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# An Empirical Study on Factors Influencing Job Satisfaction of Human Resource in Banks and Insurance Companies of Nepal

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# An Empirical Study on Factors Influencing Job Satisfaction of Human Resource in Banks and Insurance Companies of Nepal

Biplav Poudel

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**Keywords:** job satisfaction, herzberg's two factor theory, bank, insurance companies, human resources, motivational factors, Nepal.

## I. INTRODUCTION

Job satisfaction is one of the major outcomes of an organization which means positive, emotional and pleasurable response of employees towards their particular job or organization. Job satisfaction increases the efficiency and productivity of the business

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organization. When employees receive expected rewards and incentives from their job it helps to satisfy them (Poudyal & Pradhan, 2018). For example, paying workers high salaries can enhance satisfaction and reduce turnover, but it also may detract from bottom-line performance (Griffin & Moorhead, 2017). Therefore, job satisfaction is an essential dependent variable that companies always expect to make positive by making favorable changes in the organization's motivational factors for its employees with the view of achieving various organizational goals like; reduction in the organization's cost of training employees, increment in organization's productivity, reduction in workplace stress of employees, reduction in inter-personal, intra-personal and inter-group conflict in organization, etc. Companies provide various motivational forces to their employees working in different managerial levels.

According to 'Herzberg's Two Factor Theory' of motivation, the job satisfaction of employees is determined by mainly two factors. He named the factors as hygiene factors and motivator factors. This study uses the hygiene (extrinsic) factors and motivator (intrinsic) factors of Herzberg to determine the level of job satisfaction of employees working in existing banks and insurance companies of Nepal. Intrinsic factors, such as achievement, recognition, the work itself, responsibility, advancement and growth seem to be related to job satisfaction (Aswathappa, 2017). On the other hand, when they are dissatisfied, they tended to extrinsic factors, such as company policy and administration, supervision, work conditions, salary, status, security, and interpersonal relations (Aswathappa, 2017). However, this research study has undertaken salary, bonus, vehicle facility, work environment, relation with colleagues, allowances, rules and regulations, loan facility, relation with superior, relation with subordinate and job security as hygiene factors of job satisfaction, whereas training, job promotion, awards and challenging job are considered as motivator factors of job satisfaction of employees working in bank and insurance companies of Nepal.

In summary, Nepal has witnessed a noticeable growth of banking and financial institutions after economic liberalization and intensified competition

among the banks (Yukongdi & Shrestha, 2020). As a competitive tool, banks have restored to a strategy of attracting talented human resources from rival firms by offering lucrative compensation packages, training, and career development opportunities (Bista & Regmi, 2016). So, this research paper examines whether or not the hygiene factors and motivator factors of Herzberg's Two Factor Theory significantly impact the job satisfaction of human resources.

## II. LITERATURE REVIEW

Locke (1976) concluded that job satisfaction is a positive emotional feeling attributed to the appraisal of one's job or job experiences. Benefit, as a significant consideration in the reward and motivation system, conveys a message to employees about what the organizations believe to be essential and worth encouraging (Lawler, 1986). Job satisfaction is associated with increased output, efficiency of the organization, loyalty to the organization, and reduced absenteeism and earnings (Ellickson & Logsdon, 2001). Job satisfaction positively affects the ability, effort, and capability of the employees (Wright & Davis, 2003). Pension and profit-sharing plans are positively associated with job satisfaction (Bender & Heywood, 2006). Positive and favorable attitudes toward the job indicate job satisfaction similarly, negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). Armstrong (2006) classified job satisfaction has multi-dimensional facets consisting of attitude toward salary, promotion, working experience, working environment, and nature of work.

