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Job Satisfaction and Security Intention Factors: A Study on Public and Private Commercial Banks

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University of Rajshahi

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Job Satisfaction and Security Intention Factors: A Study on Public and Private Commercial Banks

PhD Dissertation

A. K. M. Firoz



**Institute of Bangladesh Studies (IBS)
University of Rajshahi, Bangladesh**

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Job Satisfaction and Security Intention Factors: A Study on Public and Private Commercial Banks

A dissertation submitted to the Institute of Bangladesh Studies (IBS) in
partial fulfillment of the requirements for the degree of Doctor of
Philosophy in Management

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August 2018

Declaration

I do hereby declare that the thesis entitled “Job Satisfaction and Security Intention Factors: A Study on Public and Private Commercial Banks” submitted to the Institute of Bangladesh Studies (IBS), University of Rajshahi, Rajshahi, Bangladesh, for the Degree of Doctor of Philosophy (PhD) in Management is an original and independent research work under the supervision and guidance of Dr. Md. Salim Reza, Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh. No part of this thesis, in any form, has been submitted to any other university / institution for any other degree or diploma. My indebtedness to other works has duly been acknowledged at the relevant places.

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Certificate

I do hereby certify that the thesis entitled ‘Job Satisfaction and Security Intention Factors: A Study on Public and Private Commercial Banks’ submitted by A. K. M. Firoz, a U.G.C Fellow of the Institute of Bangladesh Studies (IBS), University of Rajshahi, Rajshahi, Bangladesh, for the Degree of Doctor of Philosophy (Ph D) in Management has been done under my supervision and guidance. I have recommend its submission for examination.

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Rajshahi, August 2018

Abstract

Job satisfaction, a psychological feeling of pleasure and happiness, is gained from doing one's job covering actions for the fulfillment of the need, desire, demand and expectation. Job security intention, a psychological factor of depression, sadness, and instability is raised for lack of freedom and protection creating a tendency to leave the organization for seeking better opportunity. The present study is an empirical investigation to analyze the factors affecting job satisfaction and job security intention among different categories of public and private commercial bank officers in Bangladesh. Banking sector is a powerful medium of socio-economic circumstances of the country, which plays a vital role in overall economic sectors related to the development of the country. Depending on the basic philosophical approach of the descriptive research, both quantitative and qualitative data have been collected through close ended structured questionnaire from the research field to meet the objectives of the study. So, the study is descriptive in nature and has followed the **mixed approach** of research. Collected data (qualitative and quantitative) from the respondents have been analyzed using the Statistical Package for Social Science (SPSS) software so as to obtain a more comprehensive analysis of the study. Simple percentage method has been used in the study to analysis the demographic factors and other factors related to job satisfaction and security intentions. Chi-square test has been used to test the significance of association between overall Job satisfaction and the factors affecting job satisfaction, and at the same time security intention and factors affecting security intention. ANOVA or Analysis of Variance has been used to compare the mean difference of different factors related to job satisfaction and security intentions. Multiple Regression analysis has been adopted to measure the impact. Frequency Distribution Techniques along with Mean and standard deviation has been observed, classified and ordered. The present study has considered job satisfaction as the dependent variable which depends upon various factors and indicators for its increase or decrease. Overall job satisfaction has been identified as the dependent variable in the study. The study has looked at the moderating impact of security intention on job satisfaction. It is observed that job security has a significant relationship with job satisfaction.

The type of bank has a significant impact on the variables of job satisfaction and security intention. The analysis explicitly shows the attitudinal relationship with public and private commercial bank officers. This study has found that the overall job satisfaction level of public and private commercial bank officers in Bangladesh is positive which shows an average overall job satisfaction. Bank type is found to be most relevant with the bank officers' job satisfaction in comparison to all variables. Private bank officers are comparatively more satisfied than those from public sector as they enjoy better salary package, better work environment and better office management. Public bank officers, on the other hand, have inadequate benefits and facilities, resulting in comparatively lower level of job satisfaction. It has also been identified from this study that security intention is the major important factor in affecting job satisfaction of the bank officers.

Acronyms

ABL	: Agrani Bank Limited
ANOVA	: Analysis of Variances
AVP	: Assistant Vice President
CV	: Co-efficient of Variance
DBBL	: Dutch-Bangla Bank Limited
DFIs	: State-owned Development Financial Institutions
DP	: Discriminative Power
EO	: Executive Officer
EPL	: Employment Protection Legislation
HR	: Human Resource
HRD	: Human Resource Development
HRM	: Human Resource Management
HRP	: Human Resource Policy
HRS	: Human Resource Strategy
IBBL	: Islami Bank Bangladesh Ltd
JBL	: Janata Bank Limited
JDI	: Job Descriptive Index
JO	: Junior Officer
JSS	: Job Satisfaction Survey
MIS	: Management Information System
NBL	: National Bank Limited
PBL	: Prime Bank Ltd
PCBs	: Private Commercial Banks
RBL	: Rupali Bank Limited
SBL	: Sonali Bank Limited
SCBs	: State-owned Commercial Banks
SEO	: Senior Executive Officer
SPSS	: Statistical Package for Social Science
SRS	: Simple Random Sampling
UIB	: Unemployment Insurance Benefits
VP	: Vice President
WFSDS	: Wood Faculty Satisfaction / Dissatisfaction Scale

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Chapter One

Introduction

1.1 Prelude

Job satisfaction is a key instrument to gauge the organizational health as service quality largely depends upon the human resources.¹ It is the buzzword in today's corporate era. Since the transformation of personnel into human resource (HR), and its inception in the industry new concepts related to human capital has been emerging day by day. The concept of job satisfaction has emerged and now there are several factors contributing to it, which are monetary and non-monetary. It is the favorableness or un-favorableness with which employees view their work and it is affected by both internal and external environment of the organization. Job design affects the job satisfaction of the employees doing jobs that are rich in behavioral element. Similarly the employee's acceptance by the work group is important for job satisfaction. To sum up, each element of the organization environment and system can contribute to or detract from job satisfaction.² Job satisfaction is a complex concept that can be divided into intrinsic and extrinsic satisfaction.³ Intrinsic satisfaction is associated with the content of one's job, such as autonomy, degree of responsibility, variety of skills, supervision, etc. In general, intrinsic sources of satisfaction comprise the qualitative attributes of a job. On the other hand, extrinsic satisfaction is associated with one's work environment (working conditions), such as working hours, safety, promotion opportunities, tangible rewards and other bonuses.⁴

Employment security refers to the ability of an individual to look for jobs and being able to stay in the jobs which is relevant in the labor market.⁵ It also refers to the ability to move in the labor market through identifying one's potential to get a job and also

¹A. Crossman and B. Abou-Zaki, "Job Satisfaction and Employee Performance of Lebanese Banking Staff," *Journal of Managerial Psychology*, Vol. 1, No. 1 (2003), p. 368.

²William B. Werthe and JR. Keith Daris, *Human Resources and Personnel Management* (USA: McGraw-Hill-Inc., 2000), p. 38.

³ M. Rose, "Disparate Measures in the Workplace: Quantifying Overall Job Satisfaction," Paper presented at the 2001 BHPS Research Conference (U.K.: Cholchester, 2001), p. 7.

⁴ *Ibid*, p. 9.

⁵ L. J. Clark, "Moderators of the Effects of Perceived Job Insecurity: A Comparison of Temporary and Permanent Employees," *Ph.D dissertation* (Australia: Queensland University of Technology, 2005), p. 27.

looking for alternative jobs.⁶ In other words, employment security relates to marketability of the workers in the existing labor market. The most common policies used to protect workers against labor market risk are Employment Protection Legislation (EPL) and Unemployment Insurance Benefits (UIB). The effect of EPL on indicators of labor market performance is an arguably rare example of agreement among economists. **Greater employment protection is thought to discourage both firing and hiring**, with an overall ambiguous effect on the unemployment rate. The main effect of EPL is to reduce the permeability of the barrier between work and unemployment.⁷

Banking is a powerful medium of socio-economic changes in developing countries like Bangladesh. A well-organized banking system can play a vital role in the development of the country. In maintaining and implementing balance between the employees' aspirations and the goals of the bank, the bank must generate the highly effective and efficient Human Resource Management (HRM).⁸ Competent and high quality workforce is a pre-condition for continuous growth and success of banks. To attain the expected growth and success, banks try to improve the skill, knowledge and productivity of the employees. A huge number of officers have been working in the public and private commercial banks in Bangladesh. It is the interest of the banking organization to retain employees and minimize turnover. But there may arise a question that 'How far the bank officers are satisfied with their job?' and 'Do they suffer from any kind of security intention?' In order to get the real picture of the issue, the researcher has been intended to investigate the fact from the practical field. So, the present research has been conducted to study the various factors affecting job satisfaction and security intention among different public and private commercial bank officers in Bangladesh.

⁶A. Forrier and L. Sels, "Temporary Employment and Employability: Training Opportunities and Efforts of Temporary and Permanent Employees in Belgium," *Journal of Work, Employment and Society*, Vol. 17, No. 4 (2003), p. 641.

⁷J. T. Addison and P. Teixeira, "The Economics of Employment Protection," *Journal of Labor Research*, Vol. 24, No. 1 (2003), pp. 85-86.

⁸Sadia Afroj, "Ongoing Corporate Human Resource Management Practice in Banking Sector of Bangladesh," *Global Journal of Management and Business Research*, USA, Vol. 2, Issue. 2 (2012), pp. 2-3.

1.2 Statement of the Problem

Job satisfaction has been recognized as a component of organizational commitment.⁹ It is suggested that job satisfaction is a state of pleasure gained from applying one's values to a job.¹⁰ Spector believes that job satisfaction 'can be considered as a global feeling about the job or as a related constellation of attitudes about various aspects or facets of the job.'¹¹ Researchers have found that job satisfaction is correlated with turnover but not to the extent that a predictive model can be created.¹²

Job security is a component of job satisfaction which is an important element in an organization because of its relationship with work behavior. When a worker is not satisfied with his job he will start looking for other jobs and be less committed to the organization. And when he gets the opportunity elsewhere he will have the tendency to leave the organization. Job insecurity will also contribute to the psychological stress experienced by the workers which includes depression, sadness, relationship problems, becoming alcoholic, drug abuse and low physical health which will affect their well-being.¹³ In this context, the instability in the economy has effect on the health and well-being of the society.¹⁴

Researches on job security show that it is related with job satisfaction while job insecurity is related with job dissatisfaction¹⁵ and negative physical health.¹⁶ Job

⁹ K. A. Kovach, *Organization Size, Job Satisfaction, Absenteeism and Turnover* (Washington D.C.: University Press of America, 1977), p. 136

¹⁰ E. A. Locke, "What is job satisfaction?" *Journal of Organizational Behavior and Human Performance*, Vol. 4, No. 1 (1969), pp. 309-310.

¹¹ P. E. Spector, *Job Satisfaction: Application, Assessment, Cause, and Consequences* (Thousand Oaks CA: Sage Publications, Inc., 1997), p. 207.

¹² W. H. Mobley, *Employee Turnover: Causes, Consequences, and Control* (Reading M A: Addison-Wesley, 1982), p. 56; W. H. Mobley, et al. "Review and Conceptual Analysis of the Employee Turnover Process," *Psychological Bulletin*, Vol. 8, No. 6 (1979), pp. 493-494; A. J. Kraut, "Predicting Turnover of Employees from Measured Job Attitudes," *Organizational Behavior and Human Performance*, Vol. 13, No. 2 (1975), pp. 233-234.

¹³ M. Jahoda, *Employment and unemployment: A social-psychological analysis* (Cambridge: Cambridge University Press, 1982), p. 63.

¹⁴ Anom, "Malaysian employees most confident of job security," *The Star Online* (Mac 19, 2009). Retrieved from <http://www.thestar.com.my/news/story.asp?file=/2014/5/28/business/3129648&sec=business>

¹⁵ S. J. Ashford, C. Lee, and P. Bobko, "Content, Causes and Consequences of Job Insecurity: A Theory Based Measure and Substantive Test," *Academy of Management Journal*, Vol. 32, No. 4 (1989), pp. 803-804.

¹⁶ E. Roskies, and L. C. Guerin, "Job Insecurity in Managers: Antecedents and Consequences" *Journal of Organizational Behavior*, Vol. 11, No. 5 (1990), p. 345.

insecurity is said to be more stressful compared to job loss.¹⁷ The risk of losing a job is said to be more frightful when an individual finds it difficult to get an equivalent job and the risk is higher when unemployment rate is high. This happens because when employees feel insecure with their jobs, they will face the threat of losing positive benefits socially and psychologically which come from the job. In addition, job employment insecurity will influence job satisfaction because of uncertainty in predicting and controlling the threat regarding the availability of the job.¹⁸ The negative impact of job insecurity can be seen in job performance where the workers show less effort in performing the job and show increase in work deviant.¹⁹ Specifically the workers will become less productive, defy changes and have the inclination to move to other jobs. This inclination to leave the job shows how job insecurity and job employment influences the organizational commitment of the workers.²⁰ According to Ito and Brotheridge, the effect of insecure employment can impact on the relationship between job satisfaction and affective commitment and the propensity to leave the organization.²¹

Banks are important institutions in the economy. They are the principal source of credit (loanable funds) for millions of individuals and families and for many units of government.²² The banking sector of Bangladesh plays a vital role in the overall economic development of the country. It creates a good number of employment opportunities for the country people transforming the human resources into human capital. The banking sector of Bangladesh comprises four categories of scheduled banks. These are State-owned Commercial Banks (SCBs), State-owned Development Financial Institutions (DFIs), Private Commercial Banks (PCBs) and Foreign Commercial Banks (FCBs). At the end of June 2013, the total number of banks and their branches increased to 55 and 8,427 respectively due to the opening of new PCBs

¹⁷ H. De Witte, "Job Insecurity and Psychological Well-being: Review of the Literature and Exploration of Some Unresolved Issues," *European Journal of Work and Organizational Psychology*, Vol. 8, No. 2 (1999), p. 157.

¹⁸ W. D. Reisel, *et al.* "The Effects of Job Insecurity on Satisfaction and Perceived Organizational Performance," *Journal of Leadership & Organizational Studies*, Vol. 14, No. 2 (2007), pp. 106-107.

¹⁹ V. G. K. Lim, "Job insecurity and its outcomes: Moderating effects of work based and non work based social support," *Human Relations*, Vol. 49, No. 2 (1996), p. 667.

²⁰ J. Barling, and E. K. Kelloway, "Job Insecurity and Health: The Moderating Role of Workplace Control," *Journal of Stress Medicine*, Vol. 12, No. 4 (1996), pp. 253-254.

²¹ J. K. Ito and C. M. Brotheridge, "Exploring the Predictors and Consequences of Job Insecurity's Components," *Journal of Managerial Psychology*, Vol. 22, No. 1 (2006), pp. 40-41.

²² Peter S. Rose, *Commercial Bank Management*, International Edition: Fifth edition (New York: McGraw-Hill Irwin, 2013-2014), p. 3.

and bank branches during the year.²³ About 79,608 employees have been working in PCBs and about 57,101 employees have been working in SCBs. It is known to us that the profit, loss and productivity of the banks largely depend on the satisfaction and dissatisfaction of the bank employees. Satisfaction of the employees plays a positive role on the overall development and productivity of the banks. On the other hand, dissatisfaction of the bank employees creates insecurity among them, which causes employment turnover and impacts negatively on the overall development and productivity of the banks. But it is not properly clear to us that the bank officers working in different public and private commercial banks in Bangladesh are significantly satisfied or dissatisfied with their respective jobs. Besides, the existing job satisfaction level of public and private commercial banks officers will have to be measured to draw the inferences between their satisfaction levels for ensuring whose satisfaction level is comparatively high. Again, it is very much necessary to determine if there is any security intention among the bank officers and which categories of the officers have been suffering from comparatively much security intention. In order to solve the above mentioned problems by formulating significant findings, the researcher has highly been devoted to conduct the research study on **‘Job Satisfaction and Security Intention Factors: A Study on Public and Private Commercial Banks.’**

1.3 Research Questions

Reviewing and studying various issues related to the concept and problem statement of job satisfaction and job security intention, the following research questions have been arisen:

- i) What is the present scenario of job satisfaction at public and private commercial banks in Bangladesh?
- ii) How are the factors of job satisfaction associated with overall job satisfaction?
- iii) Which factors are significantly responsible for the job satisfaction?
- iv) Is there any difference in job satisfaction level between public and private commercial banks in Bangladesh?
- v) How does the satisfaction level of public and private commercial bank officers differ from?
- vi) What factors affect the job satisfaction significantly?

²³Annual Report of Bangladesh Bank: 2010-2011, p. 40.

- vii) How are the factors of job satisfaction related to one another?
- viii) Which factors are significantly responsible for the job security intention?
- ix) How does job security intention impact on overall job satisfaction level of different categories of bank officers?

1.4 General Objective

The general objective of the study is to analyze the factors affecting job satisfaction and job security intention among different categories of public and private commercial bank officers in Bangladesh.

1.5 Specific Objectives

In accordance with the main theme of the research, the following objectives have been identified in addition to the general objective:

- a. To highlight the present job satisfaction scenario at public and private commercial banks in Bangladesh;
- b. To depict the factors affecting job satisfaction level at public and private commercial banks in Bangladesh;
- c. To find out the association between overall job satisfaction and factors affecting job satisfaction of public and private commercial bank;
- d. To compare the job satisfaction level between public and private commercial bank officers;
- e. To identify the factors affecting job security intension at commercial banks in Bangladesh; and
- f. To analyze the impact of job security intention on overall job satisfaction level of public and private commercial bank.

1.6 Definition of Key Terms

1.6.1 Job Satisfaction

Job satisfaction is a psychological feeling of pleasure and happiness gained from doing one's job that covers action of fulfilling the need, desire, demand and expectation.²⁴

1.6.2 Job Security Intention

Job Security intention is a psychological feeling of depression, sadness and instability raised for lack of freedom and protection that creates a tendency to leave the organization for seeking better opportunity.²⁵

²⁴ P.E. Spector, *Job Satisfaction: Application, Assessment, Cause, and Consequences* (Thousand Oaks, CA: Sage Publications, Inc., 1997), p. 16.

1.6.3 Commercial Bank

The bank, which

- receives or collects deposits from the public in different forms of account (current, savings, term deposit),
- provides accommodation of loans and advances at a higher rate than the deposit rates and thus earns profit,
- plays a vital role in expediting foreign exchange and foreign trade business,
- transfers the remittance of money to the public from one place to another through demand draft and telegraphic transfer,
- collects utility service bills,
- helps people in trade, commerce and travel abroad,
- purchases and sells shares and securities,
- creates capital and employment opportunity, and
- acts as a trustee is called commercial bank.²⁶

1.7 Justification of the Study

From the above study, it can be said that the present study has tried to find out the factors affecting the overall job satisfaction and security intention among the public and private commercial bank officers in Bangladesh. The study has been able to draw a significant comparison among the different categories of bank officers of the two said banks and has determined the probability of their security intention. Further, the study has identified the factors responsible for satisfaction and dissatisfaction among public and private commercial bank officers in Bangladesh. So, the findings of the study have been able to draw the attention of the policymakers, planners, researcher, students, executives and those who may help to formulate future action plan for the betterment of the banking sector of Bangladesh in particular and for the country in general. The study has tried to give the new idea to the existing banking industry of Bangladesh regarding job satisfaction and security intention. It has been proved that there is a strong relationship between job satisfaction and security intention among the bank officers

²⁵ P. C. Smith, L. M. Kendall and, C. L. Hullin, *The Measurement of Satisfaction in Work and Retirement: A strategy for the Study of Attitudes* (Chicago: Rand McNally, 1969), p. 12

²⁶ Peter S. Rose, *Commercial Bank Management*, International Edition: fifth edition (New York: McGraw-Hill Irwin, 2013-2014), pp. 4-5.

especially in public and private commercial banks. So, it is clear that the researcher's attempt for conducting the present research is very much significant and expedient.

1.8 Scope and Stipulation of the Study

The researcher has conducted the present study in order to analyze the factors affecting job satisfaction and security intention among different categories of public and private commercial bank officers in Bangladesh. So, the existing satisfaction level of different categories officers as well as their security intention regarding their job has been explored properly through the present study. The related factors affecting bankers' job satisfaction have been identified to measure the present overall job satisfaction level. The study has found out the differences between the satisfaction level of public and private commercial bank officers to determine which bank is comparatively much consistent. The study has determined the relationship between the factors of job satisfaction and security intention to find out the distinction and the impact of security intention on overall job satisfaction level of different categories bank officers. At last, the study has identified the factors responsible for satisfaction and dissatisfaction among public and private commercial bank officers. So, it will be easy for the bank authority to provide the necessary factors regarding job satisfaction and the authority will also be careful to eliminate the factors cause dissatisfaction.

In conducting the present study, the research methodology has been designed in such a way that accomplishes the research objectives by minimizing the constraint of time and research limitations. The study has been done mainly based on the opinions of different categories of public and private commercial bank officers. The primary data has been collected through a structured and unstructured questionnaire. For collecting and compiling information and data, the researcher has drawn a scheme for the project.

1.9 Limitation of the Study

The researcher has conducted the present study only to analyze the factors affecting job satisfaction and security intention among different categories of public and private commercial bank officers in Bangladesh. So, the other categories of bank employees have not been considered as the sample of this research. Thus, the study has been limited within the bank officers only. There are more than 30 private commercial banks in Bangladesh but only four private commercial banks have been selected as the research field. So, it has not been possible to know the officers' satisfaction level for the rest of the

banks. There is a close relationship between productivity and employees' job satisfaction but the present research has not studied on productivity of the organization. There are many tires among the bank officers according to their designation but the present study has been conducted by considering only five categories of bank officers such as: Junior officer, Executive officers or equivalent officers, senior executive officers or equivalent officers, assistant vice president or equivalent officers and vice president or equivalent officers. It may be a drawback of the present research also because without considering all types of officers' tire, it is very difficult to find out all officers' satisfaction level. Simultaneously, collection of all information from individuals related to job satisfaction and security intention of public and private commercial bank officers is another difficult task. Moreover, time and expenditure to be incurred may hinder the process of data collection. In spite of such difficulties, the researcher has tried, to the best of his ability, to motivate respondents.

1.10 Chapter Scheme

The present study has been organized in 6 (Six) chapters. The layouts of the chapters are as follows:

Chapter 1: Introduction

- 1.1 Prelude
- 1.2 Statement of the Study
- 1.3 Research Questions
- 1.4 General Objective of the Study
- 1.5 Specific Objectives of the Study
- 1.6 Definition of Key terms of the Study
- 1.7 Justification of the Study
- 1.8 Scope and Stipulation of the Study
- 1.9 Limitations of the Study
- 1.10 Chapter Scheme

Chapter 2: Literature Review and Research Gap

Chapter 3: Conceptual Framework

Chapter 4: Methodology

Chapter 5: Data Analysis and Interpretation

Chapter 6: Findings, Recommendations and Conclusion

Bibliography

Appendix

Chapter Two

Review of Literature

The purpose of this chapter is to provide an overview of the main findings of important empirical studies related to job satisfaction and security intention. First, the researcher has focused briefly on the important findings of the empirical studies investigating the condition of job satisfaction in various organizations. Then, focusing on the factors affecting the overall job satisfaction of the bank officers, the researcher has tried to find out the more existence in the public and private commercial banks in Bangladesh. So, the reviews of relevant literatures are essential to know the available works in the field of the present study. At this stage the researcher has tried his best to make a review of relevant works done in this area. A few research works, articles, reports and books related to the present study have been briefly reviewed below:

Maslow¹ in his book named *Motivation and Personality* suggested that human needs form a five-level hierarchy ranging from physiological needs, safety, belongingness and love, esteem to self-actualization. Based on Maslow's theory, job satisfaction has been approached by some researchers from the perspective of need fulfillment.

Herzberg² formulated the two-factor theory of job satisfaction and postulated that satisfaction and dissatisfaction were two separate and sometimes even unrelated phenomena. Intrinsic factors named 'motivators' (that is, factors intrinsic to the nature and experience of doing work) were found to be job 'satisfiers' and included achievement, recognition, work itself and responsibility. Extrinsic factors which they named 'hygiene' factors were found to be job 'dissatisfiers' and included company policy, administration, supervision, salary, interpersonal relations and working conditions. Herzberg and Mausner's Motivation-Hygiene theory has dominated the study of the nature of job satisfaction, and formed a basis for the development of job satisfaction assessment. Thus job satisfaction is the affective orientation that an employee has towards his or her work. It can be considered as a global feeling about the job or as a related constellation of attitudes about various aspects or facets of the job. The global approach is used when the overall attitude is of interest while the facet

¹ Abraham Maslow, *Motivation and Personality* (New York: Harper, 1954), p. 236.

² F. Herzberg, B. Mausner and B. B. Snyderman, *The Motivation to Work* (New York: Wiley, 1959), pp. 157- 168.

approach is used to explore which parts of the job produce satisfaction or dissatisfaction.

Kennerly³ conducted a research titled on “Leadership Behavior and Organizational Characteristics: Implications for Faculty Satisfaction” In this research, he investigated the relationship among administrative leadership behaviors, organizational characteristics, and faculty job satisfaction in baccalaureate nursing programs of private liberal art colleges. The existence of organizational behaviors such as mutual trust, respect, certain warmth, and rapport between the dean/chair and the faculty member was a predictive factor in the development of nurse faculty job satisfaction.

Billingsley and **Cross**⁴ conducted a research study titled “Predictors of Commitment, Job Satisfaction, and Intent to Stay in Teaching: A Comparison of General and Special Educators” and collected primary data from 956 general and special educators in Virginia investigated commitment to teaching, intent to stay in teaching, and job satisfaction. Findings of this study revealed greater leadership support, work involvement, and lower levels of role conflict and stress-influenced job satisfaction for both groups studied.

Moody⁵ in his study titled “Nurse Faculty Job Satisfaction: A National Survey” reported a relationship between number of years teaching in the institution and satisfaction with the job, salary and coworkers. Findings of this study showed that job satisfaction largely depends on expected salary and co-ordination of the coworkers.

Spector⁶ has reviewed the most popular job satisfaction instruments and summarized the following facets of job satisfaction: appreciation, communication, co-workers, fringe benefits, job conditions, nature of the work itself, the nature of the organization itself, an organization’s policies and procedures, pay, personal growth, promotion opportunities, recognition, security and supervision, job satisfaction and its relating factors. He also felt that, the above approach has become less popular with increasing

³ S M Kennerly, “Leadership Behavior and Organizational Characteristics: Implications for Faculty Satisfaction,” *Journal of Nursing Education*, Vol. 28, No. 1 (1989), pp. 198-202.

⁴ B Billingsley and L Cross, “Predictors of Commitment, Job Satisfaction, and Intent to Stay in Teaching: A Comparison of General and Special Educators”, *Journal of Special Education*, Vol. 25, No. 4 (1992), pp. 453-472.

⁵ N B Moody, “Nurse Faculty Job Satisfaction: A National Survey”, *Journal of Professional Nursing*, Vol.12, No. 1 (1996), pp. 277-288.

⁶ P. E. Spector, *Job Satisfaction: Application, Assessment, Cause, and Consequences* (Thousand Oaks CA: Sage Publications, Inc., 1997), 27-62.

emphasis on cognitive processes rather than on underlying needs so that the attitudinal perspective has become predominant in the study of job satisfaction.

Truell⁷ conducted a study on “Job Satisfaction among Community College Occupational-Technical Faculty Community” to find out the relationship satisfaction level job among the community college faculties. Findings of the study stated that with limited studies regarding job satisfaction among faculty in community colleges, the study of job satisfaction is essential due to the increasing number of student enrollments. Truell found that faculty in their sample were more satisfied with the job itself.

Doughty⁸ studied Nurse Faculty at a small Liberal Arts College assessing perception of Nurse Faculty regarding their work environment. The study titled on “Work Environment: A Profile of the Social Climate of Nursing Faculty in an Academic Setting” identified the factors most appreciated by faculty were involvement, coworker cohesion, supervisor support, and autonomy. This study showed that many factors contribute to job satisfaction of Nurse Faculty.

Castillo and Cano⁹ conducted a study at an agricultural college at a large university by using the Herzberg’s theory and the Wood Faculty Satisfaction / Dissatisfaction Scale (WFSDS) to explore the factors that explain job satisfaction. Their findings showed that the work itself was the most important factor that contributed to job satisfaction, with working conditions being the least important. However, they did report that all of the factors of the Herzberg's theory were moderately related to job satisfaction.

Ambrose¹⁰ conducted a qualitative study titled on “A Qualitative Method for Assessing Faculty Satisfaction” to investigate faculty satisfaction and retention. The study focused on the faculty of a private university over a period of 2 years. Findings suggested sources of satisfaction or dissatisfaction clustered into areas such as salaries, collegiality, mentoring, and the reappointment, promotion, and tenure process of departmental heads.

⁷ A Truell, W Price and R Joyner, “Job Satisfaction among Community College Occupational-Technical Faculty Community,” *Journal of College Practice*, Vol. 22, No. 2 (1998), p. 111.

⁸ J Doughty, *et al.* “Work Environment: A Profile of the Social Climate of Nursing Faculty in an Academic Setting”, *Journal of Nursing Education*, Vol. 23, No. 4 (2002), pp. 191-196.

⁹ J Castillo and J Cano, “Factors Explaining Job Satisfaction among Faculty”, *Journal of Agricultural Education*, Vol. 45, No. 3 (2004), pp. 65-74.

¹⁰ S Ambrose, T Huston and M Norman, “A Qualitative Method for Assessing Faculty Satisfaction,” *Journal of Res. Higher Education*, Vol. 46, No. 7 (2005), pp. 803-830.

Brady¹¹ conducted a research study on “Recruitment and Retention of Associate Degree Nursing Faculty,” to find out the relationship between recruitment and retention of a nursing faculty. The findings of the study reported that many of the factors that affect nurse faculty in baccalaureate- and graduate degree nursing programs have a consequence on the retention of nurse faculty in associate-degree nursing programs as well.

Research by **Mohr**¹² on blue collar workers found the relationship between job employment and psychosomatic problems are stronger for workers who have less chance in the labor market. Individuals who can vision their career prospect in the labor market and employment security can influence their reaction towards job insecurity. Various chances in the labor market can lessen the strain experienced by the individual and lessen the psychosomatic complaints.¹³

Silla et al.¹⁴ conducted a research work on “Job Insecurity and Well-being: Moderation by Employability.” In their research, they surveyed among 639 workers from six organizations and investigated on employment security relates with well-being. But job security did not take into account properly. Findings of the study showed that the high perception of job security will also result in higher job satisfaction. Thus, here it can be said that employment security can affect life well-being.

Research by **Wolff**¹⁵ reported that job insecurity showed a strong relationship with negative physical health such as fatigue, insomnia and pain in the body. **While Borg et al.**¹⁶ in their research found a positive relationship between employment insecurity with back pain. Individuals who feel that their job is in jeopardy will report psychosomatic problems and those who report low job security will show higher depression and

¹¹ M S Brady, “Recruitment and Retention of Associate Degree Nursing Faculty,” *Journal of Nursing Education*, Vol. 46, No. 4, (2007), pp. 190-192.

¹² G. B. Mohr, “The Changing Significance of Different Stressors after Bankruptcy: A Longitudinal Investigation with Special Emphasis on Job Insecurity,” *Journal of Organizational Behavior*, Vol. 21, No. 3 (2000), pp. 337-359.

¹³ Ibid, p. 338.

¹⁴ I. Silla, *et al.*, “Job Insecurity and Well-being: Moderation by Employability,” *Journal of Happiness Studies*, Vol. 10, No. 6 (2009), pp. 739-751.

¹⁵ A. D. Wolff, *Employment insecurity and health* (USA: National Collaborating Centre for Determinants of Health, 2008), p.66-72.

¹⁶ V. Borg, T. S. Kristensen and H. Burr, “Work Environment and Changes in Self-related Health: A Five Year Follow-up Study,” *Journal of Stress Medicine*, Vol. 16, No. 1 (2000), pp. 37-47.

anxiety level.¹⁷ In a research carried out in Canada, France, United States, Japan, Italy, German and United Kingdom by **Wanberg et al.**¹⁸ they found that there was a relationship between individual who is unemployed with decrease in psychological well-being and physical health.

Many studies conducted in different settings found a significant negative correlation between the facets of job satisfaction and turnover intention. **Rahman, et al.**¹⁹ found that job satisfaction had negative effect on turnover intentions of IT professional. **Khatri and Fern**²⁰ concluded that there was a modest relationship between job satisfaction and turnover intentions. **Sarminah**²¹ found a moderate relationship between job satisfaction and turnover intentions. **Korunka, et al.**²² also found a significant negative association between job satisfaction and turnover intentions. According to **Brough and Frame**,²³ job satisfaction is a strong predictor of turnover intentions. **Steven and John**²⁴ conducted a study to assess job satisfaction facets and turnover intention of software developers. They took nine facets of job satisfaction in order to see its impact on turnover intention. **Mac Neil**²⁵ acknowledged that job security and job employment are important factors that affect job satisfaction for workers. Job security is ranked the third important factor that influences job satisfaction while job

¹⁷ M. Mac Neil, "Reactions to Job Insecurity in a Declining Organization: A Longitudinal Study," *Ph.D. Dissertation*, Ohio State University, 1994, pp. 127.

¹⁸ C. R. Wanberg, (2001). "Job Loss and the Experience of Unemployment: International Research and Perspectives," Cited in. N. Anderson, *et al*, (Eds.), *International Handbook of Work and Organizational Psychology*, Vol. 2, (London: Sage Publication, 2001), p. 169-186.

¹⁹ A. Rahman, S. M. M. Raza Naqvi and M. Ismail Ramay, "Measuring Turnover Intention: A Study of IT Professionals in Pakistan," *International Review of Business Research Papers*, Vol. 4, No. 3 (2008), pp. 45-55.

²⁰ N. Khatri and C. T. Fern, "Explaining Employee Turnover in an Asian Context," *Human Resource Management Journal*, Vol. 11, No. 1 (2001), pp. 54-74.

²¹ Sarminah Samad, "The Contribution of Demographic Variables: Job Characteristics and Job Satisfaction on Turnover Intentions," *Journal of International Management Studies*, Vol. 1, No. 1 (2006), pp. 28-41.

²² C. Korunka, P. L. T. Hoonakker and P. Carayon, "A Universal Turnover Model for the IT Work Force- A Replication Study," *Human Factors in Organizational Design and Management: VIII*, Santa Monica, CA: IEA Press, 2005, pp. 467-472.

²³ P. Brough and P. Frame, "Predicting Police Job Satisfaction and Turnover Intentions: The Role of Social Support and Police Organizational Variables," *New Zealand Journal of Psychology*, Vol. 33, No. 1 (2004), pp. 8-16.

²⁴ Steven G. Westlund and John C. Hannon, "Retaining Talent: Assessing Job Satisfaction Facets Most Significantly Related to Software Developer Turnover Intentions," *Journal of Information Technology Management*, Vol. 10, No. 2 (2001), pp. 1042-1319.

²⁵ M. Mac Neil, "Reactions to Job Insecurity in a Declining Organization: A Longitudinal Study," *Ph.D. Dissertation*, Ohio State University, 1994, p. 132.

employment relates more to job dissatisfaction. **Probst**²⁶ stated that job employment correlates with high needs to leave the organization, lower job satisfaction and job performance. When workers feel that they are going to lose their jobs, they need to make adjustment and one of the ways is through withdrawal in their job either physically or psychologically.²⁷ **Heany, et al.**²⁸ in their research among 207 automobile workers found that job satisfaction decreases when employment insecurity is prolonged. Ahmed with others, in their research among 5729 managers found there was a negative relationship between job security and level of economic uncertainty.²⁹ In the context of well-being, **Sverke and Hellgren**³⁰ proposed that the relationship between employment security and well-being will be more positive when the workers feel that they have some other alternatives regarding chances of getting other jobs.

Hence, the present study has tried to find out the existing factors affecting the job satisfaction among the public and private commercial banks of Bangladesh as well as analyze the impact of security intentions in that sector. The study has measured the present overall job satisfaction level of different categories bank officers working at public and private commercial banks in Bangladesh in order to find out the differences between the satisfaction level of public and private commercial bank officers on the basis of related job aspects. Then, the study has analyzed the impact of security intention on the related job aspects to find out the job satisfaction level of different categories bank officers. Further, the study has tried to identify the challenges of ensuring job satisfaction by removing job security intention and identifying the factors responsible for satisfaction or dissatisfaction of the two groups of the bank officers.

²⁶ T. M. Probst, *Economic stressors. In Barling* (California: Sage Publication Inc., 2005), pp. 267-297.

²⁷ N. Gupta and G. D Jenkins, "Absenteeism and Turnover: Is there a Progression?" *Journal of Management Studies*, Vol. 19, No. 4 (1982), pp. 395-412.

²⁸ C. A. Heany, B. A. Israel and J. S. House, "Chronic Job Insecurity among Automobile Workers: Effects on Job Satisfaction and Health" *Journal of Social Science & Medicine*, Vol. 38, No. 10 (1994), pp. 1431-1437.

²⁹ A. S. Ahmed, G. J. Lobo and J. Zhou, "Job Security and Income Smoothing: An Empirical Test of the Fudenberg and Tirole (1995) Model," Unpublished paper presented at AAA 2001 Annual meeting and the CAAA 2001 annual Conference, 2002, pp. 356-371.

³⁰ M. Sverke and J. Hellgren, "The Nature of Job Insecurity: Understanding Employment Uncertainty on the Brink of a New Millennium," *Applied Psychology: An International Review*, Vol. 51, No. 1 (2002), pp. 23-42.

Research Gap

The three long years of searching and reviewing literature of the researcher show that in Bangladesh there is no research work conducted on job satisfaction and security intention. Some researchers conducted their research works only on job satisfaction and some other researchers conducted their researches only on security problems or intentions. But there is no unique research conducted by considering both of job satisfaction and security intentions at the same time. Besides, there are several articles published in the journals on job satisfaction but the researcher has not found any research work on job satisfaction and security intention of bank officers in Bangladesh. Various studies discussed above show that job satisfaction has been studied with relevance to co-worker behavior, supervisor behavior, pay and promotion, organizational factors and other work related factors. Dominating studies on job satisfaction are available on nursing, teachers, doctors etc. But a study in banking sector is very rare. The gap in this literature and the negligible studies available in Bangladesh with special reference to job satisfaction that have motivated the researcher to conduct the present research study on factors affecting job satisfaction and security intention in the banking sector of Bangladesh.

Chapter Three

Conceptual Framework

There are many methods for measuring job satisfaction. Most of the methods have used the following tools for collecting data regarding job satisfaction such as; the Likert scale, *Yes/No* questions, *True/False* questions, point systems, checklists, and forced choice answers. Some researchers have used the Job Descriptive Index (JDI) which is a widely used specific questionnaire of job satisfaction. But it measures one's satisfaction in only five facets: *pay, promotions and promotion opportunities, coworkers, supervision, and the work itself*. JDI focuses too much on individual facets and not sufficiently on work satisfaction in general. Graham defined job satisfaction as 'the measurement of one's total feelings and attitudes towards one's job.'¹ Hoppock defined job satisfaction as 'any combination of psychological, physiological, and environmental circumstances that causes a person truthfully to say, 'I am satisfied with my job.'² Steven and John after collecting data through job satisfaction survey (JSS) concluded that the overall level of job satisfaction of software developers was slightly satisfied.³ Some of the researches on satisfaction are based on the motivation theories. Work motivation theories, associated with job satisfaction, are divided into two main frameworks; content theories, which focus on the importance of the work (Maslow's Need Hierarchy theory, Aldefer-ERG, Herzberg's Two Factor Theory, McClelland's Need Theory), and process theories, which deal with the explanation of how professional characteristics interact with variables such as expectancies, needs and values of the employees that need to be satisfied (Vroom's Expectancy Theory, Locke's Goal- Setting Theory, Hackman and Oldham's Job Characteristics Model etc). With respect to the effects of job satisfaction, it has been found to be associated such factors as, commitment, performance, turnover, absenteeism, well- being and general life satisfaction. In the past, many researchers have investigated the factors that are associated with employee satisfaction.⁴ These include demographic variables, such as

¹ G. H. Graham, *Understanding Human Relations. The Individual, Organizations, and Management* (USA: Science Research Associates, Chicago Inc., 1982), p. 38.

² R. Hoppock, *Job satisfaction*. (New York: Harper and Brothers, 1935), p. 61.

³ Steven G. Westlund and John C. Hannon, "Retaining Talent: Assessing Job Satisfaction Facets Most Significantly Related to Software Developer Turnover Intentions," *Journal of Information Technology Management*, Vol. 10, No. 2 (2001), p. 1319.

⁴ P. E. Spector, *Industrial and Organizational Behavior* (Oxford, England: Wiley, 2003), p. 11.

age and gender⁵ and personal factors, for instance, personality, previous experience and tenure.⁶ Job security measure was adapted from Lahey and Kuhnert's Job Security Scale.⁷ This scale consists of seven items to measure subjects' sense of security to their current job. Some researchers have measured job security using Warr et al.'s Job Satisfaction Scale⁸ which consists of 15 items. Eight items measure the internal aspects of job satisfaction while seven items measure the external job satisfaction. The sum total of the two aspects is considered as job satisfaction. Smith, with his co-workers, have developed a Job Descriptive Index (JDI)⁹ and breaks out the overall measure of job satisfaction into satisfaction with supervision, satisfaction with co-workers, satisfaction with work, satisfaction with pay, and satisfaction with promotion. These facets are considered as the dominant factors of job satisfaction/dissatisfaction to the employees.

