|  |  |
| --- | --- |
| aarf logo.tif | **International Research Journal of Management and Commerce** **Volume 3, Issue 2 February 2016 IF 3.007 ISSN: (2348-9766)** **© Associated Asia Research Foundation (AARF)****Website**- [www.aarf.asia](http://www.aarf.asia), **Email** : editor@aarf.asia , editoraarf@gmail.com  |

**A THOROUGHLITERATURE REVIEW ON EMPLOYEE JOB SATISFACTION**

* **PRIYANKA MAHAJAN**

**Introduction**

In the ever-changing business world, with increasing competition and continuous demands from the stakeholders, employees are believed to be the most valuable asset in any organization, capable of meeting such uncertain demands. Employees bring the abilities, acquired knowledge and skills represented by each individual employee. It is, the employee’s performance which contributes towards attainment of organizational goals. It is, therefore, imperative to utilize the employees’ capabilities to the maximum possible extent, in order to achieve individual and organizational goals. In this context, it has been argued that, employees’ performance, to a large extent, is influenced by motivation and job satisfaction (Rao, 2000). Job Satisfaction means positive attitude and job dissatisfaction means negative attitude towards the job. When employees are not satisfied, there may be many problems, such as grievances, low productivity, strikes and other organizational problems. On the other hand when the employees are satisfied it is a good sign for Management.**Sinha (1974**) defined Job Satisfaction as “reintegration of effect produced by an individual’s perception of fulfillment of his needs in relation to his work and the situation surrounding it”.

**OBJECTIVE**

* To review the literature pertaining to job satisfaction of employees.

**LITERATURE REVIEW**

“The literature view is a critical look at the existing research that is significant to the work that is being carried out” The field of job satisfaction has elicited interest of many academics researchers. A brief review of important researches in the field is presented.

**Locke. E.A (1976)** conducted the study on the causal factors in job satisfaction. Among the most important values or conditions conducive to job satisfaction are: (1) mentally challenging work with which the individual can cope successfully; (2) personal interest in the work itself; (3) work which is not too physically tiring; (4) rewards for performance which are just, informative, and in line with the individual’s personal aspirations; (5) working conditions which are compatible with the individual’s physical needs and which facilitate the accomplishment of his work goals; (6) high self-esteem on the part of the employee; (7) agents in the workplace who help the employee to attain job values such as interesting work, pay, and promotions, whose basic values are similar to his own, and who minimize role conflict and ambiguity

**Hackman & Oldham(1980)** determined that job attributes like Redesign of work, job enrichment, autonomy and feedback enhances satisfaction at work.

**Khaleque, A. and Chaudhary, N. (1984)** attempted to determine the influence of some of the personal factor and job factors on the overall satisfaction of top and bottom managers. It was found that overall job satisfaction among the industrial manager seem to be influenced by the personal and the job related factors. The finding of the study showed that top manager considered the nature of work as important factor and wages as the least important factor.

**Jane, Ciabattari (1986)** conducted a study on working women, many of them were managers or professionals, found that most of the female were dissatisfied .The major reasons identified could be expressed as management poorly dealing with the employee aspects i.e. goal setting, crisis management, elimination of red tape, assigning reasonable work load, providing feedback on job performance e.tc

**Plncus, J. David (1988)** investigated in this study the relationship between perceptions of communication climate and job satisfaction of supervisory employees in the banking industry. A systematic random sample was drawn from 68 commercial banks in Orange County, California, during the late spring of 1985. Thirteen banks were selected for the study, and 137 supervisory personnel from those banks were surveyed (with a 71% response rate or 98 useable questionnaires). The questionnaire measured Dennis' five communication factors: (1) perceptions of superior-subordinate communication; (2) reliability of organization information; (3) supervisors' empathy for subordinates; (4) upward communication and influence; and (5) reliability of information from subordinates and peers. Job satisfaction questions examined compatibility with fellow employees, adequacy of immediate supervisor, satisfaction with their job as a whole, effectiveness of the organization, and satisfaction with economic rewards. Finding of the study revealed that positively perceived organizational communication is positively and significantly related to job satisfaction. Analysis also revealed a positive link between organizational trust and influence. A major contributor to supervisors' job satisfaction was their communication with top management and their ability to influence workplace decisions--not their communication with immediate supervisors.

**Singh, M. & Pestonjee, D.M. (1990)** explored the possible effect of job involvement and sense of participation on job satisfaction of two categories of bank employees. The sample consisted of 250 officers and 250 clerical cadres belonging to a nationalized bank in western zone. Job involvement was measured by Lodahl & Kenjner’s Scale of Job Involvement, Participation by Singh and Pestonjee’s ‘Psychological Participation Index’ and Job Satisfaction by Pestonjee’s “Satisfaction Dissatisfaction Inventory’. A 2 x 2 x 2 factorial design was used to analyze the data. Job satisfaction of bank employees was found to be affected positively by occupational level, job involvement and participation.

**Anwar Ali Shah, S. (1990)** studied employee perceptions and job satisfaction before and after the introduction of computer in banking industry in Pakistan. He suggests that employees are free of stress and experience greater satisfaction at workplace.

**Falcone, S. (1991)** conducted a study in four municipalities in the mid western and south Western United States found that educated managers expressed more job satisfaction in both Public and private sectors than less uneducated managers.

**Smith, P.C (1992)** analysed that job satisfaction can lead to cost reduction by reducing absences, task errors, and turnover. Both management theorists and practitioners are concerned with methods for improving job satisfaction, because greater job satisfaction equates to a better quality of work life, better health, and potentially greater performance and productivity.

**Jung, K.,Jae Moon, M., Deuk Hahm, S. (1992)** conducted the study by collected data from the Korean Income and Labor PanelStudy to explore the relationship of age, gender, and servicesector with job satisfaction. No substantial difference wasfound in the perceived job satisfaction of public employeesof different ages, but an unexpected negative association wasfound in a subsample of private employees. Korean public andnonprofit employees are more satisfied with their jobs thanprivate employees are but are less satisfied with their wagesthan with job security and job content. The study supports theexpectation hypothesis and suggests there is a gender effecton job satisfaction, particularly for wages and work environment.

**Decker, P. & Borgen, F.(1993)** conducted the study by using a sample of 249 adult men and women employed in full-time positions, found that education, work experience, and age were positively related to job satisfaction. In fact, persons with more work experience had respect for their jobs, could apply their experience to that work, and might like the physical work environment.

**Andrew,C. Andrew,O. and Peter,W. (1996**) investigated in this study the relationship between job satisfaction and age by using survey responses from a large sample of British employees. For overall job satisfaction, satisfaction with pay, and satisfaction with the work itself, a strongly significant U-shape is observed. This study thus provides strong evidence for a U-shaped relationship between age and job satisfaction. The importance of changes in expectations with increasing age is emphasized in this study.

