highly competitive market. So, it is essential for all organizations how the satisfaction of the employees can affect their work performance, which has a direct link to the overall organizational performance. Job satisfaction is a concept or notion or perception of measuring the psychological comfort of employees. Investigated by several disciplines such as psychology, sociology, economics, and management sciences, job satisfaction is studied often by organizations to bring changes and better results in the work environment. This is mainly because many experts believe that job satisfaction trends can affect labor market behavior and work productivity concerning work effort.

The objective of every business organization and its owners is profitability. Profitability directly depends on employees' performance; i.e. good performance is a sign of a company's success and poor performance is a sign of failure of the company. For the development of innovative and high-quality products and services, employee performance plays an integral

role in achieving organizational goals (Sheng and Yu-Che, 2008). The satisfaction of employees is the terminology used to describe whether employees are happy, contented, and fulfilling their desires and needs at work. Numerous measures purport that employee satisfaction is a component of employee motivation, employee goal achievement, and positive employee morale in the workplace. Factors contributing to employee satisfaction incorporate treating employees with respect, providing regular employee recognition, empowering employees, offering above-industry-average benefits and compensation, providing employee bonuses and involvement in the company activities, and implying positive management within a successful framework of goals, measurements, and expectations (Soonhee, 2009).

An individual who works in the organization for wages or a salary is called an employee. The employees are the true assets of an organization. They are the ones who contribute effectively towards the successful functioning of an organization and they are the true assets of the organization. The first importance of job satisfaction is that individuals hardly think of leaving their current jobs. Job satisfaction in a way is essential for employee retention. Organizations need to retain deserving and talented employees for long-term growth and guaranteed success so they should focus on job satisfaction. Job satisfaction is essential to ensure higher revenues for the organization so that they can earn more profit. Satisfied employees tend to adjust more and handle pressure with ease as compared to unsatisfied employees.

Everyone nowadays is busy in their daily work life in different working sectors such as the commercial sector, educational sector, marketing sector, service sector, etc. Those people, who are working in the service sector such as the banking sector, are satisfied with what they are doing but some of them are not. Unsatisfied employees are doing their jobs just to earn money to fulfill the wants of their families. Thus, satisfaction with the job is the most important factor for the growth and development of employees as well as for the higher efficiency of the workplace. This study aims to extract the study of job satisfaction on the quality of work life among the employees in Nepalese class 'A' commercial banks. More specifically the study investigates the extent of work environment and facilities, job security and safety, learning and development, leadership, and employee empowerment on job satisfaction. Job satisfaction is the terminology used to describe whether employees are happy and contented and fulfilling their desires and needs at the workplace.

### Statement of the Problem

In the present business scenario where business organizations are facing intense competition and challenges, the role of employees and their dedication towards the work has been one of the critical factors of concern for the business organizations. Their success ultimately depends upon how satisfied the employees are in an organization. So, job satisfaction in the banking sector of Nepal has become one of the essential issues to investigate. Job satisfaction in general is the feeling and belief that people have about their current job. It is a critical issue in human resources, which can affect the future of an organization.

As developing country there have been different problems

employees are facing related to job satisfaction in Nepal in the context of the low salary, nepotism, and favoritism in the workplace which demotivates and decreases the satisfaction of the employees. In this seminar paper, I want to address the problems that Nepalese employees are facing in order to obtain satisfaction from the job. An employee can only be satisfied with the job they are doing if the three dimensions of job satisfaction which are emotional response, expectancy, and attitudes match. There is seen problem in these three dimensions of job satisfaction in the A-class commercial banks of Nepal.

In the present context of the financial situation of Nepal, different financial institutions are facing the problem of liquidity crisis. I also want to show the issues related to how the problems faced by an institution are affecting the job satisfaction level of the employees working in the banking sector of Nepal. There may also be the role of the job satisfaction level of the employees in the generation of the current situation.

It is a critical issue in human resources, which can affect the future of an organization. To study job satisfaction in the banking sector, Nepal's Class 'A' Commercial Banks are considered as a case to identify the level of job satisfaction of the employees in the banking sector in Nepal. Job satisfaction is one of the most central characteristics to be examined. An organization will not operate smoothly without the contribution and collaboration of the employees because the employees could lead the organization to a successful position in a present highly competitive market. So, it is essential for all organizations how the satisfaction of the employees can affect their work performance, which has a direct link to the overall organization's performance.