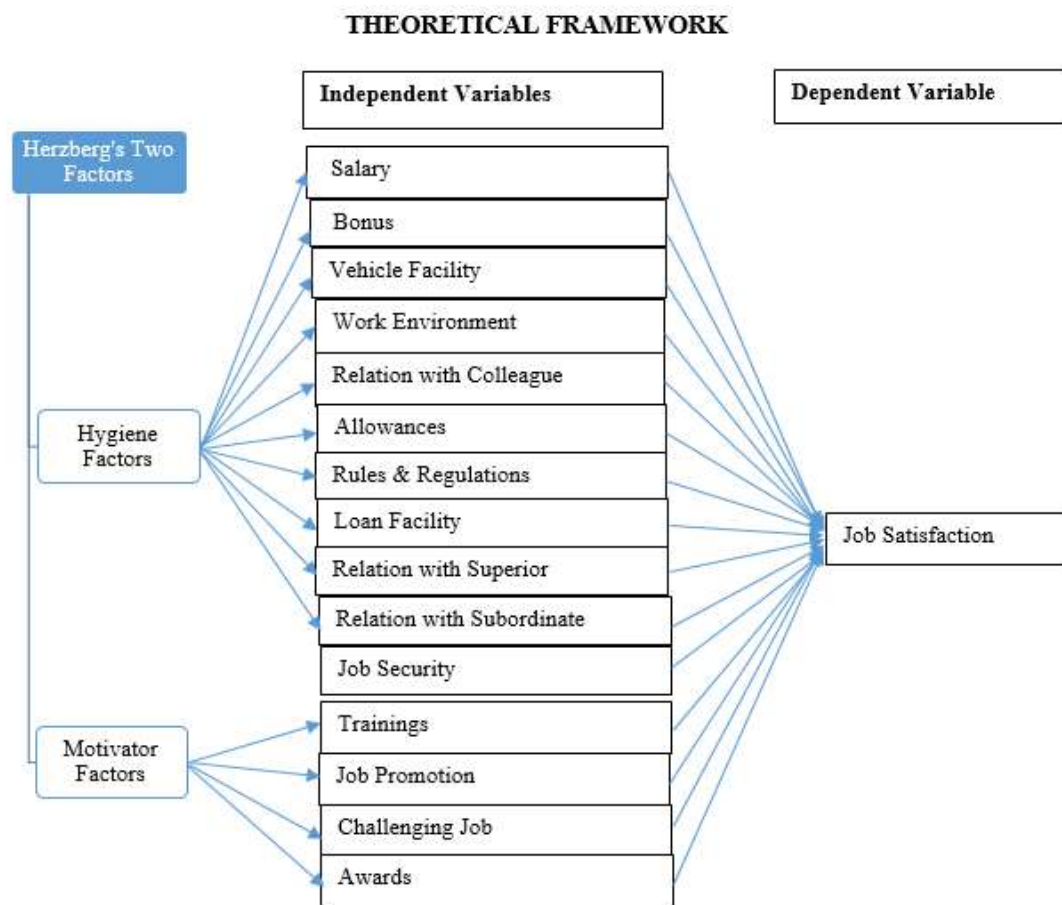
Job satisfaction is the collection of feelings and beliefs that human resources have about their current job (George & Jones, 2008). A satisfied worker tends to be less absent from their job, contributes to the company's benefit, and would like to stay in the organization (Adhikari, 2009). An effective reward system with adequate performance recognition creates employee job satisfaction and enhances favorable working conditions, which serve as crucial motivators (Danish & Usman, 2010). At the time, the Imperial Bank of Kenya was experiencing low profitability due to dissatisfied employees and high turnover, still after investing in some of the precious resources like benefits, decision-making authority, training, and development, they began to enjoy the benefits of such policies (Newman et al., 2011). Salary and remuneration is the most essential factor ranked by employees of commercial banks (Gautam, 2011). Banks must demonstrate a satisfactory commitment to their employees through benefits, decision-making authority over how to accomplish the goal, and the use of employees' knowledge, skills, and competencies (Walia and Bajaj, 2012).

In previous years, factors such as a lack of physical stress on the job, a lack of tangible and intangible compensation, a lack of supervision, and so on were widely regarded as deterrents to job satisfaction (Iqbal et al., 2012). Keith (2013) explained the factors influencing job satisfaction depend upon the nature of the work and working environment. An increase in the level of financial benefit, performance appraisal system, promotional strategies, training, and development program improves the overall satisfaction of human resources (Sharma et al., 2014). Dissatisfied employees, on the other hand, are unwilling to accept any pressure for their work, in contrast satisfied employees are always willing to complete their job, even if it is difficult to perform (Simes et al., 2019). As a competitive tool, the banks have resorted to a policy of poaching talented human resources from the competing banks by offering better incentives (Bista & Regmi, 2016). Employee job satisfaction has a significant impact as it leads to increased productivity of the employees, a decreased employee turnover rate, and, consequently a profit margin (Santis et al., 2018).

Based on the literature review, this study has been conducted to test the following assumptions:

*H1:* There is a statistically significant mean difference in the level of job satisfaction due to the difference in level of hygiene factors.

*H2:* There is a statistically significant mean difference in the level of job satisfaction due to the difference in the level of motivator factors.



Source: Researcher's Conceptualization

Figure 1: Theoretical Framework

### III. METHODS

In this research work, the population has been considered as a total number of human resources who are currently working in different positions of banks and insurance companies of Nepal. The Sample size of this research work has been considered as 200 human resources who were randomly enrolled during a field survey conducted in October 2022 in different bank and insurance companies located in major cities of Nepal- i.e, Itahari, Biratnagar and Birat Chowk. To collect primary data, the researcher has used a structured questionnaire with close-ended questions and he used one to one physical interview method of data collection with the view of minimizing sampling error. The questionnaire was developed in a five-point Likert scale as (1) No effect, (2) Low, (3) Moderate, (4) High and (5) Very High to all dependent variables, whereas (1) Poor, (2) Fair, (3) Average, (4) Good and (5) Excellent to all independent variables.