 **Hagihara, A. & Tarumi, K. & Babazono, A. & Nobutomoi, K. & Morimoto, K. (1998)** conducted a cross-sectional study of male white-collar workers in Japan, and evaluated the relative importance of work and non-work factors in deciding the level of subject’s job satisfaction. In this study (Non-work factors: items related to private conditions), Marital status, Number of children, Manner of living, Type of housing, Commuting, Enjoying shopping on holidays, Socialization out of work on holidays, Age. (Work factors: items related to working conditions), Self-awareness of aptitude & ability, Working circumstances, Quantity of work, Busy or not Feeling pressure, Paid vacation, Utilizing company’s welfare facilities, Participation in TQC activity, Position. For conducting the study data collected from white-collar workers at a large steel company in Osaka, Japanwere analyzed. The findings of the study indicate that work factors play a more important role in predicting the subject’s work satisfaction than do non work factors. The majority of significant predictors of job satisfaction were related to company controlled working conditions rather than variables under the direct control of the individual. The results imply that the level of job satisfaction among the workers can be more effectively improved through the implementation of some basic policies by the company than through efforts of the workers.

**Rhodes, L.D., Hammer (2000)** investigated in this study the similarity of supervisors and sub-ordinates using two aspects of personality: agreeableness and locus of control. They compared these similarities to job satisfaction. They found that job satisfaction tends to increase when agreeableness similarity between supervisor and subordinate increases. Locus of control similarity was not found to be a significant predictor of job satisfaction.

**Griffin, Patterson and West (2001)** reported that the extent of team work moderates the relationship between individual perceptions of supervisors and job satisfaction.

**Raul Diego, V. Raul Diego, J.A, Olivar Parra, S. (2001)** determined factors, causes and antecedents of job satisfaction which have been examined on specific professional sectors. This study examined the level of job satisfaction of 366 banks clerks employed in branch placed in Balearic Islands. It also examined the relationship on the one hand the characteristics of particular job and the task and on the other job satisfaction in relation to supervision, age, salary and qualification. The finding of the study also indicate the most important factors determining the subordinates job satisfaction were linked to the branch managers assumption of the role, their esteem, mobility, representation and tolerance towards uncertainty on the contrary, the level of job satisfaction was positively related to psychological well being, personal satisfaction and geographical setting.

**Joshi, G., Saurashtra (2001)** investigated to study and compare the extent of job satisfaction among the employees of public and private sector organizations and to find out the relationship between job satisfaction and occupational level in both the sectors. A sample of 60 each was taken from both the sectors. The hierarchical status was represented at three levels i.e. Managers, Supervisors and Workers (20 each). The Brayfield Rothe Scale of Job Satisfaction was used to collect the data. The main findings are: (a) The extent of job satisfaction is not found significantly higher in the private sector organizations as compared to public sector organization. (b) A significant difference in the extent of job satisfaction of managers, supervisors and workers has been found in the public sector organization. (C) There is not significant difference in the extent of job satisfaction of manager, supervisors, and workers in the private sector organisation.

**Okpara, J. Wynn, P. (2002)** investigated in this study the influence of ethical climate types on job satisfaction of IT managers in Nigeria. For conducting the study data were gathered from 320 IT managers in selected business organizations in Nigeria. Findings of the study indicated that none of the climate types significantly influenced satisfaction with pay. A professional climate significantly influenced satisfaction with promotions, supervisor, and work. It also significantly influenced overall job satisfaction. Those respondents who believed that their organization had caring climate were more satisfied with their supervisors. An instrumental climate had a significant negative influence on overall job satisfaction and satisfaction with promotions, coworkers, and supervisors. Rules, efficiency, and independence climate types did not significantly affect any facets of job satisfaction. . This research is limited to four business enterprises – banks, manufacturing, transportation, and construction companies. Thus, the results cannot be generalized to other industrial sectors that were not part of this study. In addition, the assessment of job performance and productivity are beyond the scope of this study

**Preussbrenda, G., Lautsch, A. (2002)** examined the effect of employee involvement and job insecurity on employee satisfaction and commitment. For conducting the study data was incorporated from employees, managers and government sources in fifteen hospitals in a single metropolitan region in the United States is used to test these issues. The finding of the study was that workers’ satisfaction and commitment persist as long as the form of employee involvement in place increases worker input and control in their jobs and as long as management is perceived to be making clear efforts to enhance the future security of workers’ jobs. Employee perception of management effort to maintain employment security, however, is based on past downsizing within the organization, thus raising the potential that continued downsizing will increase insecurity and therefore will decrease both employee desire to participate indecision-making, as well as employee satisfaction and commitment to the organization. Employee involvement (EI) benefits both employees and firms. For employees, greater autonomy and participation in decision-making leads to more interesting work and greater job satisfaction.

**Crossman, A. & Abou-Zaki, B. (2003)** conducted a study to investigate the relationship between job satisfaction, individual job facets, socio-demographic variables and job performance in the Labanese Commercial Banking Sector. The Finding of the study revealed that job satisfaction was not independent in all job facets and that satisfaction with one facet might lead to satisfaction with another. Female employees were found to be less satisfied with all facets except pay. Those with lower educational qualifications were least satisfied. Self reported job performance was found to increase with tenure.

**Lew Tek Yew (2004)** identified in this study the determinants of job satisfaction of employees working with a leading bank in Malaysia as well as to measure their overall job satisfaction. In addition, the relationships between selected demographical variables with job satisfaction are also studied. This study wasconducted using the survey method through questionnaire. The research instrument is a set of questionnaire based on the Cornell Job Descriptive Index (Cornell JDI) which measures 5 dimensions of job satisfaction i.e. nature of work, supervision, salary, promotion opportunities and coworkers. This study was conducted on 121 employees selected randomly from a total of 3000 employers working in Menara Bank X. This represents a response rate of about 65% from the total numbers of questionnaires distributed. The findings of this study have successfully demonstrated that all five job facets of the Cornell JDI have strong significant relationships with overall job satisfaction and the partial correlation coefficients are above 0.70. Meanwhile, almost 36% of employees are not satisfied with promotion opportunities is the most important job facet influencing the level which of job satisfaction. Tests of hypotheses show that there are significant relationships between age and length of service with satisfaction towards nature of work. Finally, this study has discovered a significant 5 way interaction effect between the five demographic variables andsatisfaction towards nature of work i.e. Age, Gender, Job category, Academic Qualification and length of service.

**Talha, Javed., Maqsood., & Durrani, (2004)** investigated in this study the factors (related to team communication) that have a significant influence on job satisfaction. For this study, 23 factors that could possibly affect job satisfaction are taken into consideration. These factors were grouped into categories like working environment, duration of service, personal communication terms, performance, and feedback, horizontal, vertical and formal communication. The findings of the study based on the statistical analysis of industry data, indicate that working environment, quality work, performance appraisals and clarity of information provided by project managers to team members are the factors that positively contribute towards job satisfaction. Effective communication at work places contributes significantly towards the performance of employees. It gives rise to enhanced job satisfaction, a good feeling of personal accomplishment and increased productivity.