### Objectives of the Study

The main objective of this study is to analyze the level of employee job satisfaction in the A-class commercial banking sector in Nepal. The Specific objectives are as follows:

- To analyze the relationship of job satisfaction level with various factors in class 'A' Commercial Bank of Nepal.
- To analyze the problems in the productivity of class 'A' Commercial Bank of Nepal due to the job satisfaction level of employees.
- To examine the solutions to boost the satisfaction levels of employees in class 'A' Commercial Bank of Nepal.

### Theoretical review

Theories on job satisfaction can shed light on the reasons and elements that influence workers' happiness or discontentment on the job, as well as on what can be done to improve and recover their level of contentment. Several theories of human motivation such as Maslow's needs hierarchy theory, Herzberg's motivator-hygiene theory, the job characteristics model, and the dispositional approach share common ground in this domain.

One of the earliest hypotheses to examine job satisfaction was Maslow's demands hierarchy theory. According to this concept, people's wants are arranged hierarchically, with the most fundamental ones positioned at the bottom. Maslow's theory of motivation argues that main needs must be met before more sophisticated motives (such as

belonging and esteem). Maslow's hierarchy of needs describes what drives human motivation. Maslow's theories can be used in the workplace to explain and rationalize job satisfaction. Employer-provided compensation and medical coverage or health benefits address the physiological needs of an employee. Staff may intend a secure environment, guaranteed employment, or well-defined organizational structures and rules because satisfying this requirement enables workers to establish a sense of community within the workplace. People usually find joy in their professions when they cultivate great connections with their fellow workers and bosses. Upon the fulfillment of this need, the individual acknowledges recognition and appreciation within the workplace. The employee also strives to give their utmost potential. Each stage plays a key role in shaping one's genuine personality, despite seeming independent.

According to Herzberg's motivator-hygiene theory, feelings of job satisfaction and dissatisfaction are distinct and sometimes unrelated sentiments. Achieving workplace satisfaction involves the presence of "motivating" factors such as compensation, recognition, and achievement. Working conditions, organizational policies and structure, job security, interaction with co-workers, and quality of management are associated with job dissatisfaction. When hygiene and motivation factors are addressed separately, employees may experience neither satisfaction nor dissatisfaction. This hypothesis declares that worker unhappiness increases when inadequate hygiene is poor. Drivers influence an employee's happiness. When employees' motivations are fulfilled, they are happy at the workplace. A worker's emotions span from profound contentment to significant unhappiness. It might be beneficial to categorize these experiences separately. Despite lacking empirical support, the motivator-hygiene theory has played a role in distinguishing between occupational satisfaction and dissatisfaction. Herzberg's first study purportedly had methodological weaknesses. When this concept has been tested, it has mixed results, with some researchers endorsing it and others not.

The Job Characteristics Model suggests that workers experience greater happiness when their workplace fosters intrinsically rewarding behaviors. The three mental states influenced by the five most significant job characteristics include the capacity to learn new things, take on fresh tasks, and feel a sense of accomplishment. Subsequently, the three psychological states can contribute to job satisfaction. By concentrating on these five aspects, employers have the potential to enhance morale and employee satisfaction. The Job Characteristics Model (JMC) is more practically supported than Maslow's and Herzberg's theories. Criticism is directed at many studies employing this approach, which assess the impact of the key job elements on individual and professional results. Nevertheless, three analyses validating the impact of the Job Characteristics Model on job 'satisfaction reinforce the concept.

This dispositional approach proposes that personality influences job satisfaction, asserting that an individual's level of contentment remains relatively constant and consistent over time. Distinguish indirect studies from direct ones in this context. Judge and others have extensively explored these themes. Scientific investigations that directly examine people's personalities yield indirect

data. The National Longitudinal Studies in the United States indicate that job satisfaction remains relatively stable over the periods of two, three, and five years, encompassing job or employer transitions in this definition. In a captivating study involving identical twins, researchers examined 34 sets of separated siblings. The finding suggests that inherited factors contribute to 30% of later-life job satisfaction. Indirect studies raise several significant concerns, with the most obvious being the possibility that unconsidered factors may contribute to job satisfaction. Therefore, personality studies play a crucial role in understanding individuals. A study indicates that Self-esteem, self-efficacy, emotional stability, and locus of control collectively influence an individual's self-perception. The data reveals that self-esteem impacts how people perceive themselves. As self-reported levels of self-esteem, self-efficacy, emotional stability, and locus of control increased, job satisfaction also showed a corresponding increase.

