2

REVIEW OF LITERATURE

2.1 JOB SATISFACTION

Very little research has focused on the individual consequences of ethical behaviour such as job satisfaction, stress and individual job performance. Some linkage can be drawn to the literature showing that altruistic behaviour and positive affect are correlated. Also of interest is the literature on internal values-work values conflict and how it affects performance (Brenner and Molander, 1977). Review of Literature on General Job Satisfaction has noticed a surge in research on Ethical Behaviour (Ford and Richardson, 1994). Survey research on middle level managers in India (n = 150) shows that when respondents perceived that successful managers in their organization behaved unethically their levels of job satisfaction were reduced. Reduction in satisfaction with the facet of supervision was the most pronounced, than to pay or promotion or co-worker or work (Viswesvaran and Deshpande, 1996).

Job satisfaction is a primary aspect of job attitude. The most important evidence indicating the condition of the organization getting worse is the lowest rate of job satisfaction, thus the job satisfaction is essential pre-requisite for healthy organizational environment (Kaya, 1995).

The 1990s witnessed a renewed interest in job satisfaction research among economists spawned by a series of papers by, in particular, Clark and Oswald, (1996). Clark makes use of three different measures of job satisfaction obtained from the first wave of the British Household Panel Survey (BHPS) and carries out an ordered probit analysis of the importance of the individual and workplace.
characteristics in explaining reported differences. His main findings, several of which have been replicated in later studies using additional and later waves from the BHPS are that being male, in the thirties or older, a union member, well-educated, working longer hours and being employed in larger establishments, all lower the individual’s level of job satisfaction. The data used by Clark and Oswald (1996) also come from the first wave of the BHPS (1991). The satisfaction model is estimated by ordering probit for two dependent variables: overall job satisfaction and pay satisfaction. The focus of their paper is on relative versus absolute income as a determinant of job satisfaction and in the case of the former on different comparison groups. Specifications with relative income clearly outperform those with absolute income as a regressor. They use the same variables as in Clark (1996) – obtaining similar results – plus two new ones: dummies for whether the employee is employed on a temporary contract and for whether she is in a managerial or supervisory position (D’Addio et al., 2007). 

They also makes use of longitudinal data for Denmark, European Community Household Panel, and estimates fixed effects ordered logit models using the estimation methods. For comparison and testing purposes a random effects ordered probit is also estimated. They estimate separately on the samples of men and women for individuals’ overall satisfaction with the jobs they hold, and found that using the fixed effects approach (that clearly rejects the random effects specification), considerably reduce the number of key explanatory variables. In addition to wages, good health and being a public sector employee is particularly important in explaining individual differences in job satisfaction. They also suggested that the impact of being employed on a temporary contract or working in the public sector differs between the genders.

Many attempts are made to find determinants of job satisfaction and its relationship with other variables, but most of the study is done in the west. Ahmad et al., (2012) utilized survey data collected from 310 employees of 15 advertising agencies of Islamabad (Pakistan) to test interdependency of job satisfaction and job
performance, effect of organizational commitment and attitude towards work on job satisfaction and impact of organizational commitment and attitude towards work on performance. They analyzed response patterns by gender, education, department, income and age, the results shows a weak relation between job satisfaction and performance where as organizational commitment has strong positive relation with performance and attitude towards work has a strong positive relation with job satisfaction. Their study identified insignificant impact of organizational commitment on job satisfaction and attitude towards work on job performance.

Bryson *et. al.*, (2010) used link of employer–employee data and investigated the job satisfaction effect of union membership in Britain. They developed a model that simultaneously controls the determinants of individual membership status and for the selection of employees into occupations according to union coverage and found a negative association between membership and satisfaction. However, having accounted for selection effects, they found that the negative association is confined to non-covered employees. This was consistent with ‘voice’ effects, whereby non-covered members’ voice dissatisfaction to achieve union goals, and with the possibility that membership increases preferences for collective bargaining, thus lowering members’ satisfaction in non-covered environments.

Sharma and Bajpai (2010) hypothesized that there is a significant difference in the degree of effective leadership in public sector and private sector organization. They collected data from 250 employees consisting of managerial and non-managerial staff from both the public sector and private sector organizations. Their results revealed that employees in public sector organization have a greater degree of effective leadership in comparison to private sector organizations and also the job satisfaction increases or decreases based on an increase or decrease in effective leadership. The purpose of the study was to invoke effective leadership in private sector organization. Obtained results were in the line of the hypotheses. In terms of effective leadership; a significant difference was noticed between public sector and
private sector organization and as expected, the public sector has exhibited a higher degree of effective leadership as compared to private sector employees. Most importantly, they concluded that effective leadership had been proven as the catalyst for enhancing the job satisfaction level of employees.