This research paper uses IBM Statistical Package for Social Science (SPSS) version 25 software

to process and analyze the collected primary data. In IBM SPSS software, at first, the variables are coded with specific code, and then after, as per the requirement of the research, to depict answers of the research questions, to meet the stated objectives and to test the setup hypothesis, the data are analyzed and evaluated with the help of statistical tool- i.e, independent sample t-test. To meet the assumptions of an independent sample t-test at first, the Likert scale data related to independent variables are categorized into two groups- i.e, motivational and de-motivational. The data included in the Excellent, Good, and Average options have been grouped as a motivational group, whereas the data related to the remaining two options- i.e., Fair and Poor have been grouped as a de-motivational group. The job satisfaction that arises from all motivational factors are also grouped into one dependent variable- i.e, job satisfaction. To test the normality of job satisfaction, the Shapiro Wilk test has been done for each case. Then after, an independent sample t-test was done to test the stated alternative hypothesis. Cronbach's Alpha value ( $\alpha$ ) has been calculated to measure the internal

consistency of the questions that were asked to respondents at the time of the survey. George and Mallery (2003) provide the following rules of thumb: “\_ >

.9 – Excellent, \_ > .8 – Good, \_ > .7 – Acceptable, \_ > .6 – Questionable, \_ > .5 – Poor, and \_ < .5 – Unacceptable”.

Cronbach's Alpha	No. of Items
0.700	15

The above table signifies that, by considering all the 15 constructs related to independent variables, the Cronbach's Alpha value ( $\alpha$ ) that the researcher has gotten is 0.7. Here, Cronbach's Alpha value is equal to '0.7'. This means, the internal consistency among the constructs related to independent variables is good, and the data that the researcher has collected to identify the impact of motivational factors to job satisfaction can be statistically trusted and accepted.

This research work has also met the core assumptions of independent sample t-tests which are as follows:

i. As one dependent variable should be measured in ratio scale here, job satisfaction has been measured in ratio scale.

ii. As independent variables should be measured in nominal scale here, each motivational factor has been classified in to two separate groups. One is motivational factor, and another is the de-motivational factor.

iii. To meet the assumption of independence, one respondent of the survey has only responded to one group of independent variables (all 15 motivational factors).

iv. To meet the assumption of normal distribution, the Shapiro Wilk test has been done. The p-value (sign.) of the job satisfaction is greater than the alfa ( $\alpha$ ) value-i.e., 0.05 in each of the two groups of independent variables.

#### IV. RESULT AND DISCUSSION

Table 1: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Salary

Salary	Shapiro-Wilk			
	Statistic	df	Sig.	
Job Satisfaction	Motivational Salary	0.994	191	0.581
	De-motivational Salary	0.901	9	0.260

The above table shows us the p-value of the job satisfaction ( $p=0.581$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational salary. Therefore, job satisfaction is normally distributed within the sample size of human resources receiving motivational salary. Similarly, the p-value of job satisfaction ( $p=0.260$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational salary. Therefore, job satisfaction is normally distributed with in the sample size of human resources receiving the de-motivational salary.

Table 2: Group Statistics of Motivational and De-Motivational Salary

Salary	N	Mean	Std. Deviation	
Job Satisfaction	Motivational Salary	191	40.4293	6.49404
	De-motivational Salary	9	46.5556	5.15051

The above table shows us that, out of 200 respondents in the field survey, 191 respondents have been receiving a salary that motivates them to do their job, whereas 9 respondents have been receiving a salary that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=46.5556$ ) of human resources which have been receiving a salary at de-motivational level is higher than the mean score of job satisfaction ( $M=40.4293$ ) of human resources which have been receiving salary at the motivational level.

Table 3: Independent Sample T-Test Result for Salary As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal Variances Assumed	0.986	0.322	-2.787	198	0.006
	Equal Variances not Assumed			-3.442	9.241	0.007

In the above table, F-test (Levene’s test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.322(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of “Equal Variances Assumed” has been considered. The values under the “t-test for Equality of Means” has been examined. So, the p-value for the equal variances t-test is  $p=0.006$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in the payment of salary.

Table 4: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Bonus

Bonus	Shapiro-Wilk			
	Statistic	df	Sig.	
Job Satisfaction	Motivational Bonus	0.992	167	0.435
	De-motivational Bonus	0.971	33	0.501

The above table shows us the p-value of the job satisfaction ( $p=0.435$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational bonuses. Therefore, job satisfaction is normally distributed within the sample size of human resources receiving motivational bonuses. Similarly, the p-value of job satisfaction ( $p=0.501$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational bonus. Therefore, the job satisfaction is normally distributed within the sample size of human resources receiving de-motivational bonuses.

