

MEASUREMENT OF JOB SATISFACTION OF GOVERNMENT BANKERS: AN EMPIRICAL STUDY ON SONALI BANK LTD

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ABSTRACT

The term Job Satisfaction is widely used in Human Resource Management. Job satisfaction is important to attract and retain talent workforce. Organization can ensure a competitive advantage over the key rivals through confirming the satisfaction of employees towards job. Organization need to meet the expectations of employees' which shall ensure their job satisfaction. The purpose of the study is to measure the job satisfaction in government bank employees' of Bangladesh basing on the Sonali Bank Limited. This study is a quantitative analysis. Both primary and secondary data have been used to conduct the study. The targeted population of the study is the employees of Sonali Bank Ltd. The sample size of the study is 100. The research has been conducted basing on four (4) hypotheses. The questionnaire has been prepared to justify the hypotheses. Different statistical tools have been used to evaluate the response of employees. MS-Excel-2007 has been used to analyze the data and find out the result. 'Z' test has been used to test the hypotheses. The study found that the employees of government bank are satisfied towards their job basing on the Sonali Bank Limited. The study shows that, the bank has still some limitations to satisfy the employees' needs. Finally, some recommendations are given to overcome the limitations of the bank.

Keywords: Human Resources Management (HRM), Job Satisfaction, Work Environment, Job Security.

INTRODUCTION

In today's competitive business era, HRM practices and Organizational commitment have been identified as the basis for gaining sustained competitive advantages, particularly for organization operating in challenging and changing international competitive environments (Buck, et al., 2002). Dramatic advances of Information and Communication Technology (ICT), changing mix and personal values of the workforce, emergence of the knowledge economy and increasing global competition have created enormous challenges on organizations (Majumder, 2012). Efficient Human Resources can ensure the utmost satisfaction of employees' towards their job which shall help organization to cope up with different challenges.

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Job satisfaction is the positive feelings of employees towards the organization. It is the measurement of employees' satisfaction on their job. Job satisfaction motivates employees to be with the organization for long run and also acts as a part of the organization as family. Every business is a people of business. People are the hearts of every successful business that make things happen. Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job and job experiences.

When people speak of employee attitudes, they often mean job satisfaction (Robbins, 2003). Human capital is its most valuable resource, which provides the solid foundation needed to build long-term profitability and ongoing success of an organization. If people of the organization are satisfied towards their job or work than it helps organization to achieve their targeted goal. Job performance is directly related with the job satisfaction. Job satisfaction plays an important role to reduce employees' turnover and absenteeism (Nabi, et al., 2016).

Job satisfaction depends on different issues which may be related with financial side or may not be like; job security, working conditions, working environment, promotion facility, career advancement, recognition of good work, relationship with co-workers, responsibility sharing, salary, medical and housing facility, fair recruitment, selection & promotion practices, training & development (T&D) practices, company goodwill & reputation, management style, compensation package, logistical support etc.

On the other hand, dramatic advances of information and communication technology (ICT) are changing mix and personal values of the workforce. The emergence of the ICT and increasing global competition has created enormous challenges on organizations. To cope up with the challenges efficiently, human resource has been considered as one of the most important factor in today's hypercompetitive market place. Due to lack of efficient Human Resources Management (HRM) practices, it reduces employees' satisfaction towards their organization and

ultimately that affects their commitment to the organization. Job satisfaction of employees has received considerable attention to researchers and practitioners not only in the field of business studies but also in psychology. One of the reasons of this popularity is that, the job satisfaction is assumed to have major implications as it is a multidisciplinary and everlasting relevant construct covering all professions, work, jobs and contexts (Spagnoli, Caetano, & Santos, 2012).

Banking is a highly competitive sector all over the world. This sector has been witnessed a rapid growth in the last decade. Because of this growth, the demand for experienced and skilled Human Resources (HR) has increased in manifold (Mizan, et al., 2013). To maintain efficiency and competitive service, banks must retain experienced and capable personnel. Attracting new competent people and retention of existing efficient personnel can give a distinguished position in competitive environment (Ahmad, et al., 2003).

In Bangladesh there are 5 types of banks which are operating. These are State-owned commercial banks, Private commercial banks, Islamic commercial banks, Foreign commercial banks and Specialized banks. There are four (4) state-owned commercial banks, thirty one (31) private commercial banks, eight (8) Islamic commercial banks, nine (9) foreign commercial banks and nine (9) specialized banks in Bangladesh which are working under Bangladesh Bank (BB, 2017).