Considering the above discussed well-known model, technique and tools of job satisfaction and security intention, the researcher has formulated a new conceptual framework which is able to cover all the previous factors of measuring job satisfaction and security intention of the organization. The researcher has used the following variables and indicators for measuring job satisfaction and security intention in the present research study:

⁵ G. D. Moyes, P. A. Williams and B. Koch, "The Effects of Age and Gender upon the Perceptions of Accounting Professionals Concerning their Job Satisfaction and Work Related Attributes," *Managerial Auditing Journal*, Vol. 21, No. 5 (2006), p. 536; S. A. DeVaney and Z. Chen, *Job Satisfaction of Recent Graduates in Financial Services* (Washington, DC: US Department of Labor, 2003), p. 94; P. L. Smith, S. J. Smits and F. Hoy, "Employee Work Attitudes: The Subtle Influence of Gender," *Journal of Human Relations*, Vol. 51, No. 5 (1998), pp. 649-666; K. M. Kacmar and G. R. Ferris, "Theoretical and Methodological Considerations in the Age-Job Satisfaction Relationship," *Journal of Applied Psychology*, Vol. 74, No. 2 (1989), pp. 201-207; D. Kaufman, and M. L. Feters, "Work Motivation and Job Values among Professional Men and Women: A New Accounting," *Journal of Vocational Behavior*, Vol. 17, No. 3 (1980), pp. 251-262.

⁶ P. E. Spector, *Job Satisfaction: Application, Assessment, Cause, and Consequences* (Thousand Oaks CA: Sage Publications, Inc., 1997), p. 54; D. Benton and J. Halloran, *Applied Human Relations*, 4th edition (New Jersey: Prentice-Hall, 1991), p. 226.

⁷ M. A. Lahey and K. W. Kuhnert, "The Meaning and Measure of Job Security," Unpublished paper presented at the national Meeting of operations Research Society of America, Washington, 1988, p. 29.

⁸ P. Warr, , J. Cook and T. Wall, "Scales for the Measurement of Some Work Attitudes and Aspects of Psychological Well-being," *Journal of Occupational Psychology*, Vol. 5, No. 2 (1979), pp. 193-210.

⁹ P. C. Smith, L. M. Kendall and C. L. Hullin, *The Measurement of Satisfaction in Work and Retirement: A Strategy for the Study of Attitudes* (Chicago: Rand McNally, 1969), p. 366.

Dependent Variable

The proposed study has considered job satisfaction as the dependent variable which depends upon various factors and indicators for its increase or decrease. Overall Job Satisfaction has been identified as the dependent variable in the study.

Independent Variables

The study has looked at the moderating affect of security intention on job satisfaction. It is predicted that job security have a significant relationship with job satisfaction. So, job security has been considered as the major independent variable for job satisfaction; however, other related factors and indicators have also been taken into account. The related independent variables having their own indicators are furnished below:

Variables and its indicators have been compiled as per the objectives of the study

Independent Variables	Indicators
Salary Package	Pay/compensation, Promotion, Fringe benefits, Contingent rewards, and Recognition.
Work Environment	Work place, Nature of work, Co-workers behavior, Workload, Work effort, Self-expression, Organizational rules & regulation, Organization's reputation, Logistics support, Job involvement, Organizational commitment, Opportunity for promotion, Communication, Training, and Degree of burnout.
Office Management	Supervision, Technical support, Office management, Authority, Responsibility, Human relation, Proper communication, and Sense of achievement.
Personal Issues	Moral values, Creativity, Social status, and Freedom of work.
Security Intentions	Financial security, Job protection, Professional risk, and Dignity.

Aforesaid variables and indicators have been compiled to develop the following conceptual framework.

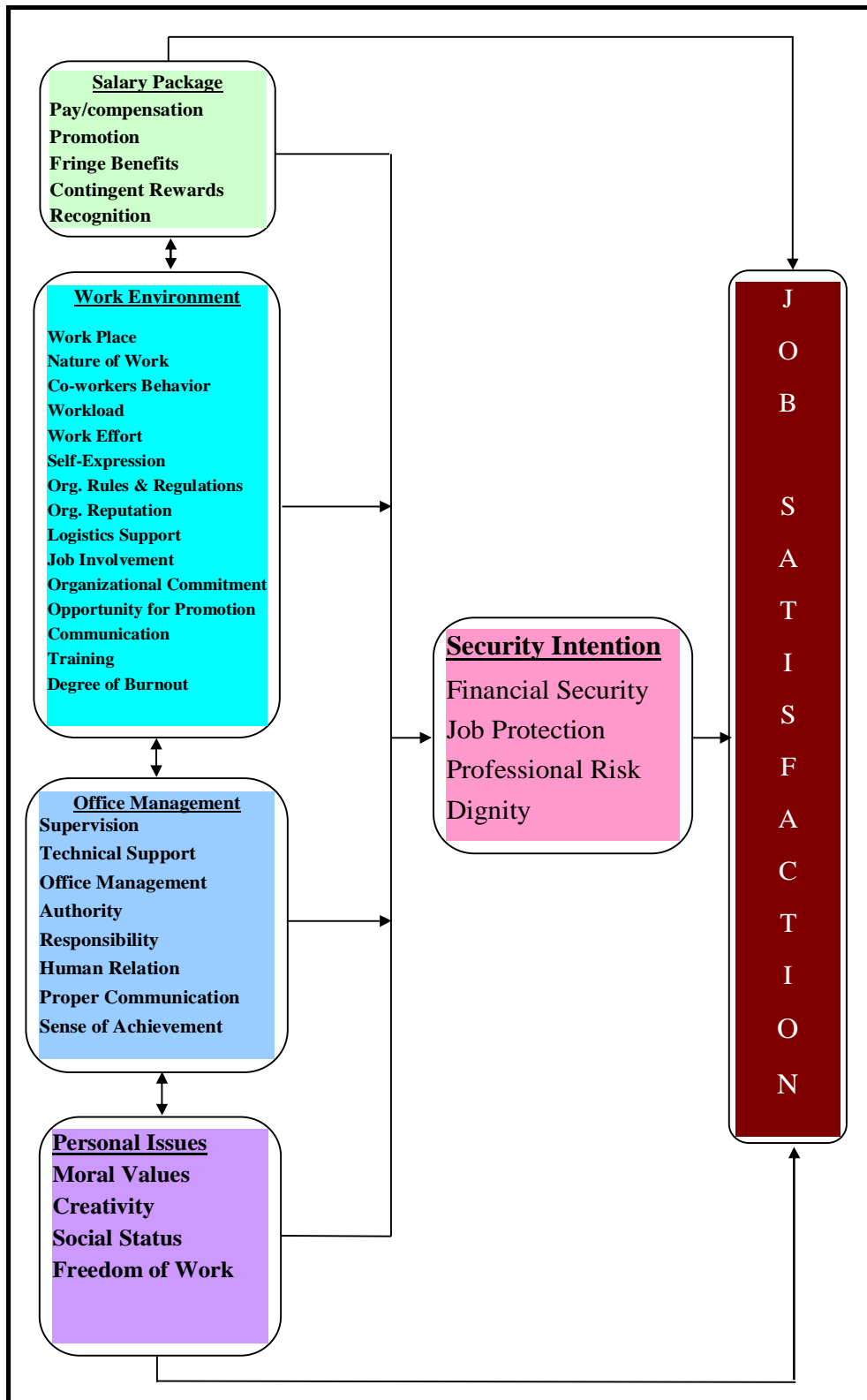


Figure 3.1: Conceptual Framework

Description of the Variables

1. Salary Package

i. Pay/Compensation

Pay/compensation is payment to an employee in return for their contribution to the organization, that is, for doing their job. The most common forms of compensation are wages, salaries and tips. Organizations usually associate compensation/pay ranges with job descriptions in the organization. The ranges include the minimum and the maximum amount of money that can be earned per year in that role. This aspect mainly concerns basic rate, and other perks such as overtime, allowances etc. The pay amount reflects the individual's position, responsibility and performance in the organization. The most important factor is that organization should have an equitable compensation system for its employees. The pay for performance policy also must be consistent, if not, grievances for unfair treatment will be suffered and that will tremendously affect the job satisfaction and performance of the employees. Employees often see pay as a reflection of how management views their contribution to the organization. In this instance, wages and salaries are recognized to be instrumental and complex. It plays an important role in influencing turnover behavior when their satisfaction on this aspect is low as compared to others.

ii. Promotion

Appointment to a position requiring higher qualifications such as greater skill or longer experience and involving a higher level of responsibility, a higher rate of pay, and a title change is considered a promotion and will be classified as such in all personnel documents. Promotions will be made without regard to the race, color, sex, religion, age, ethnic, origin or disability of the employee. Promotions opportunities seem have a varying effect on job satisfaction. This is because promotions take in many forms and accompanying rewards. However, in a flat organization structure where promotion is rare, promotion should be viewed in increasing the responsibility or a more important task and this could be seen as a promotion in term of organization's acknowledgement of the employee's performance. In this case, organization should be fair and any biasness or discrimination has to be avoided to avoid the decline of employee's moral due to it. The nature of promotion itself actually determines the level of job satisfaction on this aspect. If an employee is promoted based on his seniority and loyalty and not

because of his performance, then job satisfaction may not be as much as those who are promoted on the performance basis. Employees with a high ambition for achievement will look at this aspect as important to measure their level of job satisfaction. If they are unable to view the opportunity for promotion, then other alternatives such as changing jobs might occur.

iii. Fringe Benefits

A collection of various benefits provided by an employer commonly include health insurance, group term life coverage, education reimbursement, childcare and assistance reimbursement, cafeteria plans, employee discounts, personal use of a company owned vehicle and other similar benefits. Individuals who move to a new city or home because of work may have their moving expenses covered by their employer as a fringe benefit. Retirement plans, memberships in fitness clubs or access to company fitness equipment, and meals during work hours may be included in corporation fringe benefit packages. Cash, gift certificates and other awards for achievement or loyalty may also be given as occasional benefits.

iv. Contingent Rewards

The contingent reward system is a motivation-based system that is used to reward those that meet their identified goals. It provides positive reinforcement for a job well done. This reinforcement measurement encourages employees to effectively complete their tasks and meet their goals in a professional and timely fashion. Unlike annual performance reviews and evaluations, the contingent reward system provides more frequent assessments of the employee's work with applicable rewards when qualified. In management and leadership, the use of rewards and penalties is to motivate followers and achieve compliance with organizational goals and norms. As positive reinforcement, the contingent reward system must encourage the overall desired behavior. Not only should the employee meet the immediate goal, he should uphold and maintain the company's metrics of desired behavior. For instance, the contingent reward system might reward sales professionals with free airfare for exceeding the sales quota consecutively for several months. However, the rewards system should not be applicable to the sales professional when the sales accounts do not meet the company's quality requirements. Lack of compliance, poor attendance and lack of professionalism could also omit the professional from the rewards. Contingent reward systems are best

implemented under a contingent reward leadership style. Under this style, leaders and managers focus on enhancing performance management while reinforcing positive behaviors. These leaders select quality employees and empower the employees to take control of their tasks in a responsible fashion. These employees are expected to meet quality metrics and adhere to company policy and are periodically rewarded for their excellence.

v. Recognition

Employee recognition is the acknowledgement of an individual or team's behavior, effort and accomplishments that support the organization's goals and values. Recognition is not anything like one-size-fits all. Thought needs to go into what would be appreciated by the person being recognized. Employees respond to appreciation expressed through recognition of their good work because it confirms their work is valued by others. When employees and their work are valued, their satisfaction and productivity rises, and they are motivated to maintain or improve their performance. Employee reward systems refer to programs set up by a company to reward performance and motivate employees on individual and/or group levels. They are normally considered separate from salary but may be monetary in nature or otherwise have a cost to the company. Employee recognition improves morale. Employees who receive recognition for their work accomplishments tend to have increased morale and positive workplace attitudes. Employee recognition is an incentive employers utilize to offer feedback and encouragement to employees.

2. Work Environment

The work environment has a significant effect on employee motivation, job satisfaction and team morale. Employees are enthusiastic about reporting to work every day if the work environment is a positive one. The work environment includes a company's location, facilities, culture, interactions between employees and employers, and growth opportunities, to name but a few. Employers understand that if employees are uncomfortable within the work environment, their motivation, satisfaction, and performance levels will be low. Unhappy employees are quick to take alternative jobs and even worse they can spread negativity and animosity amongst the rest of the team.

i. Workplace

The location at or from which an employee ordinarily performs the duties of his or her position and, in the case of an employee whose duties are of an itinerant nature, the actual building to which the employee returns to prepare and/or submit reports, etc., and where other administrative matters pertaining to the employee's employment are conducted.

ii. Nature of Work

The nature of an employee's work is best defined as the type of *work* that he does. The *nature* of this *work* may be summed up in the employee's title. For example, a human resources manager is someone who manages a human resources department and performs all of the tasks required of such a position. The level of a person's work, or performance, is often directly connected to the nature, or type of work, assigned to the employee. Performance may be improved by better match of workers with jobs. For example, a role that requires the rote performance of tasks wastes an enterprising worker while a creative team may lack inspiration due to an employee who focuses only on the bottom line. Try to match your best and brightest workers with the jobs that demand the most at your business. A solid match of job type with a worker's personality and work ethic helps keep the employee challenged while providing long-term rewards for your enterprise.

iii. Co-workers' Behavior

Administrative professionals everywhere work with many people from different background and that means they cope with many different workplace personalities and habits. Among those people some are good and some are not so good. Maslow's social need explains that people have needs to be satisfied in term of socialization amongst others with their co-workers. Mayo shows that employees who work alone have a lower job satisfaction than those who work with other people. By working in a group, they will be able to get emotional support from each other and receive assistance or help. Good relationship with co-workers can be a retaining factor in the organization. Any conflict in organization will only result in another de-motivating element, stress. Even though research has shown that work groups may not necessity increase job satisfaction, but if reverse conditions exists, that being workers having difficulties

getting along with each other, this factor may have a serious negative effect on job satisfaction.

Employees have a profound impact on their co-workers' job performance and job satisfaction, and a poor work ethic and attitude can drive colleagues to other employers. When employees witness their co-workers being bullied, the experience hurts morale throughout the company or department. Co-workers affect how employees behave at work and in their personal lives. Co-workers' behaviors whether negative or positive have an influence on employees' behaviors. Negative co-workers might lead an employee to hate their job, skip work, zone out or just plainly quit. In extreme cases, bullying by one employee can lead to widespread bullying because if management doesn't step in, employees may feel no one is going to call them on their behavior.

iv. Workload

Workload can also refer to the total energy output of a system, particularly of a person or animal performing a strenuous task over time. The content of work that will have to be done by an individual person within a span of time is assigned as workload. Sometimes it may become a burden to an individual if the content of work is greater than an individual's capability of doing work.

v. Work Effort

Work effort has become the most influential factor towards job satisfaction. The work system refers to a particular combination of job tasks, technology, skills, management style, and personnel policies and practices. These are seen as determining how work is organized and managed, and how employees will experience work and perform. The absence of proper management of the system will lead to job dissatisfaction. The Job Characteristic Model presented by Hackman and Oldham has shown that the first three core job characteristics influenced the experienced meaningfulness of job; skill variety, task variety and task significance.

vi. Self-Expression

Self-expression is the expression of one's personality, feelings, or opinions. Self-expression is as vital to living as breathing. It is how we interact with others and the world. It can be supremely fulfilling or irritably frustrating. Self-expression takes place through communication, body language, artwork, and even our clothes and hairstyles.

Self-expression is a display of individuality whether it's through words, clothing, hairstyle, or art forms such as writing and drawing. Being self-expressed means that people will see one's spirit and true character; they will see the totality of which one is.

vii. Organizational Rules & Regulations

The Rules of Procedure relate to the operational aspects of the substantive work of the organization. It may include financial regulation, staff rules regulation and instruction, code and conduct etc.

viii. Organization's Reputation

Reputation of a social entity (a person, a group of people and an organization) is an opinion about that entity, typically a result of social evaluation on a set of criteria. It is important in education, business, and online communities.

ix. Logistic Support

Logistic support is the management of the flow of goods between the point of origin and the point of destination in order to meet the requirements of customers or corporations. Logistics involves the integration of information, transportation, inventory, warehousing, material handling, and packaging, and often security.

x. Job Involvement

Determining Employee Satisfaction, Job Involvement refers to the psychological and emotional extent to which someone participates in his/her work, profession, and company. Showing up to work on time is half the battle. Top performers are engaged in their work and have high job involvement; the degree to which an employee is engaged in and enthusiastic about performing their work. Business managers are typically well aware that efforts to promote job involvement among staff tend to pay off substantially since employees will be more likely to assist in furthering their company's objectives.

xi. Organizational Commitment

Organizational commitment is the bond employees experience with their organization. Broadly speaking, employees who are committed to their organization generally feel a connection with their organization, feel that they fit in and, feel they understand the goals of the organization. Organizational commitment is the bond employees experience with their organization. Broadly speaking, employees who are committed to

their organization generally feel a connection with their organization, feel that they fit in and, feel they understand the goals of the organization. The added value of such employees is that they tend to be more determined in their work, show relatively high productivity and are more proactive in offering their support.

xii. Opportunity for Promotion

Promotion is the advancement of an employee within a company position or job tasks. A job promotion may be the result of an employee's proactive pursuit of a higher ranking or as a reward by employers for good performance. Typically, it is also associated with a higher rate of pay or financial bonus. There are four basic types of promotion: 1) Advertising 2) Sales Promotion 3) Personal Selling 4) Publicity. Promotion is any form of communication a business or organization uses to inform, persuade, or remind people about its products and improve its public image.

xiii. Communication

Communication is the act of conveying intended meanings from one entity or group to another through the use of mutually understood signs and semiotic rules. Communication is the process of transmitting information and common understanding from one person to another. The elements of the communication process are the sender, encoding the message, transmitting the message through a medium, receiving the message, decoding the message, feedback, and noise. Seven major elements of communication process are: (1) sender (2) ideas (3) encoding (4) communication channel (5) receiver (6) decoding and (7) feedback. The communication process is dynamic in nature rather than a static phenomenon. The goal of communication is to convey information and the understanding of that information from one person or group to another person or group. This communication process is divided into three basic components: A sender transmits a message through a channel to the receiver. Communication serves five major purposes: to inform, to express feelings, to imagine, to influence, and to meet social expectations. Each of these purposes is reflected in a form of communication.

xiv. Training

Training is teaching, or developing in oneself or others, any skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's

capability, capacity, productivity and performance. Organized activity aims at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill.

xv. Degree of Burnout

Burnout is an extreme response to chronic mental, emotional and physical stress. It is a state of complete exhaustion. Signs of burnout fall into three main categories. Whichever degree of burnout may be recognized in oneself, one will probably experience emotional and physical discomfort and even pain. Burnout is categorized as physical, mental and emotional exhaustion. While stress is defined by over-engagement, burnout is defined by disengagement. Burnout can lead to dulled emotions and detachment. It undermines motivation, leaving a sense of hopelessness. For those experiencing burnout, every day is a bad day.

3. Office Management

i. Supervision

Supervision is the act or function of overseeing something or somebody. A person who performs supervision is a "supervisor", but does not always have the formal title of supervisor. A person who is getting supervision is the "supervisee". Supervision is an intervention. There are unique competencies and skills involved in supervision that allow the supervisor to help the supervisee. The purpose of the supervision process is to provide a safe, supportive opportunity for individuals to engage in critical reflection in order to raise issues, explore problems, and discover new ways of handling both the situation and oneself. A critical aspect of supervision lies in its potential to educate.

ii. Technical Support

Technical support (often shortened to tech support) refers to a plethora of services by which enterprises provide assistance to users of technology products such as mobile phones, televisions, computers, software products or other informatics, electronic or mechanical goods. The technical support team is composed of individuals that are familiar with the ins and outs of a device. With this knowledge, they are able to troubleshoot most problems that a user experiences. Information on how to reach technical support is usually provided with the packaged materials included with a device. Technical support (tech support) refers to a range of services companies provide

to their customers for products such as software, mobile phones, printers, and other electronic, mechanical or electromechanical products.

iii. Office Management

Office management is a profession involving the design, implementation, evaluation, and maintenance of the process of work within an office or organization, in order to maintain and improve efficiency and productivity. An office manager is responsible for monitoring and reviewing systems, usually focusing on specific outcomes such as improved timescales, turnover, output, sales, etc. They may supervise or manage a team of administrators, allocating roles, recruiting and training, and issuing assignments and projects. As such the role is varied, often including responsibilities across a diverse range of functions such as: Customer Service, Report Writing, Budget Management, Database Management Information System (MIS), Systems Analysis, Process Mapping, Purchasing, Bookkeeping, Human Resources, Recruitment, Accounting, Sales and Marketing, Records Management, Form/Template Design, Website Maintenance, Project Management, Management Consultancy, Facilities Management, Space Management, Risk Management, Payroll, Safety and security management etc. Personal competencies useful in the role are: problem solving skills, good decision making abilities, integrity, resourcefulness, creativity, assertiveness, flexibility, time management skills and the ability to cope with pressure. Supportive management is when an employee has good relations with enjoys support from the management in terms of employee friendly policies.

iv. Authority

Authority is the legitimate or socially approved use of power. It is the legitimate power which one person or a group holds over another. The element of legitimacy is vital to the notion of authority and is the main means by which authority is distinguished from the more general concept of power. The group of people with official legal power to make decisions or make people obey the laws in a particular area, such as the police or a local government department: I'm going to report these potholes to the authorities. More examples, a good teacher has an easy authority over a class.

v. Responsibility

Responsibility is the state or fact of being responsible, answerable, or accountable for something within one's power, control, or management. A duty or obligation to satisfactorily perform or complete a task (assigned by someone or created by one's own promise or circumstances) that one must fulfill which has a consequent penalty for failure. An employment position with the main responsibility of improving the relationship between an organization and its clients uses methods such as efficient communication means and implementing measures to improve customer services provided.

vi. Human Relation

Human relation is a discipline within resource management which addresses interpersonal behaviors. Factors that are considered include leadership; communication; team building; and negotiation, facilitation and mediation abilities. It is a voluntary, deliberate, and legally binding agreement between two or more competent parties. Contracts are usually written but may be spoken or implied, and generally have to do with employment, sale or lease, or tenancy.

vii. Proper Communication

Communication is a two way information sharing process which involves one party sending a message that is easily understood by the receiving party. Effective communication by business managers facilitates information sharing between company employees and can substantially contribute to its commercial success.

viii. Sense of Achievement

Management which sets challenging goals, assists in training, emphasizes improvement, and expects the highest levels of performance. The organization and coordination of the activities of a business that are achieved by defined objectives.

4. Personal Issues**i. Moral Values**

Moral values refer to a set of principles that guide an individual on how to evaluate right versus wrong. People generally apply moral values to justify decisions, intentions and actions, and it also defines the personal character of a person. It may be the

principles concerning the distinction between right and wrong or good and bad behavior. Morality can be a body of standards or principles derived from a code of conduct from a particular philosophy, religion or culture, or it can derive from a standard that a person believes should be universal. Morality may also be specifically synonymous with "goodness" or "rightness". Moral values are important in life because: If a person has never learned about moral values then how can he/she decide between the good and the bad. Moral values reflect an individual's character and spirituality. They help in building good relationships in personal as well as professional lives. The effective elements of moral values are: unconditional love, honesty, hard work, respect for others, co-operation, compassion, forgiveness etc. Private conduct is based on strict adherence to a sanctioned or accepted code or dogma of what is right or wrong, particularly as proclaimed in a sacred book, or by a non-secular group or sect. Once practically interchangeable with 'ethical,' this term has acquired quasi-religious connotations and has moved closer to 'righteous' following the recent schism between private morality and public morality.

ii. Creativity

Creativity is a mental characteristic that allows a person to think outside of the box, which results in innovative or different approaches to a particular task. It is used to describe originality or something that has not been previously considered or thought of. This term is applied to people or ideas but not processes or machines.

For example, a specific individual can be considered creative but not the product he or she produces.

iii. Social Status

Social status is a status hierarchy in which individuals and groups are classified on the basis of esteem and prestige acquired mainly through economic success and accumulation of wealth. Social class may also refer to any particular level in such a hierarchy. The common social classes informally recognized in many societies are: Aristocratic, Upper class, Upper middle class, Middle class, Lower middle class, Working class, and the class under poverty level. The most common elements of defining social status are: the financial condition, hierarchy, professional status and social values of a person.

iv. Freedom of Work

Freedom of work means a degree or level of freedom and discretion allowed to an employee over his or her job. As a general rule, jobs with high degree of autonomy engender a sense of responsibility and greater job satisfaction in the employee(s). Not every employee, however, prefers a job with high degree of responsibility.

5. Security Intentions

i. Financial Security

Financial security refers to the peace of mind one feels when one will not be worried about his income being enough to cover his expenses. It also means that one has enough money saved to cover emergencies and future financial goals. A security is a tradable financial asset. The term commonly refers to any form of financial instrument, but its legal definition varies by jurisdiction. In the present research, financial security refers to the overall security of the respondents' salary package.

ii. Job Protection

Job protection is the legal right of employees to keep their jobs if, for example, they strike (stop working to protest about something), or if the company they work for gets into financial difficulty. Protection of the rights of workers in a company, for example, is the right for women to go on maternity leave or the right to be given a reasonable redundancy payment if the official loses his job. In the present research, job protection refers to the overall security of the respondents' work environment where the respondents perform their job.

iii. Professional Risk

Professional risks is an uncertainty where neither the probability nor the mode of occurrence is known, a peril or cause of loss, or a hazard something that makes the occurrence of a peril more likely or more severe. In their operations, banks are particularly exposed to or may potentially be exposed to the following risks: liquidity risk, credit, interest rate risk, foreign exchange risk, other market risks, concentration risk, operational risks, moral hazard, business risk, reputational risk, systemic risk. In the present research, professional risk refers to the overall risk related to the managerial functions for losing the job or turnover to another job.

iv. Dignity

Dignity is the right of a person to be valued and respected for their own sake, and to be treated ethically. It is of significance in morality, ethics, law and politics as an extension of the Enlightenment-era concepts of inherent, inalienable rights. Dignity is a concept which talks about a person's intrinsic worth: a value of all people, which they are born with as human beings. The right to dignity is reiterated as a founding value of our democratic state in section 1 of the Constitution, alongside equality and freedom. Dignity is the quality of being honorable, noble, excellent or worthy. Therefore, dignity is a sense of pride in oneself that a human being has with them. This conscious sense makes them feel that they deserve respect and honor from other human beings.

Chapter Four

Methodology of the Research

4.1 Research Methodology

The method of the study depends on the nature and purpose of the study. So, every research study has its own individual method accordingly. Methodology is the systematic and logical study of the principles of guiding scientific investigation.¹ Methodology plays a vital role in any research, but the methods in practical uses somehow differ from one research to another. A scientific investigation requires one or more research methods which enable a researcher to conduct the study systematically.²

An opinion survey method has been followed to conduct the present research. At first a questionnaire has been prepared on different research oriented issues. Then, it has been applied on 100 respondents to evaluate the acceptability of the issues primarily through a Pilot Study.³ In the next stage, the questionnaire has been finalized modifying the different elements as necessity and has been set according to the major fundamental factors of job satisfaction and security intention following the conceptual framework. Then, the final set of the questionnaire has been served to 384 respondents for collecting primary data. At last, data has been analyzed through suitable statistical technique to find out the findings.

4.2 Nature of Study

The study has been conducted to analyze the factors affecting job satisfaction and security intention among different categories of public and private commercial bank officers in Bangladesh. Depending on the basic philosophical approach of the descriptive research, the researcher has collected both quantitative and qualitative data through close-ended structured questionnaire from the research field. So, the study is descriptive in nature. Both qualitative and quantitative research approaches have been used to meet the objectives of the study. Finally, it can be said that the present research has been conducted following the **mixed approach** of research.

¹ Julius Gould and William L. Kollb, *A Dictionary of the Social Sciences*(London: Tavistak Publication, 1964), p. 425.

² M. Zainul Abedin, *A Handbook of Research* (Dhaka: Book Syndicate, 2010), p. 60.

³ C. R. Kothari, *Research Methodology, Methods & Techniques*. Second Edition, (New Delhi: Wishwa Prakashan, 1996), p. 125.

4.3 Study Perspective

The researcher has conducted the present study on Bangladesh perspective. There are lots of public commercial banks and private commercial banks all over the world. But the present study has been conducted considering the bank industry of Bangladesh.

4.4 Study Area

The four major divisional district towns (Dhaka, Chittagong, Rajshahi and Khulna) of Bangladesh have been selected purposively as the study area for the present research. Four public commercial banks (Agrani Bank Limited (ABL), Janata Bank Limited (JBL), Rupali Bank Limited (RBL) and Sonali Bank Limited (SBL)) and four private commercial banks (Dutch-Bangla Bank Limited (DBBL), Islami Bank Bangladesh Ltd (IBBL), National Bank Limited (NBL) and Prime Bank Ltd (PBL)) have been purposively selected for the present study.

4.5 Population

All the officers of the respected public and private commercial banks have been considered as the population of the present study.

4.6 Sample Size Determination Formula

The population of the research field is unknown to the researcher. So, the total sample size for this study is 384 which have been determined by using the following formula.⁴

$$n = \frac{z^2 pq}{e^2}$$

Where, n = sample size

z = confidence level (at 95% level z = 1.96)

p = estimated population proportion (0.5, this maximizes the sample size)

q = (1- p)

e = error limit of 5% (0.05)

The total sample (384) has been divided into the four public banks and four private banks according to their total employees. Simple Random Sampling (SRS) method has been used for selecting the respondents of the study.

⁴ C. R. Kothari, *Research Methodology, Methods & Techniques*, Second Edition, (New Delhi: Wishwa Prakashan, 1996), p. 218.

Table 4.1: Distribution of the Respondents according to the Total Number of Employees

Name of Bank	Bank Category	Total Employees ⁵	$\Sigma A \div 192$	Calculated Sample	Sample taken for each Bank
		A	B	$C = A \div B$	
Agrani Bank Limited	Public	14,005	297.40	47.10	47
Janata Bank Limited		15,485		52.10	52
Rupali Bank Limited		4,503		15.14	15
Sonali Bank Limited		23,108		77.70	78
Total		$\Sigma A = 57,101$		Total	192
Dutch-Bangla Bank Limited	Private	5,268	124.91	42.17	42
Islami Bank Bangladesh Ltd		11,965		95.79	96
National Bank Limited		3,958		31.69	32
Prime Bank Ltd		2,792		22.35	22
Total		$\Sigma A = 23,983$		Total	192

The total sample (384) has been distributed among four divisional cities according to the given distribution table:

Table 4.2: Distribution of the Respondents according to the Criteria of the Study field

Name of Bank	Dhaka 35%	Chittagong 25%	Rajshahi 20%	Khulna 20%	Total 100%
Agrani Bank Limited	23	17	13	13	66
Janata Bank Limited	25	18	15	15	73
Rupali Bank Limited	8	5	4	4	21
Sonali Bank Limited	39	27	22	22	110
Dutch-Bangla Bank Limited	9	6	5	5	25
Islami Bank Bangladesh Ltd	20	15	11	11	57
National Bank Limited	6	5	4	4	19
Prime Bank Ltd	5	4	2	2	13
Total	135	97	76	76	384

4.7 Sampling Technique

In the present study, the **Simple Random Sampling (SRS)** technique has been followed for selecting the respondents from the research field.

4.8 Sources of Data

The present research study has been conducted based on both primary and secondary sources of data.

⁵ Annual reports of the respected banks: 2013.

i. Primary Sources

The researcher has collected field based primary data which has been collected directly from the respondents. Therefore, different categories of public and private bank officers (respondents) have been considered as the primary source of data.

ii. Secondary sources

Apart from primary sources, secondary sources have also been used for a comprehensive understanding of the topic which is indirectly related to it. Various research reports related to this study, books, journal article, published and unpublished thesis/dissertations, annual reports of the respected banks and all other printed documents have been considered as the secondary sources of data.

4.9 Measuring Instruments

The selection of the instrument for measurement depends on several considerations. Firstly, objective of the study is the basic consideration for instrument selection. Secondly, the samples used in the study are the determining factors that the investigator has taken into account. Thirdly, the amount of time at the investigator's disposal has got priority in selecting measuring instruments. Fourthly, personal competences of the investigator and ethical consideration for using the scale have been considered for selecting a particular type of measuring instrument. Lastly, the accuracy for scoring the data, the feasibility of using appropriate statistical technique and the interpretation of results have influence the instrument selection in an empirical study. In view of above considerations, a questionnaire has been developed by the researcher for measuring the problems and has been used for data collection in the present study.

4.10 Research Tools

An opinion survey method has been implemented through a structured questionnaire to conduct the present study. The Likert-type (Summated Scales) Scale⁶ has been considered suitable and adopted for the present study because of the fact that the study

⁶ Rensis Likert, "A Technique for the Measurement of Attitudes," *Archives of Psychology*, 1932, p. 140; A.L. Edwards and K. C. Kenney, "A Comparison of the Thurstone and Likert techniques of attitude scale construction," *Journal of Applied Psychology*, University of California, USA, 1946, p. 30; C. R. Kothari, *Research Methodology, Methods & Techniques*, Second Edition (New Delhi: Wishwa Prakashan, 1996), p. 104; John W Best, and James V. Kahn, *Research in Education*, Ninth Edition (New Delhi: Prentice-Hall of India Private Limited, 2005), p. 183; Naresh K. Malhotra and Satyabhushan Dash, *Marketing Research: An Applied Orientation*, Sixth Edition (New Delhi: Dorling Kindersley (India) Private Limited, 2011), pp. 268-269.

has been viewed as a mediator of service and social life of the people engaged in the impact of job satisfaction and security intention factors. It involves selecting and editing a large number of statements for which the scale values, on the psychological continuum having both valence and multiplicity. The statements have been selected in such a way that it has covered the whole dynamic of the construct having positive connotation on the focal issue. In this method each proposition usually calls for a response by checking or underlining one of the five alternative responses⁷ such as: 1= Strongly disagree, 2= Disagree, 3= Neither agree nor disagree, 4= Agree, 5= Strongly agree. To conduct the analysis, each statement has been assigned a numerical score ranging 1 to 5.

4.11 Construction of the Questionnaire from a Pilot Study

A pilot study⁸ has been conducted in order to select the items of the questionnaire. First, the researcher has collected a range of information regarding the issue through interview, consultation and relevant particulars (Published and unpublished dissertations, Journals, Articles, Books etc.). 100 persons have been interviewed (35 Junior officers (JO), 30 Executive Officers (EO) or equivalent, 25 Senior Executive Officers (SEO) or equivalent officers, 06 Assistant Vice President or equivalent Officers (AVP), 04 Vice President or equivalent Officers (VP)). All of them have been asked to express their opinion on the factors affecting on job satisfaction and security intention. The statements have been noted on the basis of their opinion. Then, the method of finding the Discriminative Power⁹ (DP) of each statement has been followed for primary item analysis. The method has involved the process of identifying a statement, which has been consistently separated those who are high from those who are low on the characteristics to be measured. That kind of item analysis has been used as a technique different from correlation technique. Here, each item has been subjected to a measurement of its ability to separate the “Highs” from the “Lows”. This is called the discriminative power (DP) of an item. Each item has been arbitrarily weighted on a 5-point scale ranging from 1 to 5 depending on **1= Highly Dissatisfied, 2= Dissatisfied, 3= Neutral, 4= Satisfied, 5= Highly Satisfied**. This is called arbitrary method of

⁷ C. R. Kothari, *Research Methodology, Methods & Techniques*, Second Edition (New Delhi: Wishwa Prakashan, 1996), p. 105.

⁸ Ibid, p.125.

⁹ William J. Goode and Paul K. Hatt, *Methods in Social Research* (New York: McGraw-Hill, 1952), p. 276.

weighting the response. After the first application on a sample of 100 respondents each item has been scored on the 1 to 5 scale points.¹⁰ The technique of finding the DP of the item has been arbitrarily scored for each subject and has been summed up and the total scores for all the individuals have been arranged in order from the highest to the lowest. The first and the fourth quartiles of these scores have been calculated. So, who have fallen above Q_2 and those who are below Q_3 have been sorted out. The ranges above the upper and below the lower quartile have been then compared. The score for each individual who have been felled above Q_2 has been summed for all the items and then averaged out. Similarly, the scores for each individual who have been fallen below Q_3 has been summed for all items and then averaged out. Thus two means of the scores have been obtained one for the uppermost quartile group and the other for the lowermost quartile group. These two means have been compared for item selection. The difference between the means obtained by this method is known as the Discriminative Power (DP). An item with a high DP has been selected for the scale. It is safer to use quartile and as many items as possible above DP value, and few, if any, should drop below 0.50.¹¹

Table 4.3: Calculation of Discriminative Power (D.P) value of the Questions

Item No	Total of first 25 respondents (Highest)	Highest Average (Score/25)	Total of Last 25 respondents (Lowest)	Lowest Average (Score/25)	Discriminative Power (D.P) = Highest Average - Lowest Average
Q_1	124	4.96	103	4.12	0.84
Q_2	121	4.84	91	3.64	1.2
Q_3	119	4.76	109	4.36	0.4 < 0.50
Q_4	132	5.28	92	3.68	1.6
Q_5	123	4.92	92	3.68	1.24
Q_6	107	4.28	98	3.92	0.36 < 0.50
Q_7	123	4.92	97	3.88	1.04
Q_8	143	5.72	132	5.28	0.44 < 0.50
Q_9	123	4.92	93	3.72	1.2
Q_10	112	4.48	101	4.04	0.44 < 0.50

Rest of the DP Value calculation is given in the Appendix

**** Below 0.50 value**

The above analysis shows that among 227 items, 74 items have been excluded which show DP below 0.50. As a result, the final list of questionnaire has contained 153 items. The selected 153 questions have been classified into five major groups according

¹⁰ C. R. Kothari, *Research Methodology, Methods & Techniques*, Second Edition (New Delhi: Wishwa Prakashan, 1996), p.105

¹¹ William J. Goode and Paul K. Hatt, *Methods in Social Research* (New York: McGraw-Hill, 1952), p. 276.

to the key term of Job Satisfaction and Security Intention factors considered as **Salary Package, Work Environment, Office Management, Personal Issue, and Security Intention**. That has remained in the final form of questionnaire to be applied on selected respondents finally for collecting primary data.

Then, another close-ended questionnaire¹² has been reformed to find out the present job satisfaction scenario, belief and opinion of both public and private commercial bank officers. Each of the questions has two alternate answers as ‘Yes’ and ‘No’¹³.

4.12 Reliability Analysis

At first instant the reliability analysis using the SPSS has been done to find out the reliability of the instrument used for data collection. Cronbach’s alpha is the most common form of internal consistency reliability coefficient. The value of alpha should lie between 0 and 1. So, Alpha test has been applied to check the reliability of the variables as follows:

Table 4.4: Cronbach’s Alpha Test Values for Reliability

Reliability Statistics		
Dimensions	N of Items	Cronbach’s alpha
Salary Package	5	0.750
Work Environment	15	0.751
Office Management	8	0.751
Personal Issue	4	0.753

From Table 4.4, the results show that for the number of variables the value of Cronbach’s Alpha comes to 0.75. By convention, a lenient cut-off of at least .70 or higher to retain an item in an "adequate" scale; and many researchers require a cut-off of .80 for a "good scale" in social research. The value 0.75 shows that the variables measure the concepts of the tool acceptably. The tested tool is hence reliable.

4.13 Data Analysis

Different statistical methods and techniques have been applied for the analysis of data. The present study has followed the chronological order of the specific objectives for analysis of data. Descriptive Statistics (Mean, Median, Mode, Standard Deviation, and Percentage) and CV (Co-efficient of Variance) have been calculated to measure the present overall job satisfaction level of different categories bank officers working at

¹² Kothari, C. R. *Research Methodology, Methods & Techniques*. Second Edition. (New Delhi: Wishwa Prakashan, 1996), p. 125.

¹³ Ibid.

public and private commercial banks in Bangladesh. Chi-square tests have been used to test the significant association between overall job satisfaction and the factors affecting job satisfaction, and at the same time security intentions and factors affecting security intention. ANOVA (Analysis of Variances) has been conducted to find out the mean differences between satisfaction levels of public and private commercial bank officers. Multiple regression or Logit Models have been developed to analyze the impact of security intention factors on overall job satisfaction level of different categories bank officers. Rank co-relation and Descriptive Statistics have been conducted to identify the factors responsible for satisfaction and dissatisfaction among public and private commercial bank officers.

4.14 Data Analysis Techniques

Collected data (qualitative and quantitative) from the respondents have been analyzed using the Statistical Package for Social Science (SPSS) software so as to obtain a more comprehensive analysis of the study. The data have been analyzed by using the following statistic:

Simple percentage method

Simple percentage method has been used in the study to analyze the demographic factors and other factors related to job satisfaction and security intentions. Cross-tabulations have been furnished also with the percentile value for other mode of calculations.

Chi-square test

Chi-Square test is an important test amongst the several tests of significance. It is a statistical measure used in the context of sampling analysis for comparing a variance to a theoretical variance. As a non-parametric test, it can be used to determine if categorical data shows dependency or two classifications are independent. In this study Chi-square tests have been used to test the significance association between overall Job satisfaction and the factors affecting job satisfaction, and at the same time security intention and factors affecting security intention.

One way ANOVA

ANOVA or Analysis of Variance has been used to compare the mean difference of different factors related to job satisfaction and security intentions. It uncovers the main and interaction effects of classification or independent variables on one or more dependent variables. ANOVA analysis uses the *F*-statistic, which tests if the means of groups, formed by one independent variable or a combination of independent variables, are significantly different.¹⁴ The researcher has used one way ANOVA to compare the significance of mean differences of different factors of job satisfaction and security intentions between the opinions of public and private commercial bank officers.

ANOVA is based on the comparison of two estimates of variances- one representing the variance within groups, often referred to as error variance and the other representing the variance due to differences in group means. If the two variances do not differ significantly, one can believe that all the group means come from the same sampling distribution of means and there is no reason to claim that the group means differ. If, however, the group means differ more, it can be accounted for due to random error, there is reason to believe that they were drawn from different sampling distribution of means. The *F*-statistic calculates the ratio between the variance due to difference between groups and the error variance.