Table 5: Group Statistics of Motivational and De-Motivational Bonus

Bonus	N	Mean	Std. Deviation	
Job Satisfaction	Motivational Bonus	167	39.9461	6.29138
	De-motivational Bonus	33	44.5455	6.60062

The above table shows us that, out of 200 respondents in the field survey, 167 respondents have been receiving a bonus that motivates them to do their job, whereas 33 respondents have been receiving a bonus that demotivate them to do their job. Here, the mean score of job dis- satisfaction ( $M=44.5455$ ) of human resources which been receiving a bonus at the de-motivational level is higher than the mean score of job satisfaction ( $M=39.9461$ ) of human resources which have been receiving a bonus at the motivational level.

Table 6: Independent Sample T-Test Result for Bonus as a Factor Leading to Job Satisfaction

Job Satisfaction	Levene's Test for Equality of Variances	t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)
		Equal variances assumed	0.188	0.665	-3.807	198
	Equal variances not assumed			-3.686	44.246	0.001

In the above table, F-test (Levene’s test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.665 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of “Equal Variances Assumed” has been considered. The values under the “t-test for Equality of Means” has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in the payment of bonuses.

Table 7: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Vehicle Facility

Vehicle Facility	Shapiro-Wilk			
	Statistic	df	Sig.	
Job Satisfaction	Motivational Vehicle Facility	0.984	134	0.110
	De-motivational Vehicle Facility	0.980	66	0.372

The above table shows us the p-value of job satisfaction ( $p=0.110$ ) is greater than the alfa value ( $\alpha=0.05$ ) in the motivational vehicle facility. Therefore, job satisfaction is normally distributed within the sample size of human resources receiving motivational salaries. Similarly, the p-value of the job satisfaction ( $p=0.372$ ) is greater than the

alfa value ( $\alpha=0.05$ ) inde-motivational vehicle facility. Therefore, job satisfaction is normally distributed within the sample size of human resources receiving de-motivational vehicle facilities.

Table 8: Group Statistics of Motivational and De-Motivational Vehicle Facility

Vehicle Facility		N	Mean	Std. Deviation
Job Satisfaction	Motivational Vehicle Facility	134	39.0149	6.16318
	De-motivational Vehicle Facility	66	44.1364	5.99458

The above table shows us that, out of 200 respondents in the field survey, 134 respondents have been receiving vehicle facility that motivates them to do their job, whereas 66 respondents have been receiving vehicle facility that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=44.1364$ ) of human resources which have been receiving vehicle facility at the de-motivational level is higher than the mean score of job satisfaction ( $M=39.0149$ ) of human resources which have been receiving vehicle facility at the motivational level.

Table 9: Independent Sample T-Test Result for Vehicle Facility As a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2- tailed)
Job Satisfaction	Equal variances assumed	0.001	0.978	-5.575	198	0.000
	Equal variances not assumed			-5.629	132.719	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.978(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in providing vehicle facilities to human resources.

Table 10: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Training

Trainings		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Trainings	0.988	158	0.216
	De-motivational Trainings	0.966	42	0.250

The above table shows us the p-value of the job satisfaction ( $p=0.216$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational training. Therefore, the job satisfaction is normally distributed within the sample size of human resources receiving motivational training. Similarly, the p-value of the job satisfaction ( $p=0.250$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational trainings. Therefore, job satisfaction is normally distributed within the sample size of human resources receiving de-motivational training.

Table 11: Group Statistics of Motivational and De-Motivational Training

Trainings		N	Mean	Std. Deviation
Job Satisfaction	Motivational Trainings	158	39.6392	6.15016
	De-motivational Trainings	42	44.7143	6.54174

The above table shows us that, out of 200 respondents in the field survey, 158 respondents have been receiving proper training that motivates them to do their job, whereas 42 respondents have not been receiving appropriate training. As a result, that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=44.7143$ ) of human resources who have not been receiving proper training at the motivational level is higher than the mean score of job satisfaction ( $M=39.6392$ ) of human resources which have been receiving appropriate training at the motivational level.

Table 12: Independent Sample T-Test Result for Trainings as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.920	0.339	-4.690	198	0.000
	Equal variances not assumed			-4.524	61.641	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.339(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in providing training to the human resources.

