CHAPTER FOUR
DISCUSSION OF RESULTS, CONCLUSION & SUGGESTIONS
4-1-Discussion of the Results

As stated earlier, job satisfaction refers to an employee’s positive appraisal of their work situation (Locke, 1976). Findings from this research supported previous research of Allen & Meyer (1996), Michaels (1994), Mottaz (1988), and Williams & Anderson (1991). Several researchers have found that job satisfaction is a predictor of organizational commitment (Proter, Steers, Mowday, & Boulian, 1974; Price, 1977; Rose, 1991). However, it needs to be stated that job satisfaction is an employee’s current evaluation of his/her job and it seems to vary owing to working conditions, and environmental factors and job tasks an experienced by the employees on a daily basis.

However, this research provided substantial evidence that organizational commitment and self-concept are strong predictors of job satisfaction, and they play important role as a mediator of job satisfaction, therefore adding to the existing empirical knowledge in research literature of job satisfaction. Hence, this research suggests that the employees need to ensure that the work practices incorporates job design factors that foster job satisfaction as an important organizational goal if they are seeking to increase employees organizational commitment.

The purpose of the present research was to examine job satisfaction as a function of organizational commitment, personality type, and self-concept of bank employees of Iran and India. The study assessed the relationship between job satisfaction and organizational commitment, personality type, and self-concept. Also, this research has examined the difference of bank employees’ in terms of job satisfaction, organizational commitment, personality type, self-concept and demographic variables, and finding out the difference of self-concept, personality type and demographic variables.

The results of the study will be discussed in the light of the research questions as
listed below:

**Research Question 1**

What is the equation of regression of job satisfaction from organizational commitment, personality type, and self-concept?

Responding to this question the stepwise regression was applied for bank employees of Iran and India, and total sample of both countries. Job satisfaction is as the dependent variable and organizational commitment, personality type, and self-concept are as the predictor variables.

**Stepwise Regression of Job Satisfaction**

Organizational commitment and self-concept have explained 21.5% of variance of job satisfaction in total sample. In the regression, organizational commitment was first important predictor ($\beta=0.436$, $p=0.0005<0.05$) and self-concept ($\beta=0.093$, $p=0.004<0.05$) was a significant predictor, and the third predictor variable was the personality type; this predictor variable did not satisfy the condition of entrance in regression equation. Then it did not emerge as significant predictor for job satisfaction. Also, in Iranian bank employees' sample, organizational commitment and self-concept have explained 10.2% of variance of job satisfaction. Organizational commitment was first important predictor ($\beta=0.269$, $p=0.0005<0.05$), and self-concept ($\beta=0.143$, $p=0.003<0.05$) was a significant predictor in Iranian bank employees' sample, and the third predictor variable was the personality type; this predictor variable did not satisfy the condition of entrance in regression equation. Then it was not a significant predictor for job satisfaction. Eventually, Organizational commitment has explained 38.5% of variance of job satisfaction in Indian bank employees' sample. Organizational commitment was first important predictor ($\beta=0.621$, $p=0.0005<0.05$), and the second and third predictor
variables were self concept and personality type, respectively. These predictors did not satisfy the condition of entrance in regression equation. Then they were not significant predictors for job satisfaction.

Altogether, results showed that organizational commitment was a significant and important predictor for job satisfaction, but self-concept had low level relationship than organizational commitment, and personality type was not a predictor for job satisfaction. The important point that needs to highlight regarding "organizational commitment has explained 38.5% of variance of job satisfaction in the sample of Indian bank employees". Then this variable was an important predictor for job satisfaction. However, bank employees who want to have satisfaction with the organization (bank) should have more commitment to their work and organization.

The findings reported by Sonia, Pamela, & Marilyn (1997); showed that job satisfaction was an important predictor of organizational commitment. Sikorska (2005) also found that job satisfaction was a strong predictor of commitment and he explained that higher levels of organizational commitment were found associated with greater job satisfaction. Lalopa (1997) found that job satisfaction is a significant predictor of organizational commitment. Several researchers have found out that job satisfaction is a predictor of organizational commitment (Proter, Steers, Mowday, & Boulian, 1974; Price, 1977; Rose, 1991).

The result of this research was showed that personality type is not an important predictor for job satisfaction. Similar findings were reported by Furnham, Petrides, Jackson, and Cotter (2002); they concluded that personality does not have a strong or consistent influence either on what individuals perceive as important in their work environment or on their levels of job satisfaction. Dole and Schroeder (2001) did not find
significant relationship between personality type and job satisfaction. (Köse, 1984) did not find relationship between personality type and job satisfaction. Matteson and et al. (1984) did not show any differences between Type-A and B agents on sales performance and job satisfaction. Mudgil, Muhar, and Bhatia (1992) indicated that low job satisfied teachers exhibited Type-A behavior, which could make a person highly susceptible to chronic heart diseases.

The results of this research showed that self-concept is a predictor for job satisfaction. Similar findings were reported by Sharma (1999); he reported a positive correlation between personality types, self-concept and job satisfaction for young Indian middle age workers. Choi. and Kim (2000) found a significant positive correlation between professional self-concept and job satisfaction(r=0.486, p<0.01). Cowin, Johnson, Craven, and Marsh (2008) found correlation between job satisfaction and self-concept (B=0.28).

Research Question 2

Is there any significant correlation between the scores of job satisfaction and organizational commitment?

To determine the effect of organizational commitment and sub-scales on job satisfaction the Pearson Correlation has been applied. The result indicated that sub-scales of continuance commitment, affective commitment, normative commitment, and total of organizational commitment scores had significant correlation with job satisfaction (r=0.294, r=0.341, r=0.427, and r=0.455); furthermore, there were significant correlation between the scores of job satisfaction and organizational commitment sub-scales and total scores of organizational commitment.
The answer to the second question is in conformity with research of Wu and Norman (2006); Blegen (1993); and Fang (2001) reported a strong association between organizational commitment and job satisfaction. Similarly, AL-Aameri (2000); Redfern; Hannan, and Norman (2002); Ingersoll et al., (2002); Knoop (1995); Tinti (1995); Flynn & Solomon (1985); Mottaz (1987); Vanderberg & Lance (1992); Steinhaus & Perry (1996); Morrison (1997); Young et al., (1998); Eby & Freeman (1999); and Testa (2001) found a strong relationship between job satisfaction and organizational commitment. The result of present research revealed that there is a strong relationship between job satisfaction and organizational commitment ($r=0.455$).

Research Question 3

Is there any significant correlation between the scores of job satisfaction and self-concept?

To determine the effect of self-concept and sub-scales on job satisfaction the Pearson Correlation has been applied. The result indicated that sub-scales of health and sex appropriateness, self-confidence self-acceptance, present/past/future, sociability, and total scores of self-concept scale had significant correlation with job satisfaction ($r=0.271$, $r=0.149$, $r=0.165$, $r=0.118$, $r=0.203$, and $r=0.184$), but abilities, worthiness, beliefs and convictions, feeling of shame and guilt, and emotional sub-scales of self-concept showed insignificant correlation with job satisfaction ($r=0.063$, $r=0.057$, $r=0.032$, $r=0.015$, and $r=0.043$).