$F = \text{Variance due to difference between groups} / \text{Error variance.}$ ¹⁵

The larger the *F*-ratio, the greater is the difference between groups as compared to within group differences. An *F*-ratio equal to or less than 1 indicates that there is no significant difference between groups and the null hypothesis is correct. If the null hypothesis (that the group means do not differ significantly) is correct, then we can conclude that the independent variables did not have an effect on the dependent variable.¹⁶

Regression analysis

Regression analysis has been adopted when the researcher has one dependent variable which is presumed to be a function of two or more independent variables. The objective of this analysis is to make predictions about the dependent variable based on his

¹⁴ Gaur Ajai S. and Gaur Sanjaya S., *Statistical Methods for Practice and Research, A Guide to Data Analysis Using SPSS.*, Second Edition (Thousand Oaks, California 91320, USA: SAGE Publications Inc, 2009), p. 67.

¹⁵ Ibid, p. 68.

¹⁶ Ibid, p. 98.

covariance with all the concerned independent variables. In this study the regression analysis has been used to analyze the impact of security intention factors on overall job satisfaction. Here, Overall Job Satisfaction has been treated as dependable variable and all the factors of security intentions have been treated as independent variables.

Considering the model of multiple regression analysis,

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + E$$

The following models have been established for multiple regression analysis to analyze the impact of security intentions variables on overall job satisfaction.

$$JS_{Pb} = \beta_0 + \beta_1 FS_{Pb} + \beta_2 JP_{Pb} + \beta_3 PR_{Pb} + \beta_4 DG_{Pb} + \beta_5 OS_{Pb} + E \dots\dots\dots (i)$$

Here,

JS_{Pb} = Overall job satisfaction of Public bank officers

FS_{Pb} = Financial security of Public bank officers

JP_{Pb} = Job Protection of Public bank officers

PR_{Pb} = Professional risk of Public bank officers

DG_{Pb} = Dignity of Public bank officers

OS_{Pb} = Overall security intentions of Public bank officers

and E = Error term

$$JS_{Pr} = \beta_0 + \beta_1 FS_{Pr} + \beta_2 JP_{Pr} + \beta_3 PR_{Pr} + \beta_4 DG_{Pr} + \beta_5 OS_{Pr} + E \dots\dots\dots (ii)$$

Here,

JS_{Pr} = Overall job satisfaction of Private bank officers

FS_{Pr} = Financial security of Private bank officers

JP_{Pr} = Job Protection of Private bank officers

PR_{Pr} = Professional risk of Private bank officers

DG_{Pr} = Dignity of Private bank officers

OS_{Pr} = Overall security intentions of Private bank officers

and E = Error term

4.15 Dimension of Statistical Methods for Calculations

Data have been analyzed on some different dimensions:

Dimension-1: Study on the association between overall job satisfaction and all other categories of factors affecting job satisfaction along with some demographic factors to understand the influence on each other and vice versa through some statistical techniques like Cross tabulations and Simple Percentage Analysis method.

Dimension-2: Study on the association between overall job satisfaction and all other categories of factors affecting job satisfaction along with security intention and all other categories of factors affecting security intention to find out the association on each other and vice versa through some statistical techniques like Cross tabulations and Simple Percentage Analysis method and Chi-square tests.

Dimension-3: Comparative Study through the mean score difference of public and private commercial bank officers. This study has been conducted by the descriptive statistics (Mean and standard deviation) and statistical *F*-tests following *P*-value.

Dimension-4: Ranking of the satisfaction and dissatisfaction factor following the frequency of response and data concentration. Frequency Distribution Techniques along with Mean and standard deviation have been observed, classified and ordered.

Dimension-5: Multiple regression analysis has been adopted when the researcher has one dependent variable which is presumed to be a function of two or more independent variables. The objective of this analysis is to make predictions about the dependent variable based on the covariance with all the concerned independent variables.

4.16 Ethical Consideration

Throughout history, the research has been shaped by ethical issues as these ‘ethical decisions necessarily involve one’s personal morality.’¹⁷ Ethics has become a cornerstone for conducting effective and meaningful research. As such, the ethical behavior of individual researchers is under unprecedented scrutiny,¹⁸ the researcher has followed ‘the code of conduct or expected norms of behavior while conducting the research.’¹⁹ So, in planning and conducting research, as well as in reporting research findings, the researcher has to maintain several ethical issues. First, the researcher has

¹⁷S. Taylor and R. Bogdan, *Introduction to Qualitative Research Methods* (London: John Wiley and Sons, 1975), p. 29.

¹⁸ John W Best, and James V. Kahn, *Research in Education*, Ninth Edition (New Delhi: Prentice-Hall of India Private Limited, 2005), p. 183.

¹⁹Uma Sekaran, *Research Methods for Business, A Skill Building Approach*. (New Delhi:Shakti Packers, 2009), p. 18.

planned the research study so that the chance for misleading results is minimized. Second, the study has been planned so that it meets ethical acceptability. Third, steps have been taken to protect and ensure the dignity, social norms and welfare of all participants, as well as those who may be affected by the results of the research study. In the present Study, qualitative data have been considered depending on the basic philosophical approach of the qualitative researcher and many methods exist for analyzing data. The researcher has strictly followed the guidelines²⁰ of concurrent flows of activity to convert qualitative data into quantitative data through statistical analysis.

The researcher has gone to the close contact and has collected the primary data from the bank officers with potentiality, accuracy and competency. The researcher is ultimately responsible to ensure that no ethical violations occur in the study because the researcher must receive institutional approval where the focus is on protecting human subjects. The researcher has always kept in mind that, 'Confidentiality is a tool to help ensure truthful responses'²¹ and has strictly maintained privacy of the respondents. According to the guideline of Erlandson²², the researcher has been conscious enough to maintain privacy, confidentiality, and avoid harm, deception, and informed consent. During the execution of the present study, the researcher has tried to keep away from plagiarism and have maintained integrity very carefully using material from others and ensures that it is adequately referenced. The researcher has not misrepresented anything purposefully in the research work to impress anybody and has not been undertaken the research involving the collection, analysis, and interpretation of data what is known as academic fraud.

²⁰ M. B. Miles and A. M. Huberman, *Qualitative data analysis: An expanded sourcebook* (Thousand Oaks, CA: Sage, 1994), p. 12.

²¹William G. Zikmund, *et al*, *Business Research Methods* (Canada: South-Western CENGAGE Learning, 2011), p. 91.

²²D. A. Erlandson, *et al*, *Doing naturalistic inquiry: A guide to methods* (Newbury Park, CA: Sage, 1993), p. 28.

Chapter Five

Data Analysis and Interpretation

5.1 Highlighting the Present job Satisfaction Scenario at Public and Private Commercial Banks in Bangladesh

Reviewing the printed documents on banking sector such as; annual reports of the public and private commercial banks, various journals, articles and periodicals, the researcher has confirmed that all of the banks have furnished a little content of documentary evidence to highlight their internal policy regarding their organizational activities toward their officials. They have focused only on their Human Resource Strategy (HRS), Human Resource Management (HRM) and Human Resource Development (HRD) as the formal content of their annual report. They only adopt various Human Resource Policy (HRP) and Employees Service Regulations (ESR) in order to accomplish their organizational goal. But it is very difficult to predict the actual depiction of job satisfaction levels of public and private commercial bank officers in the practical field. No bank has said anything on the issue of security intentions and turnover tendency of the bank officers as well as their recovering procedures from these vulnerable situations in their annual report. As a result, it is very difficult to comment on the actual security intentions they have been suffering from in their tangible professional life. Considering this fact, the researcher has conducted an interview among 384 Commercial bank officers (192 Public commercial Bank Officers and 192 Private commercial bank officers) through a close-ended questionnaire having 2-point scale (Yes or No) in order to highlight the present job satisfaction scenario of public and private commercial bank officers in Bangladesh. The percentage analyses of the respondents' opinions regarding their present job satisfaction as well as security intentions are furnished below:

Table 5.1: Highlighting the present job satisfaction scenario at public and private commercial banks in Bangladesh

SL	Statements	Public		Private	
		Yes	No	Yes	No
1	Do you think that your present job is a challenging job?	71.87%	28.13%	81.25%	18.75%
2	Is your present salary justifiable in proportion	51.04%	48.96%	87.50%	12.50%

	to your service?				
3	Do you feel comfortable working under your controlling authority at present?	66.15%	33.85%	53.12%	46.88%
4	Are you satisfied with your present professional responsibilities?	64.06%	35.94%	63.02%	36.98%
5	Do you feel secured professionally with your present job?	87.50%	12.50%	47.92%	52.08%
6	Is relationship with peers and supervisors congenial?	71.35%	28.65%	56.77%	43.23%
7	Will you leave your present organization if you get a new job with higher salary?	33.23%	66.77%	73.44%	26.56%
8	Do you have enough scope to show your ability and loyalty towards your organization at present?	58.33%	41.67%	50.52%	49.48%
9	Do you feel comfortable with the present workload given to you?	81.25%	18.75%	45.83%	54.17%
10	Do you like to tell others about your present profession?	90.10%	9.90%	65.63%	34.37%
11	Do you think that your current job is dignified in our society?	89.06%	10.94%	69.79%	30.21%
12	Do you think that your present job is suitable for your professional career?	71.88%	28.12%	52.60%	47.40%
13	Does your current service organization ensure information adequacy to perform the job effectively?	91.67%	8.33%	92.71%	7.29%
14	Is there available scope for professional advancement?	59.90%	40.10%	86.46%	13.54%
15	Are you satisfied with the promotion you have got within your service duration?	67.19%	32.81%	64.06%	35.94%
16	Do you feel that your present organizational rules and regulations is bearable for you?	69.58%	30.42%	65.83%	34.17%
17	Have you got sufficient logistic support from your present controlling authority?	69.27%	30.73%	81.77%	18.23%
18	Have you got proper opportunity for promotion at present?	66.67%	33.33%	72.40%	27.60%
19	Are you able to make prompt communication with the concerned authority in any circumstance?	66.15%	33.85%	79.17%	20.83%
20	Does your controlling authority provide appropriate training program for the betterment of your proficiency?	75.42%	24.58%	71.15%	28.85%
21	Does your present authority supervise your work regularly?	45.31%	54.69%	80.21%	19.79%
22	Have you got appropriate technical support related to your current service?	70.31%	29.69%	91.67%	8.33%
23	Are you satisfied with present office management procedure?	70.83%	29.17%	55.21%	44.79%
24	Does your higher authority set a definite target as your professional duty?	50.73%	49.27%	77.40%	22.60%
25	Do you have any scope to implement your creativity in your present service?	21.88%	78.12%	23.44%	76.56%
26	Do you have psychological freedom in	90.63%	9.37%	97.92%	2.08%

	performing your present service?				
27	Do you feel financially secure with your current job?	83.85%	16.15%	94.79%	5.21%
28	Do you feel yourself protected from any professional harm?	95.31%	4.69%	29.69%	70.31%
29	Do you need to take any professional risk continuing your present service?	47.92%	52.08%	86.98%	13.02%
30	Do you think that your present job prospect is crucial for your future?	93.23%	6.77%	51.56%	48.44%
31	Does your controlling authority force you to fulfill your present professional target?	48.75%	51.25%	92.70%	7.30%
32	Do you want to switch your present service for avoiding target?	16.67%	83.33%	92.19%	7.81%
33	Does your promotion opportunity depend on achieving your professional target?	15.67%	84.33%	90.63%	9.37%
34	Do you feel secured socially with your present job?	91.67%	8.33%	42.71%	57.29%
35	Are you fully satisfied with your present job?	83.33%	16.67%	71.35%	28.65%

Table (5.1) exhibits the percentage corresponding to the opinion of 384 bank officers (192 Public bank officers and 192 Private bank officers) on the present job satisfaction scenario of their respected banks.

Here, the result shows

- 71.87% public bank officers have seemed that they are performing a challenging job whereas 28.13% officers have expressed that their job is not challenging to them. On the other hand, 81.25% private bank officers have opined that they are performing a challenging job whereas 18.75% officers have stated that their job is not challenging to them.
- 51.04% public bank officers have told that their present salary is justifiable in proportion to their service whereas 48.96% officers have said that their salary is not justifiable in proportion to their service. On the other hand, 87.50% private bank officers have opined that their present salary is justifiable in proportion to their service whereas 12.50% have stated that their salary is not justifiable in proportion to their service.
- 66.15% public bank officers have expressed that they feel comfort working under the controlling authority at present whereas 33.85% officers have stated that they do not feel comfort working under the controlling authority at present. On the other hand, 53.12% private bank officers have opined that they feel comfort working

under the controlling authority at present whereas 46.88% officers have told that they do not feel comfort working under the controlling authority at present.

- 64.06% public bank officers have expressed that they are satisfied with their present professional responsibilities whereas 35.94% officers have said that they are not satisfied with their present professional responsibilities. On the other hand, 63.02% private bank officers have stated that they are satisfied with their present professional responsibilities whereas 36.98% officers have told that they are not satisfied with their present professional responsibilities.
- 87.50% public bank officers have stated that they feel secured with their present job whereas 12.50% officers have opined that they do not feel secured with their present job. On the other hand, 47.92% private bank officers have expressed that they feel secured with their present job whereas 52.08% officers have said that they do not feel secured with their present job.
- 71.35% public bank officers have opined that they have congenial relationship with their peers and supervisors whereas 28.65% officers have expressed that they do not have congenial relationship with their peers and supervisors. On the other hand, 56.77% private bank officers have stated that they have congenial relationship with their peers and supervisors whereas 43.23% officers have said that they do not have congenial relationship with their peers and supervisors.
- 33.23% public bank officers have told that they are willing to leave their present organization if they get a new job with higher salary whereas 66.77% have said that they are not willing to leave their present organization if they get a new job with higher salary. On the other hand, 73.44% private bank officers have expressed that they are willing to leave their present organization if they get a new job with higher salary whereas 25.56% officers have stated that they are not willing to leave their present organization if they get a new job with higher salary.
- 58.33% public bank officers have said that they have enough scope to show their ability and loyalty towards their organization at present whereas 41.67% have stated that they do not have enough scope to show their ability and loyalty towards their organization at present. On the other hand, 50.52% private bank officers have opined that they have enough scope to show their ability and loyalty towards their

organization at present whereas 49.48% officers have said that they do not have enough scope to show their ability and loyalty towards their organization at present.

- 81.25% public bank officers have expressed that they feel comfortable with the present workload given to them by their higher authority whereas 18.75% officers have opined that they do not feel comfortable with the present workload given to them by their higher authority. On the other hand, 45.83% private bank officers have stated that they feel comfortable with the present workload given to them by their higher authority whereas 54.17% officers have said that they do not feel comfortable with the present workload given to them by their higher authority.
- 90.10% public bank officers have expressed that they are proud to tell others about their present profession whereas 9.90% officers have told that they do not feel proud to tell others about their present profession. On the other hand, 65.63% private bank officers have stated that they are proud to tell others about their present profession whereas 34.37% officers have stated that they do not feel proud to tell others about their present profession.
- 89.06% public bank officers have expressed that their current job is recognized as a dignified in their society whereas 10.94% officers have not agreed on this point. On the other hand, 69.79% private bank officers have expressed that their current job is recognized as a dignified in their society whereas 30.21% officers have expressed that have not agreed on this point.
- 71.88% public bank officers have opined that they think their present job is suitable for their professional career whereas 28.12% officers have not thought that their present job is suitable for their professional career. On the other hand, 52.60% private bank officers have stated that they think their present job is suitable for their professional career whereas 47.40% officers have not thought that their present job is suitable for their professional career.
- 91.67% public bank officers have expressed that their current service organization is able to ensure adequate information for performing the job effectively whereas 8.33% officers have not thought so. On the other hand, 92.71% private bank officers opined that their current service organization is able to ensure adequate information for performing the job effectively whereas 7.29% officers have not thought so.

- 59.90% public bank officers have expressed that there is available scope for their professional advancement in their current service organization whereas 40.10% officers have told that there is not available scope for their professional advancement. On the other hand, 86.46% private bank officers have stated that there is available scope for their professional advancement in their current service organization whereas 13.54% officers have said that there is not available scope for their professional advancement.
- 67.19% public bank officers have expressed that they are satisfied with the promotion they have got within their current service duration whereas 32.81% officers have not been satisfied with the promotion they have got. On the other hand, 64.06% private bank officers have opined that they are satisfied with the promotion they have got within their current service duration whereas 35.94% officers have said that they have not been satisfied with the promotion.
- 69.58% public bank officers have expressed that their present organizational rules and regulations are bearable to them whereas 30.42% officers do not think so. On the other hand, 65.83% private bank officers have expressed that their present organizational rules and regulations is bearable to them whereas 34.17% officers do not think so.
- 69.27% public bank officers have stated that they have got sufficient logistic support from their present controlling authority whereas 30.73% do not think so. On the other hand, 81.77% private bank officers have opined that they have got sufficient logistic support from their present controlling authority whereas 18.23% officers have disagreed on this point.
- 66.67% public bank officers have opined that they have got proper opportunity for promotion at present from their controlling authority whereas 23.33% officers have not agreed to this point. On the other hand, 72.40% private bank officers have stated that they have got proper opportunity for promotion at present from their controlling authority whereas 27.60% officers have disagreed to this point.
- 66.15% public bank officers have said that they are able to make prompt communication with the concern authority in any circumstance whereas 33.85% officers are not able to make prompt communication with the concerned authority. On the other hand, 79.17% private bank officers have told that they are able to

make prompt communication with the concern authority in any circumstance whereas 20.83% officers are unable to do that.

- 75.42% public bank officers have stated that their controlling authority provides appropriate training program for the betterment of their proficiency whereas 24.58% officers have not agreed to this point. On the other hand, 71.15% private bank officers have said that their controlling authority provides appropriate training program for the betterment of their proficiency whereas 28.85% officers have not thought so.
- 45.31% public bank officers have opined that their present authority supervises their work regularly to ensure better performance whereas 54.69% officers have expressed that their present authority does not do so. On the other hand, 80.21% private bank officers have stated that their present authority supervises their work regularly to ensure better performance whereas 19.79% officers have not thought so.
- 70.31% public bank officers have said that they have got appropriate technical support related to their current service whereas 29.69% officers have not agreed to this point. On the other hand, 91.67% private bank officers have told that they have got appropriate technical support whereas 8.33% officers have not got so.
- 70.83% public bank officers have opined that they are satisfied with their present office management procedure whereas 29.17% officers are not satisfied with their present office management procedure. On the other hand, 55.21% private bank officers have stated that they are satisfied on their present office management procedure whereas 44.79% officers have said that are not satisfied.
- 50.73% public bank officers have told that their higher authority sets a definite target as their professional duty whereas 49.27% officers have denied this fact. On the other hand, 77.40% private bank officers have agreed to this fact whereas 22.60% have expressed that their higher authority does not set a definite target as their professional duty.
- 21.88% public bank officers have opined that they have enough scope to implement their creativity in their present service whereas 78.12% officers have not thought so. On the other hand, 23.44% private bank officers have stated that they have enough

scope to implement their creativity whereas 76.56% officers have found no scope to implement their creativity in their present service.

- 90.63% public bank officers have told that they have enough psychological freedom in performing their present service whereas 9.37% officers have denied on this point. On the other hand, 97.92% private bank officers have said that they have enough psychological freedom whereas just 2.08% officers have expressed that they have not any psychological freedom.
- 83.85% public bank officers have opined that they feel themselves financially secure with their present service whereas 16.15% officers have not felt financially secure. On the other hand, 94.79% private bank officers have stated that they feel themselves financially secure whereas 5.21% officers have told that they do not feel that.
- 95.31% public bank officers have said that they feel themselves protected from any professional harm whereas just 4.69% officers have told that they do not feel so. On the other hand, 29.69% private bank officers have stated that they feel themselves protected 70.31% officers have expressed that they do not feel that.
- 47.92% public bank officers have disclosed that they need to take various professional risks continuing their present service whereas 52.08% officers have not agreed to this. On the other hand, 86.98% private bank officers have stated that they need to take various professional risks continuing their present service whereas only 13.02% officers have said that they do not think so.
- 93.23% public bank officers have opined that their present job prospect is crucial for their bright future whereas only 6.77% have expressed that their present job prospect is not crucial. On the other hand, 51.56% private bank officers have expressed that their present job prospect is crucial for their bright future whereas 48.44% officers do not think so.
- 48.75% public bank officers have stated that their controlling authority forces them to fulfill their present professional target whereas 51.25% officers have not said so. On the other hand, 92.70% private bank officers have opined that their controlling authority forces them to fulfill their present professional target whereas 7.30% officers have expressed they do not face that.

- 16.67% public bank officers have told that they want to switch their present service for avoiding professional target whereas 83.33% officers have said that they do not want to do that. On the other hand, 92.19% private bank officers have opined that they want to switch their present service for avoiding professional target whereas 7.81% officers have stated that they do not want to do that.
- 15.67% public bank officers have told that their promotion opportunity completely depends on their achievement of professional target whereas 84.33% have different opinion on this. On the other hand, 90.63% private bank officers have stated that their promotion opportunity completely depends on their achievement of professional target whereas only 9.37% officers have disagreed.
- 91.67% public bank officers have opined that they feel themselves socially secured with their present job whereas 8.33% have expressed that they do not feel themselves socially secured. On the other hand, 42.71% private bank officers have stated that they feel themselves socially secured with your present job whereas 57.29% officers have not felt so.
- 83.33% public bank officers have stated that they are fully satisfied with their present job whereas 16.67% officers are not fully satisfied with their present job. On the other hand, 71.35% private bank officers have opined that they are fully satisfied with their present job whereas 28.65% officers have expressed their dissatisfaction.

5.2 Analysis the Personal Information of the Respondents

Table 5.2: Analysis of bank-wise age distribution of the respondents

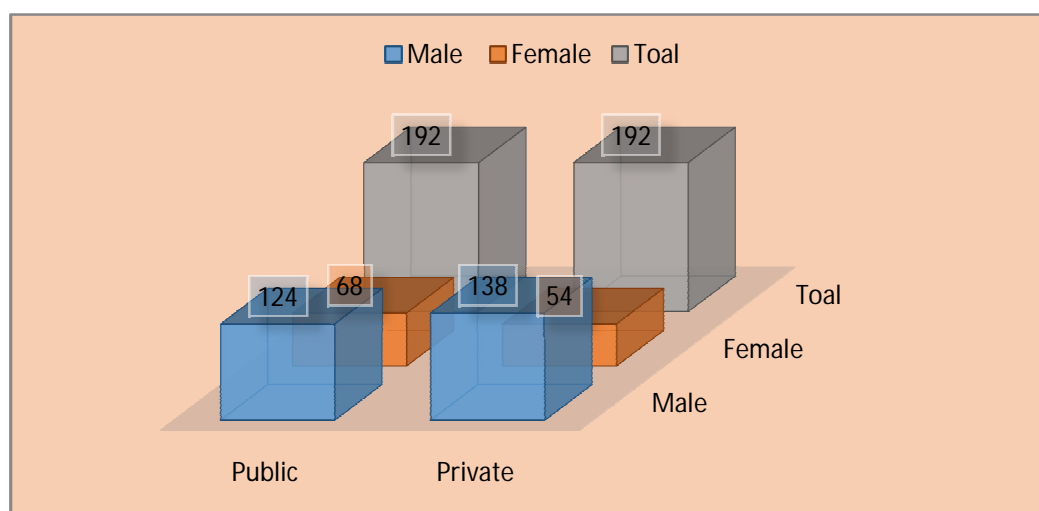
			Bank wise age distribution		Total
			Public	Private	
Personal Information	Less than 30	Count	47	58	105
		%	24.48%	30.21%	27.34%
	30-39	Count	82	94	176
		%	42.71.7%	48.96%	45.83%
	40-49	Count	44	33	77
		%	22.92%	17.19%	20.05%
	50-59	Count	19	7	26
		%	9.89%	3.64%	6.78%
	60 or 60+	Count	00	00	00
	%	00%	00%	00%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Inference

The above table (5.2) shows bank-wise age distribution of the respondent. 24.48 percent respondents of public bank and 30.21 percent respondents of private bank belong to their age group under 30 years. 42.71 percent respondents of public bank and 48.96 percent respondents of private bank are aged between 30 to 39 years. 22.92 percent respondents of public bank and 17.19 percent respondents of private bank are aged between 40 to 49 years. 9.89 percent respondents of public bank and 3.64 percent respondents of private bank are aged between 50 to 59 years. There is no respondent belonging their age of 60 or above.

The following chart 5.2 interprets that total 27.34 percent respondents belong to their age group under 30 years, highest 45.83 percent respondents are aged between 30 to 39 years, 20.05 percent respondents are aged between 40 to 39 years, 6.78 percent respondents are aged between 40 to 39 years and there is no respondent belonging their age of 60 or above.

Figure 5.1: Analysis of bank-wise gender distribution of the respondents



Inference

The above Figure (5.1) shows bank-wise gender distribution of the respondent. Here, the result shows that among 192 public bank officers, 124 (64.58%) public bank officers are male and the rest 66 (35.42%) public bank officers are female. On the other hand, among 192 private bank officers, 138 (71.88%) private bank officers are male and the rest 54 (28.22%) private bank officers are female.

Table 5.3: Analysis of bank-wise educational qualification distribution of the respondents

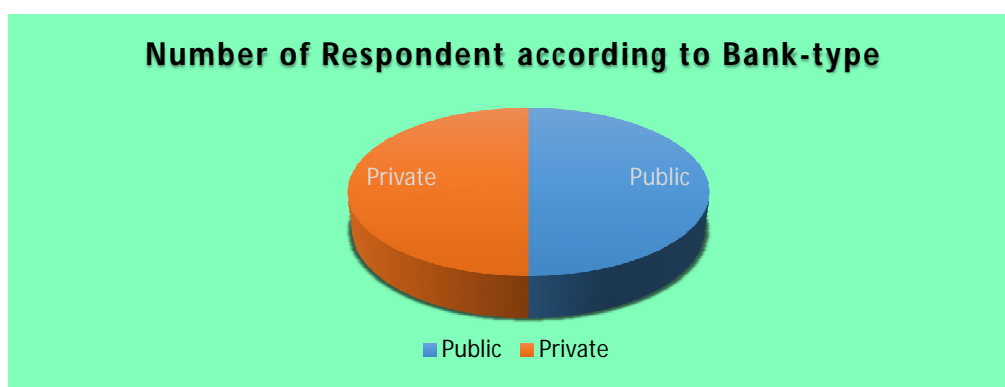
			Educational Qualification		Total
			Public	Private	
Educational qualification of Respondent	Graduation	Count	18	11	29
		%	9.38%	5.73%	7.55%
	Masters	Count	124	158	282
		%	64.58%	82.29%	73.44%
	M Phil or Ph D	Count	27	14	41
		%	14.06%	7.29%	10.68%
	Others	Count	23	9	32
	%	11.98%	4.69%	8.33%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Inference

The above table (5.3) shows bank-wise educational qualification of the respondents.

Here, the result shows that among 192 public bank officers, 9.38% public bank officers have only graduation degree whereas 5.73% private bank officers have only graduation degree. Then, 64.58% public bank officers have masters that means post-graduation degree whereas 82.29% private bank officers have masters degree. Again, 14.06% public officers have outstanding degree like M. Phil or Ph. D degree whereas 7.29% private officers have outstanding degree like M. Phil or Ph. D degree. Lastly, 11.98% public officers have outstanding professional degree like Chartered Accountant (CA) or Fellow Chartered Accountant (FCA) whereas only 4.69% private officers have outstanding professional degree like Chartered Accountant (CA) or Fellow Chartered Accountant (FCA).

Result: From the above discussion, it is clear that the public bank officers are significantly much qualified with their academic educational qualifications than the private bank officers.

Figure 5.2: Number of the respondents according to Bank-type

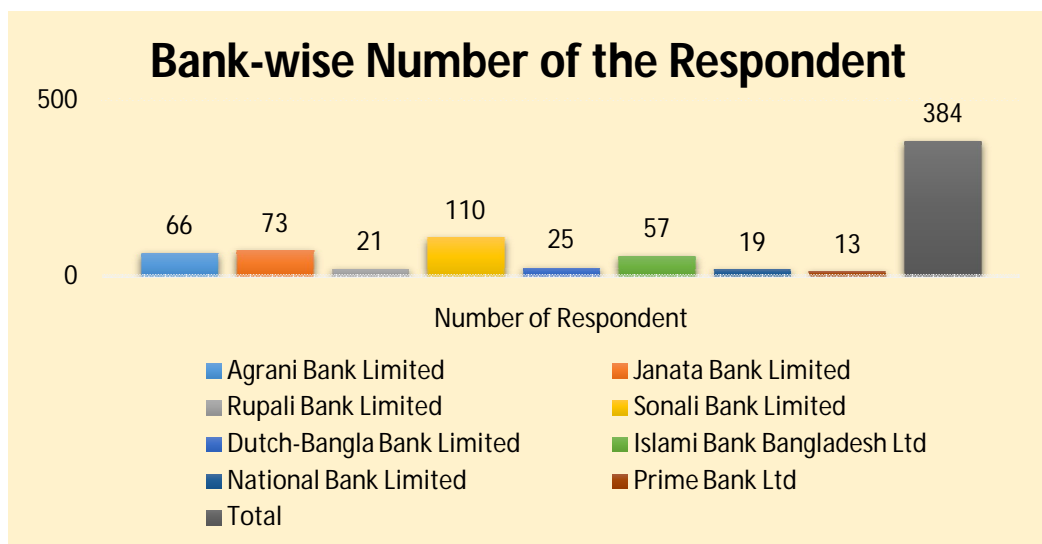
Inference

The above figure (5.2) shows the number of the respondents according to bank-type.

Here, the result shows that the researcher has taken 192 public bank officers and 192 private bank officers as the respondent for the present research.

Result: The numbers of the respondents of public bank officers are 192 and private bank officers are 192 that mean the number of the respondents from each type of bank is equal in proportion.

Figure 5.3: Analysis of bank-wise number distribution of the respondents



Inference:

The above table (5.3) shows bank-wise number of the respondents.

Here, the result shows that among 192 public bank officers, the researcher has taken 66 respondents from ABL, 73 respondents from JBL, 21 respondents from RBL and 110 respondents from SBL. And, among 192 private bank officers, the researcher has taken 25 respondents from DBBL, 57 respondents from IBBL, 19 respondents from NBL and 13 respondents from PBL.

Result: The numbers of the respondents have been taken from four public commercial banks and four private commercial banks.

Table 5.4: Analysis of bank-wise service duration of the respondents

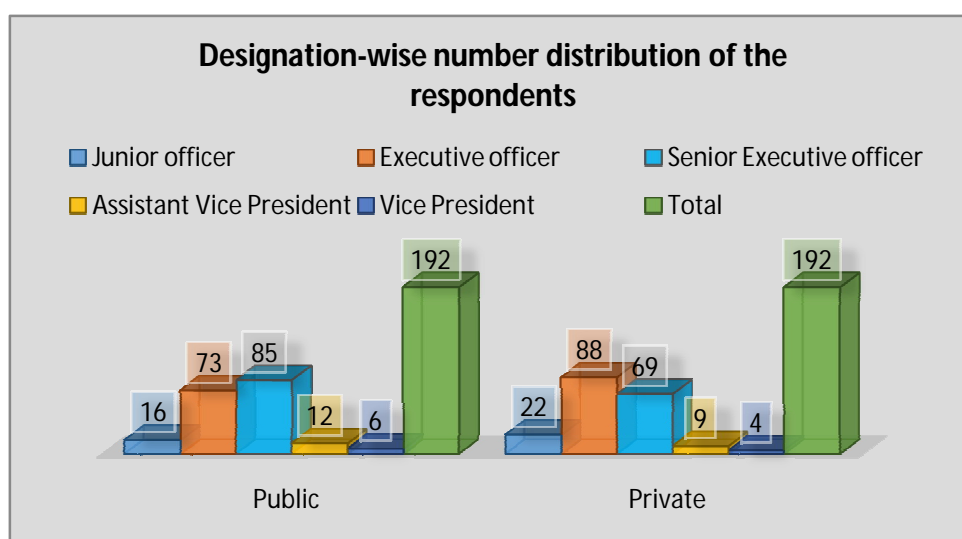
Service Duration	Public	Private
1 years to 2	13	18
3 years to 5	25	55
6 years to 10	77	93
11 years to 15	65	20
16 years to 20	12	6
Above 20 years	0	0
Total	192	192

Inference

The above table (5.4) shows the bank-wise service duration of the respondents.

Here, the result shows that among 192 public bank officers, 13 officers have 1 to 2 years of service duration, 25 officers have 3 to 5 years of service duration, 77 officers have 6 to 10 years of service duration, 65 officers have 11 to 15 years of service duration, 12 officers have 16 to 20 years of service duration and the researcher have not got any officer having above 20 years of service duration. On the other hand, among 192 private bank officers, 18 officers have 1 to 2 years of service duration, 55 officers have 3 to 5 years of service duration, 93 officers have 6 to 10 years of service duration, 20 officers have 11 to 15 years of service duration, 6 officers have 16 to 20 years of service duration and the researcher have not found any officer having above 20 years of service duration.

Result: From the above analysis, it is sure that the service length of the public bank officers is comparatively longer than that of the private bank officers.

Figure 5.4: Analysis of designation-wise number distribution of the respondents

Inference

The above table (5.4) shows the designation-wise number distribution of the respondents.

Here, the result shows that among 192 public bank officers, 16 officers belong to the designation of junior officer, 73 officers belong to the designation of executive officer or equivalent level, 85 officers belong to the designation of senior executive officer or equivalent level, 12 officers belong to the designation of assistant vice president or equivalent level, 6 officers belong to the designation of vice president or equivalent level. On the other hand, among 192 private bank officers, 22 officers belong to the designation of junior officer, 88 officers belong to the designation of executive officer or equivalent level, 69 officers belong to the designation of senior executive officer or equivalent level, 9 officers belong to the designation of assistant vice president or equivalent level, 4 officers belong to the designation of vice president or equivalent level.

Result: From the above analysis, it is sure that most of the respondents have been taken from the private bank officers are executive officers whereas most of the respondents have been taken from the public bank officers are senior executive officers.

5.3 Depiction of the Factors Affecting Job Satisfaction Finding out the Association between Overall Job Satisfaction and Factors Affecting Job Satisfaction in Public and Private Commercial Banks

Assessment of Job Satisfaction on the salary package that the officers have got as pay or compensation

Table 5.5: Cross tabulation on present salary and overall job satisfaction of the public and private commercial bank officers

			Present Salary		Total
			Public	Private	
Overall job satisfaction	Moderate	Count	48	92	140
		%	25.00%	47.92%	36.46%
	Usual	Count	65	59	124
		%	33.85%	30.73%	32.29%
	Low	Count	79	41	120
		%	41.15%	21.35%	31.25%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.5) exhibits the percentage corresponding to the opinion of the bank officers on their salary and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 25% are moderately satisfied with their salary, 33.85% are usually satisfied and the rest 41.14% are not significantly satisfied with their salary. On the contrary, among 192 private bank officers, 47.92% are moderately satisfied with their salary, 30.73% are usually satisfied and the rest 21.35% are not significantly satisfied with their salary.

Result: Comparing the opinion of the two types of bank officers on present salary, it is clear that the private bank officers are significantly satisfied with their salary than the public bank officers.

Table 5.6: Chi-square test between salary and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.152	2	.000
Likelihood Ratio	26.599	2	.000
N of Valid Cases	384		

Hypothesis: There is no association between pay and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.6) has been applied to find out the association between salary and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi square test is 26.152 which is greater than the table value 5.991 at 5% level of significance and 2 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: pay and overall job satisfaction of public and private commercial bank officers.

Figure 5.5: Salary adequacy of the public and private commercial bank officers

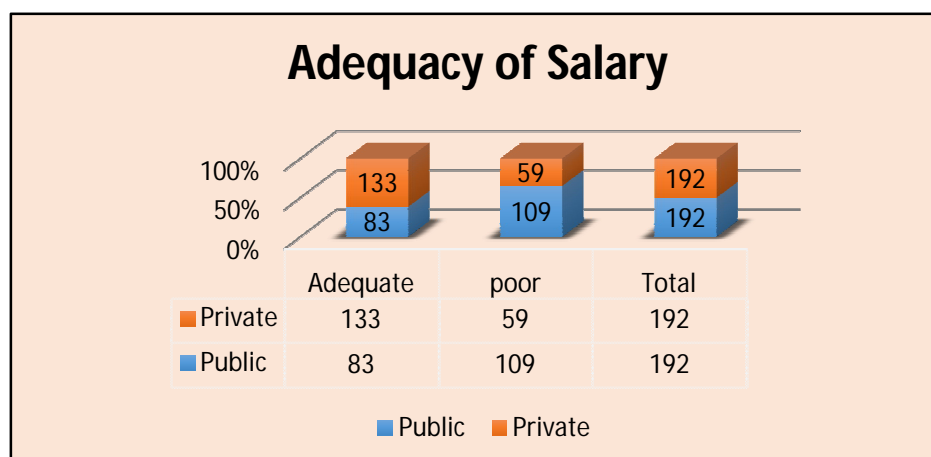


Figure (5.5) exhibits that among 192 private bank officers, maximum 133 (69.27%) officers have stated that their salary is adequate and minimum 59 (30.73%) officers have said that their salary is poor whereas among 192 public bank officers, 109 (56.77%) officers have opined that their salary is poor and only 83 (43.23%) private officers have told that their salary is adequate.

Result: Comparing the adequacy of salary of two types of bank officers, it is clear that the private bank officers are significantly more satisfied with their salary than the public bank officers.

Table 5.7: Cross tabulation on turnover tendency for salary and overall job satisfaction of the public and private commercial bank officers

			Turnover Tendency for Salary		Total
			Public	Private	
Overall job satisfaction	Unwilling	Count	49	131	180
		%	25.52%	68.23%	46.88%
	Willing	Count	143	61	204
		%	74.48%	31.77%	53.12%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.7) exhibits that among 192 public bank officers, minimum 49 (25.52%) officers are unwilling to switch their service for higher salary and maximum 143 (74.48%) officers are willing to leave their present job whereas among 192 private bank officers, 131 (68.23%) private bank officers are unwilling to switch their service and only 61 (31.77%) private bank officers are willing to leave their present job.

Result: Comparing the turnover tendency of two types of bank officers, it is clear that the private bank officers are significantly willing to leave their job but the public bank officers are not willing to leave their job.

Table 5.8: Cross tabulation on the way of promotion bustle and overall job satisfaction of the public and private commercial bank officers

			Promotion bustle		Total
			Public	Private	
Overall job satisfaction	Fairly	Count	94	98	192
		%	48.96%	51.04%	50.00%
	Bias	Count	61	59	120
		%	31.77%	30.73%	31.25%
	Unlawfully	Count	37	35	72
		%	19.27%	18.23%	18.75%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.8) exhibits the percentage corresponding to the opinion of the bank officers on their promotion bustle and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 48.96% officers have stated that their promotion has been bustled fairly, 31.77% officers have said that their promotion has been bustled in bias and the rest 19.27% officers have opined that their promotion has been bustled unlawfully. On the contrary, among 192 private bank officers, 51.04% officers have told that their promotion has been bustled fairly, 31.35% officers have said that their promotion has been bustled in bias and the rest 18.75% officers have stated that their promotion has been bustled unlawfully.

Result: Comparing the promotion bustle of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their promotion bustle.

Table 5.9: Cross tabulation on turnover tendency for promotion and overall job satisfaction of the public and private commercial bank officers

			Turnover Tendency for promotion		Total
			Public	Private	
Overall job satisfaction	Willing	Count	64	83	147
		%	33.33%	43.23%	38.28%
	Unwilling	Count	128	109	237
		%	66.67%	56.77%	61.72%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.9) exhibits that among 192 public bank officers, minimum 64 (33.33%) officers are willing to switch their service and maximum 128 (66.67%) officers are not

willing to leave their present job whereas 83 (43.23%) private bank officers are willing to switch their service and maximum 109 (56.77%) private bank officers are not willing to leave their present job.

Result: Comparing the turnover tendency for promotion bustle of two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their promotion bustle and a few of them are willing to switch their job.

Table 5.10: Cross tabulation on promotion opportunities and overall job satisfaction of the public and private commercial bank officers

		Promotion opportunities		Total	
		Public	Private		
Overall Job Satisfaction	Highly Dissatisfied	Count	11	08	19
		%	5.73%	4.17%	4.95%
	Dissatisfied	Count	13	12	25
		%	6.77%	6.25%	6.51%
	Neutral	Count	32	33	65
		%	16.67%	17.19%	16.93%
	Satisfied	Count	53	52	105
		%	27.60%	27.08%	27.34%
	Highly Satisfied	Count	83	87	170
		%	43.23%	45.31%	44.27%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.10) exhibits the opinion of the bank officers on their promotion opportunities and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 43.23% are highly satisfied with their promotion opportunities, 27.60% are satisfied with their promotion opportunities, 16.67% are neutral or undecided in their opinion, 6.77% are dissatisfied and the rest 5.73% are highly dissatisfied with their promotion opportunities. On the contrary, that among 192 private bank officers, 44.27% are highly satisfied with their promotion opportunities, 27.34% are satisfied with their promotion opportunities, 16.93% are neutral or undecided in their opinion, only 6.51% are dissatisfied and the rest 4.95% are highly dissatisfied with their promotion opportunities.

Result: Comparing the opportunities for promotion of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their promotion opportunities and their level of satisfaction is gradually decreasing.

Table 5.11: Chi-square test between promotion opportunities and the overall job satisfaction of the public and private commercial bank officers

Chi-square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.223	4	.001
Likelihood Ratio	28.871	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between promotion opportunities and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.11) has been applied to find out the association between promotion opportunities and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi square test is 28.223 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: promotion opportunities and overall job satisfaction of public and private commercial bank officers.

Table 5.12: Cross tabulation on competence of fringe benefits and overall job satisfaction of the public and private commercial bank officers

			Competence of Fringe Benefits		Total
			Public	Private	
Overall Job Satisfaction	Satisfactory	Count	106	67	173
		%	55.21%	34.91%	45.05%
	Traditional	Count	48	52	100
		%	25.00%	27.08%	26.04%
	Inadequate	Count	27	45	72
		%	14.06%	23.43%	18.75%
	Substandard	Count	11	28	39
		%	5.73%	14.58%	10.16%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.12) exhibits the opinion of the bank officers on competence of fringe benefits and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 public and 192 private) , 55.21% public bank officers have expressed that they have got satisfactory fringe benefits whereas 34.91% private officer have got satisfactory fringe benefits. 25.00% public officer and 27.08% private officers have got the traditional fringe benefits. Only

14.06% public officer and 23.43% private officers have got adequate fringe benefits. The rest 5.73% public bank officers and 14.58% private bank officers have got the fringe benefits below the standard level.