**Kuo, Ying-Feng, Chen, Ling-Show (2004)** conducted a study on IT personnel working in Taiwan's Top 500 Enterprises to explore effects of individual characteristics on job satisfaction. The findings of the study shows that there were significant differences found in general, intrinsic and overall job satisfaction with regard to marital status, age, position title, and annual salary.

**Srivastava, Deepak (2004)** conducted a study which has been designed to examine the degree of job satisfaction of two public sector and two private sector banks in India. Two banks were selected and from each organisation. 25 subjects were selected randomly. A questionnaire developed by Sinha (1990) was used for ascertaining the level of job satisfaction.. The Finding of the study indicates that layoff threats, quick turnover, less welfare schemes, and less scope for vertical growth increase job dissatisfaction. Employees of private sector banks seem to be less satisfied as compared to the employees in public sector banks.

**Luddy (2005)**conducted the study to ascertain the levels of job satisfaction experienced amongst employees at a public health institution in the Western Cape region. For this study a quantitative, non-probability convenience sampling design was used to assess job satisfaction. A biographical questionnaire and the Job Descriptive Index questionnaire (JDI) were administered to gather the data. The JDI measures job satisfaction on five job facets, namely, pay, promotions, supervision, co-workers and the work itself. Descriptive and inferential statistics were used to analyze the data. The Finding of this study indicates that employees at the public health institution in the Western Cape expressed satisfaction with their co-workers, followed by the nature of the work and the supervision they receive. Opportunities for promotion and pay emerged as major sources of dissatisfaction. With the exception of marital status, the relationship between occupational class, race, gender, educational level, tenure, age, income and job status with job satisfaction was found to be significant. Although the research indicates that job satisfaction is significantly related to variables such as work, remuneration, supervision, promotion, and co-workers. However, the role of other potentially confounding extraneous variables on job satisfaction needs to be contemplated for future research.

**Causland W.D, Pouliakas, K. and Theodossiou, I. (2005)** investigated in this study the impact of performance related pay on job satisfaction. In this study they investigates whether significant differences exist in the job satisfaction of individuals receiving performance-related pay (PRP) compared to those on alternative compensation plans. For this study a data from four waves of the British Household Panel Survey is collected. Finding of this study revealed that performance related pay exerts a positive effect on the mean job satisfaction of (very) high-paid workers only. A potential explanation for this pattern could be that for lower-paid employee’s performance related pay is perceived to be controlling, whereas higher-paid workers derive a utility benefit from what they regard as supportive reward schemes. Using performance related pay as an incentive device in the UK could therefore be counterproductive in the long run for certain low-paid occupation.

**Sargent, T. & Hannum, E. (2005)** studied the job satisfaction among school teachers, have reported that employee’s characteristics such as age, gender, marital status, level of education and the rank may have positive or negative effect on the job satisfaction. They have reported that younger employees are more dissatisfied than their older counterparts, which suggests that the age is an important determinant in the job satisfaction. The study has also identified that newly inducted and most senior employees reported to be very dissatisfied and only those who were in the middle rank stated to be the most satisfied. Furthermore, employees having less educationdisplayed more satisfaction with their job than those who were more qualified.

**Theodossiouand A. Zangelis (2006)** investigated the relationship between job tenure and job satisfaction and evaluates whether tenure-job satisfaction profiles are contingent on career advancement opportunities. It uses the British Household Panel Survey Dataset (BHPS). Career status is modeled as an endogenous variable, subject to an initial job choice. Individuals in jobs with career prospects are found to enjoy higher levels of job satisfaction compared with the remainder. Furthermore, the overall effect of employer-tenure on job satisfaction is determined by two distinct paths. Employees in jobs where no career prospects are offered do not appear to enjoy higher levels of job satisfaction with accumulated tenure. The finding of the study imply that the lack of career development opportunities in a worker's current employment acts as a disincentive to him/her spending an extra year with his/her employer since he/she does not gain any additional utility in doing so. The tenure-job satisfaction profile is different in the case of individuals in jobs with career prospects. The findings suggest a U-shaped relationship between tenure and job satisfaction. Initially workers experience a declining utility from work. However, as the employment relationship matures and career development opportunities become available to the workers, they progressively gain higher levels of job satisfaction.

**Okpara, John,O. (2006)** conducted the study to investigate the perceived gender differences in pay and promotion of bank managers in Nigeria, and how these differences affect job overall satisfaction of male and female bank managers in selected banks in Nigeria. The population for this study comprised bank managers who were members of the Chartered Institute of Bankers of Nigeria.. The findings of this study indicate that a salary differential does exist between male and female bank managers in Nigeria. Male managers were more satisfied with their salary than their female colleagues. The Finding of the study also indicated that there were gender differences in promotion. Male managers were overall more satisfied with their company promotion policies than their female counterparts. This research is limited to the banking industry.. The study offers practical suggestions to the banking industry and human resources managers on how to recruit, pay, promote and retain women managers as well as to maintain gender equity in the industry.

**Sekaran, U. (2006)** traced the paths to the job satisfaction of employees at the workplace through the quality of life, factors of job involvement and sense of competence. For this study a sample of 267 bank employees was collected .The finding of this study indicated that personal, job, and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influenced the intrapsychic reward of sense of competence that they experienced, which then directly influenced employees' job satisfaction.

**Jaafar, M., Ramayah. T, Zainal, Z. (2006)** conducted the study to see the relationship between job satisfaction and job performance of construction project manager in Malaysia. The study based on Herzberg two factor theories (the Hygiene and motivator factor). The finding of the study revealed that there is a high correlation between certain variables of job satisfaction and job performance. The variables are organisation management, salary, work place and work status for hygiene factors and rank increment and responsibility for motivating factors. Research also indicate that the respondent job satisfaction highly depends on both factor are organizational performance and interpersonal relationship, where as responsibility and opportunity to expand has been ranked as the important motivator factors that contribute to job satisfaction

**Keshtkaran, A. (2006)** conducted the study to investigate the faculty members, satisfaction with various components of their academic career, such as nature of work salary, promotion, relations with the managers and colleagues .For conducting the study or to investigate the relationship between the individuals and various dimensions of job satisfaction, a standard self–administered questionnaire of J.D.I was distributed between 154 respondents. Finding of the study indicate that the highest and the second highest level of satisfaction with the nature of their work and their colleagues respectively, whereas they showed to be least satisfied with their salaries and promotion policies. Satisfaction with career increased as the faculty members promoted to higher academic rank). Further analysis of the data revealed a statistically significant linear relationship between the following pairs of variables: age and promotion aspects, salary and overall satisfaction score, years of employment and amount of salary, academic rank and promotion variable. Years of employment as a faculty member negatively correlated with all aspects of satisfaction. Also age was shown to be directly related to all dimensions of satisfaction.

