



GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH
Volume 12 Issue 6 Version 1.0 March 2012
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

The Impact of Work-Family Conflict and Pay on Employee Job Satisfaction With the Moderating Affect of Perceived Supervisor Support in Pakistan Banking Sector

By Maqsood Ahmed, Muhammad Muddasar & Saleem Perviaz

Muhamad Ali Jinnah University

Abstract - The purpose of this research is to determine that the impact of work family conflict (WFC) and pay over employee's job satisfaction (JS) in banking sector with the moderating role of Perceived supervisor support between Work Family conflict (WFC) and job satisfaction (JS). For this purpose data was collected from the employees of 15 commercial banks in Rawalpindi, Islamabad, Faisalabad and Muzaffarabad. Result indicates that work family conflict(WFC) are significantly negatively correlated with job satisfaction and pay is strongly positive correlated with job satisfaction but surprising perceived supervisor supported is not playing the moderating role between WFC and JS. The finding of paper is helpful for Banking Industry in order to design the HR policy which will reduce the WFC and increased employee's job satisfaction and also for future researcher in respective topics.

Keywords : *Work Family Conflict, Perceived Supervisor Support, Pay, Job satisfaction, Banking Industry.*

GJMBR-A Classification : *FOR Code: 150305,150312 JEL Code: M12, M53, O15 M52*



Strictly as per the compliance and regulations of:



The Impact of Work-Family Conflict and Pay on Employee Job Satisfaction with the Moderating Affect of Perceived Supervisor Support in Pakistan Banking Sector

Maqsood Ahmed ^α Muhammad Muddasar ^α & Saleem Perviaz ^α

Abstract - The purpose of this research is to determine that the impact of work family conflict (WFC) and pay over employee's job satisfaction (JS) in banking sector with the moderating role of Perceived supervisor support between Work Family conflict (WFC) and job satisfaction (JS). For this purpose data was collected from the employees of 15 commercial banks in Rawalpindi, Islamabad, Faisalabad and Muzaffarabad. Result indicates that work family conflict(WFC) are significantly negatively correlated with job satisfaction and pay is strongly positive correlated with job satisfaction but surprising perceived supervisor supported is not playing the moderating role between WFC and JS. The finding of paper is helpful for Banking Industry in order to design the HR policy which will reduce the WFC and increased employee's job satisfaction and also for future researcher in respective topics.

Keywords : *Work Family Conflict, Perceived Supervisor Support, Pay, Job satisfaction, Banking Industry*

1. INTRODUCTION

The term work family conflict has received great attention of the researchers for many decades and the conflict based on responsibilities between work and family and its outcomes on employees are the most important arising issue. Work-family conflict has been defined as "A form of inter-role conflict in which role pressures from the work and family domains are mutually incompatible in some respect" (Greenhaus & Beutell, 1985) Competition is just a mouse click away and the banking employees are trying to not only delivering high quality of services but also maintain the ground of prospect customer. Scholar and Literature identify different determinant that contribute towards employees job satisfaction. One of most important determinant of job satisfaction is salaries and other incentive Finding of research show that remunerations such as Salary, fringe benefits, allowance and financial reward are powerful determinant of job satisfaction of workers,(Abdulla, Djebarni & Mellahi, 2011). The extrinsic reward such as pay and job promotion are significant determinant for job satisfaction of employees(Westover & Taylor,2010).

It has been suggest that social learning theory can be applied when the employees see their supervisor and top management working successfully under stressful condition or work over time or job transfer. Such action and performance when are observed by the employee so they get confidence and in return try to solve or improve the work-family conflict related problems. (Hsu, 2001). It is mentioned that positive job facets such as remuneration, promotion possibilities and relationship with supervisor support can increase job satisfaction and employees performance (Gallardo, Canˆızares, Guzmaˆn & Jesus, 2010)..For Britishers it was found to be a significantly positive reaction between work overload and work family conflict, and positive relation between work family conflict and sharing household chores than Taiwanese(Lu, Gilmour, Kao & Huang, 2005). Researcher found that work family conflict and family work conflict has significant impact on job satisfaction law enforcement officers and finds that high level of work family conflict is negative relative to job satisfaction (Howard, Donofrio & Boles, 2004).. These results give rise to importance of personality factors in judging the experience of work family conflict (Andreassi & Thompson, 2006). (Halbesleben, 2009)"suggests that more demanding shifts, those that lead to less time spent off the job in continuous blocks, are associated with higher work-family conflict. It is negatively associated with work-family conflict. Finally, higher work-family conflict is associated with emotional exhaustion" It was found that strong bonding was found job satisfaction, work family conflict and work attitude. Employee low level of job satisfaction leads to high level of Work family conflict and vice versa. (Cohen & Liani, 2009).