Job satisfaction is a pleasurable emotional state, resulting from personal and job related variables. Job satisfaction describes how far an individual is satisfied with his/her job. There are numerous variables that influence job satisfaction of an employee. Some of the important variables are the level of pay and benefits, fairness of the promotion system, the quality of the working conditions, leadership, and social relationship with others, feeling of doing a job worthy, obtaining cooperation from customer, recognition outside the bank, job security and sympathetic attitude of the management. In addition to these, there are several other variables which individually and collectively contribute to job satisfaction (Thangaswamy, A., 2011).

Lenge et.al., (2010) explored the link between cultural, behavioural traits, the potential effect of industrialisation and multiple domains of job satisfaction, utilising survey data collected from public and private service sector employees in Shillong, the capital city of Meghalaya in the North East Region (NER) of India. Results from ordering probit regressions demonstrated a statistically significant impact on both, extrinsic and intrinsic moderating factors in Indian employees’ job satisfaction. In view of India’s widely reported collectivistic cultural traits, which are assumed to emphasise primarily the importance of extrinsic job aspects, their findings were surprising. They suggest that in the wake of India’s significant economic developments the impact of intrinsic job rewards has played ‘catch-up’ with that of their extrinsic counterparts. As such, the study provided evidence in support of embracing human resource management (HRM) practices that incentives Indian employees not only through their traditional methods aimed at extrinsic job rewards but also by explicitly addressing individual ambitions, needs and aspirations.
2.2 JOB SATISFACTION IN BANKING SECTOR

The efficiency and performance of an employee are often hampered by his socio-economic conditions. As these are out of the periphery of formal organizational jurisdiction and could hardly be changed, it is always better for the management to concentrate on the job variables which determine job satisfaction and are considered deficiency areas. These might include environmental factors related to the job, such as pay and benefits satisfaction, promotional opportunities, equipment and resources, to aiming, workload and supervisory relationships. The managements may conduct this type of job satisfaction surveys at least once in two years. This would enable the management to take steps to improve the employees’ job satisfaction.

Many researchers assume that there is no relationship between job satisfaction and job performance. Yet, we have no standard way of measuring job satisfaction and the findings of individual studies often seem unique to a particular set of employees. In a service industry like banking, the importance of job satisfaction needs to be emphasized since the major input in the industry is human resources (Chidambram and Rama, 2006).

Employees in many countries increasingly complain about high and rising levels of stress at work. As stress levels have increased, employers have faced rising medical bills, more accident insurance claims, increased absenteeism, and declining morale. Most corporate efforts to handle the problem have focused on the symptoms of stress, for example, therapy, counselling, gym memberships, and in-house exercise facilities. Professor Robert Karaseck recommended a different approach based on work re-design for greater job enrichment. He argues that stress is caused by heavy work demands of the job itself, which the unskilled employees with little control over how the work is done cannot adapt to or modify (Keeley and Harcourt, 2001).
Keeley’s study tests Karasek’s theory using a sample of employees from the Reserve Bank of New Zealand. In general, they find that some stress symptoms decline as skill discretion and decision authority increase, even if work demands are light. They also find that some stress symptoms decline as work demands decrease, even if the authority and skill levels are high. As a result, they argue that managers could reduce stress in the workplace by enriching jobs, as Karasek advises, but also by reducing work demands. They utilized Karasek’s job strain model to predict a variety of potential responses to prolonged stress at the New Zealand Reserve Bank. According to the model, two basic dimensions, work demands and decision latitude, make it possible to predict mental strain. Work demands are the psychological stressors the job places on the worker and include: the volume of work, the speed of work, the lack of time, and the conflicts involved in having to do different types of work at the same time.

Decision latitude encompasses decision authority, which refers to the workers’ authority to make decisions involving how the work is done, and skill discretion, which refers to his or her opportunity to use a variety of skills on the job. Mental strain results from the combination of heavy work demands and low decision latitude or control. Essentially, heavy work demands create a state of arousal in the worker, typically accompanied by a faster heartbeat and higher blood pressure. In a high control job, the worker has the freedom to develop a coping response to reduce the arousal level. In a low control job, the worker’s freedom of action is severely constrained and so arousal levels build up and eventually manifest themselves as heart disease, emotional exhaustion, depression or some other stress-related ailment or disorder (Karasek et. al., 1982\textsuperscript{18}). Finally, in a study of 1,489 hospital workers, de Jonge et. al., (1999\textsuperscript{19}) found evidence for the model with respect to work motivation and job satisfaction, but not for job related anxiety and emotional exhaustion.