Table 13: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Job Promotion

Job Promotion		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Job Promotion	0.993	135	0.725
	De-motivational Job Promotion	0.965	65	0.059

The above table shows us the p-value of job satisfaction ( $p=0.725$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational job promotion. Therefore, job satisfaction is normally distributed within the sample size of human resources receiving motivational job promotions. Similarly, the p-value of the job satisfaction ( $p=0.059$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational job promotion. Therefore, the job satisfaction is normally distributed within the sample size of human resources receiving de-motivational job promotion.

Table 14: Group Statistics of Motivational and De-Motivational Job Promotion

Job Promotion		N	Mean	Std. Deviation
Job Satisfaction	Motivational Job Promotion	135	38.8370	6.14527
	De-motivational Job Promotion	65	44.5846	5.64273

The above table shows us that, out of 200 respondents in the field survey, 135 respondents have been receiving job promotion that motivates them to do their job, whereas 65 respondents have not been receiving job promotion. As a result, that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=44.5846$ ) of human resources who have not been receiving job promotion is higher than the mean score of job satisfaction ( $M=38.8370$ ) of human resources who have been receiving job promotion.

Table 15: Independent Sample T-Test Result for Job Promotion as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.411	0.522	-6.358	198	0.000
	Equal variances not assumed			-6.552	136.679	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.522(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in providing job promotion to human resources.



Table 16: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Work Environment

Work Environment		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Work Environment	0.994	172	0.668
	De-motivational Work Environment	0.974	28	0.697

The above table shows us the p-value of the job satisfaction ( $p=0.668$ ) is greater than the alpha value ( $\alpha=0.05$ ) in the motivational work environment. Therefore, job satisfaction is normally distributed within the sample size of human resources enjoying a motivational work environment. Similarly, the p-value of job satisfaction ( $p=0.697$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational work environment. Therefore, job satisfaction is normally distributed within the sample size of human resources getting de-motivational work environment.

Table 17: Group Statistics of Motivational and De-Motivational Work Environment

Work Environment		N	Mean	Std. Deviation
Job Satisfaction	Motivational Work Environment	172	39.8953	6.53560
	De-motivational Work Environment	28	45.6786	4.02817

The above table shows us that, out of 200 respondents in the field survey, 172 respondents have been enjoying the work environment that motivates them to do their job, whereas 28 respondents have been receiving the work environment that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=45.6786$ ) of human resources who have been receiving de-motivational work environment is higher than the mean score of job satisfaction ( $M=39.8953$ ) of human resources who have been enjoying motivational work environment.

Table 18: Independent Sample T-Test Result for Work Environment as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	5.920	0.016	-4.538	198	0.000
	Equal variances not assumed			-6.356	53.55	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.016(which is lesser than 0.05). It indicates that the variances are significantly unequal. Hence, the case of "Equal Variances Not Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the unequal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in providing a work environment to the human resources.

Table 19: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Relations with Colleagues

Relationship With Colleagues		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Relation with Colleagues	0.994	193	0.587
	De-motivational Relation with Colleagues	0.912	7	0.407

The above table shows us the p-value of the job satisfaction ( $p=0.587$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational relation with colleagues. Therefore, job satisfaction is normally distributed within the sample size of human resources who have motivational relations with their colleagues. Similarly, the p-value of job satisfaction ( $p=0.407$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational relation with colleagues. Therefore, job satisfaction is normally distributed with in the sample size of human resources who have de-motivational relationswith their colleagues.

Table 20: Group Statistics of Motivational and De-Motivational Relations with Colleagues

Relationship With Colleagues		N	Mean	Std. Deviation
Job Satisfaction	Motivational Relation with Colleagues	193	40.6321	6.59580
	De-motivational Relation with Colleagues	7	42.7143	5.25085

The above table shows us out of 200 respondents in the field survey, 193 respondents have been enjoying the relationship with colleagues that motivates them to do their job, whereas 7 respondents have been placed in the relationship with colleagues that demotivates them to do their job. Here, the mean score of job dis-satisfaction ( $M=42.7143$ ) of human resources who have been placed in a relation with colleagues that de-motivates them to do their job is higher than the mean score of job satisfaction ( $M=40.6321$ ) of human resources who have motivational relation with their colleagues.

Table 21: Independent Sample T-Test Result for Relation with Colleagues as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.382	0.537	-0.825	198	0.410
	Equal variances not assumed			-1.020	6.706	0.343

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.537 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.410$ . Since this p-value is greater than 0.05, it is concluded that there is no statistically significant mean difference in the level of job satisfaction due to the difference in providing relations with colleagues.

Table 22: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Allowances

Allowances	Shapiro-Wilk			
	Statistic	df	Sig.	
Job Satisfaction	Motivational Allowances	0.989	180	0.153
	De-motivational Allowances	0.917	20	0.088

The above table shows us the p-value of the job satisfaction ( $p=0.153$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational allowances. Therefore, job satisfaction is normally distributed within the sample size of human resources who have been receiving allowances at the motivational level. Similarly, p-value of job satisfaction ( $p=0.088$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational allowances. Therefore, the job satisfaction is normally distributed within the sample size of human resources who have been receiving allowances at de-motivational level.