Result: Comparing the opinion of the bank officers on competence of fringe benefits and overall job satisfaction, it is clear that public bank officers are significantly much satisfied with their fringe benefits whereas the private bank officers are not significantly satisfied.

Figure 5.6: Turnover tendency for fringe benefits

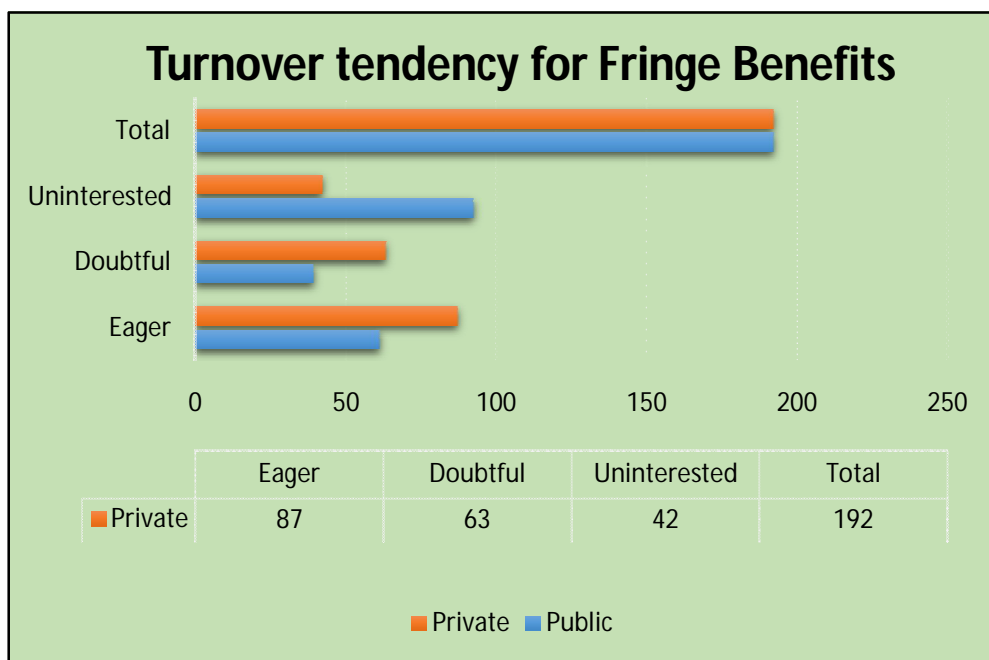


Figure (5.6) exhibits that among 192 private bank officers, 87 (45.31%) officers are eager to leave the bank for want of fringe benefits, 63 (32.81%) officers are doubtful and the rest 42 (21.88%) are uninterested to leave the bank for want of fringe benefits. On the other hand, among 192 public bank officers, 61 (31.77%) officers are eager to leave the bank for want of fringe benefits 39 (20.31%) officers are doubtful and the rest 92 (47.92%) are not interested to leave the bank for want of fringe benefits.

Result: Comparing the turnover tendency for fringe benefits of two types of bank officers, it is clear that the public bank officers are significantly satisfied with their fringe benefits than the private bank officers.

Table 5.13: Cross tabulation on competence of accomplished fringe benefits and overall job satisfaction of the public and private commercial bank officers

			Accomplished fringe benefits		Total
			Public	Private	
Overall Job Satisfaction	Highly Unpleasing	Count	9	33	42
		%	4.69%	17.19%	10.94%
	Unpleasing	Count	14	22	36
		%	7.29%	11.46%	9.38%
	Doubtful	Count	23	32	55
		%	11.98%	16.67%	14.32%
	Pleasing	Count	51	41	92
		%	26.56%	21.35%	23.96%
	Highly Pleasing	Count	95	64	159
	%	49.48%	33.33%	41.40%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.13) exhibits the opinion of the bank officers on their accomplished fringe benefits and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 49.48% are highly pleased with their accomplished fringe benefits, 26.56% are pleased with their accomplished fringe benefits, 11.98% is doubtful, 7.29% are displeased and the rest 4.69% are highly displeased with their promotion opportunities. On the contrary, among 192 private bank officers, 33.33% are highly pleased with their accomplished fringe benefits, 21.35% are pleased with their accomplished fringe benefits, 16.67% are doubtful, 11.46% are displeased and the rest 17.19% are highly displeased with their promotion opportunities.

Result: From the above analysis on the accomplished fringe benefits of the two types of bank officers, it is clear that public bank officers are significantly satisfied with their accomplished fringe benefits than the private bank officers.

Table 5.14: Chi-square test between accomplished fringe benefits and overall job satisfaction of the public and private commercial bank officers

Chi-square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.347	4	.000
Likelihood Ratio	21.871	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between accomplished fringe benefits and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.14) has been applied to find out the association between accomplished fringe benefits and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi square test is 21.347 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: accomplished fringe benefits and overall job satisfaction of public and private commercial bank officers.

Table 5.15: Cross tabulation on provided contingent reward and overall job satisfaction of the public and private commercial bank officers

		Provided Contingent Reward		Total	
		Public	Private		
Overall Job Satisfaction	Highly Dissatisfied	Count	18	14	32
		%	9.37%	7.29%	8.33%
	Dissatisfied	Count	16	18	34
		%	8.33%	9.38%	8.85%
	Neutral	Count	33	27	60
		%	17.19%	14.06%	15.63%
	Satisfied	Count	54	44	98
		%	28.13%	22.92%	25.52%
	Highly Satisfied	Count	71	89	160
	%	36.98%	46.35%	41.67%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.15) exhibits the opinion of the bank officers on their provided contingent reward and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 36.98% are highly satisfied with their provided contingent reward, 28.13% are satisfied with their provided contingent reward, 17.19% are neutral in their decision, 8.33% are dissatisfied and the rest 9.37% is highly dissatisfied with their provided contingent reward. On the other hand, among 192 private bank officers, 46.35% are highly satisfied with their provided contingent reward, 22.92% are satisfied with their provided contingent reward, 14.06% are neutral in their decision, 9.38% are dissatisfied and the rest 7.29% are highly dissatisfied with their provided contingent reward.

Result: From the above analysis on the provided contingent reward of the two types of bank officers, it is clear that private bank officers are significantly satisfied with their provided contingent reward than the public bank officers.

Table 5.16: Chi-square test between provided contingent reward and overall job satisfaction of the public and private commercial bank officers

Chi-square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.124	4	.000
Likelihood Ratio	24.503	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between provided contingent reward and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.16) has been applied to find out the association between provided contingent reward and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi square test is 24.124 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: provided contingent reward and overall job satisfaction of public and private commercial bank officers.

Figure 5.7: Contingent Reward for motivation

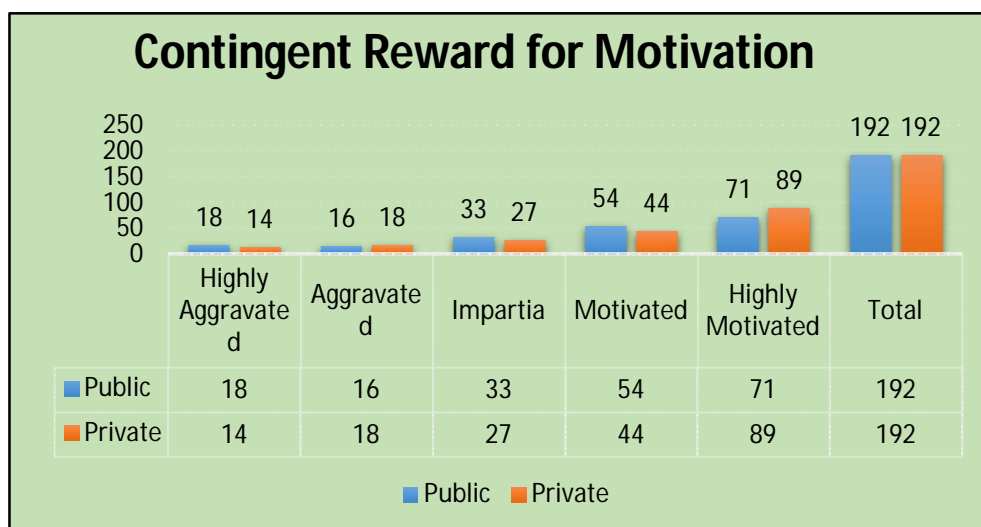


Figure (5.7) exhibits the opinion of the bank officers on their contingent reward for motivation and overall job satisfaction.

Here, the result shows that among 192 private bank officers, 46.35% are highly satisfied with their provided contingent reward, 22.92% are satisfied with their provided contingent reward, 14.06% are neutral in their decision, 9.38% are dissatisfied and the rest 7.29% are highly dissatisfied with their provided contingent reward. On the other hand, among 192 public bank officers, 36.98% are highly satisfied with their provided contingent reward, 38.13% are satisfied with their provided contingent reward, 17.19% are neutral in their decision, 8.33% are dissatisfied and the rest 9.37% are highly dissatisfied with their provided contingent reward.

Result: From the above analysis on contingent reward for motivation of the two types of bank officers, it is clear that private bank officers are significantly satisfied with their provided contingent reward than the public bank officers for their motivation.

Table 5.17: Cross tabulation on turnover tendency for contingent reward and overall job satisfaction of the public and private commercial bank officers

			Turnover Tendency for Contingent Reward		Total
			Public	Private	
Overall job satisfaction	Sure	Count	46	31	77
		%	23.96%	16.15%	20.05%
	Doubtful	Count	58	59	117
		%	30.21%	30.73%	30.47%
	Uncertain	Count	88	102	190
	%	45.83%	53.12%	49.48%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.17) exhibits the opinion of the bank officers on turnover tendency for contingent reward and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 23.96% officers have opined that they are sure to leave their bank for want of contingent reward, 30.31% officers have expressed that they are doubtful to leave their bank for want of contingent reward and the rest 45.83% officers have stated that they are uncertain to leave their bank for want of contingent reward. On the contrary, among 192 private bank officers, 16.15% officers have told that they are sure to leave their bank for want of contingent reward, 30.73% officers have said that they are doubtful to leave their bank for want of contingent reward and the rest 53.12% officers have expressed that they are uncertain to leave their bank for want of contingent reward.

Result: Comparing the tendency for want of contingent reward of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their contingent reward.

Table 5.18: Cross tabulation on appreciation for better performance and overall job satisfaction of the public and private commercial bank officers

			Appreciation for better Performance		Total
			Public	Private	
Overall job satisfaction	Always	Count	85	124	209
		%	44.27%	64.58%	54.43%
	Sometimes	Count	45	55	100
		%	23.44%	28.65%	26.04%
	Never	Count	62	13	75
		%	32.29%	6.77%	19.53%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.18) exhibits the opinion of the bank officers on appreciation for better performance and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 44.27% officers have stated that they have always got appreciation for their better performance, 23.44% officers have opined that they have got appreciation sometimes for their better performance and the rest 32.29% officers have said that they have never got any appreciation for their better performance. On the other hand, among 192 public bank officers, 64.58% officers have expressed that they have always got appreciation for their better performance, 28.65% officers have told that they have got appreciation sometimes for their better performance and the rest 6.77% officers have never got any appreciation for their better performance.

Result: From the above analysis, it is sure that private bank officers are highly satisfied with the appreciation they have got from their authority than the public bank officers.

Table 5.19: Cross tabulation on turnover tendency for lack of recognition and overall job satisfaction of the public and private commercial bank officers

			Turnover Tendency for lack of Recognition		Total
			Public	Private	
Overall job satisfaction	Yes	Count	73	68	141
		%	38.02%	35.42%	36.72%
	No	Count	119	124	243
		%	61.98%	64.58%	63.28%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.19) exhibits that among 192 public bank officers, only 73 (38.02%) officers are willing to switch their service for lack of recognition and maximum 119 (61.98%)

officers are not willing to leave their present job for lack of recognition. Again, among 192 private bank officers, only 68 (35.42%) officers are willing to switch their service for lack of recognition and maximum 124 (64.58%) officers are not willing to leave their present job because of the lack of recognition.

Result: Comparing the turnover tendency for lack of recognition between the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their recognition and a few of them are willing to switch their job for lack of appreciation. But the private bank officers are significantly more satisfied than the public bank officers.

Figure 5.8: Recognition for better performance

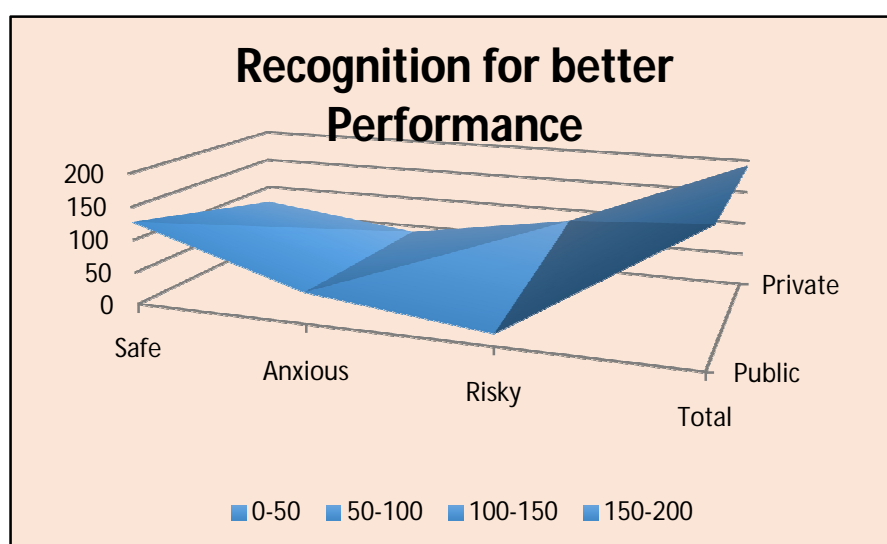


Figure (5.8) exhibits the opinion of the bank officers on the impact of recognition for better performance and overall job satisfaction.

Here, the result shows that among 192 private bank officers, 55.21% officers have expressed that they have always got recognition from their higher authority intending them for doing better performance and so they are highly satisfied with their provided recognition, 28.13% officers have sometimes got recognition for doing better performance and so they are satisfied with their provided recognition, 16.67% officers have stated that they have never got recognition from their higher authority intending them for doing better performance and so they are dissatisfied for lack of recognition. On the other hand, among 192 public bank officers, 43.23% officers have stated that they have always got recognition and so they are highly satisfied with their provided

recognition, 31.77% officers have told that they have sometimes got recognition from their higher authority intending them for doing better performance and so they are satisfied with their provided recognition, 25.00% officers have never got recognition from their higher authority and so they are dissatisfied for lack of recognition.

Result: From the above discussion on the impact of recognition for better performance and overall job satisfaction of the two types of bank officers, it is clear that private bank officers are significantly more satisfied with their provided recognition than the public bank officers.

Table 5.20: Cross tabulation on recognition and overall job satisfaction of the public and private commercial bank officers

		Recognition		Total	
		Public	Private		
Overall Job Satisfaction	Highly reviving	Count	11	8	19
		%	5.73%	4.17%	4.95%
	Reviving	Count	14	12	26
		%	7.29%	6.25%	6.77%
	Erratic	Count	31	23	54
		%	16.15%	11.98%	14.06%
	Refreshing	Count	53	36	89
		%	27.60%	18.75%	23.18%
	Highly Refreshing	Count	83	113	196
	%	43.23%	58.85%	51.04%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.20) exhibits the opinion of the bank officers on their recognition and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 43.23% officers have opined that their recognition is highly refreshing for their overall job satisfaction, 27.60% officers have expressed that their recognition is refreshing for their overall job satisfaction, 16.15% officers have stated that their recognition is erratic, 7.29% officers have told that their recognition is reviving and the rest 5.73% officers have said that their recognition is highly reviving. On the other hand, among 192 private bank officers, 58.85% officers have opined that their recognition is highly refreshing, 18.75% officers have stated that their recognition is refreshing, 11.98% officers have expressed that their recognition is erratic, 6.25% officers have told that their recognition is reviving and the rest 4.17% officers have said that their recognition is highly reviving for their overall job satisfaction.

Result: From the above discussion on recognition of the two types of bank officers, it is clear that private bank officers are significantly more satisfied with their recognition they have got from their bank than the public bank officers.

Table 5.21: Chi-square test between recognition and overall job satisfaction of the public and private commercial bank officers

Chi-square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.276	4	.001
Likelihood Ratio	29.694	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between recognition and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.21) has been applied to find out the association between recognition and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 29.276 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: recognition and overall job satisfaction of public and private commercial bank officers.

Table 5.22: Cross tabulation on overall salary package and overall job satisfaction of the public and private commercial bank officers

			Overall Salary Package		Total
			Public	Private	
Overall Job Satisfaction	Highly dissatisfied	Count	24	13	37
		%	12.50%	6.77%	9.64%
	dissatisfied	Count	28	17	45
		%	14.58%	8.85%	11.72%
	Neutral/Undecided	Count	33	26	59
		%	17.19%	13.54%	15.36%
	Satisfied	Count	37	31	68
		%	19.27%	16.15%	17.71%
	Highly Satisfied	Count	70	105	175
		%	36.46%	54.69%	45.57%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.22) exhibits the opinion of the bank officers on their overall salary package and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 54.69% officers have expressed that their overall salary package is highly satisfactory in case of their overall job satisfaction, 16.15% officers have stated that their overall salary package is satisfactory 16.15% officers are in neutral position or undecided, 13.54% officers have said that they are dissatisfied and the rest 6.77% officers have told that they are highly dissatisfied. On the other hand, among 192 public bank officers, 36.46% officers have opined that they are highly satisfied, 19.27% officers have stated that their overall salary package is satisfactory, 17.19% officers have told that they are in neutral position, 14.58% officers have expressed that their overall salary package is not satisfactory and the rest 12.50% officers have said that their overall salary package is highly dissatisfactory in case of their overall job satisfaction.

Result: From the above discussion, it is clear that the private bank officers are significantly much satisfied with their salary package comparing it with overall salary package they have achieved. But the satisfaction level of the public bank officers is significantly less satisfied than the private bank officers.

Table 5.23: Chi-square test between overall salary package and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.971	4	.001
Likelihood Ratio	34.268	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall salary package and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.23) has been applied to find out the association between overall salary package and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.971 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall salary package and overall job satisfaction of public and private commercial bank officers.

Assessment of Job Satisfaction on the work environment of the bank where in the officers performing their professional duties

Table 5.24: Cross tabulation on the feelings about work place environment and overall job satisfaction of the public and private commercial bank officers

			Feelings on Work Place Environment		Total
			Public	Private	
Overall job satisfaction	Comfortable	Count	85	119	204
		%	44.27%	61.98%	53.13%
	Typical	Count	46	52	98
		%	23.96%	27.08%	25.52%
	Painful	Count	61	21	82
		%	31.77%	10.94%	21.35%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.24) exhibits the opinion of the bank officers' feelings on work place environment and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 44.27% officers have opined that they always work in a comfortable environment, 23.96% officers have expressed that their work place environment is typical and the rest 31.77% officers have stated that their work place environment is painful. On the other hand, among 192 private bank officers, 61.98% officers have told that they always work in a comfortable environment, 27.08% officers have said that their work place environment is typical and the rest 10.94% officers have found their work place environment painful.

Result: From the above analysis, it is sure that the private bank officers are significantly more satisfied with their work environment for their job satisfaction than the public bank officers.

Figure 5.9: Graph chart on work place environment and overall job satisfaction of the public and private commercial bank officers

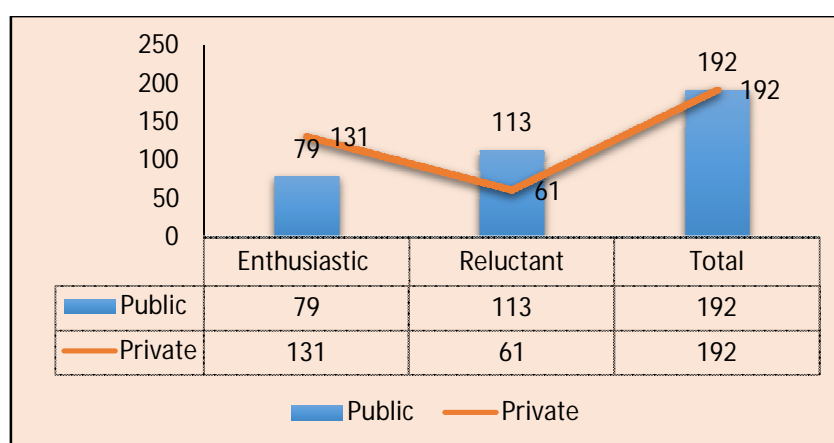


Figure (5.9) exhibits the opinion of the bank officers on work place environment and overall job satisfaction.

Here, the result shows that among 192 private bank officers, 131 (68.23%) officers have expressed that they have got enthusiastic environment at their work place and 61 (31.77%) officers have opined that they have got reluctant environment at their work place. On the other hand, among 192 public bank officers, 79 (41.15%) officers have stated that they have got enthusiastic environment at their work place and 113 (58.85%) officers have told that they have got reluctant environment at their work place.

Result: From the above discussion on work place environment and overall job satisfaction of the two types of bank officers, it is clear that private bank officers are significantly more satisfied with their provided work place environment than the public bank officers.

Table 5.25: Cross tabulation on the condition of work place environment and overall job satisfaction of the public and private commercial bank officers

			Condition of Work Place Environment		Total
			Public	Private	
Overall Job Satisfaction	Highly unhygienic	Count	32	7	39
		%	16.67%	3.65%	10.16%
	unhygienic	Count	16	9	25
		%	8.33%	4.69%	6.51%
	Typical	Count	19	17	36
		%	9.90%	8.85%	9.38%
	Hygienic	Count	39	41	80
		%	20.31%	21.35%	20.83%
	Highly hygienic	Count	86	118	204
	%	44.79%	61.46%	53.12%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.25) exhibits the opinion of the bank officers on their overall salary package and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 44.79% officers have stated that their overall work place environment is highly hygienic for their overall job satisfaction, 20.31% officers have found the work place environment hygienic, 9.90% officers are in typical position about work place environment comparing with the overall job satisfaction, 8.33% officers have stated that their overall work place environment is unhygienic for their overall job satisfaction and the rest 16.67% officers have expressed that their overall work place environment is highly unhygienic. On the other hand, among 192 private bank officers, 61.46% officers have expressed that their overall work place environment is highly hygienic for their overall job satisfaction,

21.35% officers have found the work place environment hygienic, 8.85% officers are in typical position, 4.69% officers have found their work place environment is unhygienic, and the rest 3.65% officers have stated that their overall work place environment is highly unhygienic.

Result: From the above discussion, it is clear that the private bank officers are significantly more satisfied with their work place environment comparing it with overall job satisfaction they have perceived. But the satisfaction level of the public bank officers is significantly less satisfied than the private bank officers.

Table 5.26: Chi-square test between work place environment and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.347	4	.000
Likelihood Ratio	28.871	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between work place environment and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.26) has been applied to find out the association between work place environment and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 28.347 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: work place environment and overall job satisfaction of public and private commercial bank officers.

Table 5.27: Cross tabulation on responsibilities and overall job satisfaction of the public and private commercial bank officers

			Responsibilities		Total
			Public	Private	
Overall Job Satisfaction	Highly qualified	Count	88	113	201
		%	45.83%	58.85%	52.35%
	Traditional	Count	56	47	103
		%	29.17%	24.48%	26.82%
	Harmful	Count	29	23	52
		%	15.10%	11.98%	13.54%
	Substandard	Count	19	9	28
		%	9.90%	4.69%	7.29%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.27) exhibits the opinion of the bank officers on their responsibilities they perform and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 45.83% public bank officers have been performing highly qualified tasks as their professional responsibilities whereas 55.85% private bank officers have been performing highly qualified tasks. Then, 29.17% public bank officers have been performing traditional tasks whereas 24.48% private bank officers have been performing traditional tasks. Again, 15.10% public bank officers have been performing harmful tasks as their professional responsibilities whereas 11.98% private bank officers have been performing harmful tasks. Lastly, 9.90% public bank officers have been performing substandard tasks as their professional responsibilities whereas 4.69% private bank officers have been performing substandard tasks.

Result: Analyzing the opinion of the bank officers on their responsibilities they perform, it is clear that private bank officers are significantly more satisfied with their responsibilities they perform whereas the public bank officers are not significantly satisfied.

Table 5.28: Cross tabulation on adaptation with professional activities and overall job satisfaction of the public and private commercial bank officers

			Adaptation with Professional Activities		Total
			Public	Private	
Overall Job Satisfaction	Highly unadjusted	Count	25	8	33
		%	13.02%	4.17%	8.59%
	Unadjusted	Count	26	13	39
		%	13.54%	6.77%	10.16%
	Typical	Count	31	22	53
		%	16.15%	11.46%	13.80%
	Adapted	Count	37	51	88
		%	19.27%	26.56%	22.92%
	Highly adapted	Count	73	98	171
	%	38.02%	51.04%	44.53%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.28) exhibits the opinion of the bank officers on their adaptation with professional activities they perform and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 38.02% public bank officers are highly adapted with their tasks they performs as their professional activities whereas 51.04% private bank officers are highly adapted. Then, 19.27% public bank officers are adapted with their tasks they perform as their professional activities whereas 26.56% private bank officers are adapted. Again,

16.15% public officers are typically adapted with their tasks they perform as their professional activities whereas 11.46% private bank officers are typically adapted. Further, 13.54% public officers are unadjusted with their tasks they perform as their professional activities whereas 6.77% private bank officers are unadjusted. Lastly, 13.02% public officers are highly unadjusted with their tasks they perform as their professional activities whereas 4.17% private bank officers are highly unadjusted.

Result: Analyzing the opinion of the bank officers on their adaptation with professional activities they perform and overall job satisfaction, it is clear that private bank officers are significantly more satisfied with their responsibilities they perform whereas the public bank officers are not significantly satisfied.

Table 5.29: Cross tabulation on their dedication with professional activities and overall job satisfaction of the public and private commercial bank officers

			Dedication with Professional Activities		Total
			Public	Private	
Overall Job Satisfaction	Highly subdued	Count	11	8	19
		%	5.73%	4.17%	4.95%
	Subdued	Count	11	14	25
		%	5.73%	7.29%	6.51%
	Usual	Count	19	18	37
		%	9.90%	9.38%	9.64%
	Devoted	Count	53	51	104
		%	27.60%	26.56%	27.08%
	Highly devoted	Count	98	101	199
		%	51.04%	52.60%	51.82%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.29) exhibits the opinion of the bank officers on their dedication with professional activities they perform and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 51.04% public bank officers are highly devoted to performs their professional activities whereas 52.60% private bank officers are highly devoted. Then, 27.60% public bank officers are devoted to perform their professional activities whereas 26.56% private bank officers are devoted. Again, 9.00% public bank officers are usual to perform their professional activities whereas 9.38% private bank officers are usual. After that, 5.73% public bank officers are subdued to perform their professional activities whereas 7.29% private bank officers are subdued. Lastly, 5.73% public bank officers are highly subdued to perform their professional activities whereas 4.17% private bank officers are highly subdued.

Result: Analyzing the opinion of the bank officers on their dedication with professional activities they perform and overall job satisfaction, it is clear that both the public and private bank officers are significantly dedicated with their responsibilities they perform and similarly satisfied.

Table 5.30: Chi-square test between nature of work and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.217	4	.001
Likelihood Ratio	33.736	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between nature of work and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.30) has been applied to find out the association between nature of work and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.217 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: nature of work and overall job satisfaction of public and private commercial bank officers.

Table 5.31: Cross tabulation on cooperation with co-workers and overall job satisfaction of the public and private commercial bank officers

			Cooperation with co-workers		Total
			Public	Private	
Overall job satisfaction	Cordially	Count	99	106	205
		%	51.56%	55.21%	53.39%
	Sluggishly	Count	55	56	111
		%	28.65%	29.17%	28.90%
Frostily	Count	38	30	68	
	%	19.79%	15.62%	17.71%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.31) exhibits the opinion of the bank officers on cooperation with co-workers and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 51.56% officers have expressed that their colleagues are cordial to them, 28.65% officers have opined that

their colleagues be have sluggishly with them and the rest 17.79% officers have stated that their colleagues be have frostily with them. On the other hand, among 192 private bank officers, 55.21% officers have told that their colleagues are cordial to them, 29.17% officers have said that their colleagues be have sluggishly with them and the rest 15.62% officers have stated that their colleagues be have frostily with them.

Result: From the above analysis, it is sure that both the private and private bank officers are significantly satisfied with their co-workers behavior for their job satisfaction.

Table 5.32: Cross tabulation on affection of co-worker and overall job satisfaction of the public and private commercial bank officers

			Affection of Co-worker		Total
			Public	Private	
Overall Job Satisfaction	Loving	Count	97	103	200
		%	50.52%	53.65%	52.08%
	Friendly	Count	53	59	112
		%	27.60%	30.72%	29.17%
	Professional	Count	23	19	42
		%	11.98%	9.90%	10.94%
	Disgusting	Count	19	11	30
		%	9.90%	5.73%	7.81%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.32) exhibits the opinion of the bank officers on affection of co-worker and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 50.52% public bank officers think that their colleagues be have lovingly with them whereas 53.65% private bank officers have said that they have found loving behavior from their colleague. Then, 27.60% public bank officers have found their colleagues' behavior friendly with them whereas 30.72% private bank officers have found it friendly. Again, 11.98% public bank officers have stated that their colleagues be have professional with them whereas 9.90% private bank officers have said that their colleagues be have professionally. Lastly, 9.90% public bank officers have found their colleagues' behavior disgusting with them whereas 5.73% private bank officers have found it disgusting.

Result: Analyzing the opinion of the bank officers on affection of co-worker, it is clear that both the public and private bank officers are significantly satisfied with the behavior of their colleague.

Table 5.33: Cross tabulation on co-workers behavior and overall job satisfaction of the public and private commercial bank officers

		Co-workers behavior		Total	
		Public	Private		
Overall Job Satisfaction	Highly depressed	Count	9	8	17
		%	4.68%	4.17%	4.43%
	Depressed	Count	12	11	23
		%	6.25%	5.73%	5.99%
	Formal	Count	18	17	35
		%	9.38%	8.85%	9.12%
	Pleasant	Count	54	56	110
		%	28.13%	29.17%	28.64%
	Highly pleasant	Count	99	100	199
		%	51.56%	52.08%	51.82%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.33) exhibits the opinion of the bank officers on their co-workers behavior and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 51.56% public bank officers are highly pleased with their co-workers behavior whereas 52.08% private bank officers are highly pleased with their co-workers behavior. Then, 28.13% public bank officers are pleased with their co-workers behavior whereas 29.17% private bank officers are pleased with their co-workers behavior. Again, 9.38% public bank officers have usual feelings with their co-workers behavior whereas 8.85% private bank officers have usual feelings with their co-workers behavior. After that, 6.25% public bank officers are depressed with their co-workers behavior whereas 5.73% private bank officers are depressed with their co-workers behavior. Lastly, 4.68% public bank officers are highly depressed with their co-workers behavior whereas 4.17% private bank officers are highly depressed with their co-workers behavior.

Result: Analyzing the opinion of the bank officers on their co-workers behavior and overall job satisfaction, it is clear that both the public and private bank officers are significantly satisfied with their co-workers behavior.

Table 5.34: Chi-square test between co-workers behavior and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.229	4	.001
Likelihood Ratio	31.563	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between co-workers behavior and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.34) has been applied to find out the association between co-workers behavior and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.229 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: co-workers behavior and overall job satisfaction of public and private commercial bank officers.

Table 5.35: Cross tabulation on daily basis work load and overall job satisfaction of the public and private commercial bank officers

			Daily basis work load		Total
			Public	Private	
Overall job satisfaction	Peaceful	Count	128	81	209
		%	66.67%	42.19%	54.43%
	Tolerable	Count	33	45	78
		%	17.19%	23.44%	20.31%
	Burden	Count	31	66	97
		%	16.14%	34.37%	25.26%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.35) exhibits the opinion of the bank officers on daily basis work load and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 66.67% officers have opined that their daily basis work load is peaceful to them, 17.19% officers have stated that their daily basis work load is tolerable to them and the rest 16.14% officers have told that their daily basis work load is burden to them. On the other hand, among 192 private bank officers, 42.19% officers have said that their daily basis work load is peaceful to them, 23.44% officers have expressed that their daily basis work load is

tolerable to them and the rest 34.37% officers have opined that their daily basis work load is burden to them

Result: From the above analysis, it is sure that the private bank officers are significantly more satisfied with their daily basis work load for their job satisfaction than the private bank officers.

Table 5.36: Chi-square test between work load and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.514	2	.001
Likelihood Ratio	27.928	2	.000
N of Valid Cases	384		

Hypothesis: There is no association between work load and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.36) has been applied to find out the association between work load and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 27.514 which is greater than the table value 5.991 at 5% level of significance and 2 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: work load and overall job satisfaction of public and private commercial bank officers.

Table 5.37: Cross tabulation on turnover tendency for work load and overall job satisfaction of the public and private commercial bank officers

			Turnover tendency for work load		Total
			Public	Private	
Overall job satisfaction	Always	Count	67	141	208
		%	34.89%	73.43%	54.17%
	Sometimes	Count	46	32	78
		%	23.96%	16.67%	20.31%
	Never	Count	79	19	98
		%	41.15%	9.90%	25.52%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.37) exhibits the opinion of the bank officers on turnover tendency for work load and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 34.89% officers have expressed that they are always ready to leave their present job as they feel their daily work load as burden whereas 73.43% private bank officers have opined that they are always ready to leave their present job as they feel their daily work load as burden. Then, 13.96% officers have stated that they are sometimes ready to leave their present job as they feel their daily work load as tolerable whereas 16.67% private bank officers have told that they are sometimes ready to leave their present job as they feel their daily work load as tolerable. Lastly, 41.15% officers have said that they never desire to leave their present job as they feel their daily work load as peaceful whereas 9.90% private bank officers have opined that they never desire to leave their present job as they feel their daily work load peaceful.

Result: From the above analysis, it is sure that the public bank officers are significantly more satisfied with their daily basis work load for their job satisfaction and most of them have not any tendency to leave their job than the private bank officers.

Figure 5.10: Graph chart on maintenance of familiar life and overall job satisfaction of the public and private commercial bank officers

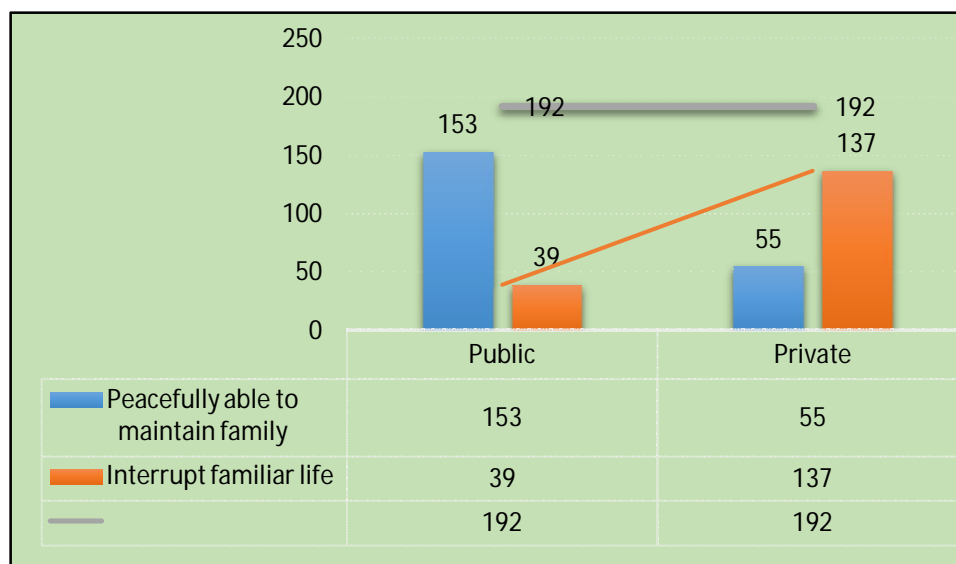


Figure (5.10) exhibits the opinion of the bank officers on maintenance of familiar life and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 153 (79.69%) officers have expressed that they are able to maintain their family life peacefully as their professional work load does not hamper their personal family life but only 39 (20.31%) officers have opined that they are not able to maintain their family life peacefully as their

professional work load interrupt their personal family life. On the other hand, among 192 private bank officers, only 55 (28.65%) officers have stated that they are able to maintain their family life peacefully as their professional work load does not hamper their personal family life but maximum 137 (71.35%) officers have told that they are not able to maintain their family life peacefully as their professional work load interrupt their personal family life.

Result: From the above discussion on maintenance of familiar life and overall job satisfaction of the two types of bank officers, it is clear that public bank officers are significantly satisfied with their work load and they are able to maintain their family life peacefully but the private bank officers are not significantly satisfied with their work load provided by the bank and their family life is interrupted for access work load.

Table 5.38: Cross tabulation on enjoyment of work load and overall job satisfaction of the public and private commercial bank officers

			Enjoyment of Work load		Total
			Public	Private	
Overall Job Satisfaction	Happily	Count	115	70	185
		%	59.90%	36.46%	48.18%
	Formally	Count	43	26	69
		%	22.40%	13.54%	17.97%
	Routine work	Count	22	23	45
		%	11.45%	11.98%	11.72%
	Miserably	Count	12	73	85
	%	6.25%	38.02%	22.13%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.38) exhibits the opinion of the bank officers on enjoyment of work load and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 59.90% officers have stated that they are happily enjoying their professional task as their work load, 22.40% officers have opined that they are formally enjoying their professional task as their work load, 11.45% officers have told that they are just continuing their professional task as routine work and the rest 6.25% feel miserable. On the other hand, among 192 private bank officers, 36.46% officers have stated that they are happily enjoying their professional task as their work load, 13.54% officers have opined that they are formally enjoying their professional task as their work load, 11.98% officers are just continuing their professional task as routine work and the rest 38.02% feel miserable in doing their professional task.

Result: From the above discussion on enjoyment of work load and overall job satisfaction of the two types of bank officers, it is clear that public bank officers are significantly more satisfied with their work load and they are able to maintain their family life happily but the private bank officers are not significantly satisfied with their work load provided by the bank.

Table 5.39: Chi-square test between enjoyment of work load and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.226	2	.001
Likelihood Ratio	32.614	2	.000
N of Valid Cases	384		

Hypothesis: There is no association between enjoyment of work load and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.39) has been applied to find out the association between enjoyment of work load and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 32.226 which is greater than the table value 7.815 at 5% level of significance and 3 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: enjoyment of work load and overall job satisfaction of public and private commercial bank officers.

Figure 5.11: Graph chart on impression of work efforts and overall job satisfaction of the public and private commercial bank officers

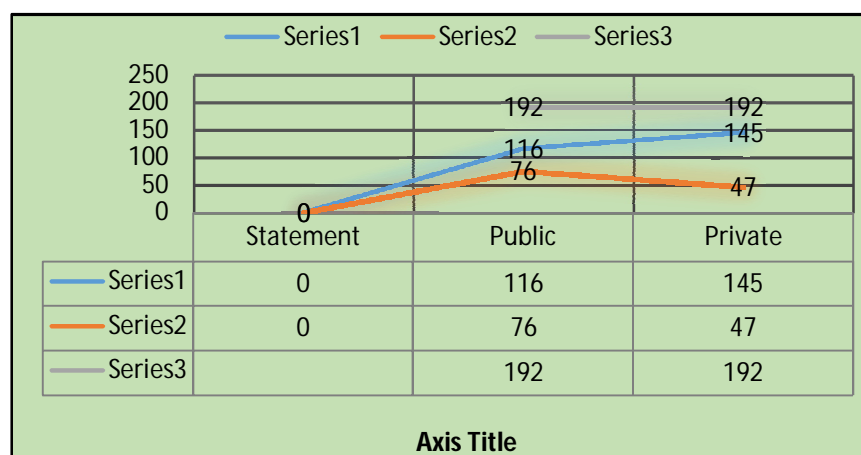


Figure (5.11) exhibits the opinion of the bank officers on impression of work load and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 116 (60.42%) officers have opined that their work efforts are very much impressive but only 76 (39.58%) officers have stated that their work efforts are not impressive to them. On the other hand, among 192 private bank officers, 145 (75.52%) officers have said that their work efforts are very much impressive but only 47 (24.48%) officers have said that their work efforts are not impressive to them.

Result: From the above discussion on impression of work efforts and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their work efforts provided by the bank but the private bank officers are significantly more satisfied than the public bank officers.

Table 5.40: Cross tabulation on current work effort and overall job satisfaction of the public and private commercial bank officers

		Current work effort		Total	
		Public	Private		
Overall Job Satisfaction	Highly sluggish	Count	16	8	24
		%	8.33%	4.17%	6.25%
	Sluggish	Count	17	11	28
		%	8.86%	5.73%	7.29%
	Habitual	Count	29	16	45
		%	15.10%	8.33%	11.72%
	Active	Count	38	40	78
		%	19.79%	20.83%	20.31%
	Highly active	Count	92	117	209
		%	47.92%	60.94%	54.43%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.40) exhibits the opinion of the bank officers on current work effort and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 47.92% public bank officers have stated that their current work effort keeps a highly active role for their overall job satisfaction whereas 60.94% private bank officers have opined that their current work effort keeps a highly active role. Then, 19.79% public bank officers have told that their current work effort keeps an active role for their overall job satisfaction whereas 20.83% private bank officers have said that their current work effort keeps an active role. Again, 15.10% public bank officers have said that their current work effort keeps a habitual role for their overall job satisfaction whereas 8.33% private bank officers have opined that their current work effort keeps a

habitual role. After that, 8.86% public bank officers have stated that their current work effort keeps a sluggish role for their overall job satisfaction whereas 5.73% private bank officers have stated that their current work effort keeps a sluggish role. Lastly, 8.33% public bank officers have said that their current work effort keeps a highly sluggish role for their overall job satisfaction whereas 4.17% private bank officers have expressed that their current work effort keeps a highly sluggish role.