There is a little relationship in age, income, length of service, while education, caste and skill had a stronger association with job satisfaction (Rao, 1971\textsuperscript{20}). Singh
and Singh (1980) found that job satisfaction was related to age, income, tenure, marital status, education and number of dependants. Results indicated that job satisfaction was the greatest during the first few years, but decreased or increased with experience and that marital status affected job satisfaction.

A study on banking industry provided evidence to the effect that the three independent variables, namely occupational level, job involvement and sense of participation affected job satisfaction positively (Singh and Pestonjee, 1990). Kamal and Sengupta (2008) found that with the change of satisfaction determinants, level of job satisfaction also varies. It is also observed that as a person ages, his job satisfaction shows an increasing trend. With age, spiritualism of the person increases, but his alternatives for change decreases. Younger employees have more energy, more expectations and more options, and hence have lesser satisfaction with the job. Overall the job satisfaction of bank officers though they found was not very high but still satisfactory, and there was still considerable room for improvements.

Five components of job satisfaction; work, pay, promotion, salary and recognition, were examined besides overall job satisfaction by Irshad and Khalid (2010). The aim of their study was to examine job satisfaction level of bank employees in Punjab Province, and the result of their study reveals that employees of private banks were more satisfied with pay, recognition, and working hours as compared to public sector bank employees. Whereas, the employees of the public sector were satisfied with job security as compared to private sector bank employees. However, private sector banks do not provide job security and would lay off their employees in cases of poor performance or adverse market conditions (Jha et. al., 2008).

Job satisfaction is a heavily researched area of inquiry. Locke (1976) defining job satisfaction as “a pleasurable or positive emotional state, resulting from the appraisal of one’s job.” He estimated that about 3,350 articles or dissertations had been written on jobs satisfaction.
The role of organization’s culture on the job satisfaction of the employees belonging to the banking sector was studied in Pakistan (Khan et. al., 2011). Their study operationally defined culture in terms of supervisor support, communication, rules & policies and rewards & benefits. The data were collected through the distribution of a standardized questionnaire among 150 employees through a stratified random sampling. The validity of the scale was ensured using factor analysis and internal consistency was checked using Cronbach’s alpha. They analysed data analyzed using correlation and regression analysis, and the result shows that supervisor support and open communication make a significant impact on job satisfaction’s level (p <0.05). Whereas, rules and policies, rewards and benefits has no impact on the job satisfaction of the employees. According to them employee job satisfaction depends upon individual to individual nevertheless supervisor support and communication is not the only determinant of job satisfaction.

The most important factor contributing to the success of any organization is its work force which provides an inimitable source of competitive advantage. One of the concepts which have been studied numerously in the past is the job satisfaction, which is one of the most common factors which enable the employees to be more motivated, committed and loyal towards their work and effectively participate in achieving the organization’s over all goals (Chang & Lee, 2007). Culture has a direct impact on the job satisfaction of the employees; it has been observed through literature the more the organization is flexible, follows the participative management style with a strong communication and acknowledge with the rewards and benefits unbiased distribution higher will be the satisfaction level of the employees followed by organization moving on the track of success (Mckinnon, 2003).
Communication is one of the very important functions of all the departments of the organization, by considering organization as a social system than their activation and coordination are focused on the communication (Goris, 2006). 

Job stress is considered as the harmful physical and emotional response that occurs when there is a poor match between job demands and capabilities, resources or needs of the employee. Job satisfaction describes how comfortable an individual is with own job. A self-develop research model was tested by Weerasinghe and Batagoda, (2011), where job stress is stated as the independent variable. With the help of Correlation analysis and regression analysis they tested the hypothesis and found that there were a high degree of job stress among branch managers of private commercial banks while having a moderate degree of job stress among branch managers of public banks. Their findings revealed that women managers have a higher degree of job stress than male managers. Managers in public banks were highly satisfied while managers in private banks had either moderate or low level of job satisfaction. Their study confirmed that job stress is significantly correlated with job satisfaction. Though job stress is a significant predictor of job satisfaction, it can be concluded that too little or too much of job stress leads to have low levels of job satisfaction and moderate level of job stress leads to have a high level of job satisfaction, in the tested domain.

The association between job stress and job satisfaction is well established and it is a negative relationship. It means higher job stress is related to lower job satisfaction and vice versa. Job stress can reduce productivity, increase mistakes and accidents at work (David et. al., 2009).

Job satisfaction also influences on customer perception of service quality. Role conflict is taken as an important job stressor that is faced due to the multiple roles. Role conflict may start when two or more concurrent and unsuited expectations exist at the same time. Role conflict involves contradiction in expectations. Role
conflicts increase job stress and decreases job satisfaction among both men and women (Spector, 1997). 