**Droussiotis, A., Austin, J. (2007)** determined the job satisfaction issues for managers from large organizations in Cyprus. It aims at identifying Cypriot managers' areas and levels of job satisfaction and developing recommendations for ways Cypriot managers can improve job satisfaction. Finding of the study indicate that there are three areas that influence the job satisfaction levels for managers in Cyprus: self-fulfillment, independence, and job environment. It appears that managers in the private sector experience higher levels of job satisfaction in issues regarding their self-fulfillment. In addition, managers supervising large numbers of employees have higher job satisfaction levels for elements in their job environment than managers with smaller numbers of subordinates.

**Bhatti, K. and Qureshi, T.M. (2007)** conducted the study to find out relationship among employee participation, job satisfaction, and employee productivity and employee commitment. For this study 34 organizations from Oil & Gas, Banking and Telecommunication sectors were contacted, of which 15 responded back. The findings of this study are that employee participation not only an important determinant of job satisfaction components. Increasing employee participation will have a positive effect on employee’s job satisfaction, employee commitment and employee productivity. Naturally increasing employee participation is a long-term process, which demands both attention from management side and initiative from the employee side.

**Chan Hak Fun (2007)** investigated in this study the relationship between a full set of family friendly policies which includes five day work week, flextime, family leave and employee assistance programs and turnover intention. For conducting the study Data were collected from 112 full time employees. They were asked to indicate the availability of a list of 12 family friendly policies in their organizations, job satisfaction and their intention to leave the current job. The Finding of the study shows that significant negative relations were found in regressing turnover intention on the whole of family friendly policies, five day work week policy, flextime policy, family leave policy and employee assistance programs. Moreover, job satisfaction was found only to have significant positive effects on five day work week policy an employee assistance program.

**Frédéric , B. (2007)**  conducted the study to provides an overview of possible anti-corruption strategies which, in the end, have the objective to safeguard the objective of reforms. The study starts discussing organizational aspects: decentralization, horizontal organization, and the issue of regulatory autonomy. Then three key factors are presented: incentives, institutions and information. Traditional incentive theory within a principal-agent model leads to contemplating control, rewards and sanctions. A new institutional approach taking into account the characteristics of corrupt deals leads to policies aiming at augmenting the transaction costs of corruption and fostering the opportunism between corrupt partners. Finally, measures are discussed seeking to tackle the problem of information asymmetries between the different actors, which is the root for capture and corrupt opportunities.

**Raed, A., Cedwyn, F. (2007**) conducted a study to test core dimensions of the Job Characteristics Model among non-managerial employees at functional levels in United Arab Emirates (UAE) banks.. The study examines the effects of core job dimensions on both affective responses represented by satisfaction, and behavioral responses represented by performance. Core job dimensions are skill variety, task identity, task significance, autonomy, and feedback. For conducting the study Regression analyses revealed that contrary to expectations, satisfaction was not related to the core job dimensions while performance was. Furthermore, results in this case seem not to support the view that the core dimensions are related to affective responses but not behavioral ones. Evidence suggests that banks in the UAE will benefit by actively looking into the impact of job design and by training their managers to acquire job redesign skills. Furthermore, there might be added value in terms of performance of employees if banks refine the process by which they design tasks and jobs.

**Lu et al (2007)** indicated no direct relationship between job satisfaction and level of education. Interestingly, women reported more satisfaction with their job and recognized their job (i.e. teaching) as their ideal profession. Married employees were found to be more satisfied than their unmarried colleagues. This study also revealed that the employees with higher rank reported less satisfaction and more dissatisfaction than those who were in the lower rank.

**Chiun Lo, M. & Ramayah, T. & Chin Lee, M. (2007)** conducted the study to examined the direct effect of power on Job Satisfaction. The findings of the study suggest that power is a direct predictor of job satisfaction.The studystates that leadership is a process of interaction between leaders and subordinates where leaders try to influence the behavior of his or her subordinates to accomplish organizational goals. Leadership cannot take place without the participation of the subordinates and power is the essence of leader’s behavior.

**Tirmizi, Malik, Hasan (2007)** examined an in-depth investigation of the relationship of job satisfaction with age and tenure by considering and tapping the responses of white collar employees working in theorganizations operating in the area of Rawalpindi and Islamabad, Pakistan. Total of 175respondents responded to the adopted questionnaire of job satisfaction retrieved from the website of a publishing company for which Cronbach’s Alpha was calculated to confirm its reliability, which resulted into a score of 0.856. The major findings of the study based on theanalysis and evaluation done with the help of Statistical Package for social sciences confirmedthe negative association of the independent variables with the dependent variable.

**Thakur, M. (2007)** reported that in a highly competitive world, success of any organization depends on its human resource. Banks are no exception to this. A satisfied, happy and hard working employee is the biggest asset of any organization, including banks. Workforce of any bank is responsible to a large extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not. Only if they are satisfied, they will work with commitment and project a positive image of the organization.

**Gurbuz, A.(2007)** conducted the study is to analyze the effect of education level on the job satisfaction. The relationships between the educational level and job satisfaction were tested with hypotheses; H0: There is no relationship between education level and job satisfaction. H1: There is a relationship between education level and job satisfaction. To measure job satisfaction, a questionnaire comprising a slightly modified form of a popular job satisfaction questionnaire was used. The study was conducted on a total of 600 workers, working in 30 four and five stars hotels. All of the questionnaires were picked up because the questionnaires were administered individually by the students of tourism department. 69 percent of the responses were taken from graduated and vocational school students of higher education, 31 percent from primary and secondary schools. Consequently, a positive relationship was found between job satisfaction and education level. The finding of the study suggest that managers should find new methods to increase education level of their staff and develop work context parallel to education level.

**Hale Feinstein, A. & Vondrasek, D. (2008)** conducted the study to gain a better understanding of the relationships between job satisfaction and organizational commitment of employees at two locations of a national restaurant chain in Southern Nevada. This study also focuses on revealing homogeneous demographic characteristics these employees exhibit that affect their satisfaction level. Research was conducted through a survey instrument consisting of demographic, job-satisfaction, and organizational commitment questions adopted from the validated Minnesota Job Satisfaction and Organizational Commitment Questionnaires. The Finding of this study indicates that tenure had a significant effect on satisfaction; store location had a significant effect on the level of satisfaction with policies; at the level of education significantly affected satisfaction with recognition. Further, satisfaction with policies, compensation, work conditions, and advancement were found to have a significant relationship to organizational commitment.