Our research is focused on finding out the ways to reduce work-family conflict. Because work family conflict is responsible for higher employee turnover intention, (Noor & Maad,2008) which ultimately have negative effect on Organization performance. Research shows that work family conflict can also put an impact on employee life satisfaction (Namayandeh, 2011).For both individual and organizations work family conflict is important matter due to opposite outcomes which leads to minimize not only employee job satisfaction but also

Author α : Department of Management Sciences, Muhammad Ali Jinnah University, Islamabad, Pakistan.

family satisfaction and ultimately reduce life satisfaction (Ahmad, 1996). (Beauregard, 2006) Argued that as the employee experienced much of the conflict between work and family their stress increases and their productivity also decreases. It is mentioned that, those employees are likely have lower level of work family conflict who got internal locus of control. In order to satisfied employees, pay communication is very important. Pay communication to early inform the employees about the pay. The Research show that perceived pay communication are not only work for pay satisfaction but increased positive perception regarding organization Justice. Justices show those workers are satisfied with pay and benefits (Day, 2011). . It is found in banking sector in Nigeria that male are more satisfied with increased in salary as compare to female because male are getting more salary promotion and benefits as compare to female and more satisfaction in job. (Okpara, 2006). It is mentioned that the performance related pay has a positive effect on job satisfaction of high paid employees and performance related pay has negative effect on low paid worker (Pouliakas & Theodossiou, 2005).It is suggested that top management must realize the significance of work life balance and its negative effect on job satisfaction. Therefore to cater this problem there is a need to develop supportive strategies, policies and management behavior in order to minimize the conflict between work and family (Nadeem & Abbas, 2009).

Today, the Banking sector of Pakistan is playing pivotal role in the growth of country's economy. As of June 2010, the banking sector comprised 36 commercial banks (including 25 local private banks, 4 public sector commercial banks and 7 foreign banks) and 4 specialized banks with a total number of 9,087 branches throughout the country. A large no of employees are working in these banks and plays critical role for development and growth of banking sector. But employees are experience different type of work family conflict because of long working hours, poor interpersonal skills and support of supervisor, work overload, inflexibility in work operation, salaries and promotion strictly based on performance, strict banking policy regarding vocations, office timing etc. Few studies are conducted to examining this issue in Pakistani contexts. Therefore the purpose of our research is to examining this problem in details and its results might be helpful for operational managers or top level management of different banks to cope with the problem of work family conflict.

II. LITERATURE REVIEW

a) *Work Family Conflict*

Work family conflict is significant increased in banking sectors due to long working hours. Long working hours is a traditional norm in banking sector. Furthermore working couples with children are