The answer to the third question is in conformity with research of Sharma (1999) he reported a positive correlation between self-concept and job satisfaction. Choi, and Kim (2000) found a significant positive correlation between professional self-concept and job satisfaction ($r=0.486$, $p<0.01$). Cowin, Johnson, Craven, & Marsh (2008) showed that association between self-concept and job satisfaction. The findings of present research
showed that there is a correlation between job satisfaction and self-concept \( r=0.184 \), but its relationship is not strong as organizational commitment.

**Research Question 4**

Is there significant difference between the scores of job satisfaction with consideration of country?

For responding to this question independent t-test has been applied. The result showed that there was significant difference \( p=0.0005<0.01 \), between two groups. That is, Indian bank employees have higher mean scores showed greater job satisfaction in comparison to their Iranian counterparts.

Similar findings were reported by Hugick & Leonard (1991), Judge, Locke, & Durham (1997). In a study Robie, Ryan, Schmieder, Parra, and Smith (1998) reported a consistently significant positive relationship between the measures of job level and job satisfaction.

The findings suggest that job satisfaction of Iranian bank employees is lower than Indian bank employees it may be attributed to situational factors which have been shown to affect job satisfaction. This approach argues that job satisfaction comes from the nature of the job or work environment (Judge, Locke, & Durham, 1997). One situational factor associated with job satisfaction is the job level. Because higher level jobs generally are more complex and require greater skill diversity, they often have better working conditions and benefits. Furthermore, Indian bank employees were more satisfied with the work in which they have greater interest and the level of contact with co-workers other people, the working condition of Indian bank employees is more convenient than Iranian bank employees, also Indian employees are happier than their Iranian counterparts. The working hours of bank employees of Iranian is longer than
Indian bank employees, so longer working hours make exhaustion the employees and decrease the work satisfaction. Another reason that Indian bank employees are more satisfy with their work is due to benefits of promotion, while Iranian bank employees get less promotion and benefits, because their qualification is lower than Indian bank employees and occupational skills of Iranian bank employees is less than Indian bank employees.

Socio-economic condition may be important factor which might have its impact on job satisfaction, so rate of inflation is one of the indexes that is related to socio-economic condition and it also has impact on job satisfaction. Therefore, the rate of inflation in Iran and India is different. Sheibany (2006) argued that prices increased by 12.1% in 2006 in Iran. Indices, which are considered as proxy for inflation, also confirm the decrease in the level of prices in 2005. According to the Central Bank of the Islamic Republic of Iran (2008), after 2006 the rate of inflation has risen, so the last estimate of the rate of inflation in 2008 is more than 20%. While, Indian Economy (2008) reported that by July 2008, the key Indian Inflation Rate, the Wholesale Price Index, has risen above 11%, its highest rate in 13 years. This is more than 6% higher than a year earlier and almost three times the RBI’s target of 4.1%. The above statistics show that the rate of inflation in Iran is higher than India; also the living cost in Iran is higher than India. So, if the rate of inflation and the cost of living increase the rate of dissatisfaction will be increased.

Having more than one occupation and work overload are the causes of job dissatisfaction, thus employees who have more than one occupation are less satisfy than those employees who are stick to one job. Actually, in Iran bank employees also work in different occupations and are facing greater work overload. Therefore, they are
dissatisfied with their work because of not getting much benefit from present job in the bank.

**Research Question 5**

Is there significant difference between the scores of job satisfaction with consideration of personality type?

In order to examine the fifth question, One Way ANOVA analysis was used. The personality types were compared with regard to job satisfaction questionnaire. Because of \((p=0.052>0.05)\), there was not any significant difference between personality types and job satisfaction. The answer to the fifth question is in conformity with research of Furnham, Petrides, Jackson, and Cotter (2002); they concluded that personality does not have a strong or consistent influence on levels of job satisfaction. Dole and Schroeder (2001) did not find an overall significant relationship between personality and job satisfaction. Kirkcaldy, Shephard, and Furnham (2002) showed that Type-A personality and an External locus of control are associated with lower job satisfaction and a poorer physical and mental health than that Type-B personality and an internal locus of control. Köse (1984) showed that the analysis did not detect an overall significant relationship between personality and job satisfaction. Matteson and et al. (1984) did not show any differences between Type-A and B agents on sales performance and job satisfaction.

**Research Question 6**

Is there significant difference between the scores of job satisfaction with consideration of age?

To response to this question One Way ANOVA was used. The three age levels were compared with regard to job satisfaction questionnaire. Because of \((p=0.0005<0.01)\), there was significant differences between at least two groups. The result showed that the
mean scores of job satisfaction in older groups of bank employees were higher than young and middle age employees. Similar findings were reported by War (2001), Janson and Martin (1982); Brush, Moch et al. (1987); Miller (1980); Siu, Lu and Cooper (1999); and Souza-Poza (2000) noted that older workers tend to show higher level of job satisfaction. Lewis (1991) believes that older employees are more likely than younger employees to have established a better person environment fit resulting in higher job satisfaction. Ito et al. (2001) found that younger age was significant predictors of intention to leave and they had low satisfaction. De Vaney and Chen (2003) showed that job satisfaction levels increased with each age group until the pre-retirement period which declined. Mei-Chih, I-Chuan, and Kuan-Chia (2007) showed that there is a correlation between job satisfaction and age. Clark, Oswald, and Warr (1996) found a U-shaped relationship between age and job satisfaction.

The findings of this research suggest that job satisfaction scores of older employees is higher than young and middle age employees, because people become older, they tend to value different things at work, for example, older workers are less interested in having task variety, and so they might be happier with jobs that younger workers find dissatisfying. Increased employee age is likely to be associated with enhanced positions of organizational authority, prestige, status, and confidence-all potential contributors to job satisfaction in and of themselves. Also older employees are more likely than younger employees to have established a better person environment fit resulting in higher job satisfaction. Some of this difference might be attributable to better adjustment to work through experience.
Research Question 7

Is there significant difference between the scores of job satisfaction with consideration of gender?

For responding to this question independent t-test was used. Two groups were compared with regard to job satisfaction questionnaire. Because of ($p=0.005<0.01$), there was significant difference between two groups. That is, female bank employees had higher mean scores in job satisfaction in comparison to their male counterparts. Similar findings were reported by Hull (1999); Sousa-Poza and Sousa-Poza (2000); and Okpara (2004), they found that despite the past researches, female have been reported significantly higher job satisfaction than male. DeVaney and Chen (2003) found that gender has an effect on job satisfaction. Wiedmer (1998) showed that gender was an important variable for job satisfaction. Bilgic (1998); Lumpkin and Tudor (1990); Goh and Koh (1991); and Oshagbemi (2000b) have indicated that there is a relationship between gender and job satisfaction. Rodriguez et al. (1992) and Finest et al (2005) suggested that gender is the predictor of job satisfaction. Despite the past researches, recently researches showed that female employees have higher job satisfaction than male.