### ● Factors affecting Job Satisfaction

#### ● Work Environment

A work environment encompasses the surrounding setting, social aspects, and physical conditions in which one carries out their jobs. When employees are situated in a dreary office environment surrounded by unfriendly colleagues, probably, they won't possess the confidence or job satisfaction to voice their opinion. Hence, establishing a positive work environment is imperative for the success of your company. The success of an organization relies on a favorable work environment. Working environmental factors such as pay, decision-making authority, promotional policies, enjoyable co-workers and advancement, job security, support from superiors and reward systems are the primary sources to enhance job satisfaction and morale of the employees. There is a strong relationship between the working environment and stress. Lack of teamwork, insufficient ventilation, and lighting facilities, unhygienic conditions, and ineffective communication systems increase employees' stress.

#### ● Promotion and Rewards

Promotion signifies the progression of an employee to a higher job role that entails increased tasks, greater responsibilities, and higher status. Rewards encompass the items and experiences granted to employees for achieving meeting goals, delivering exceptional work, fostering teamwork, or meeting other recognition parameters set by a manager. Rewards can be monetary or non-monetary. Promotion and reward is a combination of salary and wages with the benefits of compensation with proper human resource management. From an organizational perspective, the reward is an essential human resource management function to highlight the actions related to planning, organizing, and control systems. Here, the benefits of promotion and rewards play a crucial role in organizational development. It motivates the employees to perform well in the activities that lead to the success of an organization.

#### ● Recognition

The recognition program serves as the most contingent factor in keeping employees' self-esteem high and passionate. Recognition is among the functions of managers to motivate employees successfully and influence

their behavior to achieve greater organizational efficiency. Rewards and recognition programs motivate employees in their performance and create a connection between the employees and their superiors. The main goal of employee recognition is to let employees know that the effort they put into their jobs and the work results they achieved are valued and appreciated for the benefit of retention. Job satisfaction tends to be higher among employees who feel appreciated and valued.

- **Training and Development**

In human resource management, training and development programs within organizations play a crucial role. It helps to groom and improve the skills of employees, which in turn increases employee performance. Training is an organized attempt of an employee to acquire efficient performance in a single or multiple activities. Employees should be provided with the opportunity to participate in the training programs, and there must be a relationship between employees and the company. Development is a process of planning and preparing employees for future jobs and upcoming problems. However, training and development is a process of increasing the performance of the employee as well as their behavior. Training and development programs aid businesses in adapting to new technology by improving the efficiency of employees. These initiatives encompass educational activities within a company designed to enhance the knowledge and skills of employees, offering information and instruction on how to perform better in specific tasks.

- **Job Security**

Job security entails a sense of workplace safety for every employee. Job security creates a comfort zone for the workers for which one chooses to continue his entire work-life for the organization. When the employees do not feel secure, they develop a feeling of loss of the desired job over their security, which may cause a lack of promotion, no progress in the current project, and also affect long-term career opportunities. Thus, satisfaction with job security relates to the organizational commitment and job performance of an employee. Job security is the assurance that your position is safeguarded from being eliminated, providing confidence in your continued employment for the foreseeable future. It involves a sense of protection against potential challenges such as layoffs, economic downturns, and other factors that could impact job stability.

- **Designation**

Designations about the expertise and qualifications required for certain job titles indicate the level and position held by an individual within a company or organization. Individuals receive designations upon obtaining special licenses and certifications. It is believed that the professional or designation level of a job could profoundly influence one's satisfaction; a higher job level could present greater autonomy, challenge, responsibility, and greater opportunity for satisfying motivator needs. A designation is a formal position you have occupied, sometimes it also includes your rank or level. It is also worth it to mention also that job satisfaction could vary according to job category: technical, professional, and managerial jobs reported a high level of job satisfaction. Instead, employees in service industries and wholesale and retail businesses testified the lowest level of comfort.