Sonali Bank Ltd. is the largest Nationalized Commercial Bank of Bangladesh which was established by the Nationalization Order 1972 (Presidential Order- 26). The bank was formed by the amalgamation and nationalization of National Bank of Pakistan, Bank of Bahawalpur and Premier Bank which were located in East Pakistan until the year of 1971. This bank is fully state owned institution. At present, the bank has a total of 1211 branches. The branches of the bank are located all over the country. Location-wise total branch of the bank is presented bellow;

Sl. No.	Location of the Branches		Quantity of the Branches
1.	a)	Local Branches	1209
	b)	Foreign Branches (The branches are in U.K)	02
Total Number of Branches			1211
	i)	Rural Branches	743
	ii)	Urban Branches	466
2.	Regional Offices		16
3.	Principal Offices		46
4.	No. of G.M Offices		11
5.	Representative Offices (These representative offices are in Jeddah, KSA, Riyadh, KSA and Kuwait)		03
6.	Correspondence offices		639

A total of 22,446 employees are working into this bank to operate the bank's functions. After the independence of Bangladesh, the bank plays the vital role to ensure the economic sustainability of the country (SBL, 2017).

In recent years, the young generation of Bangladesh is widely interested to build their career in banking sector. In that case, major part of the young generation chose the government bank as their career due to different benefits. Now, it is the demand of time to investigate the job satisfaction of government bankers of Bangladesh. This study has conducted basically to know the status of job satisfaction of government bankers of Bangladesh.

The significant factors which attract young generations towards banking sector are job security, participation in decision making, attitude of top management, available leave facilities, salary increment, specific time for family, flexible working hour, promotion opportunity etc. This opportunities make the job is more desirable to female employees in particular (Saif, et al., 2016). In the era of globalization, the banking service has also changed. The effects of globalization brought about significant changes in service sector of Bangladesh which has created a

good competition among the public, foreign and private banks in Bangladesh (Ali, 2010).

LITERATURE REVIEW

Job satisfaction has been widely studied over the years. Different research has done to measure employee job satisfaction from different point of view. Employee job satisfaction has a direct relation with organization success.

Human Resource Management (HRM)

Human Resource is a critical organizational resource that helps an organization to stay in competitive environment. It is one of the important areas that influence a number of employees' attitudes and behavior such as intent to leave, levels of job satisfaction, and organizational commitment (Lee, et al., 2000). There are nine important HRM practices such as decentralization, compensation, participation, training, development, employment security, social interactions, management style, communications, and performance appraisal (Buck, et al., 2002). People, not buildings, make a company successful (DeCenzo, 2009). The most significant resource of the organizations is Human Resource (HR). Human resource has become the pre-requisite for success of any organization (Moyeen, et al., 2001). Organizational commitment is significantly affected by HRM practices such as training and development, compensation, welfare activities etc. which are associated with superior organizational performance. Proper HRM practices can help the retention of knowledgeable and skilled employees (Lamba, et al., 2013).

Job Satisfaction

Job satisfaction is an experience which has various aspects. The most significant aspects are those, which are relevant to working conditions and the nature of work (Davis, et al., 1999). Job satisfaction can be explained as the fulfillment of five (5) specific needs such as psychological needs, safety and security needs, acceptance needs, self

esteem needs, and self actualization needs (Maslow, 1954). Job satisfaction also can be defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Edwin A. Locke's has developed the Range of Affect Theory. The main premise of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job (Locke, 1976). An early form of job satisfaction theory held that all elements of one's work environment contributed in additive fashion to the total job satisfaction which one realized. Job satisfaction also can be defined as in terms of how people feel about their jobs and different aspects of their job (Spector, 1997). HRM practices had a significant impact on employee attitudes and employees' job satisfaction, organizational commitment and organizational fairness (Edger, et al., 2005).

Importance of Job Satisfaction

Job satisfaction has been found to have an important, albeit indirect, influence on organizational productivity by reducing costs associated with abject employee behaviors such as absenteeism and turnover (Farrell, et al., 1988). It is assumed that the benefits that employees receive from their organization influence the effort, skill, and creativity that employees are willing to provide their employer (Wright, et al., 2003). In today's work field, happy workers are productive workers and productive workers are likely to be happy. Employee job satisfaction is essential to face the dynamic and ever-increasing challenges of maintaining productivity of the organization by keeping their workforce constantly engaged and motivated (Singh, 2013).