Employee performance appraisal is an indispensable part of every organization, including banks in India. The Indian banking sector is one of the oldest, biggest, and fastest growing financial service sectors which have seen tremendous progress post liberalization. Arrival of new banks, the robust growth of domestic economy, and rapid growth of the Indian corporate sector, technological deployments, and rising household incomes are some of the factors contributing to its growth. Making international presence, attracting and retaining talents, and overhaul of HR practices are some of the challenges being faced by banks in India. The Indian banking system can be broadly categorized into scheduled and non-scheduled commercial banks. Scheduled commercial banks can be further classified into public and private sector banks (old and new) and foreign banks. Over a period of time, differences have been observed between public and private sector banks on various parameters (Shrivastava and Purang, 2011).

Public and private sector banks differ from each other in terms of structure, operations, and efficiency. The public sector banks are largely regulated by the government, whereas the private sector banks are regulated by the private bodies. Structurally, public sector banks have a wide network of branches largely concentrated in the rural and semi-urban areas as contrasted to private sector banks which are mainly concentrated in urban and metropolitan areas. Public and private sector banks differ with respect to their background and work culture. It has been observed that the work culture of public sector banks was based on the socioeconomic responsibility concept, in which profitability was secondary. They were and are still involved in variety of non-profit social sector welfare activities. On the other hand, private sector banks work toward profitability (Bajpai and Srivastava, 2004).
Organizational Climate (OC) of new private sector banks and foreign banks in India was perceived as significantly better vis-à-vis public sector banks. The difference was seen on leadership, motivation, communication, interaction influence, decision making, goal setting, and control process aspects of OC. Recent SWOT analysis of private banks (Singh and Kohli, 2006) revealed that new private sector banks are different from the traditional banks (public sector banks and old private sector banks).

The study on work attitudes in the USA and Japan found that satisfaction was positive and strongly correlated with commitment. Good feelings about the job lead to loyalty and identification with the organization. In Lebanon, job opportunities are limited, individuals hang on to their jobs, and even when they are not as satisfied, they continue to be highly committed. Correlations between the subscales of job satisfaction (intrinsic and extrinsic) and organizational commitment were significant. Job satisfaction subscales were strongly and positively correlated among themselves. Correlations between job satisfaction subscales and organizational commitment were significantly positive (Dirani and Kuchinke, 2011). It is found that organizations with a higher average of job satisfaction perform better than organizations with less job satisfaction average (Ostroff, 1992).

Herzberg et al., (1959) formulated the two-factor theory of job satisfaction and postulated that satisfaction and dissatisfaction were two separate and sometimes even unrelated phenomena. Intrinsic factors named ‘motivators’ (that is, factors intrinsic to the nature and experience of doing work) were found to be job ‘satisfies’ and included achievement, recognition, the work itself and responsibility. Extrinsic factors which they named ‘hygiene’ factors were found to be job ‘dissatisfies’ and included company policy, administration, supervision, salary, interpersonal relations and working conditions. Herzberg and Mausner’s Motivation-Hygiene theory has dominated the study of the nature of job
satisfaction, and formed a basis for the development of the job satisfaction assessment.

Ambrose et al., (2005\textsuperscript{40}) conducted a qualitative study to investigate faculty satisfaction and retention. The study focused on the faculty of a private university over a period of 2 years, and their findings suggested sources of satisfaction or dissatisfaction clustered into areas such as salaries, collegiality, mentoring, and the reappointment, promotion, and tenure process of departmental heads.

Job Satisfaction is dependent on supervisor behaviour, co-worker behaviour, pay and promotion, job and working condition and organizational aspects. In the case of job satisfaction aspects the commercial banks perceived pay and promotion is an indispensable factor to decide their satisfaction level. The employees have significant inclination towards optimistic supervisory behaviour and pleasant organizational setup. The factor analysis meticulously identified that the job suitability as well as the working condition and other interpersonal relationship among the workers are able to ascertain their level of satisfaction within the working domain. Employees must be cared for and counselled in order to increase their satisfaction level in the organization based on the aspects identified as per above analysis. Banks being the financial backbone of the country will be ruined only by such meagre percentage of less satisfied people. If less job satisfaction is not cared for then it would automatically lead to job dissatisfaction and therefore it would lead to negligent behaviour and turnover of employees (Sowmya and Panchanatham, 2011\textsuperscript{41}).