.

 **Kochar, B. (2008)** conducted a study on the faculty member of three institutions under the ICFAI University Dehradun. Ten dimension of job satisfaction working environment, pay, cooperation of peers, delegation of work, opportunity of growth, level of stress, fairness of rewards, delegation of authority, opportunity for advancement and job security- were finalized as relevant for the study .Finding of the study revealed that opportunity for growth is the most prominent dimension of job satisfaction among academics, followed by opportunity for advancement and working environment. By using statistical exploratory factor analysis of these ten dimensions revealed the dynamics of job satisfaction among academics. The finding of the study revealed that Job satisfaction manifests as three meta dimension, “balance”, combining three dimension for the prevention of dissatisfaction (working environment, pay, and cooperation of peers) and four dimensions for enforcement of motivation (delegation of work, opportunity of growth, delegation of authority and opportunity for advancement); “Commensuration” representing higher rewards for higher level of stress and security meaning “job security”**.** This study throws light on how to enhance job satisfaction among academics.

**Kamuda, A. Abraham, S.2008)** studied the support provided by the organizations to develop the career of employees in the banking sector. A sample of 100 managers in 13 public and private sector banks was studied to know the impact of organizations’ career management policy on job satisfaction. The finding of the study revealed that the programs related to self-development, information about job openings, opportunities to learn new skills and retirement preparation programs have contributed to the feeling of career satisfaction.

**Khalid, Malik, A. & Shaheen, G. (2008)**focuses on the understanding of organizationalcommitment in both public and private sectors. In thisstudy they measures employee’s organizational commitment and itsdependency on factors like employee motivation (extrinsic and intrinsic) and organizational culture (goal clarity and empowerment). Research was conducted through questionnaire survey that generated 76%response rate from 300 employees of 98 organizations located inIslamabad and Rawalpindi in seven different industries includingInformation Technology, Telecommunication, Banking, Education, Oil& Gas, Hotel and Small and Medium Enterprises. The findings show that both in Public and Private sectors and in all industriesorganizational commitment of employees is more driven by intrinsic motivation factors than extrinsic motivation factors. Moreover goal clarity and job empowerment strongly affects perceived organizational commitment. Intrinsic motivation for top level managers and extrinsic motivation for middle level employees has less impact factor on organizational commitment. Empowerment of public sector employees and goal clarity of private sector employees have comparatively less impact on organizational commitment. Organizational commitment of public managers is more likely to be affected by extrinsic motivation factors than intrinsic motivation factors.

**Green, C., Heywood, J.S. (2008**) investigated in this study the influence of performance related pay on several dimensions of job satisfaction. The Finding of this study revealed performance related pay is associated with increased overall satisfaction, satisfaction with pay, satisfaction with job security and satisfaction with working hours. It appears to be negatively associated with satisfaction with the work itself. Yet, after accounting for worker fixed-effects, the positive associations remain and the negative association vanishes. These results appear robust to a variety of alternative specifications and support the notion that performance pay allows increased opportunities for worker optimization and do not generally de motivate workers or crowd out intrinsic motivation.

**Kalmi, P. and Kauhanen, A. (2008)** determined the impact of workplace innovations and their outcomes on employees. Two competing views stand out: in the high performance work system (HPWS) it is argued that workplace innovations have positive outcomes for employees in the form of increased discretion, improved job security, and enhanced job satisfaction. In turn, the critics of the HPWS view argue that workplace innovations lead to increased job intensity and mental strain, and compromise job security. They address these issues by using a representative data set on individual employees from Finland. On balance their findings are more supportive of the HPWS view. The finding of the study indicated that there are differences between individual practices. Information sharing has consistently positive effects on employees, while the impacts of training and self-managed teams are more varied. Incentive pay has a positive association only with wages. Finding of the study indicate that workplace innovations are mainly associated with beneficial outcomes for employees.

**Rathi, N. Rastogi, R. (2008)**explored the relationship among job satisfaction, Psychological well being and personal variables. Job satisfaction and psychological well being were measured on 144 randomly selected employees working in different Organization, using Warr ,Cook and wall’s “Job satisfaction Scale “ Goldberg and Willams “General health Questionnaire -12, respectively. Five personal variables age, gender, marital status , educational level and rank were also recorded for each respondent .The findings of the study revealed that job satisfaction was positively related with age and psychological well being. Married employees experience higher job satisfaction than unmarried counterparts. Analysis of variance on job satisfaction and psychological well being with respect to respondent age, education, and rank has revealed that employees differ on job satisfaction and psychological well being on the basis of their education and rank .Existence of U-Shaped relationship between employee rank and psychological well being, peaking at mid ranks has also been reported in this study.

**Masud Ibn, R., Hemanta Bahadur, G., Sampa, S. (2009)**investigated in this study the level of job satisfaction of bank employees in DhakaCity identifying the important job satisfaction factors that are associated with the overall satisfaction of bank employees. By conducting a survey, the study attempts to gain insights into the satisfaction levels from the perspective of the bank employees. Factors including payment, healthy relationship with colleagues, sense of personal accomplishment, adequate information available to do job, ability to implement new ideas and overall job satisfaction are found important for improving job satisfaction of bank employees in DhakaCity. These factors are significantly related to the overall satisfaction of the employees. The higher level of these factors is involved, the higher overall satisfaction is likely to be. The factors that are influential have been identified following overall job satisfaction through some statistical techniques.

 **Kumar B.P, Giri, N.,Vijai**. **(2009)** studied the impact of age and experience of employees on job satisfaction and organizational commitment. For conducting the study data was collected from 380 employees at junior, middle, and top level management from various public and private organizations in India. Standardized scales were used to measure job satisfaction, and organizational commitment. Findings of the study revealed that job satisfaction and organizational commitment differed significantly across the different career stages of employees. It was found that aged employees and higher the work experience of employees, higher was their job satisfaction and organizational commitment.

**Gurusamy&Mahendran (2013)**in their study found that Salary occupies the First Rank for determining job satisfaction compared with other major determinants. The study was conducted on 300 respondents and was limited to the automobile industries of India.

**Rashid Saeed et al., (2014)in** his study found promotion, pay, fairness and working condition to be the key factors that contribute to employee job satisfaction. The study was conducted on 200 telecom sector employees of Pakistan. It was concluded that money and compensation play an important role in the job satisfaction of the telecom employees of Pakistan

**REFERENCES**

Ahmet Gurbuz, (2007) “An assessment on effect of educational level on the job satisfaction from the tourism sector point of view” Doğuş Üniversitesi Dergisi, vol 8 No(1) 2007, pp36-46.

Andrew Hale Feinstein, David Vondrasek (2008) “A study of relationship between job satisfaction and organizational commitment among resturant employee” 4 nov.