Consequently, study on employees' job satisfaction is getting increased attention than before. But among all the previous studies little could be known about the satisfaction of knowledge employees, especially in the public sectors. Knowledge employees refer to "intellectual workers who enrich human knowledge both as creators and as researchers, they apply it as practitioners, they spread it as teachers and they share it with others as experts or advisers. They produce judgments, reasoning, theories, findings, conclusions, advice and arguments for and against and so on

(Cuvillier, 1974). Participation of employees in decision making process also positively motivates employees' job satisfaction (Lee, et al., 1989).

Factors of Job Satisfaction

Job satisfaction is not only depends on the nature of the job but also depends on some other factors. Job satisfaction comes from two (2) factors. These are motivational factors and maintenance factors. Here, motivational factors are the recognition, responsibility, achievement, growth, challenging work etc. On the other hand, maintenance factors are the status, interpersonal relationship, quality of supervisions, company policy and administration, working conditions, job security, salary etc. (Herzberg, 1952). He also coined the term 'job enrichment', a technique which grew out of the hygiene-motivation theory. It involved including motivators in the design of jobs. He also invented the acronym KITA (Kick In The Ass) to explain personnel practices such as wage increases, fringe benefits and job participation which were developed as attempts to instill motivation but are only short-term solutions (Herzberg, 1968).

Work Environment

Work environment is an important factor which influences the employee job satisfaction. Study found that, politics-free work environment is significantly co-related to job satisfaction (Pathik, et al., 1997). In case of job satisfaction, work environment, relation with colleagues, recognition, promotional aspects and autonomy in work is more important than participation, job security and responsibility (Hossain et al., 1995). The work environment can implicate the social relation at workplace and also maintain the relationship between colleague, supervisor and the organization. It describes the neighboring circumstances in which employees are working together. A satisfied or happy and hardworking employee is the biggest asset of any organization (Jain et al., 2014). There are also eight factors which make people satisfied at workplace. These are better working environment, officer's view, worked efficiently, present work, improving interpersonal

relationship, bank treatments, colleagues and challenging work (Nimalathan, 2012).

Employee Relationship

Society has entered a new era in the relationship between organizations and their employees. In this new era, people are the primary source for a company's competitive advantage and organizational prosperity. The survival of the organization depends on how employees are treated (Lawler, 2005).

Employee Training

Every organization needs well-adjusted, trained, and experienced people to perform its activities effectively and efficiently. Today's business environment has become complex. The training for employees' education is becoming a diver for adjusting dynamic change in organizational interfaces (Rahman, 2014). Incentive programmes can positively affect motivation, performance and interest within an organization. While a little more problematic, team-based incentives are given to employees can also encourage and support a range of positive outcomes (Milne, 2007). Salary, efficiency in work, fringe supervision, and co-worker relation are the most important factors contributing to the job satisfaction (Parvin, 2011).

METHODOLOGY

Problem Identification

In Bangladesh, the government bank sector is facing different types of challenges day by day. To meet these challenges bank need to ensure an efficient workforce. Otherwise, government bank shall be deprived from attracting and retaining efficient workforce. Especially over the last couple of years, there is a vast expansion of private bank in Bangladesh. The private banks are offering different types of benefits to their employees which attract the young generation to build their career in the sector. This expansion makes a challenge to government bank. Still the government bank is more far from the different attributes and features

from private bank. Here, this research has been conducted to know whether the government banks' employees are satisfied with the different initiatives taken to satisfying their needs basing on Sonali Bank Limited.

Nature of the Research

This paper is basically a quantitative analysis to measure the job satisfaction of the government bankers basing on the Sonali bank's employees opinion.

Research Question

The study has been conducted to explore the answer of the following questions:

- i. Are the employees of the government bankers satisfied towards their job?
- ii. What are the factor(s) that/those satisfy employees most?
- iii. What are the limitation(s) of the government bank to satisfy the employees?
- iv. What type of initiatives can be taken to overcome the limitation(s)?

Hypothesis Development

The study has been conducted on the basis of following hypotheses;

H_1 : Employees have job security.

H_2 : Bank provides necessary logistical support.

H_3 : The employees are satisfied with the working conditions.

H_4 : Employees are satisfied about the financial facilities of the bank.

Source of Data

Basically, this paper has been prepared basing on both primary and secondary data. Data has been collected through a structured questionnaire from the primary source. Different books, journals, websites, articles etc have also been used as the secondary source of information. Primary data has been collected from the employees of Sonali Bank Limited.