Result: Analyzing the opinion of the bank officers on their current work effort and overall job satisfaction, it is clear that the private bank officers are significantly more satisfied with their current work effort than the public bank officers.

Table 5.41: Chi-square test between current work effort and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.233	4	.001
Likelihood Ratio	27.636	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between current work effort and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.41) has been applied to find out the association between current work effort and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.229 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: current work effort and overall job satisfaction of public and private commercial bank officers.

Figure 5.12: Graph chart on evaluation of professional issues and overall job satisfaction of the public and private commercial bank officers



Figure (5.12) exhibits the opinion of the bank officers on professional issue and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 94 (48.96%) officers have expressed that their higher authority accepts all of their professional issues cordially, 76 (39.58%) officers think that their higher authority has no response on any of their professional issues and the rest 22 (11.46%) officers have stated that their higher authority rejects all of their professional issues frostily. On the other hand, among 192 private bank officers, 128 (66.67%) officers have opined that their higher authority accepts all of their professional issues cordially, 23 (11.98%) officers have said that their higher authority has no response on any of their professional issues and the rest 41 (21.35%) officers have told that their higher authority rejects all of their professional issues frostily.

Result: From the above discussion on professional issue and overall job satisfaction of the two types of bank officers, it is clear that the private bank officers are significantly more satisfied with their professional issues evaluated by their higher authorities but the public bank officers are not significantly satisfied in that case.

Table 5.42: Cross tabulation on rejection of opinion and overall job satisfaction of the public and private commercial bank officers

			Rejection of Opinion		Total
			Public	Private	
Overall Job Satisfaction	Proud	Count	0	0	0
		%	0%	0%	0%
	Inactive	Count	91	11	102
		%	47.40%	5.73%	26.56%
	Disheartened	Count	75	83	158
		%	39.06%	43.23%	41.15%
	Hopeless	Count	26	98	124
	%	13.54%	51.04%	32.29%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.42) exhibits the opinion of the bank officers on rejection of opinion and overall job satisfaction.

Here, the result shows that among 192 public bank officers, nobody becomes proud in rejection of their opinion, 47.40% officers have expressed that they become inactive in rejection of their opinion, 39.06% officers have stated that they become disheartened in rejection of their opinion and the rest 13.54% officers have opined that they become hopeless in rejection of their opinion. On the other hand, among 192 private bank officers, nobody becomes proud in rejection of their opinion, 26.56% officers have said that they become inactive in rejection of their opinion, 41.15% officers have told that they become disheartened in rejection of their opinion and the rest 32.29% officers have stated that they become hopeless in rejection of their opinion.

Result: From the above discussion on rejection of opinion and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers become significantly dissatisfied if their opinion is rejected by their higher authority.

Table 5.43: Cross tabulation on self-expression and overall job satisfaction of the public and private commercial bank officers

			Self-expression		Total
			Public	Private	
Overall Job Satisfaction	Highly negative	Count	7	6	13
		%	3.65%	3.13%	3.39%
	Negative	Count	13	9	22
		%	6.77%	4.69%	5.73%
	Neutral	Count	11	12	23
		%	5.73%	6.25%	5.99%
	Positive	Count	38	40	78
		%	19.79%	20.83%	20.31%
	Highly positive	Count	123	125	248
	%	64.06%	65.10%	64.58%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.43) exhibits the opinion of the bank officers on self-expression and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 64.06% public bank officers have stated that the role of their higher authority reflects a highly active impact for their overall job satisfaction whereas 65.10% private bank officers have opined that the role of their higher authority reflects a highly active impact. Then, 19.79% public bank officers have told that the role of their higher authority reflects an active impact whereas 20.83% private bank officers have said that the role of their higher authority reflects an active impact. Again, 5.73% public bank officers have expressed that the role of their higher authority reflects a neutral impact for their overall job satisfaction whereas 6.25% private bank officers have opined that the role of their higher authority reflects a neutral impact. After that, 6.77% public bank officers have stated that the role of their higher authority reflects a negative impact whereas 4.69% private bank officers have told that the role of their higher authority reflects a negative impact. Lastly, 3.65% public bank officers have said that the role of their higher authority reflects a highly negative impact whereas 3.13% private bank officers have opined that the role of their higher authority reflects a highly negative impact.

Result: Analyzing the opinion of the bank officers on their self-expression and overall job satisfaction, it is sure that there is significant positive impact of self-expression on both the public and private bank officers' job satisfaction.

Table 5.44: Chi-square test between self-expression and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.123	4	.001
Likelihood Ratio	33.432	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between self-expression and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.44) has been applied to find out the association between current work effort and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.123 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: self-expression and overall job satisfaction of public and private commercial bank officers.

Figure 5.13: Graph chart on the impact of organizational rules and regulations and overall job satisfaction of the public and private commercial bank officers

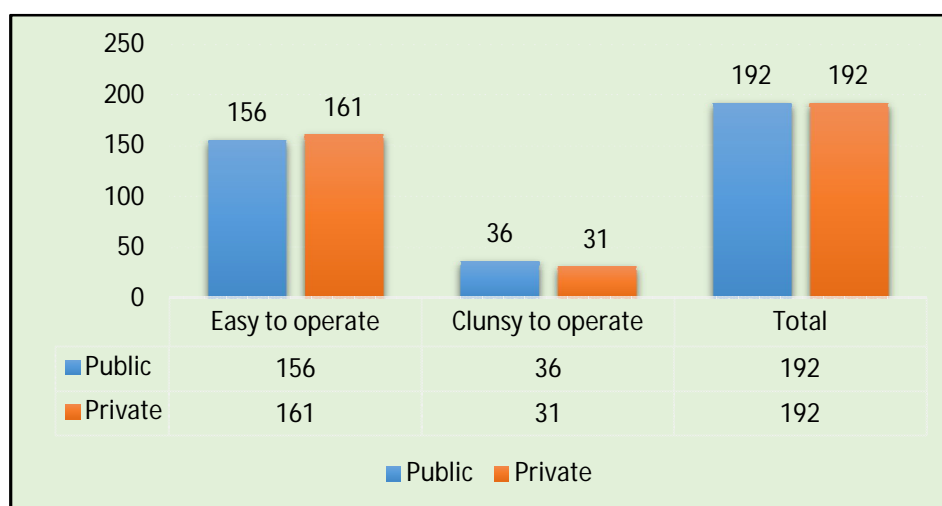


Figure (5.13) exhibits the opinion of the bank officers on the impact of organizational rules and regulations and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 156 (81.25%) officers have expressed that their organizational rules and regulations make their professional activities easy whereas only 36 (18.75%) officers have opined that their organizational rules and regulations make their professional activities clumsy. On the other hand,

among 192 private bank officers, 161 (83.85%) officers have stated that their organizational rules and regulations make their professional activities easy whereas 31 (16.15%) officers have told that their organizational rules and regulations make their professional activities clumsy.

Result: From the above discussion on the impact of organizational rules and regulations and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their organizational rules and regulations.

Table 5.45: Cross tabulation on handling organizational rules and regulations and overall job satisfaction of the public and private commercial bank officers

			Handling Organizational Rules and Regulations		Total
			Public	Private	
Overall job satisfaction	Comfortable	Count	139	141	280
		%	72.40%	73.43%	72.92%
	Typical	Count	34	31	65
		%	17.71%	16.15%	16.93%
	Painful	Count	19	20	39
		%	9.89%	10.42%	10.15%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.45) exhibits the opinion of the bank officers on handling organizational rules and regulations and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 72.40% officers have opined that they feel comfortable under the existing organizational rules and regulations of the bank whereas 73.43% private bank officers have told that they feel comfortable. Then, 17.71% public bank officers have said that they feel typical under the existing organizational rules and regulations of the bank whereas 73.43% private bank officers have stated that they feel typical. Lastly, 9.89% public bank officers have expressed that they feel painful under the existing organizational rules and regulations of the bank whereas 10.42% private bank officers have said that they feel painful.

Result: From the above analysis, it is sure that both the public and private bank officers are significantly satisfied with their existing rules and regulations for their job satisfaction.

Table 5.46: Cross tabulation on organizational rules & regulations and overall job satisfaction of the public and private commercial bank officers

			Organizational Rules & Regulations		Total
			Public	Private	
Overall Job Satisfaction	Highly discouraging	Count	11	6	17
		%	5.73%	3.13%	4.43%
	Discouraging	Count	14	10	24
		%	7.29%	5.21%	6.25%
	Neutral	Count	22	15	37
		%	11.46%	7.81%	9.64%
	Encouraging	Count	42	43	85
		%	21.87%	22.39%	22.13%
	Highly encouraging	Count	103	118	221
	%	53.65%	61.46%	57.55%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.46) exhibits the opinion of the bank officers on organizational rules & regulations and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 53.65% public bank officers have stated that their organizational rules & regulations are highly encouraging for their overall job satisfaction whereas 61.46% private bank officers have opined that their organizational rules & regulations are highly encouraging. Then, 21.87% public bank officers said that their organizational rules & regulations are encouraging whereas 22.39% private bank officers have told that their organizational rules & regulations are encouraging. Again, 11.46% public bank officers have stated that their organizational rules & regulations keep a neutral role whereas 7.81% private bank officers have opined that their organizational rules & regulations keep a neutral role. After that, 7.29% public bank officer told that their organizational rules & regulations are discouraging whereas 5.21% private bank officers have opined that their organizational rules & regulations are discouraging. Lastly, 5.73% bank officers have stated that their organizational rules & regulations are highly discouraging whereas 3.13% private bank officers have told that their organizational rules & regulations is highly discouraging.

Result: Analyzing the opinion of the bank officers on their organizational rules & regulations and overall job satisfaction, it is sure that there is significant positive impact of organizational rules & regulations on both the public and private bank officers' job

satisfaction but the private bank officers are significantly much satisfied than the public bank officers.

Table 5.47: Chi-square test between organizational rules & regulations and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.512	4	.001
Likelihood Ratio	29.961	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between organizational rules & regulations and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.47) has been applied to find out the association between organizational rules & regulations and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 29.512 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: organizational rules & regulations and overall job satisfaction of public and private commercial bank officers.

Figure 5.14: Graph chart on organization's reputation and overall job satisfaction of the public and private commercial bank officers

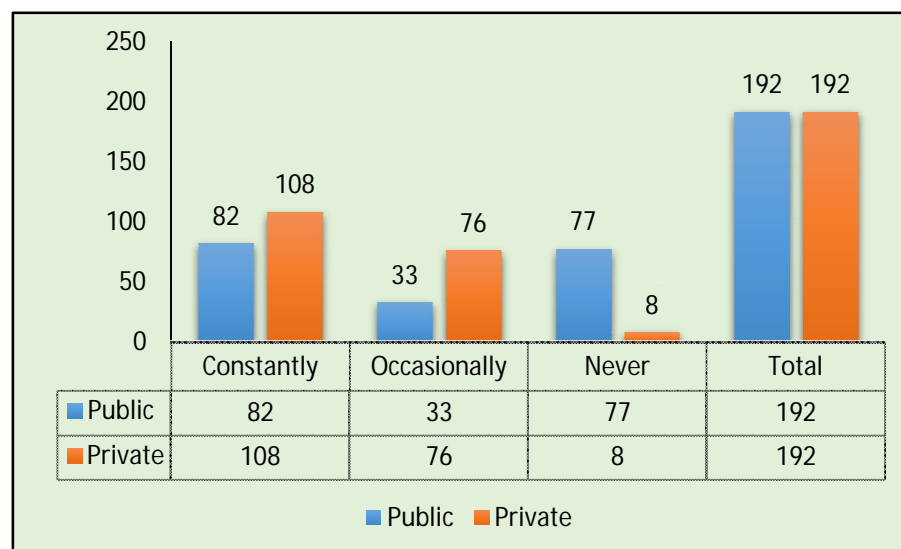


Figure (5.14) exhibits the opinion of the bank officers on organization's reputation and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 167 (86.98%) officers have expressed that they have a glowing feelings about their organization's reputation, 16 (8.33%) officers have opined that they have a detached feelings about their organization's reputation and only 9 (4.69%) officers have stated that they are ashamed at their organization's reputation. On the other hand, among 192 private bank officers, 96 (50.00%) officers have expressed that they have a glowing feelings about their organization's reputation, 55 (28.65%) officers have stated that they have a detached feelings about their organization's reputation and only 41 (21.35%) officers have opined that they are ashamed at their organization's reputation.

Result: From the above discussion on organization's reputation and overall job satisfaction of the two types of bank officers, it is clear that the public bank officers are significantly more satisfied with their organization's reputation than the private bank officers.

Figure 5.15: Graph chart on turnover tendency for organization's reputation and overall job satisfaction of the public and private commercial bank officers

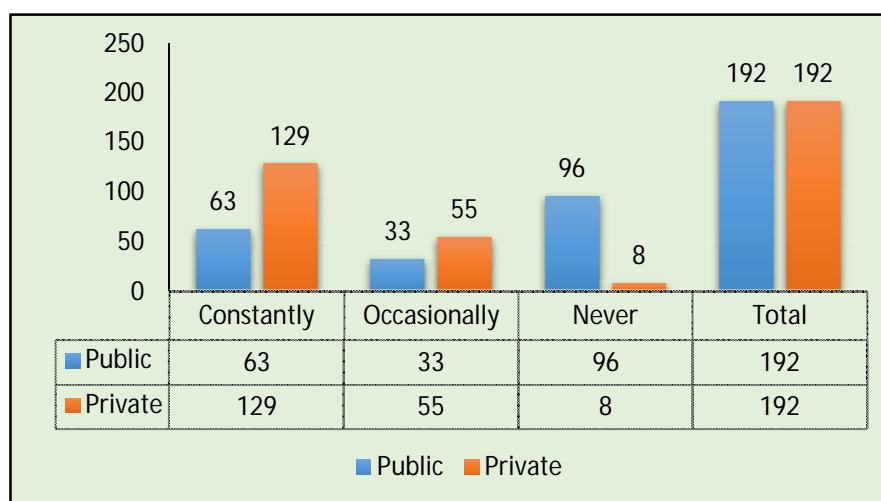


Figure (5.15) exhibits the opinion of the bank officers on turnover tendency for organization's reputation and overall job satisfaction.

Here, the result shows that among 192 public bank officers, only 63 (32.81%) officers have opined that they are constantly ready to leave their current service for their organization's reputation, 33 (17.19%) officers have stated that they are occasionally ready and maximum 96 (50.00%) officers have expressed that they never leave their present service. On the other hand, among 192 private bank officers, 129 (67.19%) officers have stated that they are constantly ready to leave their current service, 55

(28.65%) officers have said that they are occasionally ready to leave their current service and only 8 (4.16%) officers have told that they never leave their present service.

Result: From the above discussion on organization's reputation and overall job satisfaction of the two types of bank officers, it is clear that the public bank officers are significantly more satisfied with their organization's reputation than the private bank officers.

Table 5.48: Cross tabulation on bank status and overall job satisfaction of the public and private commercial bank officers

			Bank Status		Total
			Public	Private	
Overall Job Satisfaction	Highly negative	Count	8	13	21
		%	4.17%	6.77%	5.47%
	Negative	Count	11	19	30
		%	5.73%	9.90%	7.81%
	Neutral	Count	28	25	53
		%	14.58%	13.02%	13.80%
	Positive	Count	39	48	87
		%	20.31%	25.00%	22.66%
	Highly positive	Count	106	87	193
		%	55.21%	45.31%	50.26%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.48) exhibits the opinion of the bank officers on bank status and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 55.21% public bank officers have stated that their bank status keeps a highly positive impact for their overall job satisfaction whereas 45.31% private bank officers have expressed that their bank status keeps a highly positive impact. Then, 20.31% public bank officers have told that their bank status keeps a positive impact for their overall job satisfaction whereas 25.00% private bank officers have said that their bank status keeps a positive impact. Again, 14.58% public bank officers have opined that their bank status keeps a neutral impact whereas 13.02% private bank officers have stated that their bank status keeps a neutral impact. After that, 5.73% public bank officers have stated that their bank status keeps a negative impact for their overall job satisfaction whereas 9.90% private bank officers have expressed that their bank status keeps a negative impact. Lastly, 4.19% public bank officers have said that their bank status keeps a highly negative impact for their overall job satisfaction whereas 6.77% private bank officers have stated that their bank status keeps a highly negative impact.

Result: Analyzing the opinion of the bank officers on their bank status and overall job satisfaction, it is sure that there is significant positive impact of bank status on both the public and private bank officers' job satisfaction but the public bank officers are significantly more satisfied than the private bank officers.

Table 5.49: Chi-square test between bank status and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.347	4	.001
Likelihood Ratio	30.761	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between bank status and overall job satisfaction of public and private commercial bank officers.

Result

Chi-square test (Table: 5.49) has been applied to find out the association between bank status and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 30.347 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: bank status and overall job satisfaction of public and private commercial bank officers.

Figure 5.16: Graph chart on logistic supports and overall job satisfaction of the public and private commercial bank officers

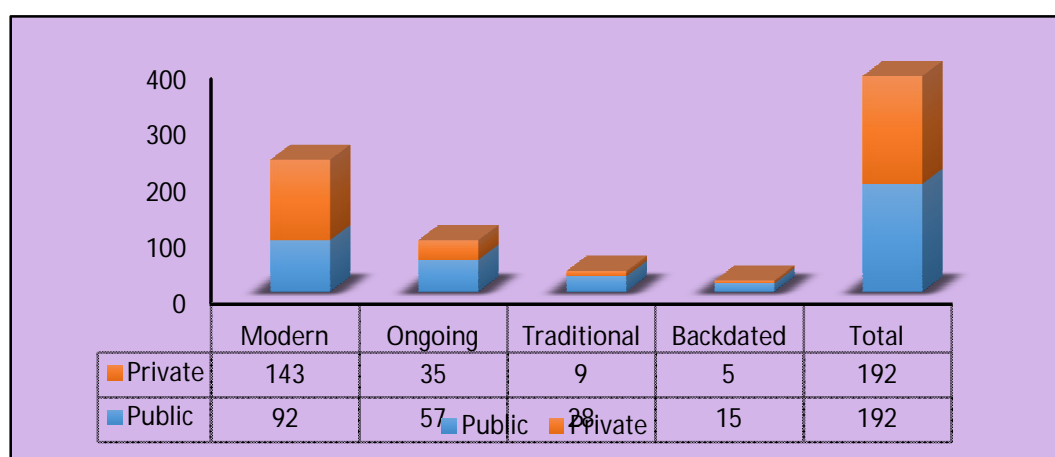


Figure (5.16) exhibits the opinion of the bank officers on logistic supports and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 92 (47.92%) officers have opined that they have modern logistic supports, 57 (29.69%) officers have stated that they have ongoing logistic supports, 28 (14.58%) officers have said that they have traditional logistic support and the rest 15 (7.81%) officers have told that they have backdated logistic supports. On the other hand, among 192 private bank officers, 143 (74.48%) officers have stated that they have modern logistic supports, 35 (18.23%) officers have opined that they have ongoing logistic supports, 9 (4.69%) officers have told that they have traditional logistic support and the rest 5 (2.60%) officers have said that they have backdated logistic supports.

Result: From the above discussion on organization's reputation and overall job satisfaction of the two types of bank officers, it is clear that the private bank officers are significantly more satisfied with their logistic supports than the public bank officers.

Table 5.50: Cross tabulation on instigation of logistic supports and overall job satisfaction of the public and private commercial bank officers

			Instigation of Logistic Supports		Total
			Public	Private	
Overall Job Satisfaction	Moderately	Count	126	166	292
		%	65.62%	86.46%	76.04%
	Customarily	Count	45	20	65
		%	23.44%	10.41%	16.93%
	Low-slung	Count	21	6	27
		%	10.94%	3.13%	7.03%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.50) exhibits the opinion of the bank officers on instigation of logistic supports and regulations and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 65.62% public officers have stated that their logistic supports moderately instigate the requirements of customers or corporations whereas 86.46% private bank officers have opined that their logistic supports moderately instigate the requirements of customers or corporations. Then, 23.44% public officers have told that their logistic supports customarily instigate the requirements of customers or corporations whereas 10.41% private bank officers have said that their logistic supports customarily instigate the requirements of customers or corporations. Lastly, 10.94% public officers have opined that their logistic supports is low-slang to instigate the requirements of customers or

corporations whereas 3.13% private bank officers have said that their logistic supports is low-slung to instigate the requirements of customers or corporations.

Result: From the above discussion on instigation of logistic supports and overall job satisfaction of the two types of bank officers, it is clear that the private bank officers are significantly more satisfied with their logistic supports than the public bank officers.

Table 5.51: Cross tabulation on overall logistic supports and the overall job satisfaction of the public and private commercial bank officers

			Overall Logistic Supports		Total
			Public	Private	
Overall Job Satisfaction	Highly sluggish	Count	9	7	16
		%	4.69%	3.65%	4.16%
	Sluggish	Count	13	8	21
		%	6.77%	4.16%	5.47%
	Habitual	Count	25	11	36
		%	13.02%	5.73%	9.38%
	Active	Count	46	35	81
		%	23.96%	18.23%	21.09%
	Highly active	Count	99	131	230
		%	51.56%	68.23%	59.90%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.51) exhibits the opinion of the bank officers on overall logistic supports and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 51.56% public bank officers have said that their bank provides highly active logistic supports for their overall job satisfaction whereas 68.23% private bank officers have stated that their bank provides highly active logistic supports. Then, 23.96% public bank officers have told that their bank provides active logistic supports whereas 18.23% private bank officers have opined that their bank provides active logistic supports. Again, 13.02% public bank officers have expressed that their bank provides habitual logistic supports whereas 5.73% private bank officers have told that their bank provides habitual logistic supports. After that, 6.77% public bank officers have opined that their bank provides sluggish logistic supports whereas 4.16% private bank officers have stated that their bank provides sluggish logistic supports. Lastly, 4.69% public bank officers have said that their bank provides highly sluggish logistic supports whereas 3.65% private bank officers have told that their bank provides highly sluggish logistic supports.

Result: Analyzing the opinion of the bank officers on overall logistic supports and overall job satisfaction, it is sure that the private bank officers are significantly more satisfied with their overall logistic supports than the public bank officers.

Table 5.52: Chi-square test between overall logistic supports and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.462	4	.000
Likelihood Ratio	29.911	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall logistic supports and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.52) has been applied to find out the association between overall logistic supports and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 29.462 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall logistic supports and overall job satisfaction of public and private commercial bank officers.

Table 5.53: Cross tabulation on inspiration for job involvement and the overall job satisfaction of the public and private commercial bank officers

			Inspiration for Job Involvement		Total
			Public	Private	
Overall Job Satisfaction	Appropriately	Count	102	141	243
		%	53.12%	73.44%	63.28%
	Lawfully	Count	49	37	86
		%	25.52%	19.27%	22.39%
	Generally	Count	21	8	29
		%	10.94%	4.17%	7.56%
	Unfortunately	Count	20	6	26
		%	10.42%	3.12%	6.77%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.53) exhibits the opinion of the bank officers on inspiration for job involvement and the overall job satisfaction.

Here, the result shows that among 192 public bank officers, 53.12% officers have expressed that they have got inspiration for their job involvement appropriately, 25.52% officers have stated that they that they have got inspiration lawfully, 10.94% officers have said they have got inspiration generally and the rest 10.42% officers have told they have got inspiration unfortunately. On the other hand, among 192 private bank officers, 73.44% officers have opined that they have got inspiration for their job involvement appropriately, 19.27% officers have stated that they that they have got inspiration lawfully, 4.17% officers have said that they have got inspiration generally and the rest 3.12% officers have told they have got inspiration unfortunately.

Result: From the above discussion on inspiration for job involvement and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with the inspiration for job involvement but the private bank officers are significantly more satisfied than the public bank officers.

Figure 5.17: Graph chart on engaging in professional accomplishment overall job satisfaction of the public and private commercial bank officers

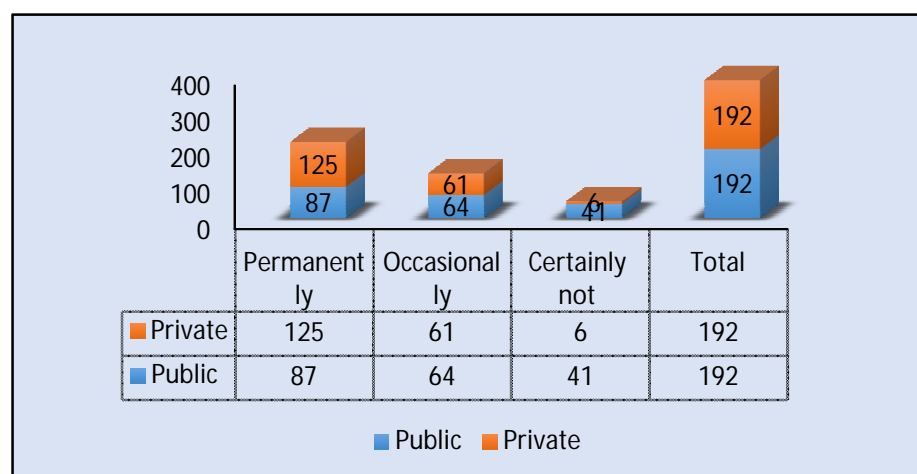


Figure (5.17) exhibits the opinion of the bank officers on engaging in professional accomplishment and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 87 (45.31%) officers have opined that they have got psychological stress permanently for engaging in professional accomplishments, 64 (33.33%) officers have stated that they have got psychological stress occasionally and the rest 41 (21.36%) officers have told that they have not got psychological stress certainly. On the other hand, among 192 private bank officers, 125 (65.10%) officers have said that they have got psychological stress permanently for

engaging in professional accomplishments, 61 (31.77%) officers have stated that they have got psychological stress occasionally and the rest 6 (3.13%) officers have expressed that they have not got psychological stress certainly.

Result: From the above discussion on engaging in professional accomplishment and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers are significantly happy with their professional accomplishment but the private bank officers are significantly more content than the public bank officers.

Table 5.54: Cross tabulation on overall job involvement and overall job satisfaction of the public and private commercial bank officers

		Overall Job Involvement		Total	
		Public	Private		
Overall Job Satisfaction	Highly nominal	Count	12	5	17
		%	6.25%	2.60%	4.43%
	Nominal	Count	15	11	26
		%	7.81%	5.73%	6.77%
	Usual	Count	23	12	35
		%	11.98%	6.25%	9.11%
	Effective	Count	27	20	47
		%	14.06%	10.42%	12.24%
	Highly effective	Count	115	144	259
		%	59.90%	75.00%	67.45%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.54) exhibits the opinion of the bank officers on overall job involvement and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 59.90% public bank officers have opined that their overall job involvement is highly effective for their overall job satisfaction whereas 75.00% private bank officers have expressed that their overall job involvement is highly effective. Then, 14.06% public bank officers have stated that their overall job involvement is effective whereas 10.42% private bank officers have told that their overall job involvement is effective. Again, 11.98% public bank officers have said that their overall job involvement is usual whereas 6.25% private bank officers have expressed that their overall job involvement is usual. After that, 7.81% public bank officers have opined that their overall job involvement is nominal whereas 5.73% private bank officers have stated that their overall job involvement is nominal. Lastly, 6.25% public bank officers have told that their overall job involvement is highly nominal whereas 2.60% private bank officers

have said that their overall job involvement is highly nominal for their overall job satisfaction.

Result: Analyzing the opinion of the bank officers on overall job involvement and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with their overall job involvement but the private bank officers are significantly more content than the public bank officers.

Table 5.55: Chi-square test between overall job involvement and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.462	4	.001
Likelihood Ratio	34.873	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall job involvement and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.55) has been applied to find out the association between overall job involvement and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 34.462 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall job involvement and overall job satisfaction of public and private commercial bank officers.

Table 5.56: Cross tabulation on commitment for commercial development and overall job satisfaction of the public and private commercial bank officers

			Commitment for Commercial Development		Total
			Public	Private	
Overall Job Satisfaction	Broadly	Count	104	139	243
		%	54.17%	72.39%	63.29%
	Lawfully	Count	47	34	81
		%	24.48%	17.71%	21.09%
	Generally	Count	19	11	30
		%	9.89%	5.73%	7.81%
	Narrowly	Count	22	8	30
		%	11.46%	4.17%	7.81%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.56) exhibits the opinion of the bank officers on commitment for commercial development and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 54.17% officers have said that their organizational commitment is broadly effective for the commercial development of the bank as well as their overall job satisfaction, 24.48% officers have stated that their organizational commitment is lawfully effective, 9.89% officers have opined that their organizational commitment is generally effective, and the rest 11.46% officers have told that their organizational commitment is narrowly effective. On the other hand, among 192 private bank officers, 72.39% officers have expressed that their organizational commitment is broadly effective for the commercial development of the bank as well as their overall job satisfaction, 17.71% officers have stated that their organizational commitment is lawfully effective, 5.73% officers have told that their organizational commitment is generally effective and the rest 4.17% officers have said that their organizational commitment is narrowly effective.

Result: From the above discussion on commitment for commercial development and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with the inspiration for job involvement but the private bank officers are significantly more content than the public bank officers.

Figure 5.18: Graph chart on commitment for professional career overall job satisfaction of the public and private commercial bank officers

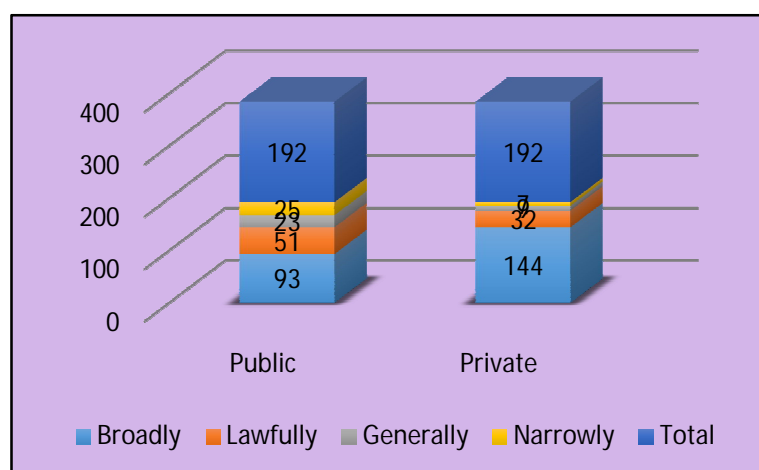


Figure (5.18) exhibits the opinion of the bank officers on commitment for professional career and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 93 (48.44%) officers have opined that their higher authority is broadly committed for ensuring their professional career as well as their overall job satisfaction, 51 (26.56%) officers have stated that their higher authority is lawfully committed, 23 (11.98%) officers have told that their higher authority is generally committed and the rest 25 (13.02%) officers have said that their higher authority is narrowly committed. On the other hand, among 192 private bank officers, 144 (75.00%) officers have opined that their higher authority is broadly committed for ensuring their professional career as well as their overall job satisfaction, 32 (16.66%) officers have stated that their higher authority is lawfully committed, 9 (4.69%) officers have told that their higher authority is generally committed and the rest 7 (3.65%) officers have said that their higher authority is narrowly committed.

Result: From the above discussion on commitment for professional career and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers are significantly content with their professional career but the private bank officers are significantly more satisfied than the public bank officers.

Table 5.57: Cross tabulation on organizational commitment and overall job satisfaction of the public and private commercial bank officers

		Organizational Commitment		Total	
		Public	Private		
Overall Job Satisfaction	Highly sluggish	Count	17	9	26
		%	8.85%	4.69%	6.77%
	Sluggish	Count	18	10	28
		%	9.38%	5.21%	7.29%
	Habitual	Count	27	25	52
		%	14.06%	13.02%	13.54%
	Active	Count	46	29	75
		%	23.96%	15.10%	19.53%
	Highly active	Count	84	119	203
		%	43.75%	61.98%	52.87%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.57) exhibits the opinion of the bank officers on organizational commitment and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 43.75% public bank officers have expressed that their organizational commitment plays a highly active role for their overall job satisfaction whereas 61.98% private bank officers have stated that their organizational commitment plays a highly active role.

Then, 23.96% public bank officers have told that their organizational commitment plays an active role whereas 15.10% private bank officers have said that their organizational commitment plays an active role. Again, 14.06% public bank officers have expressed that their organizational commitment plays a habitual role whereas 13.02% private bank officers have stated that their organizational commitment plays a habitual role. After that, 9.38% public bank officers have opined that their organizational commitment plays a sluggish role whereas 5.21% private bank officers have said that their organizational commitment plays a sluggish role. Lastly, 8.85% public bank officers have stated that their organizational commitment plays a highly sluggish role whereas 4.69% private bank officers have said that their organizational commitment plays a highly sluggish role.

Result: Analyzing the opinion of the bank officers on organizational commitment and overall job satisfaction, it is sure the private bank officers are significantly more satisfied with their overall organizational commitment than the public bank officers.

Table 5.58: Chi-square test between overall organizational commitment and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.983	4	.001
Likelihood Ratio	32.451	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall organizational commitment and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.58) has been applied to find out the association between overall organizational commitment and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.983 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall organizational commitment and overall job satisfaction of public and private commercial bank officers.

Figure 5.19: Graph chart on perceived promotion opportunity overall job satisfaction of the public and private commercial bank officers

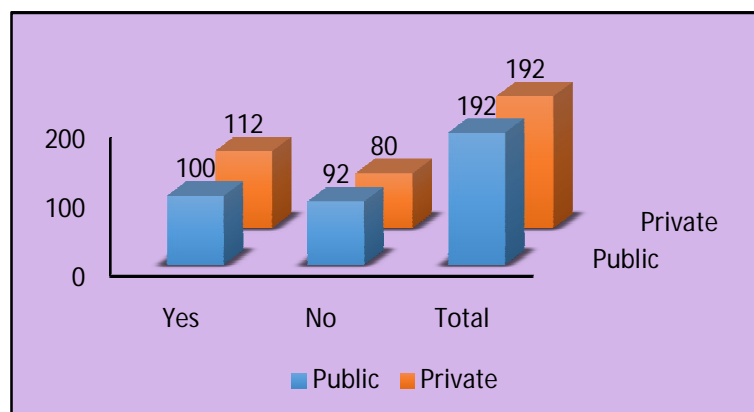


Figure (5.19) exhibits the opinion of the bank officers on perceived promotion opportunity and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 100 (52.08%) public bank officers have stated that their perceived opportunity for promotion is adequate for their overall job satisfaction whereas 112 (58.33%) private bank officers have said that their perceived opportunity for promotion is adequate. Then, 92 (47.92%) public bank officers have told that their perceived opportunity for promotion is not adequate whereas only 80 (41.67%) private bank officers have opined that their perceived opportunity for promotion is not adequate.

Result: Analyzing the opinion of the bank officers on perceived promotion opportunity and overall job satisfaction, it is sure the private bank officers are significantly more satisfied with their overall promotion opportunities than the public bank officers.

Table 5.59: Cross tabulation on obstacles of promotion and overall job satisfaction of the public and private commercial bank officers

			Obstacles of Promotion		Total
			Public	Private	
Overall Job Satisfaction	Organizational negligence	Count	102	98	200
		%	53.12%	51.04%	52.08%
	Legality	Count	55	60	115
		%	28.65%	31.25%	29.95%
	Personal drawback	Count	35	34	69
		%	18.23%	17.71%	17.97%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.59) exhibits the opinion of the bank officers on obstacles of promotion and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 53.12% public officers have told that their organizational negligence is responsible as the obstacle of their promotion whereas 51.04% private bank officers have said that their organizational negligence is responsible as the obstacle of their promotion. On the other hand, 28.65% public officers have opined that their organizational legality is responsible as the obstacle of their promotion whereas 31.25% private bank officers have stated that organizational legality is responsible as the obstacle of their promotion .Lastly, 18.23% public officers have told that their personal drawback is responsible as the obstacle of their promotion whereas 17.71% private bank officers have said that their personal drawback is responsible as the obstacle of their promotion.

Result: From the above discussion on obstacles of promotion and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers instigate their organizational negligence as the obstacles of their promotion and both of them are similarly dissatisfied with their promotion opportunity for their overall job satisfaction.

Table 5.60: Cross tabulation on affection of promotion opportunity and overall job satisfaction of the public and private commercial bank officers

			Affection of Promotion Opportunity		Total
			Public	Private	
Overall Job Satisfaction	Highly sluggish	Count	101	95	196
		%	52.60%	49.48%	51.04%
	Sluggish	Count	49	51	100
		%	25.52%	26.56%	26.04%
	Habitual	Count	21	20	41
		%	10.94%	10.42%	10.68%
	Active	Count	12	15	27
		%	6.25%	7.81%	7.03%
	Highly active	Count	9	11	20
		%	4.69%	5.73%	5.21%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.60) exhibits the opinion of the bank officers on affection of promotion opportunity and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 52.60% public bank officers have opined that their promotion opportunity plays a highly sluggish role for their overall job satisfaction whereas 49.48% private bank officers have stated that their promotion opportunity plays a highly sluggish role. Then,

25.52% public bank officers have told that their promotion opportunity plays an active role whereas 26.56% private bank officers have said that their promotion opportunity plays a sluggish role. Again, 10.94% public bank officers have expressed that their promotion opportunity plays a habitual role whereas 10.42% private bank officers have stated that their promotion opportunity plays a habitual role. After that, 6.25% public bank officers have said that their organizational commitment plays a sluggish role whereas 7.81% private bank officers have told that their organizational commitment plays a sluggish role. Lastly, 4.69% public bank officers have opined that their promotion opportunity plays a highly sluggish role whereas 5.73% private bank officers have stated that their promotion opportunity plays a highly sluggish role for their overall job satisfaction.

Result: Analyzing the opinion of the bank officers on affection of promotion opportunity and overall job satisfaction, it is clear that both the public and private bank officers are similarly dissatisfied with their promotion opportunity for their overall job satisfaction.

Table 5.61: Chi-square test between affection of promotion opportunity and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.331	4	.001
Likelihood Ratio	29.813	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between affection of promotion opportunity and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.3.56) has been applied to find out the association between affection of promotion opportunity and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 29.331 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: affection of promotion opportunity and overall job satisfaction of public and private commercial bank officers.

Figure 5.20: Graph chart on communication for corporate action and overall job satisfaction of the public and private commercial bank officers

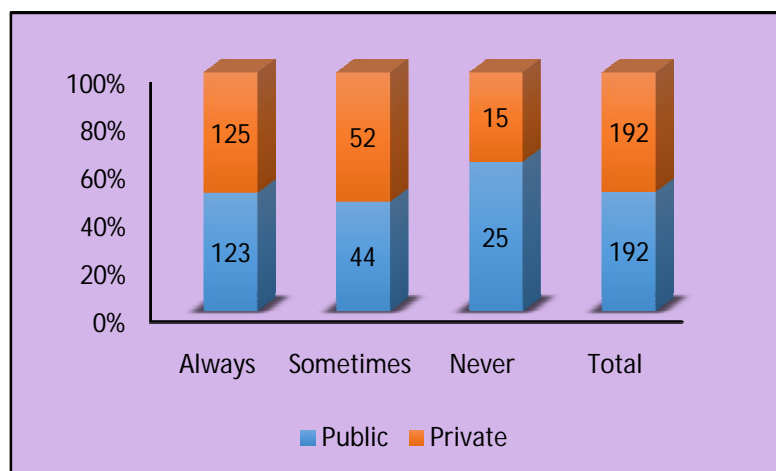


Figure (5.20) exhibits the opinion of the bank officers on communication for corporate action and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 85 (44.27%) officers have expressed that their higher authority always make prompt communication with them for any kinds of professional action, 67 (34.90%) officers have stated that their higher authority sometimes make prompt communication and the rest 40 (20.83%) officers have said that their higher authority never make any communication with them. On the other hand, among 192 private bank officers, 122 (63.54%) officers have opined that their higher authority always make prompt communication, 70 (36.46%) officers have said that their higher authority sometimes make prompt communication and nobody told that their higher authority never adopt any action without communicating with them.

Result: From the above discussion on communication for corporate action and overall job satisfaction of the two types of bank officers, it is clear that the public bank officers are significantly more satisfied with their communication for corporate action than the public bank officers.

Figure 5.21: Graph chart on communication with higher authority and overall job satisfaction of the public and private commercial bank officers

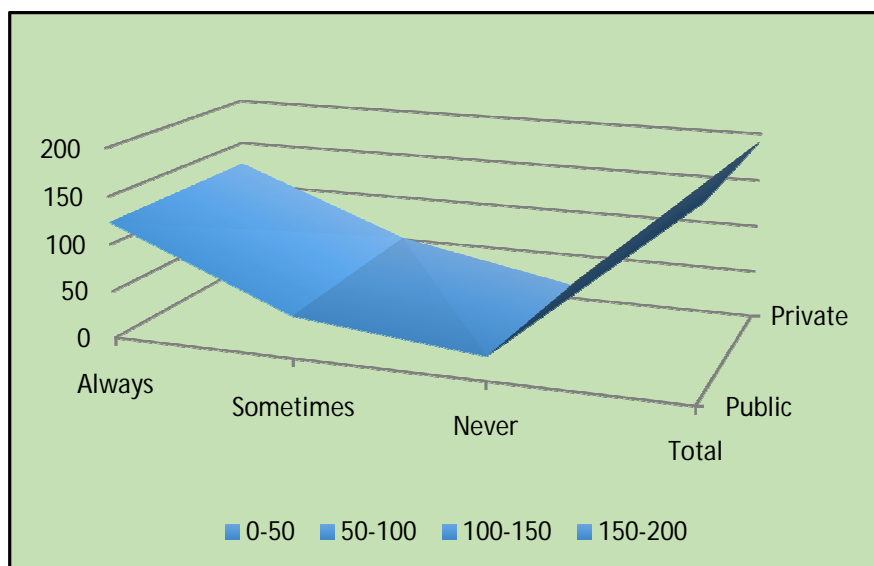


Figure (5.21) exhibits the opinion of the bank officers on communication with higher authority and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 123 (64.06%) officers have stated that they are always able to make good communication with their higher authority for any kinds of professional need, 44 (22.92%) officers have opined that they are sometimes able to make good communication and the rest 25 (13.02%) officers have told that they never be able to make good communication. On the other hand, among 192 private bank officers, 125 (65.10%) officers have said that they are always able to make good communication, 52 (27.08%) officers have expressed that they are sometimes able to make good communication and the rest 15 (7.82%) officers have expressed that they never be able to make good communication.