Job characteristics are predictor of work motivation and job satisfaction (Azas et al., (2012\textsuperscript{42}). They procured data with the help of an administration of questionnaire to bank officer working in both the public and private sector banks in Andhra Pradesh. The principal tools they used for were correlation and multiple regression analysis. Their results reveal that Skill variety identified as significant and positive predictors of the job satisfaction, whereas task identity, task
significance, autonomy and feedback are negative predictor of job satisfaction. With regard to intrinsic motivation is caused by Task significance, autonomy and feedback are significantly and positively predictor of intrinsic motivation. Autonomy is only the dimension which is negatively predicting of extrinsic motivation.

Job satisfaction has long been an important concept in the organizational study of the responses employees have to their jobs. The identification of factors that relate and give impact on turnover intentions is considered as important due to some recent evidence that job characteristics and job satisfaction is more efficacious predictor of turnover intentions than is intended to remain. The design of job has long been considered an important influence on individuals’ intrinsic motivation and later lead to higher job performance level of employees (Amabile, 1985).

Robbins (1994) said that job satisfaction refers to an individual’s general attitude towards his or her job. A person with high level of job satisfaction holds a positive attitude towards his job, a person who is dissatisfied with his or her job holds negative attitude about the job. When people speak of employee attitudes, more often than they not mean job satisfaction. In fact, the two terms are frequently used interchangeably.

Job satisfaction is the result of various attitudes in all probability, activated by a worker’s needs and their fulfilment (through work), a worker exhibits towards his job, towards related factors and towards life in general. More explicitly explained a worker’s experience of satisfaction or dissatisfaction with his job, or any aspect of it, in large part, the consequences of the extent of his positive or negative job attitude (Singh, 2005).

After analyzing Job Satisfaction of bank employees, researchers concluded that training and development programmes must be provided to them at regular intervals to update their knowledge and skills. Salaries to the employees must be
given in accordance with their experience in the job. The kind of work given to an employee should be according to his/her abilities and knowledge and their efforts for doing a particular task must be valued by giving appreciations and rewards to the employees for their hard work so that their level of motivation increases (Sehgal, 2012).

The researcher studied on different problems faced by employees due to high stress at work place and tries to find out a way to increase their Emotional Intelligence, which in turn supports the employees to reduce and manage their stress. Their result shows that the EI competencies have a positive and strong impact on reducing stress. They concluded that more than 80% employees of banking sector experience stress on a daily basis and expect the management to support to solve the causes of stress. Respondents selected for this study shown positive approach and provided their valuable time and interest to participate in the study and it was observed that they were also willing to learn, undergo and explore their personal Emotional Intelligence capabilities (Purushothaman et. al., 2012).

In recent times, huge interest has been given by organizations to examine conditions or factors that foster greater employee satisfaction. The interest is to be believed that the behaviours of satisfied employees made positive contributions to the organizational effectiveness and performance. Researchers studied to reveal the relationships between employees’ satisfaction and office environments. The employee is one of the key factors of the organization’s success. No organization can succeed without a certain level of satisfaction and effort from its employees. Organizations often attempt to satisfy its employees to gain their needs and loyalty. The elements identified in the theoretical foundation were reviewed and compared to the findings of the empirical research. Their satisfaction was reviewed from a strategic point of view. Finally, the relation to employee loyalty and profitability was illuminated. On the basis of survey, they found that important of need are improvements in employee’ satisfaction, employee productivity, health well-being and growth of the organization (Meena and Dangayach, 2012).
Determinants of Job Satisfaction in State Bank of India at Indore: An Empirical Analysis with Prediction and Control

Jehanzeb et. al., (2012) examine the impacts of rewards and motivation using perceived amount of rewards on job satisfaction in both public and private banks of Saudi Arabia. In their study 568 employees were participated from both sectors. To conduct the study regression analysis was developed and tests the relationship between rewards, motivation and job satisfaction. They concluded that (1) rewards have positive significance of motivation, (2) motivation is positively related to the job satisfaction (3) rewards have a positive significant effect on job satisfaction.

Organizations like banking sector have determined a balance between the performance of the employees and their commitment to the work which in result of job satisfaction. Reward and motivation are the two main factors that have an effect on the job satisfaction and motivation of employees. In reference to statistics, there is a significant relationship between reward and recognition, and between motivation and job satisfaction. Providing the financial benefit to employees without any prominent expression also loses its importance. Rewards have a direct link with the motivation and job satisfaction of the employees. Variations in rewards and recognition can bring a positive change in work motivation and job satisfaction of the employee (Ali and Ahmed, 2009).

In any organization, rewards play an important role in building and sustaining the commitment among employees that ensures a high standard of performance and workforce constancy. According to the individual–organization exchange theme, individuals enter organizations with specific set of skills, desires and goals, and expect in return a decent working environment where they can use their skills, satisfy desires, and attain their goals (Mottaz, 1988).