## **Literature Reivew**

In the organizational study, job satisfaction occupies a central role in many theories and models of individual attitudes and behaviors. Various definitions have been proposed for the concept of job satisfaction. However, the widely adopted in organizational research comes from Locke (1976), who characterized job satisfaction as “ a pleasure or positive emotional state resulting from the appraisal of one's job or job experiences.” Job satisfaction, according to Dubrin (1997), is the degree of pleasure or contentment linked with a job. Syeyen and Van Wyk (1999) mentioned that job satisfaction is a feeling of pleasure resulting from a person's perceptions of his or her work. Mwamwenda (1995) and a link between job satisfaction and productivity, commitment, fulfillment, and continuity in a job situation. If the employees are satisfied with what they are doing then there will surely be an increase in the productivity of an organization and a decrease in the cost of the production which will positively affect the profitability of an organization.

Another study by Baba and Jamal (1991) indicated that job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment, and turnover intentions are the elements of quality of work life. Moreover, the discharge of these social obligations by an organization is not just a means to some end but is an end in itself (Mullins, 1996). Quality of work-life has been witnessed as the extent to which workers can fulfill individual needs over employees' experiences within the organization, not only in terms of matters of physical but much more in terms of pride in being in the organization, having pleasure in the workplace, an opportunity to demonstrate their talents, recognition of contribution, and for individual growth of the employees (Naveed, Ahmad, and Bushra, 2011). Quality of work life and job satisfaction in faculty members can be enhanced by changing and deploying the components of quality of work-life and a suitable environment for organizational growth should be provided (Kermansaravi et al, 2015). A suitable environment in terms of job satisfaction in commercial banks can refer to the security of employees and secured salaries, properly distributed bonuses and profits, and many more.

The job security of an organization and a good pay structure to the employee make an employee feel comfortable at the workplace which in turn creates the quality of work-life (Drobnic, Behan and Prag (2010). The quality of work-life affects the satisfaction level of employees. Adequate income level and fair compensation policy, safe and healthy working conditions with constitutionalism in work organization, and social relevance of the quality of work life produce a high level of satisfaction among the employees in the organization, and these factors are positively correlated with the quality of work life (Gupta, and Sharma 2011). If the employee can guarantee that the job they are doing now will secure their life and if there is no chance that the organization will be demolished then obviously there will be less employee turnover. Those employees who work for longer periods in the same organization he /she will be trustworthy too. Job security may include funds such as a provident fund, social service, insurance of the job, education services for the employee's children, etc.

Job satisfaction depends upon the organizational

environment like pay, promotions, fringe benefits, supervision, and co-workers' support which are also regarded as major contributing factors to the quality of work-life of an organization. Tasmin (2006) claimed that their work environment, interpersonal relations, and supervision of the manager influence women employees' job satisfaction, whereas men employee's job satisfaction is influenced by salary and job security. The Quality of work-life variables by themselves cannot be regarded as sufficient for the measurement of job satisfaction. Now, the trend is to describe the subjectively perceived satisfaction in different aspects of work-life as reported by the individual. Everyone may have different aspects regarding satisfaction with their job. If the person has a wealthy background, then he/she will search for friendly colleagues and he/she will obtain a level of satisfaction with a friendly environment whereas if the person is having an economic problem, then he/she will obtain a level of satisfaction of job when they are getting a high amount of salary. Thus, everyone will have different points of view and require various aspects in order to get satisfaction from the job.

Job satisfaction is the most studied construct in business science and organizational behavior (Fletcher, Williams, 1996 Coomber, Louise, 2007). Job satisfaction is the expression of employees about their jobs and the expectations from the job, which is a desired outcome of employees for their involvement in the organization. Because of its enormous importance, job satisfaction is a widely used research topic relating to different issues such as life satisfaction (Witte and, Buitendach, 2005), organizational commitment (Fletcher, and, Williams, 1996), and employee turnover intention (Lambert, Hogan, and, Barton, 2001). The study by Chitra and Mahalakshmi (2013) indicated ten different variables to measure the quality of work-life which are organization support, work-family conflict, self-competence, relationship with peers, the meaningfulness of job, the impact of the job, change in organizations, autonomy, access to resources and time control and these variables are strongly regarded as the predictor of job satisfaction. It has been a topic of interest to researchers because of the perception that it is associated with absenteeism, worker productivity, employee turnover, and the general mental health of employees (Chappel, 1995). Organizational commitment refers to the connection or bond employees have with their employer in the organization. This is based on industrial organizational psychology (I/O psychology) and describes the individual's psychological attachment to the organization.