Population, Sample

In this study, the government bankers are considered as the population. Among the four government banks, the Sonali Bank Limited has been considered as the sample bank. The sample respondent size of the study has been considered as 100. Purposive technique of sampling has been used to determine the sample size. Sample respondent has been taken randomly.

Questionnaire Development and Data Collection

This study has been conducted basing on primary data. Data has been collected through a questionnaire. The study has been conducted basing on four (4) hypotheses. The questionnaire has been prepared to justify the hypotheses. The questionnaire has been prepared with five options like strongly satisfied, satisfied, neutral, dissatisfied and strongly dissatisfied. A total of six month has been used to conduct the study.

Data Analysis Technique

Different statistical tools and techniques like hypotheses, populations, sampling etc. have been used to analyses the collected data. MS-Excel 2007 has been used to analyze the data. One tail 'Z' test is used to test the hypotheses. Here, the outcome is calculated by multiplying the frequency (survey figure) with point assigned from 1 to 5 that represents strongly satisfied=5, satisfied=4, neutral=3, dissatisfied=2 and strongly dissatisfied=1. The weighted average is calculated by dividing the total outcome with the sample size. Decision is taken by comparing the weighted average value with standard value. Standard value is calculated by dividing the total point with total options and the output is added with standard error. Standard deviation (σ) has been found by applying the formula \sqrt{npq} (since Binomial Variance= npq) where, n= total sample, p=degree of probability, q=degree of non-probability which has been calculated by 1-p. Standard error ($\sigma_{\bar{x}}$) of the mean for infinite population has been calculated by applying the formula σ/\sqrt{n} . After analysis of the data, the hypotheses have been tested by using one tail 'Z-test'. Hypotheses has been considered as accepted when $\mu \leq$ of standard

value and rejected when $\mu <$ of standard value. One tail 'Z' test is done at 95% level of significance.

Limitations of the Study

Basically, employee job satisfaction depends on different factors. This paper has been prepared basing on specific four (4) hypotheses which are directly related with employee job satisfaction. There are also some other factors which are also needed to satisfy the employee towards job. Moreover, the factor of job satisfaction depends on time, place, and situation. In that case, to get current scenario regarding job satisfaction, it requires conducting research work basing on society trend, time, place and situation. On the other hand, there are four government banks in Bangladesh. This paper has been prepared basing only on Sonali Bank Limited. To get more accurate result about the job satisfaction of government bankers, it requires taking sample from each bank.

OBJECTIVE OF THE STUDY

The prime objective of this research is to investigate whether the government bankers are satisfied on their job or not basing on Sonali Bank Limited. Besides the prime objective, the research has also some supportive objectives. These objectives are as follows;

- i. To identify the factor(s) that can give employee most satisfaction.
- ii. To identify the limitation(s) of the government banks while satisfying employee towards job.
- iii. To provide some guidelines to overcome the weaknesses while satisfying employee towards job.

ANALYSIS AND FINDINGS

Job satisfaction never depends on a particular issue rather it depends on different issues. This study has been conducted to measure whether the government bankers are satisfied towards their job basing on Sonali

Bank Ltd. The study has been conducted from four hypotheses. The analysis of the collected data is presented below:

Job Security

Opinion	Frequency	Response on Variable 1	Response on Variable 2	Variable 1 * Point	Variable 2 * Point
SA	5	42	40	210	200
A	4	26	28	104	112
N	3	12	16	36	48
D	2	12	16	24	32
SD	1	8	0	8	0
Total	15	100	100	382	392
Standard Value	3.5	Average Value		3.87	

Figure: Calculated table about the response on job security

Outcome = Frequency (Survey Figure) * Point Assigned

Weight Average = Total Outcome (Variable 1 * Point + Variable 2 * Point) / Sample Size = $774/200 = 3.87$ which is higher than standard value. So, the respondents are satisfied with the job security.

Hypothesis Test

Hypothesis₁

Null Hypothesis $H_0: \mu \geq 3.5$

Alternative Hypothesis $H_1: \mu < 3.50$

At 95% level of significance, one tail Z test is done in the following table:

Confidence Level	Z Value	Z Observed Value	Decision
95%	1.64	0.37	Accepted

Since the calculated value (0.37) is higher than the table value (at 95% level of significance is 1.64 for one tail), the Null hypothesis is accepted. It can be concluded that employees are satisfied about the job security.