Annabel Droussiotis, Jill Austin(2007) “Job satisfaction of managers in Cyprus” EuroMed Journal of Business, Vol 2,issue 2,pp 208-22

Andrew Clark, Andrew Oswald and Peter Wan-(1996) “Is job satisfaction U-shaped in age?” Journal of Occupational and Organizational Psychology, vol 69, pp 57-81 .

Arnolds, C.A., & Boshoff, C. (2001). “The challenge of motivating top management: A need satisfaction perspective”. Journal of Industrial Psychology, 27(1), 39-42.

Akihito Hagihara, Kimio Tarumi, Akira Babazono , Koichi Nobutomo, and Kanehisa Morimoto (1998) **“**Work versus Non-Work Predictors of Job Satisfaction among Japanese White-Collar Workers” Journal of Occupational Health 1998; vol40 pp 285–292.

Bani Kochar (2008) “Job Satisfaction among Academics” ICFAI Journal of organizational behavior, Oct, Vol7, No.4.

Bassett, G. (1994). The case against job satisfaction. Business Source Premier, 37(3), 61

Bilgic, R. (1998), “The Relationship between Job Satisfaction and Personal Characteristic of Turkish Workers,” Journal of Psychology, 132:549-57.

Blum,M., & Naylor, J.C. (1968). Industrial *psychology: Its theoretical and social foundations.* NewYork: Harper & Row.Calder, G. (2000). Motivating pharmacist. The Pharmaceutical Journal, 7096(264), 729-731.

Chambers, J.M. (1999). The job satisfaction of managerial and executive women: Revisiting the assumptions. Journal of Education for Business, 75(2) 69-75

Clark A. E.,Oswald A. J., 1996. “Satisfaction and comparison income”, Journal of Public Economics 61, 359-381.

Clark, A., Geogellis, Y., Sanfey P., 1997. Job satisfaction, wage changes and quits: Evidence from Germany, mimeo, University of Orleans.

Clark, A. E., 1997. “ Job satisfaction and gender”: Why are women so happy at work? Labour Economics 4, 341-372.

Clark A.E., Oswald, A. J.(1994). Unhappiness and unemployment, Economic Journal 104, May, 648-659.

Colin Green, John S. Heywood(2008), “Does Performance Pay Increase Job Satisfaction?” vol 75,issue 300 ,London School of Economics and Political Science in its journal Economica, Nov, pp 710-728’

Cronje, G.J., Du Toit, G.S., Marais, A.K., & Motlatta, M.D.C. (2003). Introduction To business management (6th ed.). Cape Town: Oxford University Press, Inc.

Crossman, A & Abou-Zaki, B(2003), “Jon satisfaction and employee performance of Lebanese Banking staff”, Journal of management psychology, Vol. 18, No.4, pp 368-376.

Decker, P. & F. Borgen (1993), “Dimensions of Work Appraisal: Stress, Strain, Coping, Job Satisfaction, and Negative Affectivity,” Journal of Counseling Psychology 40:470-478.

Di Rodio,W. (2002). An exploration of the concept motivation as a tool for Psychotherapeutic assessmentfrom:\http://www.practical-philosophy.org.uk/ Volume5Articles/Motivation.htm

Donohue, S.M., &Heywood, J.S.(2004).Job satisfaction and gender: International Journal of Manpower, 25(2), 211-234.

Ellickson. M.C., & Logsdon, K. (2002). Determinants of job satisfaction of municipal government employees. Public Personnel Management, 31(3), 343-358.

Erasmus,B. (1998). Workplace issues affecting women in HR. Management Today, 14(7),26-34.

Falcone,S(1991), “Self-assessment and Job Satisfaction in Public and Private Organizations,” Public *Productivity & Management Review* 16:385-396.

Gila, Preussbrenda. A., Lautsch (2002) “The Effect of Formal versus Informal Job Security on Employee Involvement Programs Relation Iindustriellies , Industrial Relations 2002, Vol. 57, No 3.

Glenn, N., & Weaver, C. (1982) Enjoyment of work by full-time workers in the United States, 1955 and 1980. Public Opinion Quarterly, 46(4), 459-470.

Goh, C.T., H.C. Koh & C.K. Low (1991), “Gender Effects on the Job Satisfaction of Accountants in Singapore,” Work and Stress 5(4): 341-48.

Griffin, Patterson and West, (2001) “Job Satisfaction and Teamwork: the role of supervisor support” John Wiley & sons ltd.

Gulfam Khan Khalid, Arooj Malik and Ghazala Shaheen(2008) “ You Can’t Make Omelette Without Breaking Eggs” International Review of Business Research Papers ,Vol.4 No.5 October-November2008, Pp.297-307.

Galdeano, A., 2001. Gender differences in job satisfaction and labour market participation: UK evidence from propensity score, mimeo, European University Institute, Florence

Hackman, J. R. and Oldham,G. R. (1976). Motivation through the Design of Work: Test of a Theory, Organizational Behavior and Human Performance, pp. 250-79.

Howard, J. &. Frink (1996), “The Effects of Organizational Restructure on Employee Satisfaction,” Group and Organization Management 21(3):278-303.

Hulin,C.& Smith (1964), “Sex Differences in Job Satisfaction,” Journal of Applied Psychology 48:88-92.

Jamal, M, & Baba, V.V. (1992), Shift work and department-type related to job stress, work attitudes and behavioral intentions: A study of nurses. Journal of Organizational Behavior, 13(5), 449-465.

Jane, Ciabattari (1986), “The Biggest mistake top managers make”, Working women, October pp. 54.

Jinnett, K.,& Alexander, J.A. (1999). “The influence of organizational context on quitting intention”. Research on Aging, 21(2): 176-205.

John O. Okpara, PamelaWynn (2008) “The Influence of Ethical Climate Types on Job Satisfaction of IT Managers: Implications for Management Practice and Development in a Developing Economy” Journal of Management Development Volume: 27,Issue: 9 ,Page: 935 – 950.

Jones Johnson, G. &Johnson,W.R (2000). “Perceived over qualification and Dimensions of job satisfaction”: A longitudinal analysis. Journal of 141 Psychology,34(5) 537-556.

Joshi G. Saurashtra (2001) “Occupational level and Job Satisfaction”: a comparative study of Public and Private sector organisation Journal of The Indian Academy of Applied Psychology. Jan-Jul; 27(1-2): 157-6

Kacmar, K.M., Carlson, D.S., & Brymer, R.A. (1999). Antecedents and consequences of organizational commitment: A comparison of two scales. Educational & Psychological Measurement, 59(6) , 976-995.

Kamuda, A. & Susan Abraham (2008), “Organisation career management and its impact on career satisfaction”, ICFAI Journal of Bank Management, Vol.5, No.3, pp 48-58.