experience more imbalance in work and family life and desire to reduce the working hours in banking industry (Malik & Khlid, 2008). The supplement of social problem management techniques in addition to household wedding significantly reduced work-family conflict. In comparison, employee centered training on scientific problem management alone usually increase family critical situations (Wilson, Debruyne, Chen & Fernandes, 2007). When the employee consistently facing work family conflict he is exposed to emotional exhaust and that factors ultimately drag the employee to turn over intention and job performance is also affected .(Yavas, Karatepe & Babakus, 2008). The experience of negative work-to-home disturbance is linked with less employees' capability to deal with both realms and cheaper fulfillment with work-family stability. (Beham & Drobnic, 2010). Cognitively capacity also put negative effect on work family conflict. Negative relationship between work family conflict and job satisfaction are reduced when one have high level of tolerance for uncertainty (Janasz & Behson, 2007). work family conflict and satisfaction are directly connected with turnover, work family conflict and pay satisfaction are used to forecast turn over .(Rayan & Sagas, 2009) It is encouraged that changes in operate styles towards a versatile program would be valuable for both companies and employees and result in reducing work family conflict.(Lo, 2003. Married women with kids, in particular, are not being able to pay enough attention to their loved ones and kids and known cleaning and child care as major difficulties to their creative performance (Santos & Cardoso, 2008). women faces lot of difficulties during business or job she faces the resistance not form the society but from their family because she is supposed to take care of children and look after his studies .(Lu, 2011). The conflict occur when the women works differ from culture to culture the concept of women working is entirely different in eastern rather than to western the eastern resist when women works and due to this the ratio of women working in east is less rather to west....(Kim & Ling, 2001). It has been exhibited that job stress is a arbitrator between WFC and turnover Intentions (Chelariu & Stump, 2011). Success reveal that work-family clash increased psychological physical weakness and decreased job fulfillment. Intrinsic motivation was found to put out a significant negative impact on emotional exhaustion. (Karatepe & Tekinkus 2006). In Australia the maximum number of career sensitive decision makers remains single because they cannot fulfill the demands of their life partner mean because of work family conflict.(Kasper, Schmidt & Mayer, 2005). It is mentioned that there is a lot of room for the construction organization to address the problems of work family balance for the employee safeguard either or males or females, from bad family results linked with long working hours and strain based job design (Lingard & Francis, 2007). Study reveals that the role conflict and role overload has

significant negative impact over job satisfaction of managers private sectors commercial banks in Pakistan. (Malik, Waheed & Malik, 2010).

Perceived supervisor support can perform the action of a moderator in between the two variables of work family conflict and job satisfaction (Hsu, 2001). Work schedules satisfaction and work schedules control of employee are effectively control by supervisory support. These factors are directly related with work family conflict. (Beutell, 2010). Achievements unveiled that supervisory guidance is more proficiently linked with mental work results. (Yavas & Babakus 2010). Beutell (2010) recommend that remedies like greater program mobility for all staff may not be efficacious in decreasing work-family clash. Employee control over time-table, personnel fulfillment with time-table, and supervisor assistance need to be regarded as well. This implies that success at the work place gives an essential piece in providing an overall success with life and with the help of Partner assistance and manager assistance have a considerable positive partnership with quality of life. (MdSidin, Sambasivan & ismail.I,2010). Burnout is another variable that mediates the partnership between work-family clash and objective to depart the enterprise and that the arbitration structure is stronger in the use of greater public supervisory support. (Thanacoody & Casimir,2009). The study evidence that the supervisor support has less impact on employee's job satisfaction where companies focus on large no of team work. But importance of supervisory support cannot be ignored. Supervisory support still has put positive impact over job satisfaction of employees. (Griffin, Patterson & West, 2001). Stress is harmful for employees' behavior towards job and that will contribute negatively towards satisfaction of customer which will lead to failure of an organization. Studies reveal opposite relation between job stress such as unfriendly and unsupported behavior of supervisor and co-worker, poor working conditions, inadequate salary, poor promotion, and lack of recognition etc. and employees job satisfaction (Malik ,Safwan,& Sindhu,2011). It is been notify that female employees having family responsibility are more satisfied with job as well as more committed to work in those organization which offer more flexible work hours as compare to those who did not. Supportive family responsive polices such as flexible work hours can reduced work –family conflict and increased female managers job satisfaction and commitment to work. (Scandura & Lankua,1997). Research indicates that unfriendly and unsupported work environment; poor quality of leadership and high level of work family conflict can significantly reduce job satisfaction and liable the intention to leave the organization.

H 1: Work Family conflict is negatively correlated with job satisfaction.