According to the literature the rewards distinguishes into three main types that individuals seek from their organization i.e. extrinsic, intrinsic and social rewards (Williamson et. al., 2009). Extrinsic rewards are the physical benefits provided by the organization such as pay, bonus, fringe benefits and career development opportunities. Intrinsic rewards refer to the rewards that come from the content of
the job itself, and encompass motivational characteristics of the job such as autonomy, role clarity and training. Social rewards arise from the interaction with other people on the job and may include having supportive relationships with supervisor and co-workers.

Sharma and Mani (2012) classified the dimensions of employee satisfaction in banks into six factors (job-specific factor, working environment, management behaviour, training and development opportunities and other benefits, and interpersonal relationship). Among these six factors, job-specific factor contributes the highest towards employee satisfaction; while interpersonal relationship factor contributes the lowest. They also found that employee if foreign banks are more satisfied than those of private and public banks.

Literature revealed that the overall satisfaction of the officers of Janata Bank Limited (JBL) Bangladesh was at the satisfactory level. But from the analysis of the individual aspect of job three areas (promotion, salary and benefits) are identifying sources of dissatisfaction. On the other hand, six different aspects of job areas (supervision, operating procedure, co-workers, reward, nature of works and communication system) are identified as sources of satisfaction. The overall result of the study shows that the officers of JBL are significantly satisfied (Ahmed and Uddin, 2012). They also discussed that the performance of a bank mostly depends upon the level of its customer satisfaction. Bank, as a service oriented organization, will lose the confidence of the clients if it fails to serve them properly. Any problem related to customer service causes customer dissatisfaction. Everybody will confess the truth that a set of dissatisfied employees can’t satisfy its customers perfectly. Privatization of the national bank is not a solution for making a bank profitable rather job satisfaction of officers is important.

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indispensable factor to decide their satisfaction level. The employees have significant inclination towards optimistic supervisory behaviour and pleasant organizational setup. The factor analysis meticulously identified that the job suitability as well as the working condition and other interpersonal relationship among the workers are able to ascertain their level of satisfaction within the working domain. Employees must be cared for and counselled in order to increase their satisfaction level in the organization based on the aspects identified as per above analysis. Banks being the financial backbone of the country will be ruined only by such meagre percentage of less satisfied people. If less job satisfaction is not cared for then it would automatically lead to job dissatisfaction and therefore it would lead to negligent behaviour and turnover of employees (Panghl and Bhambu, 2013).

In their study of Bank employees, Brown and Mitchell (1993) documented numerous significant negative links between various organizational obstacles and employee job satisfaction. Furthermore, the literature concerning total quality management (TQM) is clear on the importance of removing all organizational obstacles to optimizing organizational performance and employee attitudes.

2.3 JOB SATISFACTION IN NON BANKING SECTORS

Satisfaction with the performance appraisal process as well as good relationships with supervisors significantly affects overall job satisfaction of municipal government employees. The results suggested that local governments should strive to eliminate discomfort and distrust of the performance appraisal process and develop work environments that foster mutually trustworthy relationships with supervisors, perhaps through better communication and employee empowerment (e.g., delegation of power from supervisors to subordinates, power sharing, participative management) (Ellickson and Logsdon, 2001).
Employee age is another potential antecedent of job satisfaction that has been frequently analyzed in the literature. Bedeian et al., (1992) argue that 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 them. Others believe that older employees are more likely than younger employees to have established a better person-environment fit resulting in higher job satisfaction.

Because satisfaction is influenced by factors such as employee perceptions of the performance appraisal's timeliness, accuracy, usefulness, and feedback procedures, research focusing on Rater training for performance appraisal, accountability, and communications may provide clues about how government officials can develop a sense of fairness in this process (Kikoski, 1999).

Al-Enezi et al., (2003) worked on Job satisfaction and organisational effectiveness among health information administration professionals in Kuwait, and analysed in relation to selected background, work environment and organisational characteristics. They found that remuneration compatible with qualifications, opportunity for continuing education, and work experience had a significant and positive relationship to job satisfaction. They also concluded that the provision of continuing education, availability of orientation and job description, effective supervision, and remuneration compatible with qualifications are facilitators of job satisfaction and organisational effectiveness.

Research has also established that perceived fair rewards act as a predictor of job satisfaction (Blegen & Mueller 1987). Intrinsic factors such as self-esteem, respect and recognition, autonomy in professional work, use of expertise, and control, have been found to be more important than extrinsic factors such as pay and workload.
Experience is a surrogate measure for age; relatively older people feel more settled in their jobs and hence are satisfied (Shah et al., 2001). Employees with secondary or a higher secondary education reported a lower job satisfaction than those with higher levels of training. In the health information administration departments, those who have only secondary or higher secondary education do not have any chance of being promoted to the rank of a supervisor. Therefore, for them, it may be perceived to be a dead-end career, perhaps leading to a higher level of dissatisfaction.