Keshtkaran, A. (2006) “A Study of Job Satisfaction and its Demographic Correlates of Faculty Members at Shiraz University of Medical Sciences” Journal of Medical Education 2006, Vol.8, No.2

Kh Metle , M (2005). Age related differences in work attitudes and behavior among Kuwaiti women employees in the public sector [Electronic version].International Journal of Commerce and Management, 15(1), 47-67.

Khaleque, A. and Chaudhary, N. (1984), “Job facets and overall job satisfaction of industrial managers”, Indian journal of industrial relations, Vol. 20, No .1, pp 51-54.

Komal Khalid Bhatti\* and Tahir Masood Qureshi (2007) Impact Of Employee Participation On Job Satisfaction, Employee Commitment And Employee Productivity, International Review of Business Research Papers, Vol.3 No.2 June ,PP. 54 – 68.

Kuo, Y.F., & Chen, L.S. (2004). Individual demographic differences and job satisfaction among Information Technology personnel: An empirical study in Taiwan. International Journal of Management, 21(2), 221-231.

Kumar, K. Gopi & B. Achamamba (1993), "A Comparative Study of Job Satisfaction and Job Involvement among Public and Private Sector Employees" Psychological Studies, Vol. 38, No. 2.

Kumar B.P, N. Giri Vijai ,(2009),”Effect of Age and Experience on job satisfaction and Organizational Commitment” Icfai journal of Organizational Behavior,Vol.8, No.1,PP(28-34).

Kuo,Ying-Feng, Chen Ling-Show,(2004 )”Individual demographic differences and job satisfaction among information technology personnel An empirical study in Taiwan” International journal of Management. International Journal of Management, 21(2), 221-231.

Kwangho Jung ,M. Jae Moon, Sung Deuk Hahm, “Do Age, Gender, and Sector Affect Job Satisfaction” Results From the Korean Labor and Income Panel Data Group & Organization Management, Vol. 17, No. 1, 72-85 (1992)

Lambert, E.G., &Hogan, N.L., Barton, A., & Lubboc ,S.M. (2001). The impact of job satisfaction on turnover intent: A test of a structural measurement model using a national sample of workers. Social Science Journal, 38(2), 233-251.

Lew Tek Yew (2004) “ Determinants among leading bank of Malaysia” Asia academy of mgt fourth conference Shanghai, China , December 16-18

Levine, H.Z. (1994). Why incentive plans cannot work [Electronic version]? Compensation and benefits review, 26,(1), 77-78.

Locke, E. A. (1976) , The nature and causes of job satisfaction, In M. D. Dunnette (Ed.), Handbook of Industrial and Organizational Psychology (pp. 1297-1349). Chicago, IL: Rand McNally.

Locke, E.A. (1995). Commentary: The micro-analysis of job satisfaction: Comments on Taber and Alliger Journal of Organizational Behavior, 16(2), 123-126.

Mastura Jaafar, T.Ramayah, Zainurin Zainal (2006) “Work Satisfaction and Work Performance how project manager in Malaysia perceive it” Academy of world business, Marketing and management development, vol2, No113.

Masud Ibn Rahman, Hemanta Bahadur Gurun ,Sampa Saha (2009) Where the Job Satisfaction of Bank Employees Lies: An Analysis of the Satisfaction Factors in Bangladesh” feb. http://ssrn.com/abstract=1349453

May-Chiun Lo, T. Ramayah, Chin Lee Min(2007) “Bases of power and job satisfaction” ICFAI journal of organizational behavior Vol 6, No 1.

Miles, E.W., Patrick, S.L.,& King, W.C. (1996). Job level as a systemiariable in predicting the relationship between supervisory communication and job satisfaction. Journal of Occupational & Organizational Psychology, 69(3) 277-293.

Murray, M.A., &Atkinson,T. (1981). ”Gender differences in correlates of job satisfaction”. Canadian Journal of Behavioral Sciences, 13 , 44-52.

Neerpal Rathi , Renu Rastogi(2008) “ Job satisfaction ,Psychological well being”Icfai journal of organizational behavior, Vol 7, No 3.

Okpara.,John O,(2006) “Gender and the relationship between perceived fairness in pay, promotion, and job satisfaction in a sub-Saharan African economy” Women in Management Review, Volume 21, Number 3, pp. 224-240(17).

Oshagbemi, T. (1997) “ Job satisfaction and dissatisfaction in higher education. Education and Training”, 39(8/9), 354-359.

Oshagbemi, T.(2000). “Correlates of pay satisfaction in higher education”. The International Journal of Educational Management, 14(1), 31-39.

Oshagbemi, T. (2000). Gender differences in the job satisfaction of university students. Women in Management Review, 15(7), 331-343.

Panu Kalmi and Antti Kauhanen (2008) **“**Workplace Innovations and Employee Outcomes”, [Industrial Relations: A Journal of Economy and Society](http://www3.interscience.wiley.com/journal/118501979/home), [Volume 47 Issue 3](http://www3.interscience.wiley.com/journal/120083050/issue), Pages 430 – 459

Perrewe L, A Hochwarker, and C Kiewitz, 1999. "Value attainment: An explanation for the negative effects of work-family conflicton the job and life satisfaction". Journal of Occupational Health Psychology, 4 (4), 318-326.

Pergamit, M.R ,& Veum, J.R. (1999). What is a promotion? Industrial &Labour Relations Review, 52(4), 21.

Peterson, N. & Custer, L (1994). Personality styles, job satisfaction and retention of teachers of vocational subjects. Journal of Technology Studies, 20, 21-28.

Plncus, J..David (1988) “Internal Communication and Job Satisfaction Revisited: The Impact of Organizational Trust and Influence on Commercial Bank Supervisors” Paper presented at the Annual Meeting of the Association for Education in Journalism and Mass Communication (71st, Portland, ) July 2-5, 1988

Porter L. W &Lawler , E.E (1968) Managerial attitude and performance Homewood , were available on the internet at http: ||en wikipedia .org.\ wiki \ job – satisfaction

Raed Awamleh, ,Cedwyn Fernandes, (2007) “ Impact Of Core Job Dimensions On Satisfaction And Performance: A Test In An International Environment” International Business & Economics Research Journal , January , Volume 6, Number 1 69

Raul Diego Vallejo, Jesus Antonio Raul Diego , Sixto Olivar Parra (2001) “job satisfaction in banking workers” Psicothema, vol 13, No 4, pp 629-635.

Reyes, P. (2001). Individual work orientations and teacher outcomes. Journal of Educational Research, 83(6), 327-335.

Rhodes, L.D & Hammer E.Y, (2000) “The relation between job satisfaction and personality similarity in supervisors and subordinates” Psi Chi Journal of Undergraduate Research, Vol 5, PP (56-59).

Rhodes, S. (1983). Age-related differences in work attitudes and behaviours: A review and conceptual analysis. Psychological Bulletin, 93(2), 328-367.