One of the most notable changes in the banking sector in developing countries has been the increasing number of female who have entered the banking profession in recent years. Female are now assuming greater responsibilities in the management of business organizations. Therefore, their contributions to the nation's economy cannot be overlooked. Gradually, designated occupational distributions that presume certain occupations are for male are breaking down. Female now hold more positions of leadership or prestige in management than ever before. More female employees are gradually moving to management and decision-making levels. Although female's
participation in the workforce has grown steadily worldwide, existing gender inequalities have increased with respect to pay and working conditions. Female continue to face barriers to economic empowerment and entrepreneurship. Because greater of job satisfaction equates to a better quality of life, better health, and potentially greater performance and productivity. Since work is an important aspect of people's lives and most people spend a large part of their working lives at work. Female have more security in work place and also they don not work in another occupation than male because male are responsible to provide the economy of family. The above mentioned reasons can be cause of females' job satisfaction.

Research Question 8

Is there significant difference between the scores of job satisfaction with consideration of job position?

In order to examine the eighth question, One Way ANOVA analysis was used. The four groups were compared with regard to job satisfaction questionnaire. Because of \(p=0.0005<0.01\), there was significant differences between at least two groups. The result showed that the mean scores of job satisfaction of bank managers were higher than executive managers. Similar findings were reported by Howard & Frink (1996); they found that job satisfaction was positively affected by managerial position. That is, managerial employees were more satisfied with their jobs than their non-managerial counterparts. In fact, being a managerial employee indirectly increased satisfaction with co-workers, supervision, work motivation, and life satisfaction (Howard & Frink, 1996).

The level at which individuals work within an organization has some influence on their satisfaction. Managerial employees have more opportunities for growth in an organization and are more involved in planning and implementing any changes for
growth in that organization. More positive responses might be expected from higher-level employees. Managers play a leadership role in organization; also managers have prestige at organization and their self-esteem increase when this appears to happen the rate of job satisfaction will be increased. The high salary of managers is reason that they are more satisfied with their work than other employees.

Research Question 9

Is there significant difference between the scores of job satisfaction with consideration of education level?

In order to examine the ninth question, One Way ANOVA test was used. The four levels of education were compared with regard to job satisfaction questionnaire. There were not any significant differences between four groups. Similar findings were reported by Gleason-Wynn and Mindel (1999), Wiedmar (1998); they stated that education was not a significant predictor of job satisfaction.

Research Question 10

Is there significant difference between the scores of job satisfaction with consideration of monthly salary?

In order to examine the tenth question, One Way ANOVA analysis was used. The three groups were compared with regard to job satisfaction questionnaire. Because of (p=0.0005<0.01), there was significant differences between at least two groups. The mean scores of job satisfaction of bank employees who had high monthly salary were higher than those bank employees who had low and moderate monthly salary. Similar findings were reported by Lee & Wilbur (1985); Rhodes (1983), Parmer and East (1993), Semmer, Zapf, and Dunckel (1998) indicated that pay has a significant effect on job satisfaction. Parikh and Savlani (1985) also found increasing satisfaction with increasing
income for engineers in Gujarat. Visagam (1997), Suar and Sharan (1994), and Nazir (1998) found positive relationship between income and job satisfaction. Brasher and Chen (1999) found that starting pay related more strongly to pay satisfaction (correlation=0.36) than to global satisfaction (correlation=0.17). Rice, Phillips, and McFarlin (1990) found a much larger 0.50 correlation between pay and job satisfaction. According to the past and current researches salary had positive impact on job satisfaction, so having high salary increase job satisfaction and low salary can decrease job satisfaction.

Research Question 11

Is there significant difference between the scores of job satisfaction with consideration of job tenure?

In order to examine the ninth question, One Way ANOVA test was used. The three groups were compared with regard to job satisfaction questionnaire. Because of (p=0.0005<0.01), there was significant differences between at least two groups. The mean scores of job satisfaction of bank employees who had high and moderate job tenure were higher than employees who had low job tenure, and also the results indicated that the mean scores of job satisfaction of bank employees who had high job tenure were higher than bank employees who had moderate job tenure. Similar findings were reported by Duffy, Ganster, and Shaw (1998); Singh (1985); Bedian, Ferries, & Kacmar (1992); Sokoya (2000); Raymond and Elizabeth (1985); and Oswald (2001) suggest that is U-shaped with respect to job tenure. According to current and other researches pay is a strong determinant of job satisfaction. Although pay itself is associated to some extent with job satisfaction, it relates more strongly with the facet of pay satisfaction. Pay satisfaction is affected by how an individuals' salary compares with salaries of others in
the same job rather than those of people in general. In work place if the salaries and work promotion are not equal the employees who get less salary are more dissatisfy with their job than their counterparts.

**Research Question 12**

Is there significant difference between the scores of organizational commitment with consideration of country?

For responding to this question independent t-test has been applied. The result showed that there was not any significant difference between the mean scores of Iranian and Indian bank employees in affective commitment, continuance commitment, and total scale of organizational commitment. There was significant difference (p=0.0005<0.01) between the mean scores of Iranian and Indian bank employees in normative commitment, the mean scores of normative commitment of Iranian bank employees were higher than Indian bank employees. There are few cross-cultural studies about organizational commitment. Similar findings were reported by Winterstein (1998); Chelladurai and Oswagawara (2003). Result of this study showed that there was significant difference between the mean scores of normative commitment of bank employees between Iran and India. Iranian bank employees have more normative commitment with their organization; because normative commitment comes from the values of the employee. They believe that they owe it to the organization to remain because of a sense that this is the right thing to do. The Iranian employees cannot quit their organization because they feel obligations from others to remain in their work place and Iranian employees are greatly concerned about what others would think to them for leaving. Another reason that Iranian employees have more normative commitment is that
they face pressure from their colleagues and others to stay with organization. Therefore, the mentioned reasons are not appeared in Indian employees.

**Research Question 13**

Is there significant difference between the scores of organizational commitment with consideration of personality type?