H 2: Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction.

b) Job Satisfaction

A culture study of entrepreneur over job satisfaction found that job satisfaction of employees is highly affected by entrepreneurs' socio-cultural orientations and collectivism. Worker expect from their employers such as supportive attitude and paternalistics tendencies. Collectivism means to develop a structure which supports values of social life such as group relationship, group norm, and harmony at work place and among workers. (Yetim & Yetim,2006), Found three important determinants of job satisfaction (a) objectivity and rationality; (b) liberal; and (c) total work experience. Rationality means employees want to be treated fairly and with justices. This study also shows that more liberal manager have down the level of job satisfaction and vice versa. And total work experience means that increase in tenure of employees can increase their level of job satisfaction (Sharma & Bhasker, 1991 Droussiotis and Austin (2007) analyze significant factors that explaining job satisfaction is self-fulfillment, independence and job environment. Self-fulfillment is critical factor because it involved organization must provides managers with good pay and benefits, highly skilled subordinates, opportunities for personal growth and advancement in the company, and that company policies/procedures allow for self-fulfillment. It is noted that although HR practices has a positive impact for increasing the job satisfaction of employees but with appropriate pay policy. The HR practices may have a negative effect over job satisfaction and job performance if inequality is found in raising pay at work place. (Petrescu & Simmons,2008). The finding one of study shows that two contextual factors (Job content and training) do have played a significant role in influencing job satisfaction. The research link his finding with theory that these two factors belongs to group of variables identify by Herzberg as satisfiers or motivators and these factors can increase job satisfaction of employees. (Joshi & Sharma, 1997).

Kim(2002) argued that participative management has a positive impact over job satisfaction but incorporation of effective supervisory communications can greatly increased the level of job satisfaction of employees. Research depict that work to family interference and family to work and stress interference has significant negatively relationship with job satisfaction. However work load has not negative effect on job satisfaction but job autonomy has strong positive correlation with job satisfaction. (Nadeem& Abbas,2009). Study reveals that the workforce has a weak interpersonal skill that would have a significant effect on job satisfaction but training opportunities salaries and benefits and support from co-worker and seniors are significantly enhancing the job satisfaction. (Gu & Sui, 2008). Study reveals the difference exist in culture on the basis of individualism and collectivism between Malaysian and Australian

managers. Furthermore Australian Managers are more satisfy with their jobs than Malaysian Mangers. (Noordin & jusoff, 2010). There are three important determinants of job satisfaction (a) objectivity and rationality; (b) liberal; and (c) total work experience. Rationality means employees want to be treated fairly and with justices. This study also shows that more liberal manager have down the level of job satisfaction and vice versa. And total work experience means that increase in tenure of employees can increase their level of job satisfaction. Furthermore it observes that major causes of job dissatisfaction are poor salary, lake of promotion, poor job status, job insecurity and absence of recognition. Research depict that work- Family has considerable correlation with job, pay, supervision, promotion, work and co -worker but consistently includes in the antecedents of job satisfaction. Beside it has significant effect over job satisfaction. (Howard et al, 2003). Marital quality has significant influence over job satisfaction. It evidence that material satisfaction contributed positively toward job satisfaction but marital discords contributed negatively toward job satisfaction. (Rogers & May,2003).

c) *Pay with job satisfaction*

Fringe benefits have significant positive correlation with job satisfaction. (Artz,2010). It elaborates that salary, nature of the job and work conditions, promotion opportunities, growth and achievement are significantly correlated with employee's job satisfaction (Rad &Yarmohammadian,2006). Sample study depict that about 20 to 40 percents respondents are not satisfy due to low pay rate, management policy, poor promotion scheme, and working hours but majority dissatisfied due to imbalance between work and family life and want to leave the current organization.(Sang, son & Dainty,2009).One of the Study suggests that job authority and job accountability can increase the work motivation officer level job but may not lead to increase the work motivation of people doing clerical jobs. But clerical staff is significantly motivated by job feedback and expectation of rewards and sanctions.(Akhilesh & Mathew,1991). The employee's compensation has a positive and significant impact on job satisfaction. (Nawb &Bhatti,2011). Okpara (2004) recognized five facets of job satisfaction: pay, promotion, supervision, work itself and coworkers. One of study which is conducted on medical representative (MRs) in Pakistan found that MRs are more satisfy and motivated by their job with factors such as monetary benefits, friendly environment, favorable sales target incentives and they are also highly satisfy with non-monetary benefits their need for recognition, need for affiliation and need for acheivment.(Ahmed,Akhtar,Ibrahim & Mutaza,) .Another study indicates that most of doctors who are employed at hospital of Bahawalpur are dissatisfied with their job due to lake of proper service structures and low salaries. (Ghazali, Shah, Zaidi & Tahir,2007). Study that has been