Robie, C., Ryan, A.M., Schmieder, R.A., Parra, L.F., & Smith, P.C. (1998). The relation between job level and job satisfaction [Electronic version]. Group and Organization Management Thousand Oaks, 23(4), 470-495.

Ruthankoon, R.,& Ogunlana, S.O. (2003). Testing Herzberg’s two-factor theory in the Thai construction industry Engineering, Construction and Architectural, 10(5), 333-341.

Sarker, S.J.Crossman, A., &Chinmeteepituck, P. (2003). The relationship of age and length of service with job satisfaction: An examination of hotel employees in Thailand. Journal of Managerial Psychology, 18(7/8), 745-758.

Sempane, M.E., Rieger, H.S., & Roodt, G. (2002). Job satisfaction in relation to Organisational Culture [Electronic version]. SA Journal of Industrial Psychology, 28(2), 23-

Smith, P.C. (1992), “In Pursuit of Happiness: Why Study General Job Satisfaction?,” in C.J Cranny, P.C. Smith & E. F. Stone (eds.), Job satisfaction 5-19, New York: Lexington Books.

Singh Mira, Pestonjee D.M (1990) “Job Involvement, Sense of Participation and job satisfaction: A study in Banking Industry “Indian Institute of Mgt Ahmadabad, No-873.

Sloane, P., Ward, M., 2001. Cohort effects and job satisfaction of academics, Applied Economics Letters 8, 787-791.

Spector, P. E. (1985). Measurement of human service staff satisfaction: Development of the Job Satisfaction Survey. American Journal of Community Psychology, 13, 693-713

Steel, R.P., &Ovalle, N.K. (1984). A review and meta-analysis of research on the relationship between behavioral intentions and employee turnover. Journal of Applied Psychology, 69, 673-686.

Syed, Anwar Ali Shah G ,(1990) “Job satisfaction: employees perceptions following the computerization in the Pakistan Banking industry” Pakistan journal of psychological research, vol.5, No.3-4.

Talha, Javed., Maqsood., & Durrani(.2004) “A survey to examine the effects of team communication on job satisfaction in soft ware Industry.” Softwareengineering Notes .vol.29 no.2.

Tang, T.L.,& Talpade, M. (1999). “Sex differences in satisfaction with pay and co-workers” [Electronic version]. Personnel Journal, 27(3), 5.

Tanja Sargent.,& Emily Hannum.(2005) “ Keeping Teachers Happy: Job satisfaction among primary teachers in rural North West china” Comparativeeducation review, Vol. 49, 2005.

Thakur M, (2007), “Job satisfaction in banking, a study of public and private sector banks”, ICFAI Journal of Bank Management, Vol.6, No.4, pp 60-68

Theodossiouand A. Zangelis (2006) “Career Prospects and Tenure-Job Satisfaction Profiles” Epicurus , centre for european labour market research.

Ting, Y. (1997). Determinants of job satisfaction of federal government employees. Public Personnel Management, 26(3), 313-334.

Tolbert, P.S., &Moen,P. (1998). Men’s and women’sdefinitions of “good” jobs. Work & Occupations, 25(2), 168-195.

sUma Sekaran (2006), “Paths to the job satisfaction of bank employees”[Journal of Organizational Behavior](http://www3.interscience.wiley.com/journal/4691/home), [**Volume 10, Issue 4**](http://www3.interscience.wiley.com/journal/113469915/issue)**, Pages 347 – 359**

W. D. Mc Causland, , K. Pouliakas and I. Theodossiou (2005) “Some are Punished and Some are Rewarded: A Study of the Impact of Performance Pay on Job Satisfaction”, Econ WPA in its series [Labor and Demography](http://ideas.repec.org/s/wpa/wuwpla.html) with number 0505019

Weiss, H. M. (2002). Deconstructing job satisfaction: separating evaluations, beliefs and affective experiences. Human Resource Management Review, 12, 173-194

Young, B.S., Worchel, S., & Woehr, W.D.J. (1998). Organizational commitment among public service employees [Electronic version]. Personnel Journal, 27(3), 339-348.

**Websites:**

<http://libproject.hkbu.edu.hk/trsimage/hp/05003458.pdf>
http://hotel.unlv.edu/pdf/jobSatisfaction.pdf <http://etd.uwc.ac.za/usrfiles/modules/etd/docs/etd_init_9386_1176725773.pd>
<http://icbm.bangkok.googlepages.com/3.Muhammad.Ali.Tirmizi.PAR.pdf>
<http://clearinghouse.missouriwestern.edu/manuscripts/177.asp>
<http://ideas.repec.org/p/iim/iimawp/873.html>
<http://www.brunel.ac.uk/329/BBS%20documents/PhD%20Doctoral%20Symposium%2007/JamshedAdilHalepotapaper13.pdf>
<http://www.allbusiness.com/human-resources/employee-benefits/178139-1.html>
<http://www.moneycontrol.com/stocks/company_info/directors_report.php?sc_did=SBI>
<http://www.iloveindia.com/finance/bank/nationalised-banks/canara-bank.html>
<http://www.moneycontrol.com/stocks/company_info/directors_report.php?sc_did=CB06>
http://www.moneycontrol.com/stocks/company\_info/directors\_report.php?sc\_did=ab15 <http://www.iloveindia.com/finance/bank/nationalised-banks/allahabad-bank.html>
http://www.moneycontrol.com/stocks/company\_info/directors\_report.php?sc\_did=PNB05t
<http://www.pnbindia.in/english_web/profile.htm>
http://www.moneycontrol.com/india/stockpricequote/banksprivatesector/hdfcbank/05/58/balancesheet/marketprice/HDF0 <http://www.moneycontrol.com/stocks/company_info/directors_report.php?sc_did=HDF01>
<http://www.iloveindia.com/finance/bank/private-banks/hdfc-bank.html>
<http://www.iloveindia.com/finance/bank/private-banks/uti-bank.html>
<http://www.moneycontrol.com/stocks/company_info/directors_report.php?sc_did=AB16>
<http://business.mapsofindia.com/banks/axis-bank-branches/punjab.html>
<http://www.iloveindia.com/finance/bank/private-banks/icici-bank.html>
<http://www.moneycontrol.com/stocks/company_info/directors_report.php?sc_did=ICI02>
http://www.iloveindia.com/finance/bank/foreign-banks/standard-chartered-bank.htmlOther employees

<http://www.standardchartered.com.hk/investor-relations/_documents/en/report/20090331.pd>
<http://www.citefin.com/1405-history-banking-india.html>
<http://www.harvardpro.com/careerjobs5a.htm>
<http://www.iol.co.za/index.php?set_id=3&click_id=428&art_id=io1962377903498M214>
<http://highered.mcgraw-hill.com/sites/0072470089/student_view0/chapter5/>