In order to examine the question thirteen, One Way ANOVA analysis was used. The five types of personality were compared with regard to organizational commitment and sub-scales. Because of \((p=0.0005<0.01)\), there was significant differences at least between two groups of personality type about affective commitment sub-scale, normative commitment sub-scale, and organizational commitment Scale. But there were not any significant differences between types of personality in continuance commitment sub-scale. Tukey Post Hoc in affective commitment sub-scale, normative commitment sub-scale, and organizational commitment scale showed that Types-B had higher scores than Types-A and Type-X. Similar findings were reported by Hulin and Blood (1968); Hall and Schneider (1972); Goodale (1973); Buchanan (1974); Dubin, Champoux, and Porter (1975); Rabinowitz and Hall (1977); Steers and Spencer (1977); Kidron (1978); Gelade, Debson, and Gilbert (2006). The result of current study showed that Type of B personality is more committed to organization than Type of A personality. The Type-A Behavior Pattern is characterized by excessive drive, time urgency, ambition, impatience, aggressiveness, hostility, and competitiveness, and motivation of achievement. This behavioral pattern has also been linked to coronary heart disease (CHD) and consequently is also referred to as "coronary-prone" behavior. Type-B (or non-coronary-prone) behavior is defined as the relative absence of Type-A characteristics. Type-A behavior pattern cannot to be committed to their work and organization because they want to do so
many works in one time and the feel that they have not enough time to do all works and work overload is cause of them stress and low commitment. While Type-B behavior pattern dose not face with work overload and stress. They do one work in one time, so they are committed with their work and organization.

Research Question 14

Is there significant difference between the scores of organizational commitment with consideration of age?

In order to examine the question fourteen, One Way ANOVA analysis was used. The three groups were compared with regard to organizational commitment scale and sub-scales. Because of \( p=0.0005<0.01 \), there was significant differences between at least two groups of age level in organizational commitment and sub-scales. The result showed that the mean scores of organizational commitment of middle age bank employees was higher than young employees, the mean scores of organizational commitment of old bank employees was higher than young and middle age employees. Similar findings were reported by Mayer and Allen (1997); Sneed and Herman (1990); and Morris and Sherman (1981) found that age was related to organizational commitment. Older workers had higher scores on the commitment scale. Steers (1977); Hall, Schneider, and Nygren (1970); Lee (1971); Sheldon (1971); and Hrebiniaq (1974) found a positive effect for age. Brady (1997) showed that affective commitment was significantly related to age \( (0.097) \), continuance commitment was not significantly related to age \( (0.006) \), and normative commitment was not significantly related to age \( (0.06) \). The result of present research showed that the older employees are more committed with their work and organization than younger and middle age employees. Older employees tend to be highly committed to their organization to the extent that they have a good
chance to take control over the way they do their jobs and are recognized for making important contributions. Older employees feel that they have more responsibilities in organization than younger employees, so they are more committed to their organization. In fact, increased employee age is likely to be associated with enhanced positions of organizational authority, prestige, status, and confidence—all potential contributors to organizational commitment. Also older employees are more likely than younger employees to have established a better person environment fit resulting in higher organizational commitment. Some of this difference might be attributable to better adjustment to work through experience. As we discussed earlier that the findings of this research showed that job satisfaction of older employees is higher than young and middle age employees, therefore high job satisfaction is cause of organizational commitment.

Research Question 15

Is there significant difference between the scores of organizational commitment with consideration of gender?

For responding to this question independent t-test was used. The two groups were compared with regard to organizational commitment scale. Because of (p=0.0005<0.01 and p=0.004<0.01), there was significant difference between two groups in affective commitment and total scores of organizational commitment scale. That is, male bank employees had higher mean scores in affective commitment and total scores of organizational commitment in comparison with their female counterparts. Also, because (p=0.270>0.05 and p=0.484>0.05), there was not any significant difference between male and female bank employees in normative and continuance commitment sub-scale. There is not any significant difference between male and female bank employees. Similar finding were reported by Mathieu and Zajac (1990), they reported that gender has
relationship to organizational commitment. Irving, et al. (1997) argued that the male had higher level of commitment than the female. Lim (2003) found a significant difference for gender and affective commitment and continuance, males had higher affective and continuance mean scores than females. Tsui, Egan, and O'Reilly (1992) concluded that being different in gender had more of an effect on organizational attachment than education and tenure. The result of present research showed that male employees are more committed with their work and organization than female employees. Because the majority of bank employees are male and they have high position in work place while female are less employed and they have not key responsibility in organizations especially in developing countries, also male have prestige, status, control, and confidence at work place.

**Research Question 16**

Is there significant difference between the scores of organizational commitment with consideration of job position?

In order to examine the question sixteen, One Way ANOVA analysis was used. The four groups were compared with regard to organizational commitment scale and sub-scales. Because of \( p=0.0005<0.01, p=0.033<0.01, p=0.001<0.01, \) and \( p=0.0005<0.01 \), there was significant differences between at least two groups in organizational commitment and sub-scales. The results showed that the mean scores of managers were higher than executive managers and accountants in affective commitment, also the mean scores of accountants were higher than cashiers in affective commitment, the mean scores of executive managers were higher than cashiers in continuance commitment, the mean scores of managers were higher than accountants in continuance commitment, and the mean scores of managers were higher than accountants and cashiers in organizational
commitment scale. Similar findings were reported by Wahn (1998). But the result of this research is not in conformity with research of Brady (1997), he showed that that affective (0.08), continuance (0.026), and normative commitment (0.03) were not significantly related years in position. The results of current study exposed that managerial employees are more committed with their organization than their non-managerial counterparts. In fact, managers are more satisfied with their work than their non-managerial counterparts, therefore satisfying with work increase the loyalty of employees. The salary of managers is more than their non-managerial positions and managerial employees have more opportunities for growth in an organization and are more involved in planning and performing any changes for growth in that organization. More positive responses might be expected from higher-level employees. Also managers have a key position and work prestige in organization. Therefore, these reasons could be the cause of their commitment to organization.

Research Question 17

Is there significant difference between the scores of organizational commitment with consideration of education level?

In order to examine the question seventeen, One Way ANOVA analysis was used. The four groups were compared with regard to organizational commitment scale and sub-scales. Because of (p=0.014<0.01, p=0.0005<0.01), p=0.002<0.01, and p=0.0005<0.01), there were significant differences between at least two groups in organizational commitment and sub-scales. The mean scores of graduates were higher than postgraduates in affective and continuance commitment, the mean scores of upper diploma were higher than graduates, the mean scores of diploma, upper diploma, and graduates were higher than postgraduates in normative commitment, and the mean scores
of diploma and graduates were higher than postgraduates in organizational commitment scale. Similar findings were reported by Adeyemo (2000); he reported a positive correlation between level of education and organizational commitment. Iverson and Buttigieg (1999); Glisson and Durick (1988) found that level of education was found to be a significant predictor of commitment. Brady (1997) showed that there is significant differences between organizational commitment (affective, continuance, normative) and level of education. Morris and Sherman (1981) reported less educated employees had higher levels of organizational commitment.

The results of present study showed that less educated employees are more committed with their organization than employees who have higher education. Research indicated that educated individuals invest their time and effort to advance their careers. Because of their level of training and background, highly educated individuals are in demand and can afford to change organizations based on their needs. Employees with a higher education level may not be as committed to an organization as employees with a lower educational level because they have opportunities to work elsewhere because of their expertise and full training is perform well. Mowday, Porter, and Steers (1982) believed that individuals with a high educational background have high expectations for their careers and certain organizations may not be able to fulfill those expectations.