The workload has the second largest impact emphasizes the relative importance of job stress in determining levels of nurses’ job satisfaction (Seo et al., 2004). Their finding was consistent with the results obtained in other empirical studies which have shown that the job stress variables have negative impacts on job satisfaction. Supervisory support was found to have a significant net effect on job satisfaction. They found that significant determinants of job satisfaction include the psychological variables of positive and negative affectivity, the environmental variable of job opportunities, and the structural variables of role ambiguity, work overload, and promotional chances. This finding provides strong empirical evidence for the importance of psychological and environmental variables in explaining job satisfaction. In addition, the results also confirmed the usefulness of structural variables, which have been examined in a large number of previous job satisfaction studies.

Employees with high positive affectivity are more likely to be satisfied with their jobs than those with low positive affectivity. Negative affectivity, in contrast, refers to the degree to which an individual is predisposed to experience discomfort across time and situations. That is, employees with high negative affectivity are less likely to be satisfied with their jobs than those with low negative affectivity. There is consistent support in the literature for the impact of positive and negative affectivity on satisfaction (Levin and Stokes, 1989).
Job satisfaction among nurses has been identified as a key factor in nurses turnover with the empirical literature suggesting that it is related to a number of organizational, professional and personal variables (Lu et. al., 2005). Hospital nurses’ positive feelings regarding their working lives may be influenced by developments in the health care system and the nursing profession in Mainland China. Nurses’ educational level is an influencing factor in nurses’ views and experiences of their working lives with the findings suggesting the need to develop a clinical career ladder for nursing staff in Mainland China (Lu et. al., 2007). Their study also indicates that the bachelor degree nurses had the weaker professional commitment and a higher level of role conflict. It is suggested that nurses’ educational background should be considered an important factor in understanding nurses’ working lives and may indicate the need for a clinical career ladder for nursing staff in Mainland China.

The companies those are lagging behind in certain areas of job satisfaction & job stress need to be developed so that their employees show good performance level, as it was proved that performance level lowers with high stress & rises with high satisfaction scores (Shahu and Gole, 2008). The awareness program pertaining to stress & satisfaction is to be taken up in the industries to make them aware of the benefits of knowledge of stress and its relationship with satisfaction and achievement of goal of industries. According to them simply based upon the measurement of stress level, company itself can take steps to reduce the stress level.

Bos et. al., (2009) found that statistically significant differences concerning work characteristics between age groups are present, but rather small. Regression analyses revealed that negative association of the job demands workload and conflicts at work with job satisfaction faded by adding job resources. Job resources were most correlated with more job satisfaction, especially more skill discretion and more relations with colleagues. They found that skill discretion and relations with colleagues are major determinants of job satisfaction. However, according to
them, attention should also be given to conflicts at work, support from supervisor and opportunities for further education, because the mean scores of these work characteristics were disappointing in almost all age groups. The latter two characteristics were found to be associated significantly to job satisfaction in older workers.

Ahsan et. al., (2009\textsuperscript{69}) worked on job satisfaction among university staff in Malaysia and found that unhealthy job stress among the people responsible in assisting that future generation’s education will ultimately affect their intellectual and social abilities.

The management role of an organization is one of the aspects that affect work-related stress among workers. Workers in an organization can face occupational stress through the role stress that the management gave. Role stress means anything about an organizational role that produces adverse consequences for the individual. Management will have their own role that stands as they’re related. Role related is concerned with how individuals perceive the expectations others have of them and includes role ambiguity and role conflict (Alexandros-Stamatios et. al., 2003\textsuperscript{70}).

Role ambiguity is another aspect that affects job stress in the workplace. According to Beehr et. al., (1976\textsuperscript{71}), role ambiguity exists when an individual lacks information about the requirements of his or her role, how those role requirements are to be met, and the evaluative procedures available to ensure that the role is being performed successfully.

Aguilar and Vlosky, (2010\textsuperscript{72}) compares levels of job satisfaction among male and female cooperative extension workers in the United States. There is a high level of job satisfaction among cooperative extension workers and no statistically significant differences between males and females. However, when modelling job satisfaction as a function of (1) Control/Autonomy/ Influence, (2) Challenge, (3)
Performance Measures, (4) Feedback, (5) Instrumentality and (6) Stability/Security, they detect gender differences. Women place a higher importance on job Stability/Security as a factor influencing job satisfaction. However, the levels of Feedback and Instrumentality are less important determinants of job satisfaction to females than to males.