Table 23: Group Statistics of Motivational and De-Motivational Allowances

Allowances		N	Mean	Std. Deviation
Job Satisfaction	Motivational Allowances	180	40.7222	6.49112
	De-motivational Allowances	20	40.5500	7.27270

The above table shows us that, out of 200 respondents in the field survey, 180 respondents have been receiving allowances that motivate them to do their job, whereas 20 respondents do not have been receiving allowances that motivates them to do their job. Here, the mean score of job satisfaction ( $M=40.7222$ ) of human resources who have been receiving allowances that motivates them to do their job is slightly higher than the mean score of job dis-satisfaction ( $M=40.5500$ ) of human resources who do not have been receiving allowances that motivates them to do their job.

Table 24: Independent Sample T-Test Result for Allowances as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2- tailed)
Job Satisfaction	Equal variances assumed	0.113	0.737	0.111	198	0.912
	Equal variances not assumed			0.102	22.494	0.920

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.737(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.912$ . Since this p-value is greater than 0.05, it is concluded that there is no statistically significant mean difference in the level of job satisfaction due to the difference in providing allowances to human resources.

Table 25: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Organizational Rules and Regulations

Rules and Regulations		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Rules and Regulations	0.990	170	0.283
	De-motivational Rules and Regulations	0.983	30	0.894

The above table shows us the p-value of the job satisfaction ( $p=0.283$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational rules and regulations. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that organizational rules and regulations motivate them to do their job. Similarly, the p-value of the job satisfaction ( $p=0.894$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational rules and regulations. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that organizational rules and regulations demotivate them to do their job.

Table 26: Group Statistics of Motivational and De-Motivational Organizational Rules and Regulations

Rules and Regulations		N	Mean	Std. Deviation
Job Satisfaction	Motivational Rules and Regulations	170	39.7706	6.25969
	De-motivational Rules and Regulations	30	46.0000	5.68118

The above table shows us that, out of 200 respondents in the field survey, 170 respondents say that organizational rules and regulations have motivated them to do their jobs, whereas 30 respondents say that organizational rules and regulations have demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=46.0000$ ) of human resources who say that organizational rules and regulations have demotivated them to do their job is higher than the mean score of job satisfaction ( $M=39.7706$ ) of human resources who say that organizational rules and regulations have motivated them to do their job.

Table 27: Independent Sample T-Test Result for Organizational Rules and Regulations as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.570	0.451	-5.091	198	0.000
	Equal variances not assumed			-5.450	42.423	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.451(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the

case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to difference in providing organizational rules and regulations.

Table 28: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Loan Facility

Loan Facility		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Loan Facility	0.989	177	0.205
	De-motivational Loan Facility	0.971	23	0.708

The above table shows us that p-value of the job satisfaction ( $p=0.205$ ) is greater than the alfa value ( $\alpha=0.05$ ) in the motivational loan facility. Therefore, the job satisfaction is normally distributed within the sample size of human resources who have been receiving loan facility that motivates them to do their job. Similarly, the p-value of the job satisfaction ( $p=0.708$ ) is greater than the alfa value ( $\alpha=0.05$ ) in the de-motivational loan facility. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that the loan facility they have been receiving demotivates them to do their job.

Table 29: Group Statistics of Motivational and De-Motivational Loan Facility

Loan Facility		N	Mean	Std. Deviation
Job Satisfaction	Motivational Loan Facility	177	39.7345	6.12211
	De-motivational Loan Facility	23	48.1739	4.77353

The above table shows us that, out of 200 respondents in the field survey, 177 respondents say that loan facility has motivated them to do their job, whereas 23 respondents say that loan facility has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=48.1739$ ) of human resources who say that available loan facility has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=39.7345$ ) of human resources who say that loan facility has motivated them to do their job.

Table 30: Independent Sample T-Test Result for Loan Facility as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	1.897	0.170	-6.359	198	0.000
	Equal variances not assumed			-7.696	32.225	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.170(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in providing loan facilities.

Table 31: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Relation with Superior

Relation With Superior		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Relation With Superior	0.991	188	0.329
	De-motivational Relation With Superior	0.919	12	0.279

The above table shows us the p-value of the job satisfaction ( $p=0.329$ ) is greater than the alfa value ( $\alpha=0.05$ ) in motivational relation with superior. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that their relation with superiors has motivated them to do their job. Similarly, the p-value of the job satisfaction ( $p=0.279$ ) is greater than the alfa value ( $\alpha=0.05$ ) in de-motivational relation with

superior. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that their relation with superiors has demotivated them to do their job.