conducted on public university teachers show that satisfaction with work-itself, salary satisfaction, coworkers and Opportunities for promotion and quality supervision had strong positive correlation with job satisfaction. (Malik Nawab,Naeem &Danish, 2010).One research on non-academic staff at Punjab University Pakistan concludes that intrinsic motivational factors such as recognition; work itself, opportunity for advancement, professional growth, and responsibility have significant effect on job satisfaction but extrinsic factors Job security, Presence of core values, salary and benefits, Good relation with ,co-workers and Effective supervisor are not significant relationship toward job satisfaction (Ahmed et al.,2010). A Study in Uganda over job satisfaction revealed that variable for job satisfaction are behavior of co-worker and supervision whereas remuneration, governance, promotion and physical facilities are potential sources of dissatisfaction for employees.(Ssesanga & Garrett,2005). It shows that different facets will effect on job satisfaction but reward and recognition has significant positive impact over job satisfaction. Recognition means designing friendly operating procedures, involve in decision making process, appreciation and support in work will have effect on job satisfaction. On other hand reward includes compensation, salary increments, allowances, bonuses, fringe benefits and other compensations on regular and specific periods will increase employees' motivation and job satisfaction. (Danish & Usman., 2010).Research explain that pay, promotion, working condition and support for research is positively correlated with job satisfaction.(Santhapparaj & Alam,2005).It has been found that significant positive relationship between job satisfaction and job performance but have negative correlation of job stress and propensity to quit over job satisfaction. Furthermore it observes that major causes of job dissatisfaction are poor salary, lake of promotion, poor job status, job insecurity and absence of recognition. (Hossian, 2000).

H 3: Pay has positive correlation with job satisfaction.

III. RESEARCH METHODOLOGY

a) *Measures*

Data was collected work family conflict by using questionnaire, adopted from (Kopelman,Greenhaus and Cannolly, 1983).For pay five questions from questionare developed by (Heneman and Schwab ,1985) and for job satisfaction five questions are obtained from questionare developed by (Cammann, fichman, jenkins and Klesh,1983).

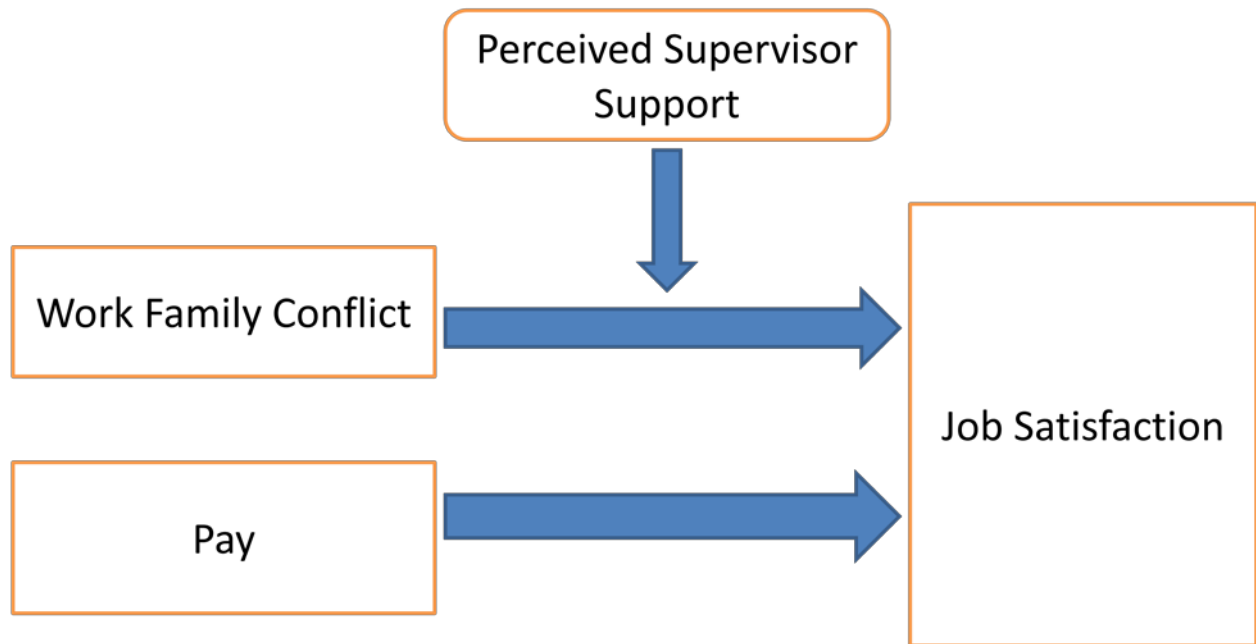
A five point likert scale was used with 1 representing strongly agree and 5 representing strongly disagree. The questionnaires were personally distributed to respondents working in Commercial Banks.