Research Question 18

Is there significant difference between the scores of organizational commitment with consideration of monthly salary?

In order to examine the question eighteen, One Way ANOVA analysis was used. The three groups were compared with regard to organizational commitment scale and sub-scales. Because of (p=0.0005<0.01, p=0.0005<0.01), p=0.001<0.01, and
p=0.0005<0.01) there was significant differences between at least two groups in organizational commitment and sub-scales. The results showed that the mean scores of employees who get low salary were less than employees who get moderate salary, and the mean scores of employees who get moderate salary were less than employees who get high salary in affective commitment, the mean scores of employees who get low salary were less than employees who get moderate and high salary in continuance commitment. the mean scores of employees who get high salary were higher than employees who get low and moderate salary in normative and overall organizational commitment. Similar findings were reported by Brady (1997); he found that affective commitment was significantly related to annual salary (0.19). Brookover (2002) found a significant difference was found between salary and behavioral commitment (0.02). Foosiri (2002) showed that salary has positive correlation with affective commitment. Schneider (2003) found a significant relationship between affective commitment and income.

Results of the present study revealed that monthly salary is significantly related to affective commitment, normative commitment, continuance commitment, and organizational commitment scale.

In reviewing the mean scores, it can be interpreted that salaries of bank employees increase so they desire to stay with the bank. As organizations acknowledge their expertise and contributions to the success of the organization, employees of the bank should desire to stay may increase. As employment with an organization continues, employees of bank invest more of their energy and ideas in fulfilling the goals of the organization, which equates to higher affective commitment, normative commitment, and continuance commitment.

The researcher expected that current salary of the bank employees to be
significantly related to organizational commitment. Salary is seen as a type of acknowledgment for bank employees. If an employee sees that his/her contributions to the organization are being recognized, monetarily or otherwise, he/she may feel he/she is contributing to the goals of the organization, which influences his/her commitment. Similarly, employees of bank who feel their contributions are rewarded and rated similar to the rating of other individuals in their same position may be as apt to contribute to the organization or work hard in order to achieve its stated goals.

Research Question 19

Is there significant difference between the scores of organizational commitment with consideration of job tenure?

In order to examine the question nineteen, One Way ANOVA analysis was used. The result showed that the three groups were compared with regard to organizational commitment scale and sub-scales. Because of \( p=0.0005<0.01 \) there was significant differences between at least two groups in organizational commitment scale and sub-scales. The results showed that the mean scores of employees who have low job tenure were less than employees who have moderate and high job tenure in affective, continuance, normative, and overall organizational commitment. Similar findings were reported by Stevens, Beyer, and Trice (1978); Hall, Schneider, and Nygren (1970); Lee (1971); Sheldon (1971); Hrebiñiak (1974); Heinzman (2004); Al-Kahanti (2004); and Wahn (1998). Meyer and Allen (1997) believed the reason for this relationship is that the longer an employee works with an organization, an attachment to the organization occurs which is perceived as affective organizational commitment. King (2002) suggested that one would expect years in present position or tenure to be significantly related to continuance commitment because of the cost of time put into the organization. Results
from the study revealed that as the number of years increased for the employees employment at the bank, so did their attachment to the bank.

Research Question 20

Is there significant difference between the scores self-concept with consideration of country?

For responding to this question, independent t-test has been applied. The result showed that the two groups were compared with regard to self-concept and sub-scales. Because of $(p=0.0005<0.01, p=0.004<0.01$, and $(p=0.029<0.05)$, there was significant difference between two groups in health and sex appropriateness, abilities, worthiness, beliefs and convictions, and sociability sub-scales. In health and sex appropriateness and worthiness the mean scores of Indian bank employees was higher than Iranian bank employees, but in abilities, beliefs and convictions, and sociability the mean scores of Iranian bank employees was higher than Indian bank employees. Also, results showed that there was not any significant difference $(p=0.347>0.05, p=0.989>0.05, p=0.96>0.05, p=0.450>0.05, p=0.499>0.05, and p=0.255>0.05)$ between two groups in self-confidence, self-acceptance, present/Past/Future, feeling of shame and guilt, emotional sub-scales, and overall self-concept between two groups. The results of present study showed that Iranian bank employees have more abilities, beliefs and convictions, and are more sociable than Indian bank employees. While, Indian bank employees have more health and sex appropriateness and worthiness than Iranian bank employees, because it might be that Indian bank employees have higher self-esteem than their Iranian counterparts. These results obtained differs due to cultural and social contexts, because cultural and social differences play important role in development of self-concept, also Iranian culture is more homogeneous than Indian culture, in a country like Iran the majority of bank employees are Muslims, while in country like India bank employees can not be selected
from only one religion and caste due diversity and equal opportunities to all Indian citizens.

**Research Question 21**

Is there significant difference between the scores of self-concept with consideration of personality type?

In order to examine the twenty first question, One Way ANOVA analysis was used. The five personality types were compared with regard to self-concept scale and sub-scales. Because of \((p=0.0005<0.01 \text{ and } p=0.001<0.01)\) there was significant differences at least between two groups of personality types in health and sex appropriateness, abilities, self-confidence, self-acceptance, worthiness, beliefs and convictions, feeling of shame and guilt, emotional sub-scales and self-concept scale, but there were not any significant differences \((p=0.207>0.05 \text{ and } p=0.083>0.05)\) between five personality types in present/past/future and sociability sub-scales. The results showed that the mean scores of low Type-A personality were lower than high Type-A and high Type-B personality in health and sex appropriateness sub-scale, the mean scores of high Type-A and low Type-A personality were lower than Type-X, low Type-B, and high Type-B personality in abilities sub-scale, the mean scores of high Type-A, low Type-A, and Type-X personality were lower than low Type-B and high Type-B personality in self-confidence sub-scale, the mean scores of high Type-A and low Type-A personality were lower than Type-X, low Type-B, and high Type-B personality in self-acceptance sub-scale, the mean scores of high Type-A personality were lower than Type-X, low Type-B, and high Type-B personality, the mean scores of low Type-A personality were lower than low Type-B and high Type-B personality, and the mean scores of low Type-B were lower than Type-X in worthiness sub-scale, the mean scores of low Type-B personality were higher than High
Type-A and Low Type-A personality, the mean scores of low Type-A personality were lower than High Type-B personality, and the mean scores of low Type-B personality were higher than Type-X and High Type-B personality in beliefs and convictions sub-scale, the mean scores of high Type-A personality were lower than Type-X, Low Type-B, and high Type-B personality in feeling of shame and guilt sub-scale, the mean scores of high Type-A and low Type-A personality were lower than Type-X in emotional sub-scale, and the mean scores of high Type-A and low Type-A personality were lower than Type-X, Low Type-B, and High Type-B personality in self-concept scale.