**Table 32:** Group Statistics of Motivational and De-Motivational Relation with Superior

Relation with Superior		N	Mean	Std. Deviation
Job Satisfaction	Motivational Relation With Superior	188	40.2979	6.44488
	De-motivational Relation With Superior	12	47.0833	4.87029

The above table shows us out of 200 respondents in the field survey, 188 respondents say that their relationship with superior has motivated them to do their job whereas 12 respondents say that relationship with their superior has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=47.0833$ ) of human resources who say that relationship with their superior has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=40.2979$ ) of human resources who say that relation with superior has motivated them to do their job.

**Table 33:** Independent Sample T-Test Result for Relation with Superior as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	1.081	0.300	-3.579	198	0.000
	Equal variances not assumed			-4.577	13.586	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.300(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in maintaining the relation between superior and subordinate.

**Table 34:** Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Awards

Awards		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Awards	0.990	139	0.401
	De-motivational Awards	0.976	61	0.260

The above table shows us the p-value of job satisfaction ( $p=0.401$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational awards. Therefore, the job satisfaction is normally distributed within the sample size of human resources who say that awards have motivated them to do their job. Similarly, the p-value of the job satisfaction ( $p=0.260$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational awards. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that awards have demotivated them to do their job.

**Table 35:** Group Statistics of Motivational and De-Motivational Awards

Awards		N	Mean	Std. Deviation
Job Satisfaction	Motivational Awards	139	38.7986	5.88560
	De-motivational Awards	61	45.0492	5.93135

The above table shows us out of 200 respondents in the field survey, 139 respondents say that awards have motivated them to do their job, whereas 61 respondents believe that awards have demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=45.0492$ ) of human resources who say that awards have demotivated them to do their job is higher than the mean score of job satisfaction ( $M=38.7986$ ) of human resources who say that awards have motivated them to do their job.

Table 36: Independent Sample T-Test Result for Awards as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	0.054	0.816	-6.899	198	0.000
	Equal variances not assumed			-6.878	113.816	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.816 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in providing awards to employees as recognition of their work.

Table 37: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Challenging Job

Challenging Job		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Challenging Job	0.993	181	0.531
	De-motivational Challenging Job	0.970	19	0.782

The above table shows us that p-value of the job satisfaction ( $p=0.531$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational challenging jobs. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that delegation of challenging job has motivated them to do their job. Similarly, the p-value of job satisfaction ( $p=0.782$ ) is greater than the alpha value ( $\alpha=0.05$ ) in a de-motivational challenging job. Therefore, job satisfaction is normally distributed within the sample size of human resources who say that the delegation of challenging job has demotivated them to do their job.

Table 38: Group Statistics of Motivational and De-Motivational Challenging Job

Challenging Job		N	Mean	Std. Deviation
Job Satisfaction	Motivational Challenging Job	181	40.0829	6.46003
	De-motivational Challenging Job	19	46.6316	4.07173

The above table shows us out of 200 respondents in the field survey, 181 respondents say that delegation of challenging job has motivated them to do their job, whereas 19 respondents say that delegation of challenging job has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=46.6316$ ) of human resources who say that challenging job has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=40.0829$ ) of human resources who say that challenging job has motivated them to do their job

Table 39: Independent Sample T-Test Result for Challenging Job as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Job Satisfaction	Equal variances assumed	4.259	0.040	-4.324	198	0.000
	Equal variances not assumed			-6.235	28.570	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.040(which is lesser than 0.05). It indicates that the variances are significantly unequal. Hence, the case of "Equal Variances Not Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the unequal variances t-test is  $p=0.000$ . Since this p-value is lesser

than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in the delegation of challenging job to the employees.

Table 40: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Relation with Subordinate

Relation With Subordinate		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Relation With Subordinate	0.987	188	0.074
	De-motivational Relation With Subordinate	0.970	12	0.910

The above table shows us the p-value of job satisfaction ( $p=0.074$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational relation with subordinate. Therefore, the job satisfaction is normally distributed within the sample size of human resources who say that their relation with subordinate has motivated them to do their job. Similarly, the p-value of the job satisfaction ( $p=0.910$ ) is greater than the alpha value ( $\alpha=0.05$ ) in the de-motivational relation with subordinate. Therefore, the job satisfaction is normally distributed within the sample size of human resources who say that their relation with subordinate has demotivated them to do their job.