Result: From the above discussion on communication with higher authority and overall job satisfaction of the two types of bank officers, it is clear that both the public and private bank officers are significantly satisfied with their communication process toward higher authority.

Table 5.62: Cross tabulation on organizational communication system and overall job satisfaction of the public and private commercial bank officers

			Organizational Communication System		Total
			Public	Private	
Overall Job Satisfaction	Highly dissatisfied	Count	9	6	15
		%	4.69%	3.13%	3.91%
	Dissatisfied	Count	14	9	23
		%	7.29%	4.69%	5.99%
	Neutral	Count	19	12	31
		%	9.90%	6.25%	8.07%
	Satisfied	Count	27	17	44
		%	14.06%	8.85%	11.46%
	Highly satisfied	Count	123	148	271
	%	64.06%	77.08%	70.57%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.62) exhibits the opinion of the bank officers on organizational communication system and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 64.06% public bank officers have opined that they are highly satisfied with the organizational communication system of the bank whereas 77.08% private bank officers have told that they are highly satisfied. Then, 14.06% public bank officers have said that they are satisfied whereas 8.85% private bank officers have expressed that they are satisfied with the organizational communication. Again, 9.90% public bank officers have opined that they are neutral with the organizational communication system whereas 6.25% private bank officers have expressed that they are neutral. After that, 7.29% public bank officers have told that they are dissatisfied whereas 4.69% private bank officers have said that they are dissatisfied. Lastly, 4.69% public bank officers have stated that they are highly dissatisfied with the organizational communication system of the bank whereas 3.13% private bank officers have opined that they are highly dissatisfied.

Result: Analyzing the opinion of the bank officers on organizational communication system and overall job satisfaction, it is clear that both the public and private bank officers are similarly happy with their organizational communication system for their overall job satisfaction.

Table 5.63: Chi-square test between organizational communication system and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.561	4	.001
Likelihood Ratio	33.992	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between organizational communication system and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.63) has been applied to find out the association between organizational communication system and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.561 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: organizational communication system and overall job satisfaction of public and private commercial bank officers.

Figure 5.22: Graph chart on substantial training program and overall job satisfaction of the public and private commercial bank officers

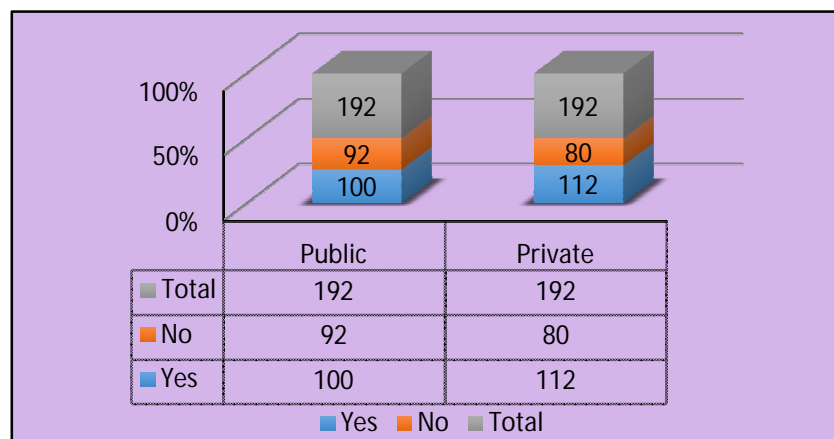


Figure (5.22) exhibits the opinion of the bank officers on substantial training program and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 100 (52.08%) public bank officers have stated that their perceived opportunity for substantial training is adequate for their overall job satisfaction whereas 112 (58.33%) private bank officers have opined that their perceived opportunity for substantial

training is adequate. Then, 92 (47.92%) public bank officers have expressed that their perceived opportunity for substantial training is not adequate whereas only 80 (41.66%) private bank officers have opined that their perceived opportunity for substantial training is not adequate for their overall job satisfaction.

Result: Analyzing the opinion of the bank officers on perceived substantial training opportunity and overall job satisfaction, it is sure that both the public and private bank officers are significantly content with their substantial training opportunities.

Table 5.64: Cross tabulation on modern mode of technology and overall job satisfaction of the public and private commercial bank officers

			Obstacles of Promotion		Total	
			Public	Private		
Overall Job Satisfaction	Moderately	Count	72	133	205	
		%	37.50%	69.27%	53.39%	
	Customarily	Count	68	49	117	
		%	35.42%	25.52%	30.47%	
	Low-slung	Count	52	10	62	
		%	27.08%	5.21%	16.14%	
	Total		Count	192	192	384
			%	100.0%	100.0%	100.0%

Table (5.64) exhibits the opinion of the bank officers on modern mode of technology and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 37.50% public officers have opined that they are able to suit themselves moderately with the modern mode of technology for their job satisfaction whereas 69.27% private bank officers have told that they are able to suit. On the other hand, 35.42% public officers have expressed that they are able to suit themselves customarily whereas 25.52% private bank officers have said that they are able to suit themselves customarily. Lastly, 27.08% public officers have expressed that they are able to suit themselves in low-slung whereas 5.21% private bank officers have expressed that they are able to suit themselves in low-slung with the modern mode of technology for their job satisfaction.

Result: From the above discussion on modern mode of technology and overall job satisfaction of the two types of bank officers, it is clear that the private bank officers are significantly much expert to handle the modern mode of technology than the public bank officers.

Table 5.65: Cross tabulation on confidence for performance and overall job satisfaction of the public and private commercial bank officers

			Confidence for Performance		Total
			Public	Private	
Overall Job Satisfaction	Proficient	Count	93	128	221
		%	48.44%	66.67%	57.55%
	Recovering	Count	51	43	94
		%	26.56%	22.39%	24.48%
	General	Count	23	14	37
		%	11.98%	7.29%	9.64%
	Leaden	Count	25	7	32
	%	13.02%	3.65%	8.33%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.65) exhibits the opinion of the bank officers on confidence for performance and overall job satisfaction.

Here, the result shows that among 192 public bank officers, 48.44% officers have expressed that they are proficient enough to make themselves confident for performing in any platform of the bank for their overall job satisfaction, 26.56% officers have stated that they are recovering enough, 11.98% officers have stated that they are generally able enough and the rest 13.02% officers have told that they are leaden enough to make themselves confident for performing in any platform. On the other hand, among 192 private bank officers, 66.67% officers have expressed that they are proficient enough to make themselves confident for performing in any platform of the bank for their overall job satisfaction, 22.39% officers have stated that they are recovering enough, 7.29% officers have told that they are generally able enough and the rest 3.65% officers have said that they are leaden enough to make themselves confident for performing in any platform.

Result: From the above discussion on confidence for performance and overall job satisfaction of the two types of bank officers, it is clear that the private bank officers are significantly more proficient enough to make themselves confident for performing in any platform of the bank for their overall job satisfaction than the public bank officers.

Table 5.66: Cross tabulation on overall training opportunity and overall job satisfaction of the public and private commercial bank officers

			Overall Training Opportunity		Total
			Public	Private	
Overall Job Satisfaction	Highly dissatisfied	Count	11	8	19
		%	5.73%	4.17%	4.95%
	Dissatisfied	Count	14	11	25
		%	7.29%	5.73%	6.51%
	Neutral	Count	23	15	38
		%	11.98%	7.81%	9.90%
	Satisfied	Count	32	24	56
		%	16.67%	12.50%	14.58%
	Highly satisfied	Count	112	134	246
	%	58.33%	69.79%	64.06%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.66) exhibits the opinion of the bank officers on overall training opportunity and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 58.33% public bank officers have expressed that they are highly satisfied with the overall training opportunity for their overall job satisfaction whereas 69.79% private bank officers have said that they are highly satisfied. Then, 16.67% public bank officers have told that they are satisfied whereas 12.50% private bank officers have told that they are satisfied. Again, 11.98% public bank officers have stated that they are neutral with the overall training opportunity whereas 7.81% private bank officers have opined that they are neutral with the overall training opportunity. After that, 7.29% public bank officers have said that they are dissatisfied whereas 5.73% private bank officers have expressed that they are dissatisfied. Lastly, 5.73% public bank officers have expressed that they are highly dissatisfied whereas 4.17% private bank officers have opined that they are highly dissatisfied with the overall training opportunity.

Result: Analyzing the opinion of the bank officers on overall training opportunity and overall job satisfaction, it is clear that the private bank officers are significantly more satisfied with their overall training opportunity for their overall job satisfaction than the public bank officers.

Table 5.67: Chi-square test between overall training opportunity and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.123	4	.001
Likelihood Ratio	32.617	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall training opportunity system and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.67) has applied to find out the association between overall training opportunity and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 32.123 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall training opportunity and overall job satisfaction of public and private commercial bank officers.

Table 5.68: Cross tabulation on facing burnout situation and overall job satisfaction of the public and private commercial bank officers

			Facing Burnout Situation		Total
			Public	Private	
Overall Job Satisfaction	Always	Count	65	102	167
		%	33.85%	53.13%	43.49%
	Sometimes	Count	36	55	91
		%	18.75%	28.64%	23.70%
	Never	Count	91	35	126
		%	47.40%	18.23%	32.81%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.68) exhibits the opinion of the bank officers on facing burnout situation and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 33.85% public officers have expressed that they always face such kind of day while performing their professional activities whereas 53.13% private bank officers have opined that they always face so. On the other hand, 18.75% public officers have told that they sometimes face whereas 28.64% private bank officers have stated that they sometimes face such kind of day. Lastly, 47.40% public officers have said that they

never face such kind of day whereas 18.23% private bank officers have told that they never face such kind of day.

Result: From the above discussion on facing burnout situation and overall job satisfaction of the two types of bank officers, it is clear that the public bank officers are significantly more satisfied facing the situation of burnout than the private bank officers.

Figure 5.23: Graph chart on tendency for get rid of from burnout situation and overall job satisfaction of the public and private commercial bank officers

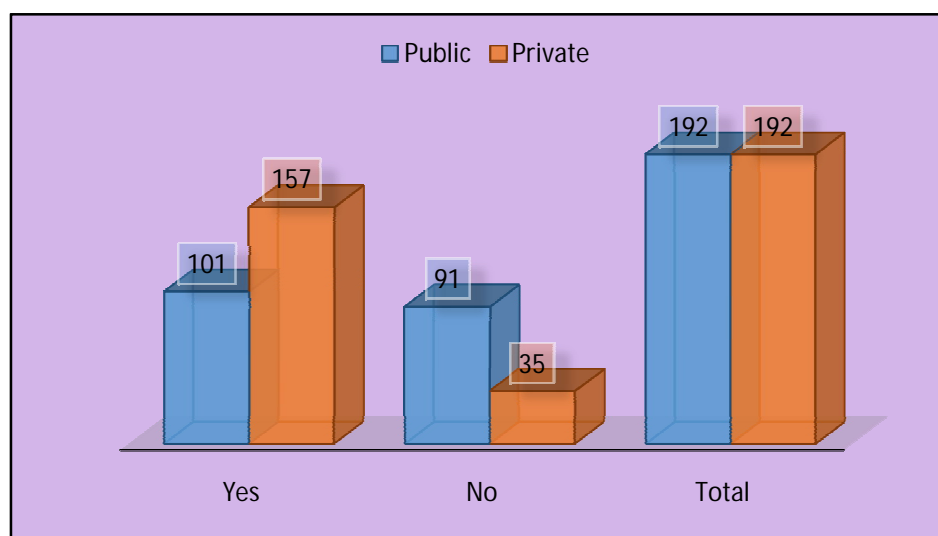


Figure (5.23) exhibits the opinion of the bank officers on tendency for get rid of from burnout situation and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 101 (52.60%) public bank officer have stated that they want to get rid of such frustrating situation whereas 157 (81.77%) private bank officers have opined that they want so. Then, 91 (47.40%) public bank officers have told that they did not face such frustrating situation whereas only 35 (18.23%) private bank officers have said that they did not face such frustrating situation.

Result: Analyzing the opinion of the bank officers on tendency for get rid of burnout situation and overall job satisfaction, it is sure that both the public and private bank officers are significantly willing to get rid of such frustrating situation for their overall job satisfaction.

Table 5.69: Cross tabulation on overall burnout situation and overall job satisfaction of the public and private commercial bank officers

		Overall Burnout Situation		Total	
		Public	Private		
Overall Job Satisfaction	Highly dissatisfied	Count	99	122	221
		%	51.56%	63.54%	57.55%
	Dissatisfied	Count	36	28	64
		%	18.75%	14.58%	16.67%
	Neutral	Count	12	15	27
		%	6.25%	7.81%	7.03%
	Satisfied	Count	11	18	29
		%	5.73%	9.38%	7.55%
	Highly satisfied	Count	34	9	43
	%	17.71%	4.69%	11.20%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.69) exhibits the opinion of the bank officers on overall burnout situation and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 51.56% public bank officers have expressed that they are highly dissatisfied with the overall burnout situation for their overall job satisfaction whereas 63.54% private bank officers have opined that they are highly dissatisfied. Then, 18.75% public bank officers have stated that they are dissatisfied whereas 14.58% private bank officers have told that they are dissatisfied. Again, 6.25% public bank officers have expressed that they are in neutral position whereas 7.81% private bank officers have said that they are in neutral position. After that, 5.73% public bank officers have said that they are satisfied whereas 9.38% private bank officers have expressed that they are satisfied. Lastly, 17.71% public bank officers have told that they are highly satisfied whereas 4.69% private bank officers have expressed that they are highly satisfied with the overall burnout situation.

Result: Analyzing the opinion of the bank officers on overall burnout situation and overall job satisfaction, it is sure that both the public and private bank officers are significantly dissatisfied on overall burnout situation for their overall job satisfaction.

Table 5.70 Chi-square test between overall burnout situation and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.325	4	.000
Likelihood Ratio	29.817	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall burnout situation and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.70) has been applied to find out the association between overall burnout situation and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 29.325 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall burnout situation and overall job satisfaction of public and private commercial bank officers.

Table 5.71: Cross tabulation on overall work environment and overall job satisfaction of the public and private commercial bank officers

			Overall Work Environment		Total
			Public	Private	
Job Satisfaction	Highly dissatisfied	Count	98	11	109
		%	51.04%	5.73%	28.39%
	Dissatisfied	Count	34	15	49
		%	17.71%	7.81%	12.76%
	Usual	Count	11	12	23
		%	5.73%	6.25%	5.99%
	Satisfied	Count	15	30	45
		%	7.81%	15.63%	11.72%
	Highly satisfied	Count	34	124	158
		%	17.71%	64.58%	41.14%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.71) exhibits the opinion of the bank officers on overall work environment and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 51.04% public bank officers have stated that they are highly dissatisfied with the overall work environment for their overall job satisfaction whereas only 5.73% private bank officers have expressed that they are highly dissatisfied. Then, 17.71% public bank officers have said that they are dissatisfied whereas 7.81% private bank officers have expressed that they are dissatisfied. Again, 5.73% public bank officers have opined that they are usual whereas 6.25% private bank officers have said that they are usual. After that, 7.81% public bank officers have expressed that they are satisfied with the overall work environment whereas 15.63% private bank officers have told that they are satisfied. Lastly, only 17.71% public bank officers have said that they are highly satisfied maximum 64.58% private bank officers have opined that they are highly satisfied.

Result: Analyzing the opinion of the bank officers on overall work environment and overall job satisfaction, it is sure that private bank officers significantly content with

their overall work environment. On the contrary, the public bank officers are significantly dissatisfied with their overall work environment. Comparing it with job satisfaction, it is clear that the private bank officers are significantly more satisfied with their overall work environment for their job satisfaction than the public bank officers.

Table 5.72: Chi-square test between overall work environment and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.427	4	.001
Likelihood Ratio	31.915	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall work environment and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.72) has been applied to find out the association between overall work environment and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.427 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall work environment and overall job satisfaction of public and private commercial bank officers.

Assessment of Job Satisfaction on Office Management Under whom you are Performing your Professional Responsibilities.

Table 5.73: Cross tabulation on duration of supervision and overall job satisfaction of the public and private commercial bank officers

			Duration of Supervision		Total
			Public	Private	
Overall Job Satisfaction	Daily	Count	15	112	127
		%	7.81%	58.33%	33.07%
	Weekly	Count	22	56	78
		%	11.46%	29.17%	20.31%
	Fortnightly	Count	51	14	65
		%	26.56%	7.29%	16.93%
	Monthly	Count	104	10	114
		%	54.17%	5.21%	29.69%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.73) exhibits the opinion of the bank officers on duration of supervision and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), only 7.81% public bank officers have said that their higher authority conduct supervision on daily basis for their overall job satisfaction whereas maximum 58.33% private bank officers have told so. Then, 11.46% public bank officers have said that their higher authority conduct supervision weekly whereas 29.17% private bank officers have said that their higher authority conduct supervision on weekly. Again, 26.56% public bank officers have said that their higher authority conduct supervision on fortnightly whereas 7.29% private bank officers have said that their higher authority conduct supervision on fortnightly. Lastly, maximum 54.17% public bank officers have said that their higher authority conduct supervision on monthly basis for their overall job satisfaction whereas only 5.21% private bank officers have said that their higher authority conduct supervision on monthly basis for their overall job satisfaction.

Result: Analyzing the opinion of the bank officers on overall work environment and overall job satisfaction, it is sure that private bank officers are significantly satisfied with the supervision process conducted by their higher authority and at the same time, the public bank officers are significantly dissatisfied. Comparing it with job satisfaction, it is clear that the private bank officers are significantly more satisfied with the duration of supervision for their job satisfaction than the public bank officers.

Figure 5.24: Graph chart on procedure of supervision action and overall job satisfaction of the public and private commercial bank officers

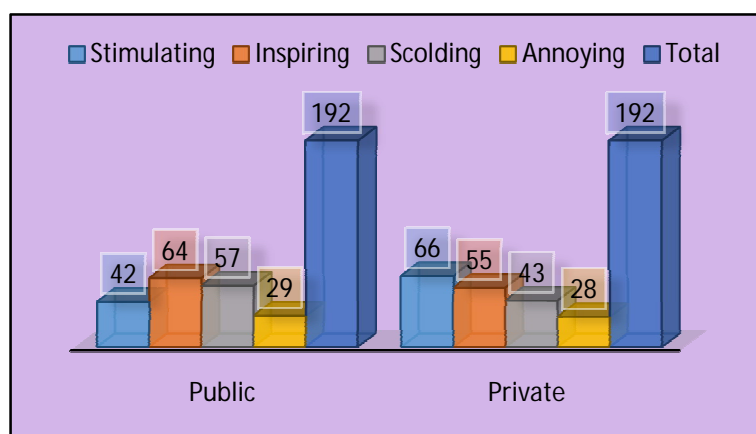


Figure (5.24) exhibits the opinion of the bank officers on procedure of supervision action and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 42 (21.88%) public bank officers have said that the supervision conducted by their higher authority stimulates their work spirit for their overall job satisfaction whereas maximum 66 (34.38%) private bank officers have said the same. Then, 64 (33.33%) public bank officers have said that the supervision conducted by their higher authority inspires their work spirit whereas 55 (28.65%) private bank officers have said the same. Again, 57 (29.69%) public bank officers have said that the higher authority scolds them to promote their work spirit which causes dissatisfaction to them whereas 43 (22.40%) private bank officers have said the same. Lastly, 29 (15.10%) public bank officers have said that the higher authority annoys with them to promote their work spirit which causes highly dissatisfaction to them whereas only 28 (14.57%) private bank officers have said the same.

Result: Analyzing the opinion of the bank officers on procedure of supervision action and overall job satisfaction, it is sure that private bank officers are significantly more satisfied with the supervision process conducted by their higher authority and at the same time, the public bank officers are significantly dissatisfied with the supervision process. Comparing it with job satisfaction, it is clear that the private bank officers are significantly more satisfied with the duration of supervision for their job satisfaction than the public bank officers.

Figure 5.25: Graph chart on evaluation of performance through observation and overall job satisfaction of the public and private commercial bank officers

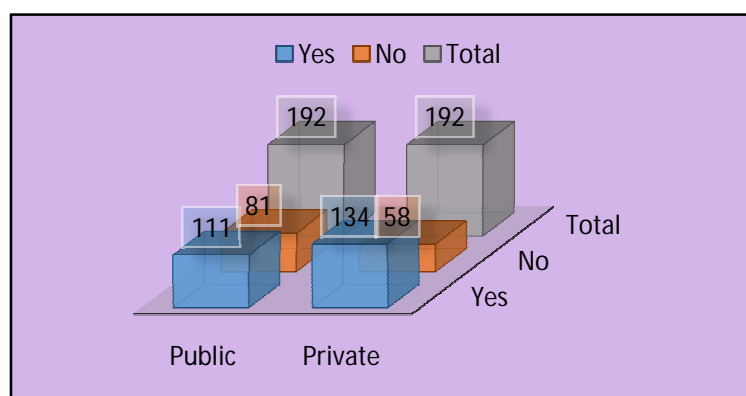


Figure (5.25) exhibits the opinion of the bank officers on evaluation of performance through observation and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 111 (57.81%) public bank officers have opined that their higher authority evaluate their performance at the time of supervision for their overall job satisfaction whereas 134 (69.79%) private bank officers have stated that their higher authority evaluate their performance at the time of supervision. Then, 81 (42.19%) public bank officers have told that their higher authority does not evaluate their performance at the time of supervision whereas only 58 (30.21%) private bank officers have said that their higher authority does not evaluate their performance.

Result: Analyzing the opinion of the bank officers on evaluation of performance through observation and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with their evaluation of performance through observation.

Table 5.74: Cross tabulation on assistance of supervision for better performance and overall job satisfaction of the public and private commercial bank officers

			Assistance of Supervision for better Performance		Total
			Public	Private	
Overall Job Satisfaction	Highly insignificant	Count	11	6	17
		%	5.73%	3.13%	4.43%
	Insignificant	Count	16	8	24
		%	8.33%	4.17%	6.25%
	Normal	Count	23	12	35
		%	11.98%	6.25%	9.11%
	Significant	Count	30	31	61
		%	15.63%	16.14%	15.89%
	Highly significant	Count	112	135	247
		%	58.33%	70.31%	64.32%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.74) exhibits the opinion of the bank officers on assistance of supervision for better performance and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 58.33% public bank officers have stated that the assistance of supervision of their higher authority keeps a highly significant role for their better performance as well as overall job satisfaction whereas 70.31% private bank officers have opined the same. Then, 15.63% public bank officers have told that the assistance of supervision of their higher authority keeps a significant role whereas 16.14% private bank officers have said same. Again, 11.98% public bank officers have expressed that the assistance of

supervision of their higher authority keeps a usual role whereas 6.25% private bank officers have said same. After that, 8.33% public bank officers have stated that the assistance of supervision of their higher authority keeps an insignificant role whereas 4.17% private bank officers have said same. Lastly, 5.73% public bank officers have expressed that the assistance of supervision of their higher authority keeps a highly insignificant role whereas 3.13% private bank officers have said the same.

Result: Analyzing the opinion of the bank officers on assistance of supervision for better performance and overall job satisfaction, it is sure that both the private and public bank officers are significantly satisfied with their assistance of supervision for better performance as well as job satisfaction. Comparing it with job satisfaction, it is clear that the private bank officers are significantly more satisfied with their assistance of supervision for better performance for their job satisfaction than the public bank officers.

Table 5.75: Chi-square test between assistance of supervision for better performance and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.918	4	.001
Likelihood Ratio	30.553	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between assistance of supervision for better performance and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.3.70) has been applied to find out the association between assistance of supervision for better performance and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 29.918 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: assistance of supervision for better performance and overall job satisfaction of public and private commercial bank officers.

Figure 5.26: Graph chart on technical supports for regular performance and overall job satisfaction of the public and private commercial bank officers

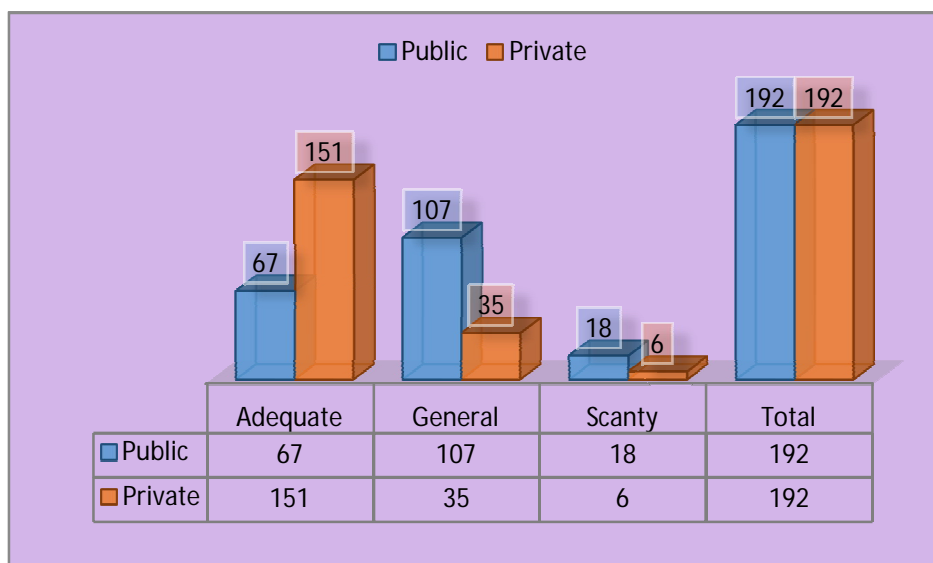


Figure (5.26) exhibits the opinion of the bank officers on technical supports for regular performance and overall job satisfaction.

Here, the result shows that among 192 public bank officers, only 64 (33.33%) officers have opined that the bank has provided them adequate technical supports for their regular performance, 83 (43.23%) officers have opined that the bank has provided them general technical supports, and the rest 45 (23.44%) officers have expressed that the bank has provided them scanty technical supports. On the other hand, among 192 private bank officers, maximum 156 (81.25%) private bank officers have stated that the bank has provided adequate technical supports for their regular performance and 36 (18.75%) officers have said that the bank has provided them general technical. Nobody among the private bank officers expressed that their technical supports for their regular performance is scanty.

Result: From the above discussion on technical supports for regular performance and overall job satisfaction of the two type bank officers, it is clear that the private bank officers are significantly content with their technical supports. Comparing it with job satisfaction, it is clear that the private bank officers are significantly more satisfied with their technical supports.

Table 5.76: Cross tabulation on the maintenance of professional tasks with the technical supports and overall job satisfaction of the public and private commercial bank officers

			Maintenance of Professional Tasks with Technical Supports		Total
			Public	Private	
Overall Job Satisfaction	Always	Count	67	151	218
		%	34.90%	78.65%	56.77%
	Sometimes	Count	107	35	142
		%	55.73%	18.23%	36.98%
	Never	Count	18	6	24
	%	9.37%	3.12%	6.25%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.76) exhibits the opinion of the bank officers on the maintenance of professional tasks with technical supports and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 34.90% public officers have told that they are always able to maintain all of their regular professional tasks with the technical supports provided by the authority so that they are highly satisfied with their technical supports for their job satisfaction whereas maximum 78.65% private bank officers have opined that they are always able to maintain all of their regular professional tasks with the technical supports. On the other hand, maximum 55.73% public officers have expressed that they are sometimes able to maintain all of their regular professional tasks whereas 18.23% private bank officers have expressed that they are sometimes able to maintain all of their regular professional tasks. Lastly, 9.37% public officers have expressed that they are never be able to maintain all of their regular professional tasks whereas only 3.12% private bank officers have said that they are never be able to maintain all of their regular professional tasks with the technical supports.

Result: From the above discussion on maintenance of professional tasks with technical supports and overall job satisfaction of the two types of bank officers, it is clear that the private bank officers are significantly satisfied with their technical supports for their regular performance whereas the public bank officers are significantly dissatisfied. Comparing it with job satisfaction, it is clear that the private bank officers are significantly more satisfied with their technical supports provided by the bank than the public bank officers.

Table 5.77: Cross tabulation on overall technical supports and overall job satisfaction of the public and private commercial bank officers

			Overall Technical Supports		Total
			Public	Private	
Job Satisfaction	Highly displeased	Count	28	0	28
		%	14.58%	0%	7.29%
	Displeased	Count	26	0	26
		%	13.54%	0%	6.77%
	Usual	Count	23	9	32
		%	11.98%	4.69%	8.33%
	Pleased	Count	33	25	58
		%	17.19%	13.02%	15.11%
	Highly Pleased	Count	82	158	240
		%	42.71%	82.29%	62.50%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.77) exhibits the opinion of the bank officers on overall technical supports and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 42.71% public bank officers have stated that they are highly pleased with the overall technical supports provided by their authority whereas 82.29% private bank officers have expressed that they are highly pleased. Then, 17.19% public bank officers have said that they are pleased whereas 13.02% private bank officers have told that they are pleased. Again, 11.98% public bank officers have opined that they are usual with the overall technical supports whereas 4.69% private bank officers have stated that they are usual with the overall technical supports. After that, 13.54% public bank officers have told that they are displeased whereas none of the private bank officers have expressed that they are displeased. Lastly, 14.58% public bank officers have said that they are highly displeased whereas none of the private bank officers have opined that they are highly displeased.

Result: Analyzing the opinion of the bank officers on overall technical supports and overall job satisfaction, it is sure that the private bank officers are significantly more satisfied with their overall technical supports for their job satisfaction than the public bank officers.

Table 5.78: Chi-square test between overall technical supports and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.423	4	.001
Likelihood Ratio	33.991	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall technical supports and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.78) has been applied to find out the association between overall technical supports and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.423 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall technical supports and overall job satisfaction of public and private commercial bank officers.

Figure 5.27: Graph chart on management style and overall job satisfaction of the public and private commercial bank officers

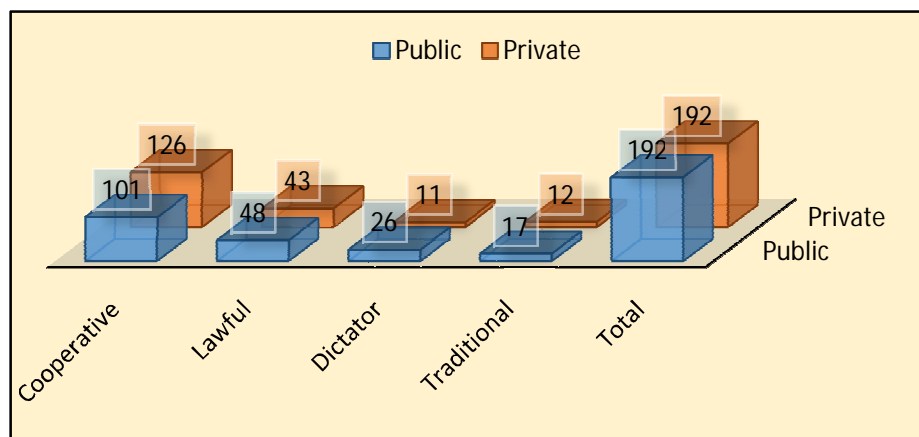


Figure (5.27) exhibits the opinion of the bank officers on management style and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 101 (52.61%) public bank officers have said that their higher authority implements cooperative management style for their overall job satisfaction whereas maximum 126 (65.62%) private bank officers have told that their higher authority implements

cooperative management style. Then, 48 (25.00%) public bank officers have said that their higher authority implements lawful management style whereas 43 (22.40%) private bank officers have said that their higher authority implements lawful management style. Again, 26 (13.54%) public bank officers have opined that their higher authority implements dictatorship management style whereas 11 (5.73%) private bank officers have stated that their higher authority implements dictatorship management style. Lastly, 17 (8.85%) public bank officers have said that their higher authority implements traditional management style whereas 12 (6.25%) private bank officers have told that their higher authority implements traditional management style for their overall job satisfaction.

Result: Analyzing the opinion of the bank officers on management style and overall job satisfaction, it is sure that private bank officers are significantly more satisfied with the management style conducted by their higher authority for their overall job satisfaction than the public bank officers.

Table 5.79: Cross tabulation on the scope of independency and the overall job satisfaction of the public and private commercial bank officers

			Scope of Independency		Total	
			Private	Public		
Overall Job Satisfaction	Always	Count	117	23	140	
		%	60.94%	11.98%	36.46%	
	Sometimes	Count	44	42	86	
		%	22.92%	21.87%	22.40%	
	Never	Count	31	127	158	
		%	16.14%	66.15%	41.14%	
	Total		Count	192	192	384
			%	100.0%	100.0%	100.0%

Table (5.79) exhibits the opinion of the bank officers on the scope of independency and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 60.94% public officers have expressed that they are always independent to perform their regular professional tasks so that they are highly satisfied with their current job whereas only 11.98% private bank officers have told that they are always independent. On the other hand, 22.92% public officers have opined that they are sometimes independent whereas only 21.87% private bank officers have told that they are sometimes independent. Lastly, 16.14% public officers have stated that they are never

independent whereas maximum 66.15% private bank officers have expressed that they are never independent to perform their regular professional tasks so that they are highly dissatisfied with their current job.

Result: From the above discussion on scope of independency and overall job satisfaction of the two types of bank officers, it is clear that the public bank officers are significantly more pleased with their current job than the private bank officers whereas the private bank officers are significantly more dissatisfied with their current job.

Figure 5.28: Graph chart on the scope of raising voice and the overall job satisfaction of the public and private commercial bank officers

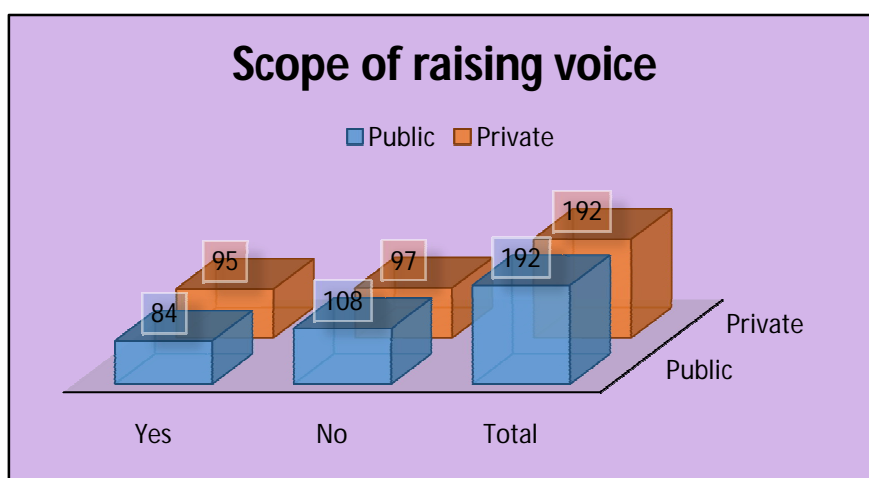


Figure (5.28) exhibits the opinion of the bank officers on the scope of raising voice and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 84 (43.75%) public bank officers have told that they are capable of raising their voice to the management authority on any issue whereas 95 (49.48%) private bank officers have said that they are capable of raising their voice to the management authority on any issue. On the other hand, 108 (56.25%) public bank officers have stated that they are not capable of raising their voice to the management authority on any issue whereas 97 (50.52%) private bank officers have said that they are not capable of raising their voice to the management authority on any issue.

Result: Analyzing the opinion of the bank officers on scope of raising voice and overall job satisfaction, it is sure that both the public and private bank officers are significantly dissatisfied with their courage and scope of raising voice to the management authority on any issue related to their profession.

Table 5.80: Cross tabulation on the activity of office management and the overall job satisfaction of the public and private commercial bank officers

			Activity of Office Management		Total
			Public	Private	
Job Satisfaction	Highly displeased	Count	35	29	64
		%	18.23%	15.10%	16.67%
	Displeased	Count	17	97	114
		%	8.85%	50.52%	29.69%
	Usual	Count	11	9	20
		%	5.73%	4.69%	5.21%
	Pleased	Count	24	30	54
		%	12.50%	15.63%	14.06%
	Highly Pleased	Count	105	27	132
		%	54.69%	14.06%	34.37%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.80) exhibits the opinion of the bank officers on the activity of office management and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 54.69% public bank officers have told that they are highly pleased with the office management activity of their bank for their overall job satisfaction whereas only 14.06% private bank officers have opined that they are highly pleased. Then, 12.50% public bank officers have stated that they are pleased whereas 15.63% private bank officers have said that they are pleased. Again, 5.73% public bank officers have told that they are usual with the office management whereas 4.69% private bank officers have opined that they are usual. After that, 8.85% public bank officers have stated that they are displeased whereas maximum 50.52% private bank officers have expressed that they are displeased. Lastly, 18.23% public bank officers have said that they are highly displeased whereas only 15.10% private bank officers have told that they are highly displeased with the office management.

Result: Analyzing the opinion of the bank officers on activity of office management and overall job satisfaction, it is clear that the public bank officers are significantly more satisfied with the activity of office management for their job satisfaction than the private bank officers.

Table 5.81: Chi-square test between the activity of office management and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.115	4	.001
Likelihood Ratio	31.631	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the activity of office management and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.81) has been applied to find out the association between the activity of overall office management and the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.115 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: activity of overall office management and overall job satisfaction of public and private commercial bank officers.

Figure 5.29: Graph chart on the performance of management authority and the overall job satisfaction of the public and private commercial bank officers

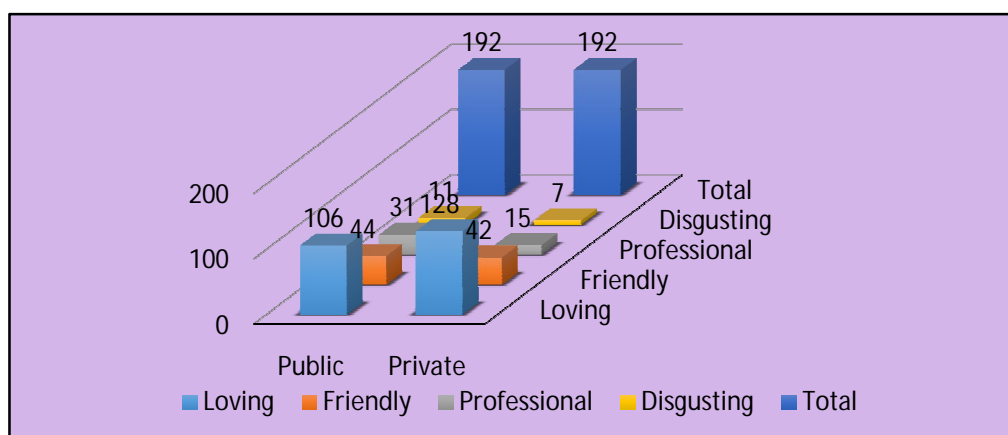


Figure (5.29) exhibits the opinion of the bank officers on the performance of management authority and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 106 (55.21%) public bank officers have said that the management performance of their higher authority is loving to them for their overall job satisfaction whereas maximum 128 (66.67%) private bank officers have stated same. Then, 44 (22.92%) public bank

officers have opined that the management performance of their higher authority is friendly to them whereas maximum 42 (21.88%) private bank officers have told same. Again, 31 (16.15%) public bank officers have said that the management performance of their higher authority is professional to them whereas maximum 15 (7.81%) private bank officers have stated same. Lastly, 11 (5.73%) public bank officers have opined that the management performance of their higher authority is disgusting to them whereas maximum 7 (3.65%) private bank officers have expressed same.

Result: Analyzing the opinion of the bank officers on the performance of management authority and the overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with the performance of their management authority for their job satisfaction.

Table 5.82: Cross tabulation on internal office management and overall job satisfaction of the public and private commercial bank officers

			Internal Office Management		Total
			Public	Private	
Job Satisfaction	Highly dissatisfied	Count	34	31	65
		%	17.71%	16.15%	16.93%
	Dissatisfied	Count	19	86	105
		%	9.90%	44.79%	27.34%
	Usual	Count	10	13	23
		%	5.21%	6.77%	5.99%
	Satisfied	Count	27	33	60
		%	14.06%	17.19%	15.63%
	Highly satisfied	Count	102	29	131
		%	53.12%	15.10%	34.11%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.82) exhibits the opinion of the bank officers on the internal office management and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 53.12% public bank officers have expressed that they are highly satisfied with the internal office management of their bank for their overall job satisfaction whereas only 15.10% private bank officers have told same. Then, 14.06% public bank officers have opined that they are satisfied with the internal office management whereas 17.19% private bank officers have stated same. Again, 5.21% public bank officers have expressed that they are usual with the internal office management whereas 6.77% private bank officers have told same. After that, 9.90% public bank officers have

opined that they are dissatisfied with the internal office management whereas maximum 44.79% private bank officers have stated that they are dissatisfied with the internal office management. Lastly, 17.71% public bank officers have expressed that they are highly dissatisfied whereas only 16.15% private bank officers have told that they are highly dissatisfied with the internal office management.

Result: Analyzing the opinion of the bank officers on the internal office management and the overall job satisfaction, it is sure that the public bank officers are significantly more satisfied with the overall office management for their job satisfaction than the private bank officers.

Table 5.83: Chi-square test between internal office management and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.393	4	.001
Likelihood Ratio	32.991	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between internal office management and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.83) has been applied to find out the association between internal office management and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 32.393 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: internal office management and overall job satisfaction of public and private commercial bank officers.