Logistical Support

Opinion	Frequency	Response on Variable 1	Response on Variable 2	Response on Variable 3	Response on Variable 4	Variable 1 * Point	Variable 2 * Point	Variable 3 * Point	Variable 4 * Point
SA	5	8	6	10	4	40	30	50	20
A	4	68	40	60	50	272	160	240	200
N	3	24	50	28	42	72	150	84	126
D	2	0	4	2	4	0	8	4	8
SD	1	0	0	0	0	0	0	0	0
Total	15	100	100	100	100	384	348	378	354
Standard Value	3.5	Average Value				3.66			

Figure: Calculated table about the response on logistical support

Outcome = Frequency (Survey Figure) * Point Assigned

Weight Average = Total Outcome (Variable 1 * Point + Variable 2 * Point + Variable 3 * Point + Variable 4 * Point) / Sample Size = 1464 / 400 = 3.66 which is higher than standard value. So, the respondents are satisfied with the logistical support.

Hypothesis Test

Hypothesis₂

Null Hypothesis $H_0: \mu \geq 3.5$

Alternative Hypothesis $H_1: \mu < 3.50$

At 95% level of significance, one tail Z test is done in the following table:

Confidence Level	Z Value	Z Observed Value	Decision
95%	1.64	0.16	Accepted

Since the calculated value (0.16) is higher than the table value (at 95% level of significance is 1.64 for one tail), the Null hypothesis is accepted. It can be concluded that employees are satisfied about the logistical support of the bank.

Working conditions

Opinion	Frequency	Response on Variable 1	Response on Variable 2	Response on Variable 3	Variable 1 * Point	Variable 2 * Point	Variable 3 * Point
SS	5	20	18	36	100	90	180
S	4	36	36	28	144	144	112
N	3	44	40	20	132	120	60
D	2	0	6	10	0	12	20
SD	1	0	0	6	0	0	6
Total	15	100	100	100	376	366	378
Standard Value	3.5	Calculated Average Value			3.73		

Figure: Calculated table about the response on working conditions

Outcome = Frequency (Survey Figure) * Point Assigned Weight Average = Total Outcome (Variable 1 * Point + Variable 2 * Point + Variable 3 * Point) / Sample Size = 1120 / 300 = 3.73 which is higher than standard value. So, the respondents are satisfied with the working conditions.

Hypothesis Test

Hypothesis₃

Null Hypothesis $H_0: \mu \geq 3.5$

Alternative Hypothesis $H_1: \mu < 3.50$

At 95% level of significance, one tail Z test is done in the following table:

Confidence Level	Z Value	Z Observed Value	Decision
95%	1.64	0.23	Accepted

Since the calculated value (0.23) is higher than the table value (at 95% level of significance is 1.64 for one tail), the Null hypothesis is accepted. It can be concluded that employees are satisfied about the working conditions of the bank.

Financial Facilities

Opinion	Frequency	Response on Variable 1	Response on Variable 2	Response on Variable 3	Variable 1 * Point	Variable 2 * Point	Variable 3 * Point
SA	5	0	0	4	0	0	20
A	4	28	12	30	112	48	120
N	3	44	42	38	132	126	114
D	2	28	42	24	56	84	48
SD	1	0	4	4	0	4	4
Total	15	100	100	100	300	262	306
Standard Value	3.5	Average Value			2.89		

Figure: Calculated table about the response on working conditions

Outcome = Frequency (Survey Figure) * Point Assigned
 Average = Total Outcome (Variable 1 * Point + Variable 2 * Point + Variable 3 * Point) / Sample Size = $868/300 = 2.89$ which is lower than standard value. So, the respondents are not satisfied with the financial facilities.

Hypothesis Test

Hypothesis₄

Null Hypothesis $H_0: \mu \geq 3.5$

Alternative Hypothesis $H_1: \mu < 3.50$

At 95% level of significance, one tail Z test is done in the following table:

Confidence Level	Z Value	Z Observed Value	Decision
95%	-1.64	-0.61	Rejected

Since the calculated value (-0.61) is lower than the table value (at 95% level of significance is 1.64 for one tail), the Null hypothesis is rejected. It can be concluded that employees are not satisfied about the financial facilities of the bank.