Table 41: Group Statistics of Motivational and De-Motivational Relation with Subordinate

Relation With Subordinate		N	Mean	Std. Deviation
Job Satisfaction	Motivational Relation With Subordinate	188	40.2713	6.24592
	De-motivational Relation With Subordinate	12	47.5000	7.76355

The above table shows us out of 200 respondents in the field survey, 188 respondents say that their relation with subordinate has motivated them to do their jobs whereas 12 respondents believe that their relation with subordinate has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=47.5000$ ) of human resources who say that their relation with subordinate has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=40.2713$ ) of human resources who say that their relation with subordinate has motivated them to do their jobs.

Table 42: Independent Sample T-Test Result for Relation with Subordinate as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2tailed)
Job Satisfaction	Equal variances assumed	0.933	0.335	-3.830	198	0.000
	Equal variances not assumed			-3.161	11.926	0.008

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.335(which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.000$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in relation with subordinate.

Table 43: Test of Normality on Job Satisfaction Due to Motivational and De-Motivational Job Security

Job Security		Shapiro-Wilk		
		Statistic	df	Sig.
Job Satisfaction	Motivational Job Security	0.993	164	0.583
	De-motivational Job Security	0.986	36	0.911

The above table shows us the p-value of the job satisfaction ( $p=0.583$ ) is greater than the alpha value ( $\alpha=0.05$ ) in motivational job security. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that job security has motivated them to do their job. Similarly, p-value of the job satisfaction ( $p=0.911$ ) is greater than the alpha value ( $\alpha=0.05$ ) in de-motivational job security. Therefore, the job satisfaction is normally distributed with in the sample size of human resources who believe that job security has demotivated them to do their job.

Table 44: Group Statistics of Motivational and De-Motivational Job Security

Job Security		N	Mean	Std. Deviation
Job Satisfaction	Motivational Job Security	164	39.9756	6.52221
	De-motivational Job Security	36	44.0278	5.67947

The above table shows us out of 200 respondents of field survey, 164 respondents say that job security has motivated them to do their job, whereas 36 respondents say that job security has demotivated them to do their job. Here, the mean score of job dissatisfaction ( $M=44.0278$ ) of human resources who say that job security has demotivated them to do their job is higher than the mean score of job satisfaction ( $M=39.9756$ ) of human resources who say that job security has motivated them to do their job.

Table 45: Independent Sample T-Test Result for Job Security as a Factor Leading to Job Satisfaction

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
		Job Satisfaction	Equal variances assumed	0.511	0.476	-3.450
	Equal variances not assumed			-3.770	57.169	0.000

In the above table, F-test (Levene's test) has been done to evaluate the equality of variance. It can be seen that the p-value is 0.476 (which is greater than 0.05). It indicates that the variances are significantly equal. Hence, the case of "Equal Variances Assumed" has been considered. The values under the "t-test for Equality of Means" has been examined. So, the p-value for the equal variances t-test is  $p=0.001$ . Since this p-value is lesser than 0.05, it is concluded that there is a statistically significant mean difference in the level of job satisfaction due to the difference in providing job security to employees.

## V. CONCLUSION

The result of each independent sample t-test concluded that except for the two hygiene factors-i.e, relation with colleagues and allowance, all the motivational factors significantly do affect on job satisfaction of human resource working in bank and insurance companies of Nepal. This means an increase or decrease in the level of the remaining 13 factors of motivation significantly do change the level of job satisfaction of human resource working in bank and insurance companies of Nepal. Oppositely, an increase or decrease in the level of 2 motivational factors do not significantly change the level of job satisfaction of human resource working in bank and insurance companies of Nepal. The conclusion of the research work partially supports the conclusion of Herzberg's theory of motivation. The result of the independent sample t-test has concluded that there is a significant mean difference in the level of job satisfaction due to changes in the level of 11 hygiene factors-i.e, salary, bonus, vehicle facility, work environment, relation with colleague, allowances, rules & regulations, loan facility,

relation with superior, relation with subordinate and job security. This means when all these hygiene factors increase or decrease, then job satisfaction also increase or decrease but according to Herzberg, when these hygiene factors get increase then the level of job satisfaction does not increase. Whereas other conclusions of Herzberg's theory, like; the absence or decrease in the level of hygiene factors creates dissatisfaction among employees, an increase in the level of motivator factors increase the level of job satisfaction, and a decrease the level of motivator factors decrease the level of job satisfaction has been matched with the conclusion of this research work.

The results of the independent sample t-test suggest that there is no significant mean difference in the level of job satisfaction due to changes in the level of allowance and relation with colleagues. This conclusion indicates that the bank and insurance companies of Nepal should not invest their vast amount of finance, time, and effort to increase the amount of allowance and assist in maintaining reasonable and friendlier relations with colleagues of the human resource because at the end that will not play vital role to increase the level of job satisfaction rather than, bank and insurance companies can invest their time, effort and finance in the remaining 13 factors of motivation to increase the level of job satisfaction of human resource.

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