Figure 5.30: Graph chart on the acts of supreme authority and the overall job satisfaction of the public and private commercial bank officers

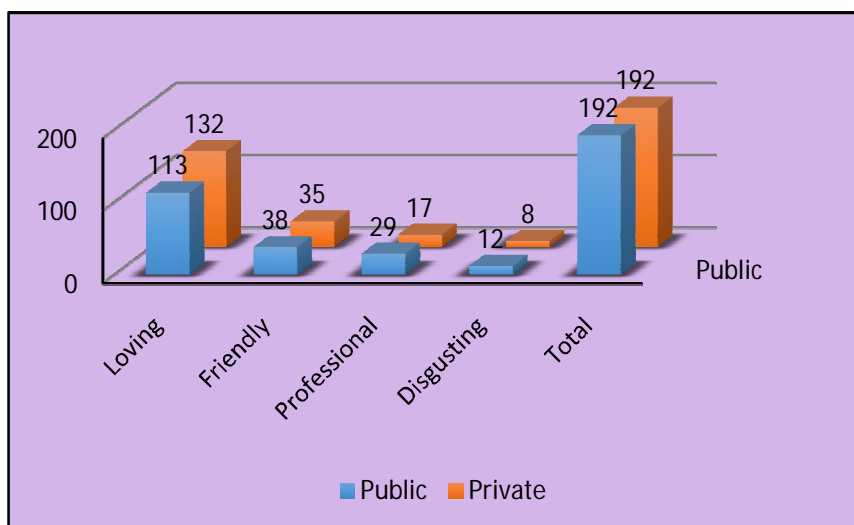


Figure (5.30) exhibits the opinion of the bank officers on acts of supreme authority and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 113 (58.85%) public bank officers have said that the acts of their supreme authority is loving to them for their overall job satisfaction whereas maximum 132 (68.75%) private bank officers have told same. Then, 38 (19.79%) public bank officers have opined that the acts of their supreme authority is friendly to them for their overall job satisfaction whereas maximum 35 (18.23%) private bank officers have stated same. Again, 29 (15.10%) public bank officers have expressed that the acts of their supreme authority is professional to them for their overall job satisfaction whereas maximum 17 (8.85%) private bank officers have told same. Lastly, 12 (6.25%) public bank officers have stated that the acts of their supreme authority is disgusting to them for their overall job satisfaction whereas maximum 8 (4.17%) private bank officers have opined same.

Result: Analyzing the opinion of the bank officers on acts of supreme authority and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with the performance of their supreme authority for their job satisfaction.

Table 5.84: Cross tabulation on obedience to management decision and overall job satisfaction of the public and private commercial bank officers

			Obedience to Management Decision		Total
			Public	Private	
Overall Job Satisfaction	Respectfully	Count	159	165	324
		%	82.81%	85.94%	84.38%
	Cordially	Count	30	25	55
		%	15.63%	13.02%	14.32%
	Professionally	Count	3	2	5
		%	1.56%	1.04%	1.30%
	Nominally	Count	0	0	114
	%	0%	0%	0%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.84) exhibits the opinion of the bank officers on obedience to management decision and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 82.81% public bank officers have said that they are very much respectful to obey the management decision as they pass to them as legitimate power for their overall job satisfaction whereas maximum 85.94% private bank officers have expressed same. Then, 15.63% public bank officers have told that they are very much cordial to obey the management decision as they pass to them as legitimate power for their overall job satisfaction whereas 13.02% private bank officers have stated same. Again, 1.56% public bank officers have opined that they are very much professional to obey the management decision as they pass to them as legitimate power for their overall job satisfaction whereas 1.04% private bank officers have told same. Lastly, none of any bank officers have expressed that they are nominal to obey the management decision as they pass to them as legitimate power.

Result: Analyzing the opinion of the bank officers on obedience to management decision and overall job satisfaction, it is sure that both public and private bank officers are very much obedient to management decision of their banks and at the same time both the public and private bank officers are significantly more satisfied to the management decision for overall job satisfaction.

Figure 5.31: Graph chart on force for following office discipline and overall job satisfaction of the public and private commercial bank officers

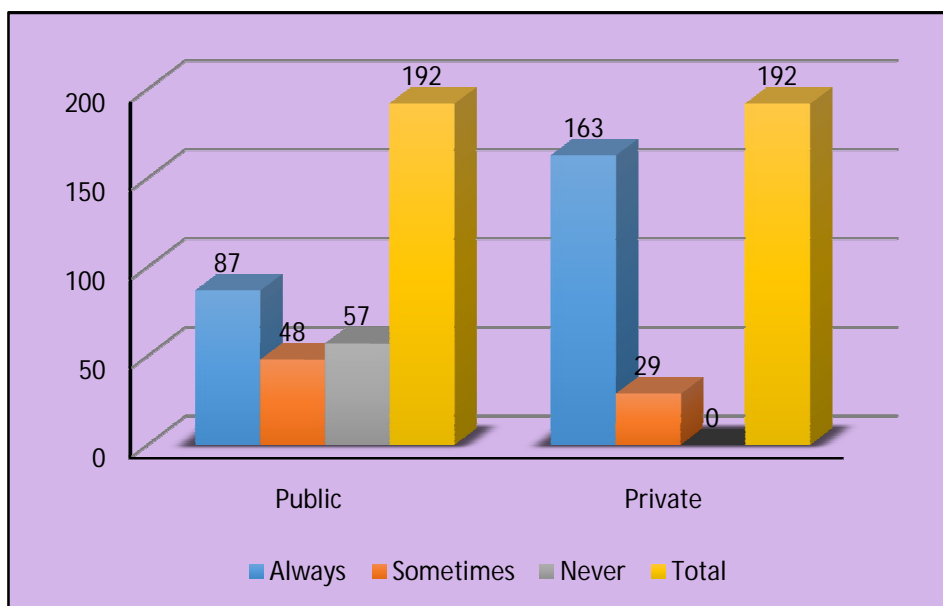


Figure (5.31) exhibits the opinion of the bank officers on force for following office discipline and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 45.31% public officers have expressed that their higher authority always force them to follow the discipline of the office rigorously whereas maximum 84.90% private bank officers have told same. On the other hand, 25.00% public officers have stated that their higher authority sometimes force them to follow the discipline of the office rigorously whereas maximum 15.10% private bank officers have opined same. Lastly, 29.69% public officers have said that their higher authority never force them to follow the discipline of the office rigorously whereas none of private bank officers has told that they are out of force from their higher authority at any time to follow the discipline of the office rigorously.

Result: From the above discussion on force for following office discipline and overall job satisfaction of the two types of bank officers, it is clear that the public bank officers are significantly more satisfied with their current job than the private bank officers.

Table 5.85: Cross tabulation on the impact of actions of higher authority and the overall job satisfaction of the public and private commercial bank officers

			Impact of Actions of Higher Authority		Total
			Public	Private	
Job Satisfaction	Highly obstructive	Count	44	46	90
		%	22.91%	23.96%	23.44%
	Obstructive	Count	30	35	65
		%	15.63%	18.23%	16.93%
	Common	Count	10	13	23
		%	5.21%	6.77%	5.99%
	Supportive	Count	37	33	70
		%	19.27%	17.19%	18.23%
	Highly supportive	Count	71	65	136
	%	36.98%	33.85%	35.41%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.85) exhibits the opinion of the bank officers on the impact of actions of higher authority and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), only 36.98% public bank officers have expressed that the impact of actions of their higher authority is highly supportive to them for their overall job satisfaction whereas only 33.85% private bank officers have said same. Then, 19.27% public bank officers have told that the impact of actions of their higher authority is supportive to them for their overall job satisfaction whereas 17.19% private bank officers have opined same. Again, 5.21% public bank officers have stated that the impact of actions of their higher authority is common to them for their overall job satisfaction whereas 6.77% private bank officers have expressed same. After that, 15.63% public bank officers have told that the impact of actions of their higher authority is obstructive to them for their overall job satisfaction whereas 18.23% private bank officers have stated same. Lastly, 22.91% public bank officers have opined that the impact of actions of their higher authority is highly obstructive to them for their overall job satisfaction whereas only 23.96% private bank officers have expressed same.

Result: Analyzing the opinion of the bank officers on impact of actions of higher authority and overall job satisfaction, it is sure that both the public and private bank officers are significantly dissatisfied with the actions of higher authority for their job satisfaction. Now, it is clear that the action of higher authority plays a negative impact on both public and private bank officers for their overall job satisfaction.

Table 5.86: Chi-square test between the impact of actions of higher authority and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.511	4	.001
Likelihood Ratio	29.968	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the impact of actions of higher authority and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.86) has been applied to find out the association between the impact of actions of higher authority and the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 32.393 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: the impact of actions of higher authority and the overall job satisfaction of public and private commercial bank officers.

Figure 5.32: Graph chart on the accountability for professionalism and the overall job satisfaction of the public and private commercial bank officers

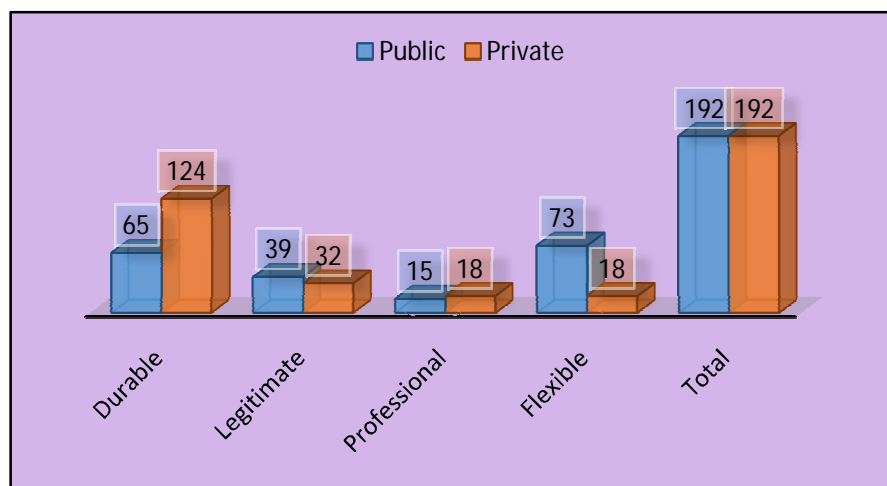


Figure (5.32) exhibits the opinion of the bank officers on the accountability for professionalism and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 33.85% public bank officers have said that they need to apply durable accountability for their professionalism so that their level of job satisfaction is not so high whereas

maximum 64.58% private bank officers have expressed same. Then, 20.31% public bank officers have opined that they need to apply legitimate accountability for their professionalism so that their level of job satisfaction is not high whereas maximum 16.67% private bank officers have stated same. Again, 7.81% public bank officers have told that they need to apply professional accountability for their professionalism so that their level of job satisfaction is high whereas maximum 9.38% private bank officers have said same. Lastly, 38.02% public bank officers have stated that they need to apply flexible accountability for their professionalism so that their level of job satisfaction is so high whereas maximum 9.38% private bank officers have told said same.

Result: Analyzing the opinion of the bank officers on accountability for professionalism and overall job satisfaction, it is sure that the public bank officers are significantly more satisfied than private bank officers with the accountability for professionalism and for overall job satisfaction.

Table 5.87: Cross tabulation on responsibilities to achieve the goal and overall job satisfaction of the public and private commercial bank officers

			Responsibilities to Achieve the Goal		Total
			Public	Private	
Overall job satisfaction	Always	Count	75	78	153
		%	39.06%	40.63%	39.84%
	Sometimes	Count	62	65	127
		%	32.29%	33.85%	33.07%
	Never	Count	55	49	104
	%	28.65%	25.52%	27.09%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.87) exhibits the opinion of the bank officers on responsibilities to achieve the goal and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 39.06% public officers have expressed that they are always able to achieve the professional goal through their responsibilities so that they are highly satisfied with their current job whereas 40.63% private bank officers have said that they are always able to achieve the professional goal through their responsibilities so that they are highly satisfied with their current job. On the other hand, 32.29% public officers have told that they are sometimes able to achieve the professional goal through their responsibilities so that they are satisfied with their current job whereas 33.85% private bank officers have stated that they are sometimes able to achieve the professional goal

through their responsibilities so that they are satisfied with their current job. Lastly, 38.65% public officers have opined that they are never be able to achieve the professional goal through their responsibilities so that they are dissatisfied with their current job whereas 25.52% private bank officers have expressed that they are never be able to achieve the professional goal through their responsibilities so that they are dissatisfied with their current job.

Result: From the above discussion on responsibilities to achieve the goal and overall job satisfaction of the two types of bank officers, it is clear that both the the public and bank officers are significantly satisfied with their current job and at the same time, their level of satisfaction is nearly similar on the issue: responsibilities to achieve the goal.

Table 5.88: Cross tabulation on the impact of performed responsibilities and the overall job satisfaction of the public and private commercial bank officers

			Impact of Performed Responsibilities		Total
			Public	Private	
Job Satisfaction	Highly obstructive	Count	15	11	26
		%	7.81%	5.73%	6.77%
	Obstructive	Count	29	27	56
		%	15.10%	14.06%	14.58%
	Common	Count	31	33	64
		%	16.15%	17.19%	16.67%
	Supportive	Count	47	42	89
		%	24.48%	21.88%	23.18%
	Highly supportive	Count	70	79	149
		%	36.46%	41.14%	38.80%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.88) exhibits the opinion of the bank officers on the impact of performed responsibilities and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 36.46% public bank officers have expressed that their performed responsibilities is highly supportive to them for achieving the goal of the organization as well as for their overall job satisfaction whereas only 41.14% private bank officers have said same. Then, 24.48% public bank officers have told that their performed responsibilities are supportive to them whereas 21.88% private bank officers have stated same. Again, 16.15% public bank officers have opined that their performed responsibilities are common to them whereas only 17.19% private bank officers have expressed same. After that, 15.10% public bank officers have said that their performed responsibilities

are obstructive to them whereas only 14.06% private bank officers have told same. Lastly, 7.81% public bank officers have stated that their performed responsibilities are highly obstructive to them whereas only 5.73% private bank officers have opined same.

Result: Analyzing the opinion of the bank officers on the impact of performed responsibilities and the overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with the impact of performed responsibilities for their job satisfaction. Now, it is clear that their performed responsibilities play a positive impact on both public and private bank officers for their overall job satisfaction.

Table 5.89: Chi-square test between the impacts of performed responsibilities and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.791	4	.001
Likelihood Ratio	34.335	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the impact of performed responsibilities and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.89) has been applied to find out the association between the impact of performed responsibilities and the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.791 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: impact of performed responsibilities and overall job satisfaction of public and private commercial bank officers.

Figure 5.33: Graph chart on interpersonal behavior with the colleagues and overall job satisfaction of the public and private commercial bank officers

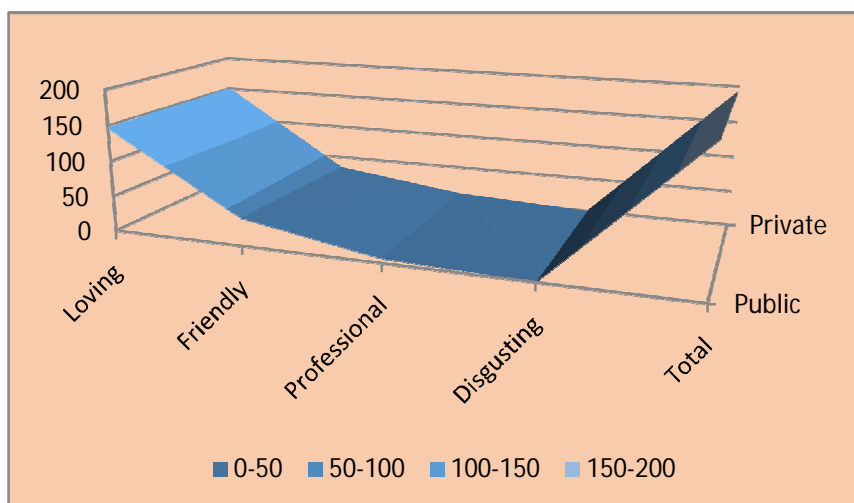


Figure (5.33) exhibits the opinion of the bank officers on interpersonal behavior with the colleagues and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 145 (75.52%) public bank officers have said that they are competent to conduct loving behavior with their colleagues for their overall job satisfaction whereas maximum 153 (79.69%) private bank officers have told same. Then, 41 (21.35%) public bank officers have opined that they are competent to conduct friendly behavior with their colleagues for their overall job satisfaction whereas 35 (18.23%) private bank officers have stated same. Again, 6 (3.13%) public bank officers have expressed that they are competent to conduct professional behavior with their colleagues for their overall job satisfaction whereas 4 (2.08%) private bank officers have said same. Lastly, none of any bank officer either public or private has said that they conduct any disgusting behavior with their colleagues.

Result: Analyzing the opinion of the bank officers on interpersonal behavior with the colleagues and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with the behavior of their colleagues for their job satisfaction.

Table 5.90: Cross tabulation on the impact of internal human relation on performance and the overall job satisfaction of the public and private commercial bank officers

			Impact of Internal Human Relation on Performance		Total
			Public	Private	
Overall job satisfaction	Always	Count	148	151	299
		%	77.08%	78.65%	77.86%
	Sometimes	Count	36	38	74
		%	18.75%	19.79%	19.27%
	Never	Count	8	3	11
		%	4.17%	1.56%	2.87%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.90) exhibits the opinion of the bank officers on the impact of internal human relation on performance and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 77.08% public officers have expressed that their internal human relation always instigates their performance to achieve the professional goal through their responsibilities so that they are highly satisfied with their current job whereas maximum 78.65% private bank officers have said same. On the other hand, 18.75% public officers have told that their internal human relation sometimes instigates their performance whereas 19.79% private bank officers have opined same. Lastly, only 4.17% public officers have stated that their internal human relation never instigates their performance whereas 1.56% private bank officers have expressed same.

Result: From the above discussion on the impact of internal human relation on performance and the overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly satisfied with their internal human relation that instigates their performance to achieve the professional goal through their responsibilities so that they are highly satisfied with their current job.

Table 5.91: Cross tabulation on attained human relation and overall job satisfaction of the public and private commercial bank officers

			Attained Human Relation		Total
			Public	Private	
Job Satisfaction	Highly obstructive	Count	7	6	13
		%	3.65%	3.13%	3.39%
	Obstructive	Count	10	9	19
		%	5.21%	4.69%	4.95%
	Common	Count	12	11	23
		%	6.25%	5.73%	5.99%
	Supportive	Count	37	35	72
		%	19.27%	18.23%	18.75%
	Highly supportive	Count	126	131	257
	%	65.62%	68.22%	66.92%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.91) exhibits the opinion of the bank officers on attained human relation and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 65.62% public bank officers have expressed that their attained human relation is highly supportive to them for achieving the goal of the organization as well as for their overall job satisfaction whereas maximum 68.22% private bank officers have said same. Then, 19.27% public bank officers have stated that their attained human relation is supportive whereas 18.23% private bank officers have told same. Again, 6.25% public bank officers have opined that their attained human relation is common to them whereas only 5.73% private bank officers have expressed same. After that, 5.21% public bank officers have said that their attained human relation is obstructive to them whereas 4.69% private bank officers have stated same. Lastly, only 3.63% public bank officers have opined that their performed responsibilities are highly obstructive to them whereas only 3.13% private bank officers have stated same.

Result: Analyzing the opinion of the bank officers on attained human relation and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with the attained human relation for their job satisfaction. Now, it is clear that their attained human relation plays a positive impact on both the public and private bank officers for their overall job satisfaction.

Table 5.92: Chi-square test between attained human relation and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.357	4	.001
Likelihood Ratio	31.853	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between attained human relation and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.92) has been applied to find out the association between attained human relation and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.357 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: attained human relation and overall job satisfaction of public and private commercial bank officers.

Figure 5.34: Graph chart on effective communication with the stakeholders and overall job satisfaction of the public and private commercial bank officers

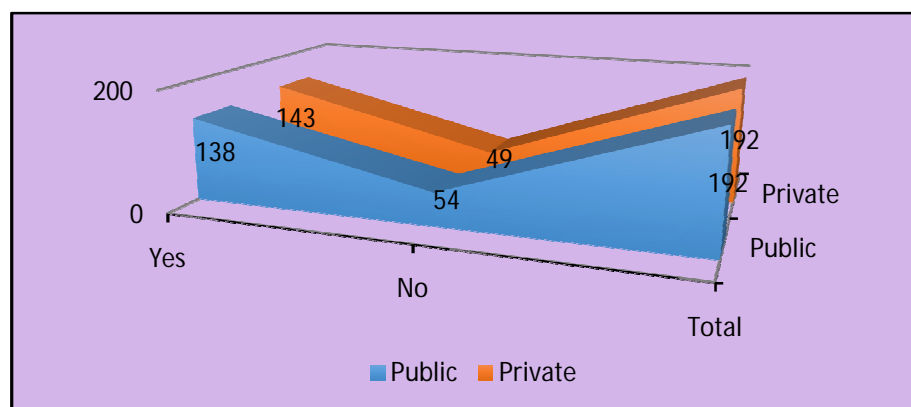


Figure (5.34) exhibits the opinion of the bank officers on effective communication with the stakeholders and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 161 (83.85%) public bank officers have expressed that they are capable to make effective communication with the stakeholders on any professional purpose as well as for their overall job satisfaction whereas maximum 166 (86.46%) private bank officers have said same. On the other hand, only 31 (16.15%) public bank officers have

told that they are not capable whereas only 26 (13.54%) private bank officers have opined same.

Result: Analyzing the opinion of the bank officers on effective communication with the stakeholders and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with their effective communication with the stakeholders related to their profession and overall their job satisfaction.

Table 5.93: Cross tabulation on the communication of higher authority with all professionals and the overall job satisfaction of the public and private commercial bank officers

			Communication of Higher Authority with all Professionals		Total
			Public	Private	
Overall job satisfaction	Respectfully	Count	147	151	298
		%	76.56%	78.64%	77.60%
	Cordially	Count	39	33	72
		%	20.31%	17.19%	18.75%
	Professionally	Count	6	8	14
		%	3.13%	4.17%	3.65%
	Nominally	Count	0	0	0
	%	0%	0%	0%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.93) exhibits the opinion of the bank officers on the communication of higher authority with all professionals and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 76.56% public bank officers have said that their higher authority is very much respectful to make good communication while delivering the management decision as they pass on to them as legitimate power for their overall job satisfaction whereas maximum 78.64% private bank officers have said same. Then, 20.31% public bank officers have expressed that their higher authority is very much cordial to make good communication whereas 17.19% private bank officers have stated same. Again, only 3.13% public bank officers have opined that their higher authority is very much professional whereas only 4.17% private bank officers have told same. Lastly, none of the bank officers have said that their higher authority shows any nominal attitude at the time of communication with the subordinates.

Result: Analyzing the opinion of the bank officers on the communication of higher authority with all professionals and the overall job satisfaction, it is sure that both the

public and private bank officers are very much satisfied with the management authority of their banks and at the same time both the public and private bank officers are significantly more satisfied with the management authority for overall job satisfaction.

Table 5.94: Cross tabulation on internal communication system and overall job satisfaction of the public and private commercial bank officers

		Internal Communication System		Total	
		Public	Private		
Job Satisfaction	Highly dissatisfied	Count	16	6	22
		%	8.33%	3.13%	5.73%
	Dissatisfied	Count	30	25	55
		%	15.63%	13.02%	14.32%
	Usual	Count	29	23	52
		%	15.10%	11.97%	13.54%
	Satisfied	Count	36	33	69
		%	18.75%	17.19%	17.97%
	Highly satisfied	Count	81	105	186
		%	42.19%	54.69%	48.44%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.94) exhibits the opinion of the bank officers on internal communication system and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 42.19% public bank officers have expressed that they are highly satisfied with the internal communication system of their bank for their overall job satisfaction whereas maximum 54.69% private bank officers have said same. Then, 18.75% public bank officers have told that they are satisfied whereas 17.19% private bank officers have stated same. Again, 15.10% public bank officers have opined that they are usual whereas 11.97% private bank officers have expressed same. After that, 15.63% public bank officers have said that they are dissatisfied whereas maximum 13.02% private bank officers have told same. Lastly, 8.33% public bank officers have stated that they are highly dissatisfied whereas only 3.13% private bank officers have opined same.

Result: Analyzing the opinion of the bank officers on overall internal communication system and overall job satisfaction, it is sure that the private bank officers are significantly more pleased with the overall internal communication system for their job satisfaction than the public bank officers.

Table 5.95: Chi-square test between internal communication system and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.764	4	.001
Likelihood Ratio	34.255	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between internal communication system and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.95) has been applied to find out the association between overall internal communication system and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.764 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall internal communication system and overall job satisfaction of public and private commercial bank officers.

Figure 5.35: Graph chart on the level of performance according to designation and the overall job satisfaction of the public and private commercial bank officers

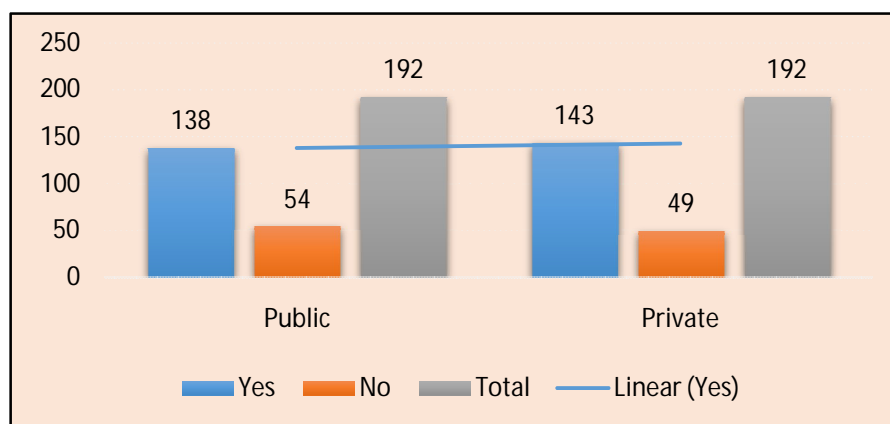


Figure (5.35) exhibits the opinion of the bank officers on the level of performance according to designation and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 138 (71.88%) public bank officers have expressed that they have reached at the highest levels of performance according to their designation so that they are very much satisfied with their current job whereas maximum 143 (74.48%) private bank officers have same. On the other hand, 54 (28.12%) public bank officers have told that

they have not reached at the highest levels of performance according to their designation so that they are not satisfied with their current job whereas 49 (25.52%) private bank officers have stated same.

Result: Analyzing the opinion of the bank officers on the level of performance according to designation and the overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with their level of performance according to designation for their overall job satisfaction.

Table 5.96: Cross tabulation on the adequacy of professional skill and the overall job satisfaction of the public and private commercial bank officers

			Adequacy of Professional Skill		Total
			Public	Private	
Overall job satisfaction	Adequate	Count	108	120	228
		%	56.25%	62.50%	59.38%
	General	Count	48	55	103
		%	25.00%	28.65%	26.82%
	Scanty	Count	36	17	53
		%	18.75%	8.85%	13.80%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.96) exhibits the opinion of the bank officers on the adequacy of professional skill and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 56.25% public officers have expressed that they have adequate professional skill to achieve defined objectives given by the bank authority so that they are highly satisfied with their current job whereas maximum 62.50% private bank officers have said same. On the other hand, 25.00% public officers have stated that they have general professional skill to achieve defined objectives whereas 28.65% private bank officers have told same. Lastly, 18.75% public bank officers have opined that their professional skill is not sufficient to achieve defined objectives whereas 8.85% private bank officers have said same.

Result: From the above discussion on the adequacy of professional skill and the overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly satisfied with their professional skill to achieve defined objectives given by the bank authority.

Table 5.97: Cross tabulation on gained professional skill and overall job satisfaction of the public and private commercial bank officers

			Gained Professional Skill		Total
			Public	Private	
Job Satisfaction	Strongly reduction	Count	12	11	23
		%	6.25%	5.72%	5.99%
	Reduction	Count	11	13	24
		%	5.73%	6.78%	6.25%
	Unbothered	Count	8	9	17
		%	4.17%	4.69%	4.43%
	Expansion	Count	32	24	56
		%	16.66%	12.50%	14.58%
	Strongly expansion	Count	129	135	264
%		67.19%	70.31%	68.75%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.97) exhibits the opinion of the bank officers on gained professional skill and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 67.19% public bank officers have expressed that their gained professional skill strongly expand their proficiency so that they are highly satisfied with their present job whereas maximum 70.31% private bank officers have said same. Then, 16.66% public bank officers have told that their gained professional skill expand their proficiency whereas 12.50% private bank officers have opined same. Again, 4.17% public bank officers have stated that their gained professional skill is unbothered whereas 4.69% private bank officers have expressed same. After that, 5.73% public bank officers have said that their gained professional skill reduce their proficiency so that they are dissatisfied with their present job whereas 6.78% private bank officers have told same. Lastly, 6.25% public bank officers have opined that their gained professional skill strongly reduce their proficiency so that they are highly dissatisfied with their present job whereas maximum 5.72% private bank officers have stated same.

Result: Analyzing the opinion of the bank officers on gained professional skill and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with their gained professional skill for their overall job satisfaction.

Table 5.98: Chi-square test between gained professional skill and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.358	4	.001
Likelihood Ratio	30.871	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between gained professional skill and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.98) has been applied to find out the association between gained professional skill and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 30.358 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: gained professional skill and overall job satisfaction of public and private commercial bank officers.

Table 5.99: Cross tabulation on overall office management and overall job satisfaction of the public and private commercial bank officers

		Overall Office Management		Total	
		Public	Private		
Job Satisfaction	Highly dissatisfied	Count	18	13	31
		%	9.38%	6.77%	8.07%
	Dissatisfied	Count	15	11	26
		%	7.81%	5.73%	6.77%
	Usual	Count	12	9	21
		%	6.25%	4.69%	5.47%
	Satisfied	Count	45	24	69
		%	23.44%	12.50%	17.97%
	Highly satisfied	Count	102	135	237
		%	53.12%	70.31%	61.72%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.99) exhibits the opinion of the bank officers on overall office management and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 53.12% public bank officers have expressed that they are highly satisfied with the overall office management of their bank for their overall job satisfaction whereas maximum 70.31% private bank officers have said same. Then, 23.44% public bank

officers have told that they are satisfied with the overall office management whereas 12.50% private bank officers have stated same. Again, 6.25% public bank officers have opined that they are usual with the overall office management whereas 4.69% private bank officers have expressed same. After that, 7.81% public bank officers have said that they are dissatisfied with the overall office management whereas 5.73% private bank officers have told same. Lastly, 9.38% public bank officers have opined that they are highly dissatisfied with the overall office management whereas only 6.77% private bank officers have stated same.

Result: Analyzing the opinion of the bank officers on overall office management and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with the overall office management of their bank but the private bank officers are comparatively more satisfied with the overall office management of the bank than the public bank officers.

Table 5.100: Chi-square test between overall office management and overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.447	4	.001
Likelihood Ratio	31.895	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between overall office management and overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.100) has been applied to find out the association between overall office management and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.447 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall office management and overall job satisfaction of public and private commercial bank officers.

Assessment of job satisfaction on personal issues that you have achieved from your professional and social life

Table 5.101: Cross tabulation on moral values and overall job satisfaction of the public and private commercial bank officers

			Moral Values		Total
			Public	Private	
Overall job satisfaction	Moderately	Count	112	125	237
		%	58.33%	65.10%	61.72%
	Usually	Count	55	49	104
		%	28.65%	25.52%	27.08%
	Lowly	Count	25	18	43
		%	13.02%	9.38%	11.20%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.101) exhibits the opinion of the bank officers on moral values and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 58.33% public officers have expressed that the moral values acquired by their professionalism moderately instigate their job satisfaction whereas maximum 65.10% private bank officers have said same. On the other hand, 28.65% public officers have told that the moral values acquired by their professionalism usually instigate their job satisfaction whereas 25.52% private bank officers have opined same. Lastly, 13.02% public officers have stated that the moral values acquired by their professionalism lowly instigate their job satisfaction whereas 9.38% private bank officers have told same.

Result: From the above discussion on moral values and overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly satisfied with the moral values acquired by their professionalism for their overall job satisfaction.

Figure 5.36: Graph chart on the application of moral values in professional activities and the overall job satisfaction of the public and private commercial bank officers

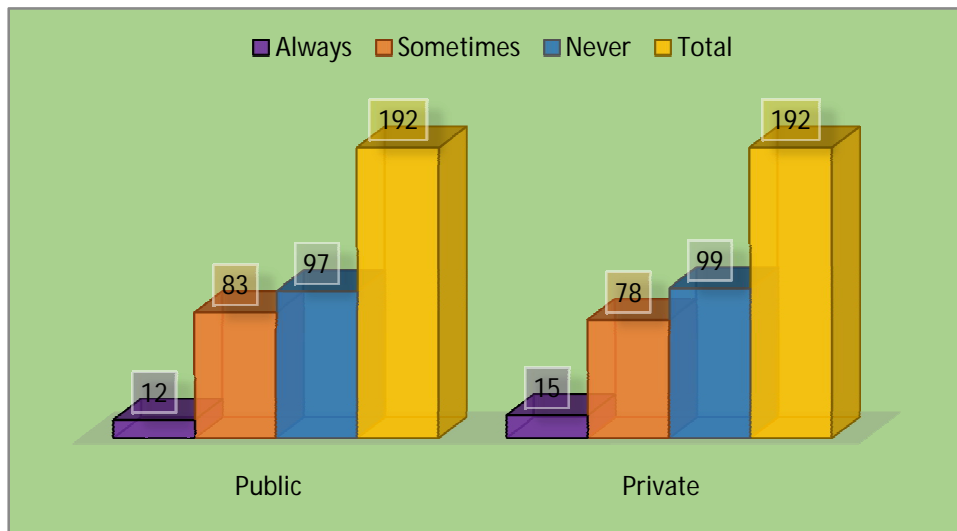


Figure (5.36) exhibits the opinion of the bank officers on the application of moral values in professional activities and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 53.13% public officers have expressed that they are always able to apply the moral values acquired by their professionalism to instigate their job satisfaction whereas 54.69% private bank officers have said same. On the other hand, 28.13% public bank officers have told that they are sometimes able to apply the moral values whereas 25.00% private bank officers have opined same. Lastly, 18.74% public bank officers have stated that they are never be able to apply the moral values whereas 20.31% private bank officers have expressed same.

Result: From the above discussion on the application of moral values in professional activities and the overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly satisfied with the application of moral values in their professional activities for their overall job satisfaction.

Table 5.102: Cross tabulation on the initiation of achieved moral values and the overall job satisfaction of the public and private commercial bank officers

			Initiation of achieved Moral Values		Total
			Public	Private	
Job Satisfaction	Highly dissatisfied	Count	18	28	46
		%	9.38%	14.58%	11.98%
	Dissatisfied	Count	20	12	32
		%	10.42%	6.25%	8.33%
	Usual	Count	19	17	36
		%	9.90%	8.85%	9.37%
	Satisfied	Count	35	32	67
		%	18.22%	16.67%	17.45%
	Highly satisfied	Count	100	103	203
	%	52.08%	53.65%	52.87%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.102) exhibits the opinion of the bank officers on the initiation of achieved moral values and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 52.08% public bank officers have expressed that they are able enough to initiate their achieved moral values in their professional activities and so they are highly satisfied with their job whereas 53.65% private bank officers have said same. Then, 18.22% public bank officers have told that they are able to initiate their achieved moral values whereas 16.67% private bank officers have stated same. Again, 9.90% public bank officers have opined that they are usual to initiate their achieved moral values whereas 8.85% private bank officers have expressed same. After that, 10.42% public bank officers have said that they are unable to initiate their achieved moral values whereas 6.25% private bank officers have opined same. Lastly, 9.38% public bank officers have stated that they are unable enough to initiate their achieved moral values whereas 14.58% private bank officers have told same.

Result: Analyzing the opinion of the bank officers on the initiation of achieved moral values and the overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied for the initiation of achieved moral values in their professional activities.

Table 5.103: Chi-square test between the initiations of achieved moral values and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.115	4	.001
Likelihood Ratio	32.621	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the initiation of achieved moral values and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.103) has been applied to find out the association between initiation of achieved moral values and overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.115 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: initiation of achieved moral values and overall job satisfaction of public and private commercial bank officers.

Table 5.104: Cross tabulation on creativity in professional tasks and overall job satisfaction of the public and private commercial bank officers

			Creativity in Professional Tasks		Total
			Public	Private	
Overall job satisfaction	Always	Count	12	15	27
		%	6.25%	7.81%	7.03%
	Sometimes	Count	83	78	161
		%	43.23%	40.63%	41.93%
	Never	Count	97	99	196
		%	50.52%	51.56%	51.04%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.104) exhibits the opinion of the bank officers on creativity in professional task and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 50.52% public officers have expressed that they have never got any scope to apply their creativity in any professional task as a result they are highly dissatisfied on the issue of creativity for their overall job satisfaction. Similarly, maximum 51.56% private officers have said same. On the other hand, 43.23% public officers have told

that they have sometimes got some scopes to apply their creativity; similarly 40.63% private officers have opined same. Lastly, only 6.25% public officers have stated that they have always got scopes to apply their creativity. Similarly, 7.81% private officers have said same.

Result: From the above discussion on creativity in professional task sand overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly dissatisfied with the scope of applying creativity in their professional tasks for their overall job satisfaction.

Figure 5.37: Graph chart on the evaluation of creativity as performance and the overall job satisfaction of the public and private commercial bank officers

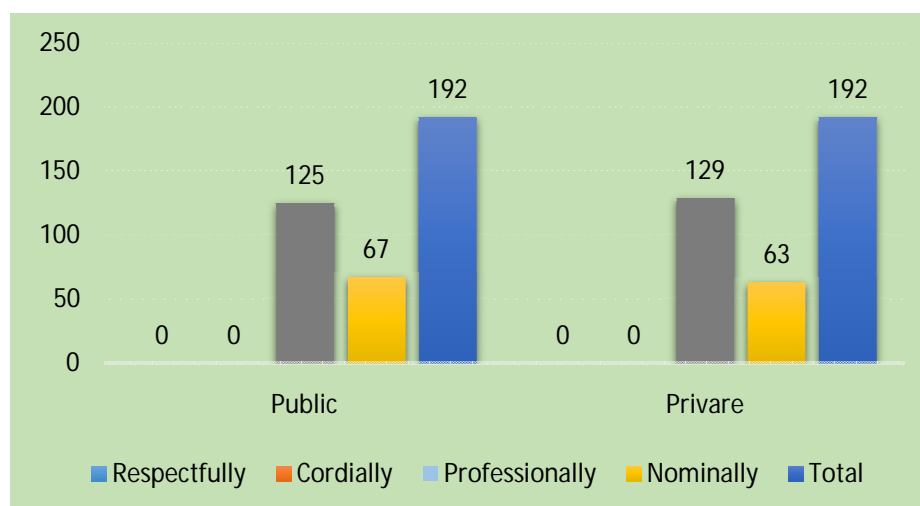


Figure (5.37) exhibits the opinion of the bank officers on the evaluation of creativity as performance and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), nobody of any bank has said that their higher authority accepts their creativity respectfully or cordially. Then, 65.10% public officers have expressed that their higher authority accepts their creativity professionally whereas 67.19% private bank officers have stated that their higher authority accepts their creativity professionally. On the other hand, 34.90% public officers have told that their higher authority accepts their creativity nominally whereas 32.81% private bank officers have opined that their higher authority accepts their creativity nominally.

Result: From the above discussion on the evaluation of creativity as performance and overall job satisfaction of the two types of bank officers, it is clear that both the public

and private bank officers are significantly context with the evaluation of their creativity as performance for their overall job satisfaction.

Table 5.105: Cross tabulation on the conformation of gained creativity and the overall job satisfaction of the public and private commercial bank officers

			Conformation of Gained Creativity		Total
			Public	Private	
Job Satisfaction	Strongly reduce	Count	134	141	275
		%	69.79%	73.44%	71.61%
	Reduce	Count	38	29	67
		%	19.79%	15.10%	17.45%
	Usual	Count	20	22	42
		%	10.42%	11.46%	10.94%
	Expand	Count	0	0	0
		%	0%	0%	0%
	Strongly expand	Count	0	0	0
	%	0%	0%	0%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.105) exhibits the opinion of the bank officers on the conformation of gained creativity and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), nobody of any bank has said that their higher authority accepts their creativity respectfully or cordially. As a result, both of the public and private bank officers have not any scope to conform their gained creativity for professional purpose. On the other hand, maximum 69.79% public bank officers as well as maximum 73.44% private bank officers have expressed that lacking of scope of conformation of their gained creativity highly reduce their job satisfaction. Then, 19.79% public bank officers as well as 15.10% private bank officers have expressed that lacking of scope of conformation of their gained creativity reduce their job satisfaction. Lastly, 10.42% public bank officers as well as 11.46% private bank officers have opined that they have some sorts of scope of conformation of their gained creativity in their professional activities which bears a less content of job satisfaction.

Result: Analyzing the opinion of the bank officers on the conformation of gained creativity and the overall job satisfaction, it is sure that both the public and private bank officers are significantly dissatisfied as there is a lack of scope of conformation of their gained creativity. Under this circumstance, the conformation of gained creativity has not played any effective role for their overall job satisfaction.

Table 5.106: Chi-square test between the conformation of gained creativity and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.357	4	.001
Likelihood Ratio	8.259	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the conformation of gained creativity and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.106) has been applied to find out the association between the conformation of gained creativity and the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 8.357 which is smaller than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is smaller than the table value, the null hypothesis is accepted and it is inferred that there is no significant association between the two variables: conformation of gained creativity and overall job satisfaction of public and private commercial bank officers.

Table 5.107: Cross tabulation on the delineation of social status as banker and the overall job satisfaction of the public and private commercial bank officers

			Delineation of Social Status as Banker		Total
			Public	Private	
Overall Job Satisfaction	Prideful	Count	161	165	326
		%	83.85%	85.94%	84.89%
	Powerful	Count	9	6	15
		%	4.69%	3.13%	3.91%
	Usual	Count	22	21	43
		%	11.46%	10.93%	11.20%
	Ashamed	Count	0	0	0
		%	0%	0%	0%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.107) exhibits the opinion of the bank officers on the delineation of social status as banker and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 83.85% public bank officers have said that they feel proud as a banker and at the same time they are very much satisfied with the social status they belong for their overall job satisfaction whereas maximum 85.94% private bank officers have opined same. Then, only 4.69% public bank officers have stated that they seem themselves

powerful whereas only 3.13% private bank officers have expressed same. Again, 11.46% public bank officers have told that they feel usual whereas maximum 10.93% private bank officers have said same. Lastly, none of the bank officer has stated that they feel ashamed as a banker and at the same time they are not satisfied with the social status they belong to their overall job satisfaction.