Many researchers in the field of quality of work-life and job satisfaction in the banking industry have tried to find the dimensions that limit the quality of work-life. Mirvis and Lawler's (1984) study identified satisfaction with wages, a secure work environment, working conditions and hours, fair wages, opportunities for advancement, and equal employment opportunities as the essential components constituting a high-quality work life (QWL). There will be less employee turnover if an employee can see their future in that occupation if they don't feel secure then it automatically reduces the level of satisfaction. Another most important according to me which increases the job satisfaction level is the recognition of one's work. When someone praises you and appreciates you for your hard work, it will increase motivation as well as encourage employees to work harder for that organization. If there is

favoritism in an organization and one does not get an appreciation for what they do then that employee will never try to give the full efforts towards the work that they are capable of doing.

Quality of work-life is the position that employees have in their jobs, colleagues, and the organization itself that forms a chain leading to the organization's growth and profitability (Sasser, Schlesinger, and Heskett, 1997). Quality of work life is not limited to a person's well-being and attitude of the workers but is also related to their feelings towards their jobs (Beaudoin and Edgar, 2003). Quality of work life leads to motivation, reliability, and flexibility in the workforce for the employee, and these factors are regarded as vital components for the competitiveness of organizations too. In addition, Quality of work life helps to reduce absenteeism, and employee turnover rates, and finally enhance the job satisfaction of the employee as a whole (Adhikari and Gautam 2010).

Quality of work life (QWL) is the mental perception of employees and their physical and psychological desirability in the workplace. Quality of work life is concerned with the welfare of the employees in the workplace and is different from the job satisfaction of the employee. Quality of work life affects the life of employees outside the work and does not directly affect the employees' job satisfaction. If an employee does not meet his needs at the workplace, he or she may experience work stress which may adversely affect the welfare of employees and their job performance (Emadzadeh 2012). In addition, quality of work-life is also defined as the quality of association among employees and the whole working environment with human dimensions, technical and economic considerations is the main concern for the organization (Chelte 1983).

## Methods

This study has descriptive and causal-comparative research designs to deal with the fundamental issues associated with employees' job satisfaction in the commercial banks of Nepal. The descriptive research design has been adapted for fact findings and search for adequate information about the factors influencing employees' job satisfaction in the commercial banks of Nepal.

This study is based on the secondary data. This study has been designed to understand the opinions of the respondents regarding the level of job satisfaction of employees in the commercial banks of Nepal and also the factors affecting and influencing job satisfaction. A quantitative research method is employed to study the level of job satisfaction of employees. A survey is conducted to analyze the relationship between different variables. Survey data is gathered from respondents, using a structured questionnaire.

Table 1: Motivation level of employees in commercial banks of Nepal

How much bank is committed to fulfilling the employee's needs? This question is very important for every bank to motivate its employees to achieve its goals and objectives. Motivation results from a. understanding the needs and expectations of employees (NE), b. job securities i.e. salary, benefits safety, etc. of employees (JS), c. avoiding nepotism, favoritism, and partiality in dealing with employees in the banks (NF) and d. providing adequate organization resources to the employees for carryout responsibilities (OR). In this regard four questions were asked to the employees.

**Table 1:** Motivation level of employees in commercial banks of Nepal.

Name of Banks	NE	JS	NF	OR	TOTAL
Rastriya Banijya Bank	3.5	3.6	3.1	3.3	13.5
Nepal Bank Limited	3.3	3.5	2.9	3.2	12.9
Standard Chartered Bank	3.5	3.4	3.1	3.5	13.5
Nabil Bank Limited	3.5	3.4	3.2	3.4	13.5

The motivation (M) value has ranged from 3.2 to 3.38. RBB, SCB, and Nabil seem to have been able to satisfy their employees as their values tend to be 3.38. All commercial banks have been understanding the needs and expectations of employees. They have been trying to secure their jobs, avoiding partiality, and providing enough resources to the employees. The overall performance of all the selected banks in terms of motivation is satisfactory. In all the banks, the value of standard deviation has been

below 1 and the coefficient of variation has been 3.85% to 9.06%. This clearly indicates the representative nature of the mean calculated.

Table 2: Cross-tabulation of Designation and Job security  
The table below shows the study of the importance of different organizational members in the banking sector of Nepal and the hierarchy of their importance for the satisfaction of the employees from the output of the commercial banks.