Standard Error Calculation

Prerequisites

Data analysis, interpretation and findings:

$$\begin{aligned}\text{Standard Deviation, } \sigma &= \sqrt{npq} \quad (\text{since Binomial Variance} = npq) \\ &= \sqrt{100 * 0.5 * 0.5} \\ &= 5\end{aligned}$$

Where

$$\begin{aligned}n &= 100 \\ p &= 0.50 \\ q &= 1-p \\ &= 1-0.5 \\ &= 0.5\end{aligned}$$

Standard error of the mean for infinite population

$$\begin{aligned}\sigma_{\bar{x}} &= \sigma / \sqrt{n} \\ &= 5 / \sqrt{100} \\ &= 0.50\end{aligned}$$

RECOMMENDATIONS

The study reveals that, the bank has still some limitations to satisfy the employees' towards the job. In the light of the findings from the study, the researcher is inclined to put forth some guidelines. These guidelines are;

- a) The participants of the study are not satisfied on the financial facilities of the Sonali Bank Limited. To ensure the employees satisfaction, bank can add different financial benefits in addition to salary. Excellent performer may be rewarded which shall motivate the employees'. This reward shall create a positive competition among the employees. As a result, the productivity shall rise. Most important thing is that, the bank need to ensure fair promotion policy and its proper execution. This arrangement shall give the bank a competitive advantage among the others bank.

- b) Employees of the bank are satisfied towards the factors of job security, logistical support and working conditions. Though the factors give satisfaction to employees, the bank may have to continue to upgrade these facilities. Moreover, the bank may have to

take more initiatives to satisfy the employees by providing facilities which are provided by private bank. This adding's shall help to attract and retain talent employees.

- c) Government bank fights with private bank as well as other financial institutes of the society. So, government bank may closely observe the facilities offered by private banks and others financial institute. If the government bank can ensure equal benefits with private bank, than this benefits shall help to attract talent human resource. Government bank may also follow the market trend regarding the fulfilment of employees' needs.

CONCLUSION

This study concludes that the employees of the government bankers are satisfied with their jobs. Job satisfaction is an important indicator that indicates how well the organization is operating over the competitive environment. As a result, to be a strong competitor in market every organization needs to focus on satisfying the employees' needs. The study reveals that, different factors exercised by the bank to satisfy the employees' needs but does not give equal satisfaction to employees. Most of the employees are satisfied towards the initiatives on job security, working conditions, logistical support of the bank. On the other hand, most of the employees are not satisfied towards the initiatives of bank on financial facilities. It is obvious that, bank need to give more emphasize on financial facilities to satisfy the employees. Bank also needs to ensure different financial and non financial initiatives so that the employees can adjust with the society's living standard. Bank also needs to follow fair promotion policy and recognize excellent performances. However, this paper has been prepared basing only on Sonali Bank Limited. There are three (3) other state banks in Bangladesh. To get more accurate result about the job satisfaction of government bankers, it requires taking sample from each bank. This paper may help the future researcher in conducting further study considering the factors depending on time, place, and situation.

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Appendix-1

Questionnaire

on

MEASUREMENT OF JOB SATISFACTION OF GOVERNMENT BANKERS: AN EMPIRICAL STUDY ON SONALI BANK LTD.

Name : Mob :
 Designation : E-mail :
 Branch :

Dear Respondent,

From the following questionnaire a research shall be conducted on “**Measurement of Job Satisfaction of Government Bankers: An Empirical Study on Sonali Bank Ltd.**”. The data shall be collected from this questionnaire, shall be used only for research purpose and shall not be disclosed to anyone. In the following cases every statement has 5 options like strongly satisfied (SS), satisfied (S), neutral (N), dissatisfied (D) and strongly dissatisfied (SD). Please tick (✓) the right option from the following as per your own opinion.

Sl. No.	Particulars	Strongly Satisfied (SS)	Satisfied (S)	Neutral (N)	Dissatisfied (D)	Strongly Dissatisfied (SD)
A.	Job Security					
i.	Job security					
ii.	Growth of the job					
B.	Logistical Support					
i.	Challenging work					
ii.	Logistical support					
iii.	Training Opportunity of the Bank					
iv.	Team work Opportunity					
C.	Working Conditions					
i.	Balance between their life and work					
ii.	Favorable rules and regulations					

iii.	Relation with their superiors and subordinates					
D.	Financial facilities					
i.	Salary, medical and housing facility					
ii.	Fairness in promotion and performance evaluation					
iii.	Recognition to excellent performance					

Please Give Your Opinion (If Necessary):

Signature

Thank you for your participation