b) Participants

A total of 275 questionnaires were distributed from the employees of different Commercial Banks of

Rawalpindi, Islamabad, Faisalabad and Muzaffarabad, out of which 150 were collected back making response rate is 54%.

c) Research model



d) Sample

Respondents included employees working in commercial banks located in Rawalpindi, Islamabad,

Faisalabad and Muzaffarabad. The following table describes the demographic composition of sample.

Description	Frequency	Percentage
Gender		
Male	113	75.3
Female	37	24.7

Age		
20 – 25 years	18	12
26– 35 Year	75	50
36 – 45Years	28	18.7
46- 55 Years	20	13.3
56 & above	9	6
Experience		
1 -5	65	43.3
6 -10	29	19.3
11 -15	23	15.3
16-20	17	11.3
21-25	14	9.3
26 & above	2	1.3

Qualification		
Intermediate	8	5.3
Bachelors	47	31.3
Masters	95	63.3

IV. FINDINGS AND CONCLUSIONS

a) Correlation Analyses

Correlation Analysis was used to confirm existence of relationship between the independent variables i.e. Work Family Conflict and Pay and the dependent variable i.e. Job satisfaction.

Table 1 : Reliability and Validity

Variables	Cronbach's Alpha
WFC	0.864
PSS	0.642
PAY	0.759
JS	0.842

Cronbachs Alpha value >0.7 shows that the scale is reliable and valid.

Table 2 : Correlation coefficient matrix.

	WFC	PSS	JS	PAY
WFC	1	-0.028	-0.271**	-0.038
PSS	-0.028	1	0.414**	0.183*
JS	-0.271**	0.414**	1	0.637**
PAY	-0.038	0.183*	0.637**	1

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

n=150 WFC= Work Family Conflict, PSS= Perceived supervisor Support, JS= Job satisfaction, PAY= Pay.
**** Correlation is significant at 0.01 levels.**
*** Correlation is significant at 0.05 levels.**

The correlation Analysis shows highly significant negative relationship between work family conflict (WFC) and Job Satisfaction (JS). Our H1 is (Work Family conflict is negatively correlated with job satisfaction) is accepted. But surprising Perceived Supervisor support (PSS) is not play a moderating role between Work family Conflict (WFC) and Job satisfaction (JS). Because no significant relationship is found in correlation analysis therefore we reject our second supposition, H2 (Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction).

Correlation analysis also suggests that there is a strong positive relationship between pay over job satisfaction (JS). So Our Third Hypothesis H3 (pay has positive correlation with job satisfaction) is also accepted.

Table 3 : Regression analysis

Model	T	Sig
WFC	-4.098	.000
PAY	10.403	.000

Dependent Variable: Job Satisfaction.

Variable	R2
WFC & PAY	46.6%

Regression analysis indicates that the value of R square is 46.6 % which indicates that the impact of dependent variables WFC and Pay on Job satisfaction is 46.6 %. Variation is 53.4% is unexplained.