Ranking Job Security	Assistant	Senior Assistant	Assistant Manager	Deputy Manager	Manager	Total
Least Important	1.9	13.2	49.1	11.3	24.5	100
Less Important	82	5	5	5	3	100
Important	28.6	2	40.9	14.3	14.3	100
More Important	38.7	23	20	13.3	13.3	100
Highly Important	31	41.4	13.8	3.4	10.3	100
Total	25.9	24.1	28.9	10.8	10.2	100

From the above table, it can be analyzed that the maximum number of Assistant level has ranked Job Security as less important, i.e. 82%, the maximum number of Senior Assistant level has ranked Job Security as highly important, i.e. 41.4%, while Assistant Managers has ranked Job Security as important factor, i.e. 40.90%, Deputy Manager has ranked Job Security as important factor, i.e. 14.30% and lastly, the maximum number of Managers have ranked

Job Security as the least important factor, i.e. 24.50%.  
Table 3: Cross-tabulation of designation and the most important factor to enhance employee job satisfaction  
In this table below, shows the cross-tabulation of the designation and the most important factor in enhancing employee job satisfaction. These factors mentioned below are very much important to satisfy the employees working in an organization.

Independent Variables	Assistant	Senior Assistant	Assistant Manager	Deputy Manager	Manager	Total
Work Environment	26.9	11.5	34.6	13.1	3.8	100
Rewards	23.6	31.5	20.8	11.2	7.9	100
Recognition	20	60	5	5	3	100
Training and Development	20.6	14.7	35.3	5.9	22.5	100
Job Security	58.3	25	33.3	5	8.3	100
Total	25.9	24.1	28.9	10.8	10.2	100

From the above table, it can be drawn that the maximum number of Assistants level perceive Job security as the most important factor to enhance job satisfaction which is 58.30%. Recognition is an important perception for 80% of the senior assistants. 35.30% of Assistant Managers perceive training and development as an important factor to enhance job satisfaction while 23.10% of Deputy Managers perceive Work Environment as an important factor and the maximum number of Managers perceive training and development that is 23.50% to enhance job satisfaction.

**Conclusion**

The major purpose was to find out the satisfaction level of the employees towards their workplace in the banking sector in Nepal. Banking services assist customers in safeguarding their finances and assets. Banking is one of the most trusted organizations. Therefore, it is necessary to make sure that the banks maintain and train their employees with perfection. It is also equally essential that the employees are pleased with their work environment and the facilities provided to them. Commercial Bank serves its customers explicitly by admitting deposits, dealing with business loans, and sharing of investments. This procedure

helps the employees to work with full concentration and offer better services to their customers.  
The major purpose was to find out the satisfaction level of the employees towards their working place in the banking sector in Nepal. The banking services allow the customers to safeguard their finances and assets. Banking are among the most reliable organizations. Therefore, it is necessary to make sure that the banks maintain and train their employees with perfection. It is also equally essential that the employees are pleased with their work environment and the facilities provided to them. This procedure helps the employees to work with full concentration and offer better services to their customers. There is nothing more discouraging in the workplace than being insecure about the job. Employee’s monthly pay may be increased. Rewarding increases their productivity. Hence, enhancing employee satisfaction can be achieved through rewarding them.  
Since most adults prefer to choose the banking career as their profession, the study was conducted to find out the actual percentage of workers who are satisfied and happy with their choice, and the survey helped in the research work in a suitable format. The study focused on employees

occupying different positions within banks. Job security of an organization and a good pay structure to the employee make an employee feel comfortable at the workplace which in turn creates the quality of work-life. As per the result achieved from the questions answered, it can be concluded that to attract more employees; the banking industries should be more focused on the facilities and services. And motivate each employee to work with full attention and a happy heart so that Nepal could be an example for being one of the considerations for the new career seekers as well as the working professionals to stick to their jobs. The respondent ratios reveal that the employees of the banking profession seem reasonably satisfied with their jobs, also with dissatisfaction in some areas of their careers. The banking services help customers to secure their finances and properties. Thus it is highly recommended to evaluate the job satisfaction level of employees through the work environment, compensation and benefit, reward/recognition, training and development, and job security time and again and monitor it accurately and also to be implemented to improve the level of job satisfaction among the employees. So, a pleasant work environment should be maintained, which encourages an employee to do their best and ultimately contribute to the business's success.

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