Similar findings were reported by Sharma (1999); Lobel (1988) found that Type-As scored lower on all the dimensions of self-concept except the physical. Wolf, Hunter, Webber, and Berenson, (1981) showed a negative relationship between self-concept and Type-A behavior. The results indicate that, as predicted, Type-B individuals have a higher self-concept than do Type-A individuals, both for global self-concept and on different subscales. Whether the difference is the outcome of the two behavior patterns or their driving force cannot be asserted with certainty. Indeed, it is possible to regard the higher self-concept of Type-Bs as the by-product of a more relaxed, less competitive lifestyle, and the lower self-concept of Type-As as the result of their competitiveness and constant urge to succeed. It is possible, however, that the difference in self-concept is what gives rise to the different behavior patterns in the first place. The need of Type-As to accomplish more and more in less and less time, their competitiveness, time urgency, and aggressiveness, may all be motivated by their feelings of dissatisfaction with themselves. Type-Bs, being more satisfied with themselves, are naturally less driven and less competitive.
Research Question 22

Is there significant difference between the scores of self-concept with consideration of age?

In order to examine the question twenty second, One Way ANOVA analysis was used. The three groups were compared with regard to self-concept scale and sub-scales. Because of \( p=0.0005<0.01, p=0.0022<0.01, p=0.016<0.05, p=0.027<0.05, p=0.010<0.05, p=0.001<0.01, p=0.022<0.05, \) and \( p=0.002<0.01 \) there were significant differences between at least two groups in health and sex appropriateness, abilities, self-confidence, self-acceptance, worthiness sub-scales and self-concept scale, but there were not any significant differences \( p=0.084>0.05, p=0.372>0.05, \) and \( p=0.846>0.05 \) between three groups in beliefs and convictions, feeling of shame and guilt, emotional sub-scales. The mean scores of older employees were higher than young and middle age employees in health and sex appropriateness sub-scale, the mean scores of older employees were higher than middle age employees in abilities sub-scale, the mean scores of older employees were higher than middle age employees in self-confidence sub-scale, the mean scores of older employees were higher than young employees in self-acceptance sub-scale, the mean scores of older employees were higher than middle age employees in worthiness sub-scale, the mean scores of older employees were higher than young and middle age employees in present, past and future sub-scale, the mean scores of old employees were higher than young employees in sociability sub-scale, and the mean scores of older employees were higher than young and middle age employees in self-concept scale. Similar findings were reported by Marsh (1990a); Bachman, O'Malley, and Johnston (1978); McCarthy & Hoge (1982); O'Malley & Bachman (1983); and Silbereisen & Zank (1984). The obtained results of this study revealed that old employees
have higher scores in self-concept scale and its dimensions. It seems that by increasing of employees’ age the rate of self-concept also increases, may be the old employees feel that they obtained their identity achievement, and they are satisfied with their work, life, and colleagues. They have a positive evaluation from themselves, i.e. they feel healthier, and satisfy with their sex appropriateness, and also they have more abilities for facing with problems and controlling the life and environment, because they are more experienced than their younger counterparts. Older employees have higher self-confidence, because they accept themselves and respect to their beliefs and thoughts, also older employees have higher worthiness because they are older and society respect to them. Older employees are more sociable than younger employees, because in traditional social contexts such as Iran and India younger individuals have to pay more respect for older individuals. The findings of present research showed that older employees are more satisfied with present, past and future than younger employees, supposed that older individuals’ beliefs, spirituality, and convictions are stronger than younger individuals. also the modernization is cause of alienation from self and other aspects of life, the younger individuals are more involved with industrial world than older employees. moreover older employees have a positive attitude to past, present, and future of their life.

Research Question 23

Is there significant difference between the scores of self-concept with consideration of gender?

For responding to this question, independent t-test has been applied. The two groups were compared with regard to self-concept scale. Because of \( p=0.016<0.05 \), \( p=0.0005<0.05 \), and \( p=0.027<0.05 \), there was significant difference between two groups in self-confidence, beliefs and convictions, and total scores of self-concept scale. That is,
male bank employees had higher mean scores in self-confidence, beliefs and convictions, and total scores of self-concept scale in comparison with female counterparts. Also, because of ($p=0.111>0.05$, $p=0.052>0.05$, $p=0.219>0.05$, $p=0.0635>0.05$, $p=0.411>0.05$, $p=0.930>0.05$, $p=0.456>0.05$, and $p=0.087>0.05$), there was not any significant difference between male and female bank employees in health and sex appropriateness, abilities, self-acceptance, worthiness, past/present/future, feeling of shame and guilt, sociability, and emotional sub-scales of self-concept. Similar findings were reported by Marsh (1990a); Weinland, Gable, and Varming (1976); Eklund, Whitehead, and Welk (1997). The results of present research showed that male have higher self-confidence, beliefs and convictions, and self-concept than their female counterparts. One of the assumptions is that female have lower self-esteem and in social contexts they have fewer responsibilities than male, also society pays more attention to male and their abilities to select them for employment in organizations than female. The society is expected that female should be dependent, passive, and conforming, and they have sense of inferiority, in contrast male desire to be independent, active, and having role of leadership in work and organizations and they have sense of superiority. According to the obtained results of this research, male have stronger beliefs and convictions than female, since beliefs and convictions increase the self-concept of employees. Female employees have superstitious thoughts, are emotionally, and they have self-accusation while male employees are rationally and their self-regulation is high.
Research Question 24

Is there significant difference between the scores of self-concept with consideration of job position?

In order to examine the question twenty fourth, One Way ANOVA analysis was used. The four groups were compared with regard to self-concept scale and sub-scales. Because of \( p=0.0005<0.01 \), \( p=0.022<0.05 \), \( p=0.0005<0.01 \), \( p=0.027<0.05 \), \( p=0.044<0.05 \), \( p=0.0005<0.01 \), and \( p=0.015<0.05 \) there was significant differences between at least two groups in health and sex appropriateness, abilities, self-acceptance, beliefs and convictions, feeling of shame and guilt, and emotional sub-scales of self-concept scale, but there were not any significant differences \( p=0.211>0.05 \), \( p=0.364>0.05 \), \( p=0.239>0.05 \), \( p=0.313>0.05 \), and \( p=0.105>0.05 \) between four groups in self-confidence, worthiness, present/past/future, sociability subscales and self-concept scale. The results showed that the mean scores of managers and executive managers were lower than accountants and cashiers in health and sex appropriateness sub-scale, the mean scores of executive managers were higher than accountants in abilities sub-scale, the mean scores of managers and executive managers were higher than accountants and cashiers in self-acceptance sub-scale, the mean scores of managers were higher than accountants in beliefs and convictions, the mean scores of executive managers were higher than managers, accountants, and cashiers in feeling of shame and guilt sub-scale, and finally the mean scores of executive managers were higher than accountants in emotional sub-scale.