H1: Work Family conflict is negatively correlated with job satisfaction

with job satisfaction as shown on above regressions analysis t value is (t= -4.098) at 100% level of significance. H 1 is accepted and consistent with previous correlation analysis.

H2: Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction.

H2 is rejected because there is no evidence find in our correctional analysis that there is any significant relationship between is found between Perceived supervisor support and work family conflict, however there is significant relationship is found between Perceived supervisor support and Job satisfaction. As correlation analysis is not supporting the relationship between Perceived supervisor support and Work family conflict therefore we are not running regression analysis on this relationship.

H 3: Pay has positive correlation with job satisfaction.

The regression analysis of above table regarding relationship between job satisfactions with pay. Indicates that there is a strong positively relationship between pay with job satisfaction. Because the t value is ($t=10.403$). So H3 is also accepted and results are consistent with our previous regression analysis.

V. DISCUSSION

This study was based to determine whether work family conflict and pay can put an impact on employee's job satisfaction in banking sectors of Pakistan. As mentioned above we take two independent variables that is work family conflict and pay and perceived supervisor support as moderatots between two variables that is Work family conflict and employees job satiafcation.. The results indicate that hyphothesis (H1) has strongly negatively correlated with Employee job satisfaction. The value of $r = -0.271^{**}$ at 99% level of significance. And regression analysis also show same results ($t= -4.098$) at 100% level of significance. As we are conduction research on banking sector of Pakistan so due to stiff working hours, target oriented job, promotion strictly based on achievements of targets, inflexibility in working hours as there is a famous saying about the banks timings that there working hours is from 9 to non. Under the light of above factors that we discussed the respondent to also highlight the strong acceptance to have negative relation of work family conflict to employee job satisfaction.

Our H2 is rejected i.e Perceived Supervisor Support does not moderates the relationship between work family conflict with job satisfaction. The main reason behind the rejection of this hypothesis as we notified that the Bank employees perceived that there supervisors treat them in good manner which means that they are satisfy with supervisor support but with supervisor support they can also report high work family conflict. Because bank employees is working with strict policies regarding achievements of targets, bank timings, leave policy, daily closing of accounts works

these factors will be responsible for high work family conflict despite of good supervisor support.

H3 explain the relationship between Pay with job satisfaction, the result of correlation and regression shows that there is a strong positive relation. We have seen that not only in western culture but also in Pakistani context pay has a major role on human satisfaction. So in Pakistan where there is poor economic condition and people are living below poverty line, the inflation rate is very high with having high unemployment and on other hand the prices of each and every commodity is increasing on the daily basis so under such conditions the money does become the basic element of human needs in each and every part of this world. So we can conclude that pay can put a positive influence on employee behavior, performance and ultimately life satisfaction.

VI. IMPLICATIONS

Banking industry is suffering highly from employee turnover, So this paper might be helpful for banking practioners and for HR departments in establishing such policies regarding how to reduce work family conflict at work place because this work family conflict may not only reduce employee job satisfaction which results in employee turnover and also reduce firm performance. Turnover of any employee may heavily damage the organization because by recruit new employee not only waste of time but also the firm is going to invest handsome amount for the training and development of that employee. So if the bank management design such a supportive policy which include the measures how to reduce work family conflict such as introduction of flexible banking working hours supportive vocation policy, appraisals and reporting etc may reduce the employee job dissatisfaction. Furthermore this paper also determine for HR management of banking industry for introduction of attractive pay and fringe benefits policy in order to successfully manipulate this issue.

VII. LIMITATIONS & FUTURE RESEARCH DIRECTION

Due to time constrain we are only focusing on two independent variables (Work family conflict and Pay) over job satisfaction. The value of R^2 is 46.6%. It means there are some other variable which also explain the job satisfaction in comprehensive way. So for future research other important variable may also be incorporated in order to comprehensively elaborate the employee's job satisfaction. But this research is also helpful for future researcher who want to conduct research in banking sector. Other limitations are non-serious attitude respondent, baisedness in sample selection, fear of providing information from respondent side etc.