Recent research efforts studying job satisfaction have explored the differences between women and men in different countries and sectors of the economy. Although women’s job conditions are usually worse than men’s, women report higher levels of job satisfaction (Clark, 1997). According to Pook et. al. (2003) there is gender bias in regard to job satisfaction. They surveyed 932 employees in Eastern Europe to explore the impact of gender bias on job satisfaction. Results suggest that women are less likely to receive help from their managers toward advancement and are less satisfied than men with the work they perform. This situation may be the result of being assigned less-challenging tasks, non commensurate with their backgrounds.

Abdulla et. al., (2010) identified the factors affecting job satisfaction in the UAE. Especially as they examine the relative effects of demographic and environmental factors on job satisfaction among Dubai Police employees. Their finding shows that in a collective culture, such as UAE, both intrinsic and extrinsic factors can be a source of job satisfaction or dissatisfaction. Their results reveal that environmental factors are better predictors of job satisfaction than are demographic factors. According to them salary and incentives are the most important determinants of job satisfaction.

Organisational interest in job satisfaction has been also motivated by humanitarian interests, namely the notion that employees deserve to be treated with respect and have their psychological and physical well-being maximised. The second important finding is that low job satisfaction has negative outcomes, such as
withdrawal behaviour, increasing costs, decreasing profits and, eventually, customer dissatisfaction (Zeffane et al., 2008).

Individuals with an internal locus of control orientation appear more motivated, perform better on the job, express higher job satisfaction levels than individuals with an external locus of control (Locke, 1983). A study on school teachers confirmed significant relationship of job satisfaction with school environment and locus of control in school teachers (Basak and Ghosh, 2011). Teachers with internal locus of control, believing that event results primarily from their own behaviour and action, assuming that their efforts will be successful are more satisfied with their jobs. Teachers who believe that their environment, some higher power, or other people control their decisions and their life (external locus of control), they do not involve in institute innovative materials and do not utilize one’s skills and abilities in designing one’s work (creativity) as well as freedom to experiment. They also observed that teachers having a good relationship with colleagues and students can better adjust to the working conditions, feel more secure, take part in the decision making of the school and receive recognition from all. Demographic variables, for example, teaching medium, job status and type of class in which teachers teach also affect one’s job satisfaction. When teachers are satisfied, the rate of attrition is reduced, collegiality is enhanced, and job performance improves (Woods and Weasmer, 2002).

Job satisfaction is particularly important in the service industries since it involves direct contact with customers and thus has a direct influence on company performance. Martin-Garcia et al., (2011) analysed the impact of 10 working conditions on job satisfaction by means of structural equation modelling in a representative stratified random sample of 1553 service sector employees in Catalonia, Spain. Significant effects on social aspects (recognition of a job well done and social support) were found, followed by psychological loads (emotional demands and job insecurity) and by task contents (development and meaning, and predictability).
Psychological demands (certain authors have named this ‘workload’) are an indicator of the difficulty of the task in relation to the mental or emotional load, work speed or overload, but do not take into account physical loads, risks, or ergonomics. Influence (certain authors refer to it as ‘control’, autonomy, or active work) refers to the fact that workers are able to decide certain questions on their own. Social support refers to all possible levels of social relations at work, with both colleagues and superiors. In general, it is considered that psychological demands are negatively associated with job satisfaction, while the ability to influence one’s job and social relationships are aspects that contribute to job satisfaction (Karsh et. al., 2005). 

Rehman et. al. (2012) examined the impact of job stress on employee job satisfaction. They took a sample of 150 employees from the private colleges of Pakistan. They measured job stress by workload pressure and physical environment. They found that stress is positively related to employee job satisfaction which is contradicted to earlier studies that the stressor workload, physical environment negative affect the employee’s job satisfaction.

Shivakumar and Siddqui (2012) carried out analysis of employee satisfaction in the IT sector in Chennai, Tamilnadu. They found the major causes of employee satisfaction and dissatisfaction and the impact of employee’s satisfaction on various organizational parameters. The primary data for the study was compiled through job satisfaction questionnaire. From the questionnaire nine factors of job satisfaction were assessed among the IT professionals. The factors included in the investigation as nine independent variables were analyzed. Mean, standard deviation and Pearson correlation statistical tools were used. They found from the descriptive statistical analysis IT professionals are very much dissatisfied with fringe benefits, the nature of work, and contingent rewards while moderating satisfied with communication and operating condition. They are slightly satisfied with pay, promotion opportunity and supervision in IT industries. Researchers recommended that the top management of IT industries must give special attention.
to some factors of job satisfaction like fringe benefits, the nature of work, contingent rewards, communication and operating conditions to increases the level of job satisfaction.

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