The results of this research revealed that cashiers and accountants of bank have high scores in health and sex appropriateness than managers and executive managers, because managers and executive managers have more responsibilities in workplace than
other clerks, so their occupational stress is high and they are less in physically and mentally fitness. Executive managers have more abilities than accountants; hence executive managers have higher education, higher salary, promotion, and more experienced than accountants, so their abilities is high. Managers and executive managers have more self-acceptance than cashiers and accountants, because salary of managers is more than their non-managerial positions and managerial employees have more opportunities for growth in an organization and are more involved in planning and performing any changes for growth in that organization. More positive responses might be expected from higher level employees. Also managers have a key position and work prestige in organization. Therefore, these reasons can be cause of their high self-acceptance. Managers have higher beliefs and convictions than accountants, because managers have higher knowledge and more educated than their counterparts, also may be their spirituality is high. Results revealed that executive managers have higher feeling of shame and guilt, because they have more work overload also may be their self-efficacy is low and they make external attributions about their behavior and its consequences (success or failure) believe that they are in control of the circumstances (the task was too hard) or to luck and do not take personal responsibility for the consequences of their behavior. Also results of the present research showed that executive managers are more emotionally than accountants, because they are more vulnerable to stress, executive managers with low self-efficacy tend to experience stress and burnout because they expect failure.

Research Question 25

Is there significant difference between the scores of self-concept with consideration of education level?
In order to examine the question twenty fifth, One Way ANOVA analysis was used. The four groups were compared with regard to self-concept scale and sub-scales. Because of \((p=0.033<0.05, p=0.035<0.05, p=0.043<0.05, p=0.014<0.05, p=0.0005<0.01, \text{ and } p=0.05<0.05)\), there were significant differences between at least two groups in abilities, self-confidence, self-acceptance, worthiness, present/past/future, beliefs and convictions, and sociability sub-scales, but there were not any significant differences \((p=0.985>0.05, p=0.380>0.05, p=0.293>0.05, \text{ and } p=0.213>0.05)\) between four groups in health and sex appropriateness, present/past/future, feeling of shame and guilt, emotional sub-scales, and self-concept scale. The results showed that the mean scores of postgraduates were lower than diploma, upper diploma, and graduates in abilities sub-scale, the mean scores of postgraduates were lower than upper diploma and graduates in self-confidence sub-scale, the mean scores of diploma were lower than upper diploma, and graduates in self-acceptance sub-scale, the mean scores of graduates were higher than diploma and upper diploma in worthiness sub-scale, the mean scores of upper diploma were higher than diploma, graduates, and postgraduates in present, past and future sub-scale, the mean scores of diploma were higher than graduates, and postgraduates, also the mean scores of upper diploma were higher than postgraduates in beliefs and convictions sub-scale, the mean scores of diploma were higher than upper diploma, graduates, and postgraduates, also the mean scores of upper diploma were lower than postgraduates in sociability sub-scale.

The results of current study showed that the ability of postgraduate employees were lower than other employees, it seems they cannot perform best in the job an opponent than other employees and do not tend to be quick and certain in their work and feel thwarted because they are unable to do as they desire, and their greatest weakness is that
they find difficult to complete the work without assistance from others, they have several
times give up doing a thing because they thought too little of their ability.

The results indicated that the self-confidence of postgraduate employees is lower
than upper diploma and bachelor employees, as well interpreted postgraduate employees
are weak in ability category, so their performance is weak in the job and this is difficult to
complete their work without aid from their colleagues, therefore they have low self-
acceptance.

The results showed that the worthiness of bachelor employee is higher than diploma
and upper diploma. Because they feel that they are respectable person for society and are
as good as anyone else, and they feel that the employees of organization who have less
education often take advice and suggestion from them for overall matters.

The results showed that upper diploma employees have better feeling to present,
past and future, they prefer not to spend much time dwelling on the past, also they look
forward to prepare themselves to attend what they intended to future, and they do not
spend much of the time worrying over the future and they have hope to future because
they were satisfied with their life in the past.

The results showed that diploma employees have higher beliefs and convictions
than upper diploma, graduates, and postgraduate employees; it may be interpreted that
employees who are less educated acquire their knowledge from other sources and they
have more conformity with society while the educated employees have less conformity
with society because they have their own knowledge and investigate about the spirituality
subjects by themselves.

The results showed that the diploma employees are more sociable than upper
diploma, graduates, and postgraduate employees, also postgraduate employees are more
sociable than upper diploma employees. It seems that there is a U-shaped relationship between education and sociability, the sociability rate is high in employees who are less educated and low in employees who are more educated and it is increased in employees who have higher qualification.

**Research Question 26**

Is there significant difference between the scores of self-concept with consideration of monthly salary?

In order to examine the twenty sixth question, One Way ANOVA analysis was used. The three groups were compared with regard to self-concept scale and sub-scales. Because of \((p=0.010<0.05, \ p=0.001<0.01, \text{ and } \ p=0.043<0.05)\), there was significant differences between at least two groups in abilities, self-confidence sub-scales and self-concept scale, but there was not any significant differences \((p=0.081>0.05, \ p=0.251>0.05, \ p=0.413>0.05, \ p=0.683>0.05, \ p=0.118>0.05, \ p=0.667>0.05, \ p=0.138>0.05, \text{ and } \ p=0.077>0.05)\) between three groups in health and sex appropriateness, self-acceptance, worthiness, present/past/future, beliefs and convictions, feeling of shame and guilt, sociability, and emotional sub-scales. The results showed that the mean scores of employees who get moderate salary were lower than employees who get high salary in abilities, self-confidence sub-scale, and overall self-concept scale. There is rare research existed between salary and self-concept, the results of current study is despite to the results of Cowins' (2002) study. He found that pay was not significantly correlated to nurses' self-concept. Because bank employees work place is different from hospital, so bank employees who get high salary are more able at workplace and also their self-confidence is increased because their wage is higher than their counterparts.
Consequently, they have high self-concept because their ability and self-confidence is found high.

**Research Question 27**

Is there significant difference between the scores of self-concept with consideration of job tenure?

In order to examine the twenty seventh question, One Way ANOVA analysis was used. The three groups were compared with regard to self-concept scale and sub-scales. Because of \( p=0.0005<0.01, p=0.001<0.01, p=0.002<0.01, \) and \( p=0.009<0.01 \), there was significant differences between at least two groups in health and sex appropriateness, abilities, self-confidence, self-acceptance, present/past/future, beliefs and convictions, sociability, emotional sub-scales and self-concept scale, but there was not any significant differences \( p=0.382>0.05 \) and \( p=0.147>0.05 \) between three groups in worthiness and feeling of shame and guilt sub-scales. The results showed that the mean scores of employees who had high job tenure were higher than employees who had low and moderate job tenure in health and sex appropriateness and present, past and future sub-scales, the mean scores of employees who had low job tenure were lower than employees who had moderate and high job tenure in abilities, self-confidence, sociability sub-scale, and overall self-concept scale, the mean scores of employees who had low job tenure were lower than employees who had moderate and high job tenure, and also the mean scores of employees who had high job tenure were higher than employees who had moderate job tenure in self-acceptance sub-scale, the mean scores of employees who had moderate job tenure were higher than employees who had low and high job tenure in beliefs and convictions sub-scale, and the mean scores of employees who had low job tenure were lower than employees who had moderate tenure in emotional sub-scale.
Similar finding were reported by Cowin (2002); he found that there is a strong relation existed between the nurse general self-concept and tenure (0.86 for the experienced nurse group and 0.79 for the student nurse group). Employees who have higher job tenure in all dimension and overall of self-concept had higher scores except worthiness and feeling of shame and guilt. May be more experienced employees are matured and adjusted by environment of organization, therefore their health and sex appropriateness, abilities, self-confidence, self-acceptance has been raised so they are satisfied with their present, past, and future life. More experienced employees have stronger spirituality beliefs and convictions because they are satisfied with their life and work; also they are more sociable because they have higher self-esteem and self-acceptance. The experienced employees reveal their feelings and are more emotionally active at work place than younger employees.

4-2-Conclusion and Suggestions

This research showed different results of the banking sector in Iran and India. The result of regression and correlation showed that organizational commitment has a strong relationship with job satisfaction. By comparing the job satisfaction of Iranian and Indian employees of bank, it was found that Iranian bank employees are less satisfied with their job. This paints a bleak picture for the development of government banks in Iran because the management skills of employees’ professionals are necessary for the country to promote and maintain sustainable economic growth. The study found that Iranian bank employees hold negative perceptions about their pay and promotion policies, which generates low job satisfaction, while their Indian counterparts hold favorable opinions about pay and promotion policies. The different perceptions of the employees may stem primarily from the discrepancy in the cost of living in the two countries. Age, gender.
position category, salary, and experience had impact on job satisfaction. Demographic variables seem to be an important variable in determining the job satisfaction of employees in the banking industry. One may conclude that, as age increase, the levels of job satisfaction may also increase, because increases in age increase the amount of job responsibility. The older employees expect to receive enhanced income before retirement period. Considering that female employees in Iran and India are becoming leading and productive contributors to the economy, their access to occupation in organization, including higher position, will significantly determine a change in gender inequality in the workforce. This access to occupation and the subsequent benefits to women's employment and promotional opportunities will affect their attitudes in a positive way and increase their level of job satisfaction. Such expectations also affect employees' attitudes in a positive way and increase their level of job satisfaction. Job position increases the amount of job satisfaction; managerial employees have more opportunities for growth in an organization and are more involved in planning and implementing any changes for growth in that organization because they have high prestige and self-esteem at work place. therefore their satisfaction with the job also increased. Salary is a strong determinant of job satisfaction, employees who get high salary are more satisfied with their work than employees who get low salary, as reported in the discussion of the results in Iran the rate of inflation is increasing day by day, so governmental banks should increase the wage and facilities of bank employees. Bank employees who have more experience are more satisfied with their job. Experience plays a very important role in job satisfaction. The results of this study need to be interpreted with some caveats in mind. Other factors may be responsible for the employees' job satisfaction among the respondents.
Also the results of this study showed that the Iranian bank employees have higher normative commitment than Indian bank employees. Because the Iranian employees cannot quit their organization and they feel obligations from others to remain in their work place and they are greatly concerned about what others would think to them for leaving. The results of this study showed that Types-B personality are more committed with their job than Types-A and Type-X personality. Type-A behavior pattern seems to be not committed to their work and organization because they want to do so many works in one time and the feel that they have not enough time to do all works, while Type-B behavior pattern does not face with work overload and stress. They do one work in one time, so they are found committed with their work and organization with which they are associated. The results showed that age has effect on organizational commitment with about the same impact that age had on job satisfaction, older employees are more experienced and they have least role ambiguity and role conflict while younger employees have more role ambiguity and role conflict because they face job rotation in their position so that not well adjusted with their work place and they tend to change their organization. The results showed that male are more committed with the organization than female, may be they have more work prestige at organization and their responsibilities are more than female, so the organizations should grant more responsibilities to female. The results of this research indicated that managers are more committed to their organization because they have more prestige at work. Less educated employees are more committed to organization because may be they feel if they quit their organization it is hard to find a favorable job. Experience and salary are two factors that showed greater impact on organizational commitment, because high commitment is increased by salary and experience.
These results showed that there are differences between Iranian and Indian bank employees on some dimensions of self-concept, as interpreted in the twenty question of this research work these differences seems to be the outcome of cultural and social factors. The Type-B personality is relax, not more ambitious, and have not feeling of guilt about time as Type-A so that they showed higher self-concept. Older employees are more mature and they have a clear perception from their life and capability. Male employees had higher scores in self-concept dimensions than female employees; it seems that society has different expectations from female and male, like female should be dependent, high conformity with society, and female have not opportunities to promote as well as male have, therefore their abilities, self-esteem, self-acceptance, and self-confidence is low. Job position, high qualification, high salary, and experience are strong variables that showed their effect on self-concept. Being manager gives prestige to employees and increases their self-concept. Higher education, being older, having higher salary also increases the self-concept of employees because society pays respect to educated and elder people who have high worth and so that they have showed greater satisfaction with their job.

The results of this study have important implications for bank employees. Iranian bank employees receive lower salaries and were less satisfied with their pay package than their Indian counterparts because the rate of inflation in Iran is higher than India. Job dissatisfaction may have an impact on performance, absenteeism, and staff turnover. Furthermore, some researchers believe that reward systems may mediate job satisfaction, organizational commitment and self-concept. Given that Iranian bank employees are paid less and are less satisfied with their pay, it follows that lower salaries translate into decreased satisfaction; low satisfaction translates into low morale, poor performance, and
ultimately low productivity. This leads to a negative multiplier effect so that low paid employees showed less satisfaction. If management initiates in this direction to increase the satisfaction, commitment, self-concept, attendance, performance, and productivity, the salaries of employees should be roughly comparable in proportion to their work assignments.

Results also indicated that non-managerial bank employees were less satisfied and relatively less committed with their job because of lack of opportunities for promotion. To lessen the dissatisfaction level the evaluation of employee’s performance and management should have to ensure that performance evaluations are fair and bias-free. Unfair evaluation and delayed promotion may have a negative multiplier effect on employees in the long-run will result in low commitment, poor self-concept, job dissatisfaction, poor performance, high turnover rates, and eventually low productivity and profitability. Bank managers and business leaders can be benefited from the results of this research work for their employees.

The results of this study clearly showed that Iranian bank employees are not much satisfied with their salary and job than their Indian counterparts, the salary and wage of bank employees of Iran is low, it is suggested that government should increase the rate of salary of employees to enhance their job satisfaction.

The qualification of bank employees in Iran are found lower than the Indian bank employees; therefore they get delayed promotion and not suitable wage from the bank. it is therefore suggested that management should encourage employees to pursue for higher degrees offering financial assistance, grants, work release programmes, and study leave with full pay benefits to help bank employees to make them more capable to move up to the middle and top positions in the banking industry in Iran.