Result: Analyzing the opinion of the bank officers on the delineation of social status as banker and the overall job satisfaction, it is sure that both public and private bank officers are very much satisfied for the delineation of social status as a banker and at the same time both the public and private bank officers are significantly satisfied with the social status they belong as well as for overall job satisfaction.

Figure 5.38: Graph chart on the acceptance of society as a banker and the overall job satisfaction of the public and private commercial bank officers

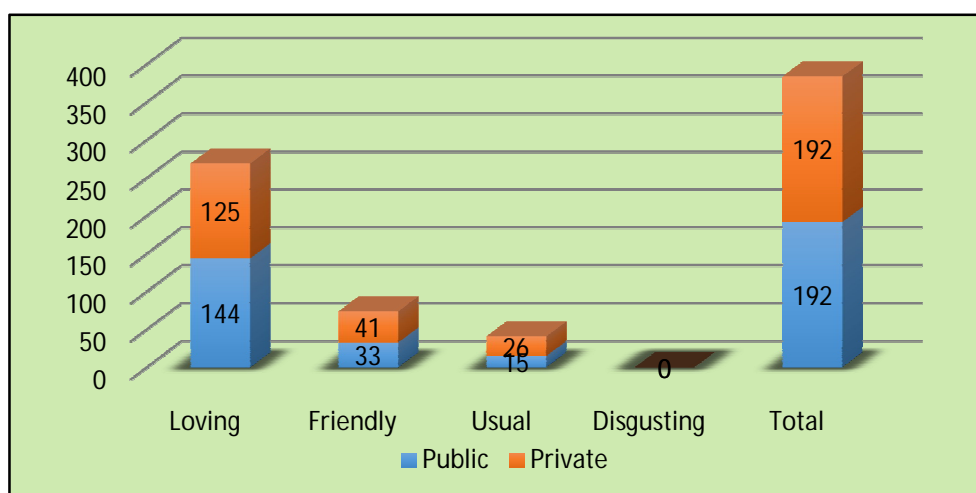


Figure (5.38) exhibits the opinion of the bank officers on the acceptance of society as a banker and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), maximum 75.00% public officers have expressed that the society has showed loving attitude to their social status as a banker and at the same time they are very proud belonging the social status for their overall job satisfaction. Similarly, maximum 65.10% private officers have opined same. On the other hand, 17.19% public officers have stated that the society has showed friendly attitude to their social status. Similarly, 21.35% private officers have told same. Again, only 7.81% public officers have said that the society has showed usual attitude to their social status as a banker. Similarly, 13.55% private officers have expressed same. Lastly, no officer of any bank either

public or private has opined that the society has showed any disgusting attitude to their social status as a banker.

Result: From the above discussion on the acceptance of society as banker and overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly satisfied with the social status they belong as a banker.

Table 5.108: Cross tabulation on the impact of professional dignity and the overall job satisfaction of the public and private commercial bank officers

			Impact of Professional Dignity		Total
			Public	Private	
Job Satisfaction	Strongly reduction	Count	0	15	15
		%	0%	7.81%	3.90%
	Reduction	Count	6	12	18
		%	3.13%	6.25%	4.69%
	Unbothered	Count	11	9	20
		%	5.73%	4.69%	5.21%
	Expansion	Count	38	35	73
		%	19.79%	18.23%	19.01%
	Strongly expansion	Count	137	121	258
		%	71.35%	63.02%	67.19%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.108) exhibits the opinion of the bank officers on the impact of professional dignity and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 71.35% public bank officers have stated that their professional dignity achieved as a banker greatly increase their job satisfaction whereas 63.02% private bank officers have opined same. Then, 19.79% public bank officers have told that their professional dignity achieved as a banker enhance their job satisfaction whereas 18.23% private bank officers have opined same. Again, 5.73% public bank officers have stated that their professional dignity achieved as a banker has a neutral impact on their job satisfaction whereas 4.69% private bank officers have said same. After that, 3.13% public bank officers have told that their professional dignity achieved as a banker reduce their job satisfaction whereas 6.25% private bank officers have opined same. Lastly, nobody of the public bank officers have stated that their professional dignity achieved as a banker strongly reduce their job satisfaction whereas 7.81% private bank officers have expressed same.

Result: Analyzing the opinion of the bank officers on the impact of professional dignity and overall job satisfaction, it is sure that both the public and private bank

officers are significantly satisfied with their professional dignity achieved as a banker for their overall job satisfaction.

Table 5.109: Chi-square test between the impact of professional dignity and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.729	4	.001
Likelihood Ratio	32.228	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the impact of professional dignity and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.109) has been applied to find out the association between the impact of professional dignity and the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.729 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: impact of professional dignity and overall job satisfaction of public and private commercial bank officers.

Table 5.110: Cross tabulation on the freedom of performance and the overall job satisfaction of the public and private commercial bank officers

			Freedom of Performance		Total
			Public	Private	
Overall job satisfaction	Always	Count	85	79	164
		%	44.27%	41.15%	42.71%
	Sometimes	Count	60	55	115
		%	31.25%	28.65%	29.95%
Never	Count	47	58	105	
	%	24.48%	30.20%	27.34%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.110) exhibits the opinion of the bank officers on the freedom of performance and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 44.27% public officers have opined that they have always got scope to apply their freedom in their professional task and as a result they are highly satisfied on the issue of freedom for their overall job satisfaction. Similarly, 41.15% private officers have

told same. On the other hand, 31.25% public officers have stated that they have sometimes got scope to apply their freedom. Similarly, 41.15% private officers have expressed same. Lastly, 24.48% public bank officers have said that they have never got any scope to apply their freedom. Similarly, 30.20% private officers have expressed same.

Result: From the above discussion on freedom of performance and overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly dissatisfied with the scope of applying freedom in their professional tasks for their overall job satisfaction but their level of satisfaction is not significantly very high.

Figure 5.39: Graph chart on the impact of professional rules and regulations on freedom and overall job satisfaction of the public and private commercial bank officers

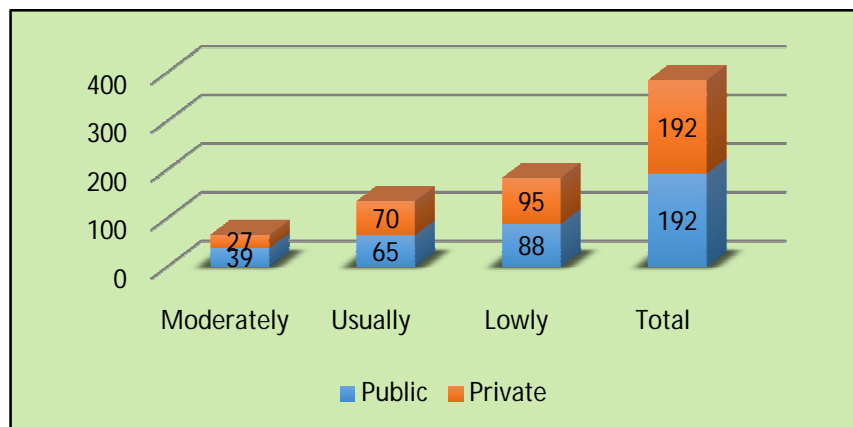


Figure (5.39) exhibits the opinion of the bank officers on the impact of professional rules and regulations on freedom and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 20.31% public officers have told that their professional rules and regulations moderately ensure their freedom in their professional task and as a result they are highly satisfied on the issue of freedom for their overall job satisfaction. Similarly, 14.06% public officers have told same. On the other hand, 33.85% public officers have opined that their professional rules and regulations usually ensure their freedom. Similarly, 36.46% public officers have expressed same. Lastly 45.84% public officers have stated that their professional rules and regulations lowly ensure their freedom. Similarly, 49.48% public officers have told same.

Result: From the above discussion on the impact of professional rules and regulations on freedom and the overall job satisfaction of the two types of bank officers, it is clear that both the public and bank officers are significantly dissatisfied with the scope of applying freedom in their professional tasks for their overall job satisfaction.

Table 5.111: Cross tabulation on the stabilization of freedom or work and the overall job satisfaction of the public and private commercial bank officers

			Stabilization of Freedom of Work		Total
			Public	Private	
Job Satisfaction	Strongly reduction	Count	86	93	179
		%	44.79%	48.44%	46.61%
	Reduction	Count	31	35	66
		%	16.15%	18.23%	17.19%
	Unbothered	Count	11	13	24
		%	5.73%	6.77%	6.25%
	Expansion	Count	25	22	47
		%	13.02%	11.46%	12.24%
	Strongly expansion	Count	39	29	68
		%	20.31%	15.10%	17.71%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.111) exhibits the opinion of the bank officers on the stabilization of freedom of work and the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 44.79% public officers have said that they have not got any scope to apply their freedom in their professional task and as a result their scope of freedom of work strongly reduce their overall job satisfaction. Similarly, 48.44% private officers have told same. Then, 16.15% public officers have opined their scope of freedom of work reduce their overall job satisfaction. Similarly, 18.23% private officers have stated same. Again, 5.73% public officers have expressed that their scope of freedom of work remains unbothered. Similarly, 6.77% private officers have said same. After that, 13.02% public officers have opined that their scope of freedom of work expand their overall job satisfaction. Similarly, 11.46% private officers have stated same. Lastly, 20.31% public officers have opined that their scope of freedom of work strongly expand their overall job satisfaction. Similarly, 15.10% private officers have told same.

Result: Analyzing the opinion of the bank officers on the stabilization of freedom of work and the overall job satisfaction, it is sure that both the public and private bank

officers are significantly dissatisfied on the stabilization of freedom of work for their overall job satisfaction.

Table 5.112: Chi-square test between the stabilization of freedom of work and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.326	4	.000
Likelihood Ratio	30.857	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the stabilization of freedom of work and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.112) has been applied to find out the association between the stabilization of freedom of work and the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 30.326 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: stabilization of freedom of work and overall job satisfaction of public and private commercial bank officers.

Table 5.113: Cross tabulation on overall personal issues and overall job satisfaction of the public and private commercial bank officers

			Overall Personal Issues		Total
			Public	Private	
Job Satisfaction	Highly dissatisfied	Count	16	32	48
		%	8.33%	16.67%	12.50%
	Dissatisfied	Count	20	12	32
		%	10.42%	6.25%	8.33%
	Usual	Count	14	17	31
		%	7.29%	8.85%	8.07%
	Satisfied	Count	37	32	69
		%	19.27%	16.67%	17.97%
	Highly satisfied	Count	105	99	204
		%	54.69%	51.56%	53.13%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.113) exhibits the opinion of the bank officers on overall personal issues and overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 54.69% public bank officers have told that they are highly satisfied with their overall

personal issues for their overall job satisfaction whereas 53.65% private bank officers have same. Then, 19.27% public bank officers have opined that they are satisfied whereas 16.67% private bank officers have stated same. Again, 7.29% public bank officers have expressed that they are usual whereas 8.85% private bank officers have said same. After that, 10.42% public bank officers have opined that they are dissatisfied whereas 6.25% private bank officers have stated same. Lastly, 8.33% public bank officers have told that they are highly dissatisfied whereas 16.67% private bank officers have said same.

Result: Analyzing the opinion of the bank officers on the overall personal issues and overall job satisfaction, it is sure that both the public and private bank officers are significantly satisfied with their overall personal issues for their overall job satisfaction.

Table 5.114: Chi-square test between the overall personal issues and the overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.547	4	.001
Likelihood Ratio	33.999	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between the overall personal issues and the overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.114) has been applied to find out the association between the overall personal issues and the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.547 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: overall personal issues and overall job satisfaction of public and private commercial bank officers.

Comparison of Job Satisfaction Level between Public and Private Commercial Bank Officers

5.4 Comparison of Job Satisfaction Level between Public and Private Commercial Bank Officers Considering the Factors Related to Salary Package

The researcher has used one way ANOVA to compare the job satisfaction levels of public and private commercial bank officers considering the factors related to job satisfaction. A suitable comparative study has been done here by using the mean score difference of the opinions of public and private commercial bank officers.

First, the researcher has found out descriptive statistics (Mean and standard deviation) by using SPSS program. Then, ANOVA analysis has been conducted to use the F -statistic, which tests if the means of groups, formed by one independent variable or a combination of independent variables, are significantly different. The researcher has taken some hypothesis in order to find out the significance of mean difference of public and private commercial bank officers' opinions on job satisfaction and tests the hypothesis using statistical F -tests following P -value. The F -statistic calculates the ratio between the variance due to difference between groups and the error variance.

The following hypotheses have been furnished considering the factors related to salary package for job satisfaction:

1. H_0 : There is no significant difference between the job satisfaction level of the public and private bank officers regarding pay/compensation.
 H_1 : Public and private bank officers have a significant difference regarding pay/compensation for overall job satisfaction.
2. H_0 : There is no significant difference between the job satisfaction level of the public and private bank officers regarding promotion.
 H_1 : Public and private bank officers have a significant difference regarding promotion for overall job satisfaction.
3. H_0 : There is no significant difference between the job satisfaction level of Public and private bank officers regarding fringe benefits.
 H_1 : Public and private bank officers have a significant difference regarding fringe benefits for overall job satisfaction.

4. H_0 : There is no significant difference between the job satisfaction level of Public and private bank officers regarding contingent rewards.

H_1 : Public and private bank officers have a significant difference regarding contingent rewards for overall job satisfaction.

5. H_0 : There is no significant difference between the job satisfaction level of public and private bank regarding recognition.

H_1 : Public and private bank officers have a significant difference regarding recognition for overall job satisfaction.

A comparison between the opinions of public and private commercial bank officers on job satisfaction (Salary Package) has been established following *F*-test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.116. The researcher has conducted One way ANOVA test for testing the significance of the above mentioned hypothesis, whether they have been accepted or rejected.

Table 5.115: One way ANOVA analysis for Pay/ compensation

One way Pay/ compensation		ANOVA			
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	473.5843	4	118.396	27.18	.000
Within Groups	1650.9240	379	4.356		
Total	2124.5083	383			

The researcher has conducted One way ANOVA analysis for each of the variables of salary package (See Appendix: C) and furnished the following table 5.116 to show the comparison at a glance.

Table 5.116: Mean Difference Test on Job Satisfaction Index of Public and Private commercial Banks in Bangladesh considering the factors related to salary package

Variable	Salary package						
	Public		Private		Total Mean	Public-Private Comparison	
	Mean	SD	Mean	SD		F-test	Sig (α)
Pay / Compensation	1.84	1.36	3.61	1.43	2.73	27.18	.000
Promotion	3.17	1.38	3.22	1.32	3.20	2.52	.061
Fringe benefits	3.42	1.01	2.48	1.23	2.95	19.73	.001
Contingent rewards	2.38	1.33	3.12	1.24	2.75	17.56	.002
Recognition	2.15	1.11	2.91	1.16	2.53	21.45	.000
** F-test value & P value have been taken from One way ANOVA analysis (See Appendix: C, Table: 1 to 5)							

A comparison between the opinions of public and private commercial bank officers on salary package for their job satisfaction has been established following F test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.116. Among of 5 variables observed a total number of 4 factors have been found significantly different ($P < .05$). For the other one variable, there is no significant difference between the mean score of public and private bank officers. Among the factors, some were highly significant (Pay/compensation, Fringe benefits, Contingent rewards and Recognition). For each of the variables the P value is found to be $< .05$, which means the null hypothesis of difference between the score of public and private bank officers is rejected. So we can expect some disparity on the satisfaction between public and private bank officers. The similarities and dissimilarities are discussed below.

In response to the variable related to the overall job satisfaction 'Pay/compensation', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.61 > Public mean 1.84). This difference in their overall satisfaction is statistically significant ($F = 27.18$, $P \text{ value} = .000$). Hypothesis for having significant difference is accepted for this factor.

Interestingly, it is found that officers of both the public and private bank officers have responded highly positive to the statement 'Promotion' (Public mean 3.17; Private mean 3.22). There is no significant difference in their responses in the field ($F = 2.51$, $P \text{ value} = .061$). Both the groups of officers have showed higher satisfaction about the promotion opportunity they have got from the authority for their performance. Hypothesis for no difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Fringe benefits', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 3.42 > Private mean 2.48). This difference in their overall satisfaction is statistically significant ($F = 17.56$, $P \text{ value} = .001$). Hypothesis for having significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Contingent rewards', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.12 > Public mean

2.38). This difference in their overall satisfaction is statistically significant ($F = 19.73$, P value = .002). Hypothesis for having significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Recognition', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 2.91 > Public mean 2.15). This difference in their overall satisfaction is statistically significant ($F = 21.45$, P value = .000). Hypothesis for having significant difference is accepted for this factor.

Result: From the above discussion on the comparison of job satisfaction level between public and private commercial bank officers considering the factors related to salary package and the overall job satisfaction of the two types of bank officers, the following results have been found:

1. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding pay/compensation. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.61 > Public mean 1.84) responding to the variable related to the overall job satisfaction 'Pay/compensation'.
2. Null hypothesis is accepted so that there is no significant difference between the job satisfaction level of the public and private commercial bank officers regarding promotion. It is found that both the private bank officers are highly satisfied (Public mean 3.17; Private mean 3.22) responding to the variable related to the overall job satisfaction 'Promotion'.
3. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding fringe benefits. It is found that public bank officers are more satisfied than the private bank officers (Public mean 3.42 > Private mean 2.48) responding to the variable related to the overall job satisfaction 'Fringe benefits'.
4. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding contingent rewards. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.12 > Public mean 2.38) responding to the variable related to the overall job satisfaction 'Contingent rewards'.
5. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding

recognition. It is found that private bank officers are more satisfied than the public bank officers (Private mean 2.91 > Public mean 2.15) responding to the variable related to the overall job satisfaction 'Recognition'.

Table 5.117: Areas of higher and lower satisfaction for the public bank officers according to the order of score on salary package

Public Bank Officers					
Salary package					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Fringe benefits	3.42	1.01	Pay / Compensation	1.84	1.36
Promotion	3.17	1.38	Recognition	2.15	1.11
Contingent rewards	2.38	1.33			

Table (5.117) exhibits the areas of higher and lower satisfaction for the public bank officers according to the order of score on salary package.

Here, the result shows that public bank officers have the highest satisfaction with the fringe benefits they have got from their professional organization. Accordingly, other satisfactions are on promotion and contingent rewards. On the other hand, public bank officers have the lowest satisfaction on pay/compensation they have got as salary and recognition they have got from their higher authority as well as society.

Table 5.118: Areas of higher and lower satisfaction for the Private bank officers according to the order of score on salary package

Private Bank Officers					
Salary package					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Pay / Compensation	3.61	1.43	Fringe benefits	2.48	1.23
Promotion	3.22	1.32	Recognition	2.91	1.16
Contingent rewards	3.12	1.24			

Table (5.118) exhibits the areas of higher and lower satisfaction for the private bank officers according to the order of score on salary package.

Here, the result shows that public bank officers have the highest satisfaction with the pay/compensation they have got as salary from their professional organization. Accordingly, other satisfactions are on promotion and contingent rewards. On the other hand, public bank officers have the lowest satisfaction on fringe benefits they have got from their professional organization and recognition they have got from their higher authority as well as society.

5.5 Comparison of job satisfaction level between public and private commercial bank officers considering the factors related to work environment

The following hypotheses have been furnished considering the factors related to work environment for job satisfaction:

1. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding work place.
H₁: Public and private bank officers have a significant difference regarding work place for overall job satisfaction.
2. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding the nature of work.
H₁: Public and private bank officers have a significant difference regarding the nature of work for overall job satisfaction.
3. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding co-workers' behavior.
H₁: Public and private bank officers have a significant difference regarding co-workers' behavior for overall job satisfaction.
4. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding workload.
H₁: Public and private bank officers have a significant difference regarding workload for overall job satisfaction.
5. H₀: There is no significant difference between the job satisfaction level of public and private bank regarding work effort.
H₁: Public and private bank officers have a significant difference regarding work effort for overall job satisfaction.
6. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding self-expression.
H₁: Public and private bank officers have a significant difference regarding self-expression for overall job satisfaction.
7. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding organizational rules & regulation.
H₁: Public and private bank officers have a significant difference regarding organizational rules & regulation for overall job satisfaction.

8. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding organization's reputation.
H₁: Public and private bank officers have a significant difference regarding organization's reputation for overall job satisfaction.
9. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding logistics support.
H₁: Public and private bank officers have a significant difference regarding logistics support for overall job satisfaction.
10. H₀: There is no significant difference between the job satisfaction level of public and private bank regarding job involvement.
H₁: Public and private bank officers have a significant difference regarding job involvement for overall job satisfaction.
11. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding organizational commitment.
H₁: Public and private bank officers have a significant difference regarding organizational commitment for overall job satisfaction.
12. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding opportunity for promotion.
H₁: Public and private bank officers have a significant difference regarding opportunity for promotion for overall job satisfaction.
13. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding communication.
H₁: Public and private bank officers have a significant difference regarding communication for overall job satisfaction.
14. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding training.
H₁: Public and private bank officers have a significant difference regarding training for overall job satisfaction.
15. H₀: There is no significant difference between the job satisfaction level of public and private bank regarding degree of burnout.
H₁: Public and private bank officers have a significant difference regarding degree of burnout for overall job satisfaction.

A comparison between the opinions of Public and Private commercial bank officers on job satisfaction (Work Environment) has been established following *F*-test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.120. The researcher has conducted One way ANOVA test for testing the significance of the above mentioned hypothesis whether, they have been accepted or rejected.

Table 5.119: One way ANOVA analysis for Work Place

One way
Work Place ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	568.1918	4	142.0479	29.15	.000
Within Groups	1846.867	379	4.873		
Total	2415.0588	383			

The researcher conducted One way ANOVA analysis for each for the variables of Work Environment (See Appendix: C) and furnished the following table 5.120 to show the comparison at a glance.

Table 5.120: Mean Difference Test on Job Satisfaction Index of Public and Private commercial Banks in Bangladesh considering the factors related to work environment

Work Environment							
Variable	Public		Private		Total Mean	Public-Private Comparison	
	Mean	SD	Mean	SD		F test	Sig (α)
Work place	3.31	1.48	3.78	1.22	3.54	29.15	.000
Nature of work	2.98	1.33	3.27	1.11	3.12	31.46	.001
Co-workers behavior	3.25	1.45	3.46	1.15	3.35	27.09	.000
Workload	3.56	1.59	2.88	2.01	3.22	32.06	.001
Work effort	2.59	1.16	3.71	1.03	3.15	28.77	.000
Self-Expression	3.51	1.42	3.58	1.39	3.54	37.89	.000
Organizational rules & regulation	2.97	1.33	3.38	0.98	3.17	42.15	.000
Organization's reputation	4.12	1.84	2.87	2.01	3.49	36.36	.000
Logistics support	3.11	1.39	3.25	1.23	3.18	29.91	.003
Job Involvement	3.26	1.46	3.49	1.22	3.37	28.73	.000
Organizational Commitment	3.18	1.42	3.55	1.18	3.36	31.75	.000
Opportunity for Promotion	2.11	0.94	2.09	0.96	2.1	0.91	.067
Communication	2.58	1.15	2.95	0.89	2.76	29.48	.002
Training	3.28	1.47	3.39	1.22	3.33	34.76	.000
Degree of Burnout	3.66	1.31	3.45	1.54	3.55	31.57	.000

** F-test value & P value have been taken from One way ANOVA analysis (See Appendix: C, Table: 6 to 20)

A comparison between the opinions of public and private commercial bank officers on work environment for their job satisfaction has been established following F test of

mean difference with 5% level of significance. The results of comparison are shown in Table 5.119. Among of 15 variables observed a total number of 14 factors were found significantly different ($P < .05$). For the other one variable there is no significant difference between the mean score of public and private bank officers. Among the factors, some have been highly significant (Work place, Nature of work, Co-workers behavior, Workload, Work effort, Self-Expression, Organizational rules & regulation, Organization's reputation, Logistics support, Job Involvement, Organizational Commitment, Communication, Training and Degree of Burnout.). For each of the variables the P value is found to be $< .05$, which means that the null hypothesis of difference between the score of public and private bank officers is rejected. So we can expect some disparity on the satisfaction between public and private bank officers. The similarities and dissimilarities are discussed below.

In response to the variable related to the overall job satisfaction 'Work place', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.78 > Public mean 3.31). This difference in their overall satisfaction is statistically significant ($F = 29.15$, P value = .000). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Nature of work', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.27 > Public mean 2.98). This difference in their overall satisfaction is statistically significant ($F = 31.46$, P value = .001). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Co-workers Behavior', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.46 > Public mean 3.25). This difference in their overall satisfaction is statistically significant ($F = 27.09$, P value = .000). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Workload', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public 3.56 > Private mean 2.88). This

difference in their overall satisfaction is statistically significant ($F = 32.06$, $P \text{ value} = .001$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Work effort', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.71 > Public mean 2.59). This difference in their overall satisfaction is statistically significant ($F = 28.77$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Self-expression', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.58 > Public mean 3.51). This difference in their overall satisfaction is statistically significant ($F = 37.89$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Organizational rules & regulation', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.38 > Public mean 2.97). This difference in their overall satisfaction is statistically significant ($F = 42.15$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Organization's reputation', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 4.12 > Private mean 2.87). This difference in their overall satisfaction is statistically significant ($F = 36.36$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Logistics support', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.25 > Public mean 3.11). This difference in their overall satisfaction is statistically significant ($F = 29.91$, $P \text{ value} = .003$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Job Involvement', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.49 > Public mean 3.26). This difference in their overall satisfaction is statistically significant ($F = 28.73$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Organizational Commitment', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.55 > Public mean 3.18). This difference in their overall satisfaction is statistically significant ($F = 31.75$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

Interestingly, it is found that officers of both public and private bank have responded highly negative to the statement 'Opportunity for Promotion' (Public mean 2.11; Private mean 2.09). There is no significant difference in their responses in the field ($F = 0.91$, $P \text{ value} = .067$). Both the groups of officers showed higher satisfaction about the promotion opportunity they have got from the authority for their performance. Hypothesis for no difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Communication', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 2.58 > Public mean 2.95). This difference in their overall satisfaction is statistically significant ($F = 29.48$, $P \text{ value} = .002$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Training', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.39 > Public mean 3.28). This difference in their overall satisfaction is statistically significant ($F = 34.76$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Degree of Burnout', both the groups have responded positively. But public bank officers are more satisfied than the public bank officers in overall satisfaction (Public mean 3.66 > Private mean

3.45). This difference in their overall satisfaction is statistically significant ($F = 31.57$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

Result: From the above discussion on the comparison of job satisfaction level between public and private commercial bank officers considering the factors related to work environment and overall job satisfaction of the two types of bank officers the following results have been found:

1. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding work place. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.78 > Public mean 3.31) responding to the variable related to the overall job satisfaction 'Work place'.
2. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding nature of work. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.27 > Public mean 2.98) responding to the variable related to the overall job satisfaction 'Nature of work'.
3. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding co-workers behavior. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.46 > Public mean 3.25) responding to the variable related to the overall job satisfaction 'Co-workers Behavior'.
4. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding workload. It is found that public bank officers are more satisfied than the private bank officers (Public 3.56 > Private mean 2.88) responding to the variable related to the overall job satisfaction 'Workload'.
5. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding work effort. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.71 > Public mean 2.59) responding to the variable related to the overall job satisfaction 'Work effort'.

6. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding self-expression. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.58 > Public mean 3.51) responding to the variable related to the overall job satisfaction 'Self-expression'.
7. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding organizational rules & regulation. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.38 > Public mean 2.97) responding to the variable related to the overall job satisfaction 'Organizational rules & regulation'.
8. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding organization's reputation. It is found that public bank officers are more satisfied than the private bank officers (Public mean 4.12 > Private mean 2.87) responding to the variable related to the overall job satisfaction 'Organization's reputation'.
9. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding logistic support. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.25 > Public mean 3.11) responding to the variable related to the overall job satisfaction 'Logistics support'.
10. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding job involvement. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.49 > Public mean 3.26) responding to the variable related to the overall job satisfaction 'Job involvement'.
11. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding organizational commitment. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.55 > Public mean 3.18) responding to the variable related to the overall job satisfaction 'Organizational Commitment'.
12. Null hypothesis is accepted so that there is no significant difference between the job satisfaction level of the public and private commercial bank officers regarding opportunity for promotion. It is found that both the public and private bank officers

are highly dissatisfied (Public mean 2.11; Private mean 2.09) responding to the variable related to the overall job satisfaction ‘Opportunity for Promotion’.

13. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding communication. It is found that private bank officers are more satisfied than the public bank officers (Private mean 2.58 > Public mean 2.95) responding to the variable related to the overall job satisfaction ‘Communication’.
14. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding training. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.39 > Public mean 3.28) responding to the variable related to the overall job satisfaction ‘Training’.
15. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding degree of burnout. It is found that private bank officers are more satisfied than the public bank officers (Public mean 3.66 > Private mean 3.45) responding to the variable related to the overall job satisfaction ‘Degree of Burnout’.

Table 5.121: Areas of higher and lower satisfaction for the Public bank officers according to the order of score on work environment

Public Bank Officers					
Work Environment					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Organization’s reputation	4.12	1.84	Opportunity for Promotion	2.11	0.94
Degree of Burnout	3.66	1.31	Communication	2.58	1.15
Workload	3.56	1.59	Work effort	2.59	1.16
Self-Expression	3.51	1.42	Organizational rules & regulation	2.97	1.33
Work place	3.31	1.48	Nature of work	2.98	1.33
Training	3.28	1.47			
Job Involvement	3.26	1.46			
Co-workers behavior	3.25	1.45			
Organizational Commitment	3.18	1.42			
Logistics support	3.11	1.39			

Table (5.121) exhibits the areas of higher and lower satisfaction for the public bank officers according to the order of score on work environment.

Here, the result shows that public bank officers have the highest satisfaction with the organization’s reputation. Chronologically to the descending order, their highest fields

of satisfaction are Degree of Burnout >Workload >Self-Expression >Work place >Training >Job Involvement >Co-workers behavior >Organizational Commitment >Logistics support. On the other hand, public bank officers have the lowest satisfaction on opportunity for promotion provided by their higher authority. Chronologically to the ascending order, their lowest fields of satisfaction are Communication < Work effort < Organizational rules & regulation < Nature of work.

Table 5.122: Areas of higher and lower satisfaction for the private bank officers according to the order of score on work environment

Private Bank Officers					
Work Environment					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Work place	3.78	1.22	Opportunity for Promotion	2.09	0.96
Work effort	3.71	1.03	Organization's reputation	2.87	2.01
Self-Expression	3.58	1.39	Workload	2.88	2.01
Organizational Commitment	3.55	1.18	Communication	2.95	0.89
Job Involvement	3.49	1.22			
Co-workers behavior	3.46	1.15			
Degree of Burnout	3.45	1.54			
Training	3.39	1.22			
Organizational rules & regulation	3.38	0.98			
Nature of work	3.27	1.11			
Logistics support	3.25	1.23			

Table (5.122) exhibits the areas of higher and lower satisfaction for the Private bank officers according to the order of score on work environment.

Here, the result shows that private bank officers have the highest satisfaction with the work place where they have been performing their professional duties. Chronologically to the descending order, their highest fields of satisfaction are Work effort >Self-Expression>Organizational Commitment>Job Involvement>Co-workers behavior>Degree of Burnout Work place >Training>Organizational rules & regulation >Nature of work >Logistics support. On the other hand, private bank officers have the lowest satisfaction on opportunity for promotion provided by their higher authority. Chronologically to the ascending order, their lowest fields of satisfaction are Organization's reputation < Workload < Communication.

5.6 Comparison of job satisfaction level between public and private commercial bank officers considering the factors related to office management

The following hypotheses have been furnished considering the factors related to office management for job satisfaction:

1. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding supervision.
H₁: Public and private bank officers have a significant difference regarding supervision for overall job satisfaction.
2. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding technical support.
H₁: Public and private bank officers have a significant difference regarding technical support for overall job satisfaction.
3. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding office management.
H₁: Public and private bank officers have a significant difference regarding office management for overall job satisfaction.
4. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding authority.
H₁: Public and private bank officers have a significant difference regarding authority for overall job satisfaction.
5. H₀: There is no significant difference between the job satisfaction level of public and private bank regarding responsibility.
H₁: Public and private bank officers have a significant difference regarding responsibility for overall job satisfaction.
6. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding human relation.
H₁: Public and private bank officers have a significant difference regarding human relation for overall job satisfaction.
7. H₀: There is no significant difference between the job satisfaction level of the public and private bank officers regarding proper communication.
H₁: Public and private bank officers have a significant difference regarding proper communication for overall job satisfaction.
8. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding sense of achievement.

H₁: Public and private bank officers have a significant difference regarding sense of achievement for overall job satisfaction.

A comparison between the opinions of public and private commercial bank officers on job satisfaction (Office Management) has been established following *F*-test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.124. The researcher has conducted One way ANOVA test for testing the significance of the above mentioned hypothesis whether, they have been accepted or rejected.

Table 5.123: One way ANOVA analysis for Supervision

One way Supervision		ANOVA			
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	578.2344	4	144.5586	29.55	.000
Within Groups	1854.068	379	4.892		
Total	2432.3024	383			

The researcher conducted One way ANOVA analysis for each of the variables of Office Management (See Appendix: C) and furnished the following table 5.124 to show the comparison at a glance.

Table 5.124: Mean Difference Test on Job Satisfaction Index of Public and Private commercial Banks in Bangladesh considering the factors related to office management

Office Management							
Variable	Public		Private		Total Mean	Public-Private Comparison	
	Mean	SD	Mean	SD		F test	Sig (α)
Supervision	2.78	1.20	3.81	0.71	3.295	29.55	.000
Technical Support	2.43	1.05	4.32	0.67	3.375	31.47	.000
Office Management	3.46	1.50	2.39	1.69	2.925	33.78	.001
Authority	3.56	1.54	2.41	1.73	2.985	28.56	.000
Responsibility	3.11	1.35	3.26	1.22	3.185	31.94	.001
Human Relation	3.67	1.59	3.88	1.41	3.775	34.12	.001
Proper communication	3.07	1.33	3.49	1.19	3.28	29.79	.000
Sense of Achievement	3.28	1.42	3.55	1.07	3.415	31.87	.000
** F-test value & P value have been taken from One way ANOVA analysis (See Appendix: C, Table: 21 to 28)							

A comparison between the opinions of public and private commercial bank officers on office management for their job satisfaction has been established following *F* test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.123. Among 8 variables, all factors have been found significantly different ($P < .05$). Among the factors, all have been highly significant (Supervision, Technical

Support, Office Management, Authority, Responsibility, Human Relation, Proper communication, Sense of Achievement). For each of the variable the P value is found to be $< .05$, which means the null hypothesis of difference between the score of public and private bank officers is rejected. So we can expect some disparity on the satisfaction between public and private bank officers. The similarities and dissimilarities are discussed below.

In response to the variable related to the overall job satisfaction 'Supervision', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.81 $>$ Public mean 2.78). This difference in their overall satisfaction is statistically significant ($F = 29.55$, P value = .000). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Technical Support', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 4.32 $>$ Public mean 2.43). This difference in their overall satisfaction is statistically significant ($F = 31.47$, P value = .000). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to overall job satisfaction 'Office Management', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 3.46 $>$ Private mean 2.39). This difference in their overall satisfaction is statistically significant ($F = 33.78$, P value = .001). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Authority', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public 3.56 $>$ Private mean 2.41). This difference in their overall satisfaction is statistically significant ($F = 28.56$, P value = .000). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Responsibility', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.26 $>$ Public mean 3.11). This difference in their overall satisfaction is statistically significant ($F = 31.94$, P value = .001). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to overall job satisfaction 'Human Relation', both the groups have responded positively. But private bank officers are more satisfied than the

public bank officers in overall satisfaction (Private mean 3.88 > Public mean 3.67). This difference in their overall satisfaction is statistically significant ($F = 34.12$, P value = .001). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Proper communication', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.49 > Public mean 3.07). This difference in their overall satisfaction is statistically significant ($F = 29.79$, P value = .000). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Sense of Achievement', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 3.55 > Private mean 3.28). This difference in their overall satisfaction is statistically significant ($F = 31.87$, P value = .000). Hypothesis for having a significant difference is accepted for this factor.

Result: From the above discussion on the comparison of job satisfaction level between public and private commercial bank officers considering the factors related to work environment and overall job satisfaction of the two types of bank officers, the following results have been found:

1. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers supervision. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.81 > Public mean 2.78) responding to the variable related to the overall job satisfaction 'Supervision'.
2. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding technical support. It is found that private bank officers are more satisfied than the public bank officers (Private mean 4.32 > Public mean 2.43) responding to the variable related to the overall job satisfaction 'Technical Support'.
3. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding office management. It is found that public bank officers are more satisfied than the private bank officers (Public mean 3.46 > Private mean 2.39) responding to the variable related to the overall job satisfaction 'Office Management'.

4. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding authority. It is found that public bank officers are more satisfied than the private bank officers (Public 3.56 > Private mean 2.41) responding to the variable related to the overall job satisfaction 'Authority'.
5. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding responsibility. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.26 > Public mean 3.11) responding to the variable related to the overall job satisfaction 'Responsibility'.
6. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding human relation. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.88 > Public mean 3.67) responding to the variable related to the overall job satisfaction 'Human Relation'.
7. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding proper communication. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.49 > Public mean 3.07) responding to the variable related to the overall job satisfaction 'Proper Communication'.
8. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding sense of achievement. It is found that public bank officers are more satisfied than the private bank officers (Public mean 3.55 > Private mean 3.28) responding to the variable related to the overall job satisfaction 'Sense of Achievement'.

Table 5.125: Areas of higher and lower satisfaction for the public bank officers according to the order of score on work environment

Public Bank Officers					
Office Management					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Human Relation	3.67	1.59	Technical Support	2.43	1.05
Authority	3.56	1.54	Supervision	2.78	1.2
Office Management	3.46	1.50			
Sense of Achievement	3.28	1.42			
Responsibility	3.11	1.35			
Proper communication	3.07	1.33			

Table (5.125) exhibits the areas of higher and lower satisfaction for the public bank officers according to the order of score on office management.

Here, the result shows that public bank officers have the highest satisfaction with the human relation with whom they have been performing their professional duties. Chronologically to the descending order, their highest fields of satisfaction are Authority>Office Management >Sense of Achievement>Responsibility>Proper communication. On the other hand, public bank officers have the lowest satisfaction on technical support and supervision provided by their higher authority.

Table 5.126: Areas of higher and lower satisfaction for the Private bank officers according to the order of score on work environment

Private Bank Officers					
Office Management					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Technical Support	4.32	0.67	Office Management	2.39	1.69
Human Relation	3.88	1.41	Authority	2.41	1.73
Supervision	3.81	0.71			
Sense of Achievement	3.55	1.07			
Proper communication	3.49	1.19			
Responsibility	3.26	1.22			

Table (5.126) exhibits the areas of higher and lower satisfaction for the public bank officers according to the order of score on office management.

Here, the result shows that public bank officers have the highest satisfaction with the technical support that they have been using to perform their professional duties. Chronologically to the descending order, their highest fields of satisfaction are Human Relation>Supervision>Sense of Achievement>Proper communication >Responsibility. On the other hand, public bank officers have the lowest satisfaction on office management and authority under which they are performing their duties.

5.7 Comparison of job satisfaction level between public and private commercial bank officers considering the factors related to personal issues

The following hypotheses have been furnished considering the factors related to personal issues for job satisfaction:

1. H_0 : There is no significant difference between the job satisfaction level of the public and private bank officers regarding moral values.
 H_1 : Public and private bank officers have a significant difference regarding moral values for overall job satisfaction.
2. H_0 : There is no significant difference between the job satisfaction level of the public and private bank officers regarding creativity.

- H₁: Public and private bank officers have a significant difference regarding creativity for overall job satisfaction.
3. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding social status.
H₁: Public and private bank officers have a significant difference regarding social status for overall job satisfaction.
4. H₀: There is no significant difference between the job satisfaction level of public and private bank officers regarding freedom of work.
H₁: Public and private bank officers have a significant difference regarding freedom of work for overall job satisfaction.

A comparison between the opinions of public and private commercial bank officers on job satisfaction (Personal Issues) has been established following *F*-test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.128. The researcher has conducted One way ANOVA test for testing the significance of above mentioned hypothesis whether they have been accepted or rejected.

Table 5.127: One way ANOVA analysis for Moral Values

One way Moral Values		ANOVA			
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	661.9187	4	165.4797	35.61	.000
Within Groups	1761.213	379	4.647		
Total	2423.1317	383			

The researcher conducted One way ANOVA analysis for each of the variables of Personal Issues (See Appendix: C) and furnished the following table 5.128 to show the comparison at a glance.

Table 5.128: Mean Difference Test on Job Satisfaction Index of Public and Private commercial Banks in Bangladesh considering the factors related to personal issues

Personal Issues							
Variable	Public		Private		Total Mean	Public-Private Comparison	
	Mean	SD	Mean	SD		F test	Sig (α)
Moral values	3.56	1.42	3.65	1.24	3.605	35.61	.000
Creativity	2.11	0.84	2.03	0.71	2.07	32.74	.000
Social Status	4.36	1.32	2.28	2.01	3.32	39.88	.000
Freedom of work	2.33	0.92	2.29	0.96	2.31	30.97	.000

** F-test value & P value have been taken from One way ANOVA analysis (See Appendix: C, Table: 29 to 32)

A comparison between the opinions of public and private commercial bank officers on personal issues for their job satisfaction has been established following F test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.128. Among 4 variables, all factors have been found significantly different ($P < .05$). Among the factors, all have been highly significant (Moral values, Creativity, Social Status and Freedom of work). For each of the variable the P value is found to be $< .05$, which means the null hypothesis of difference between the score of public and private bank officers is rejected. So we can expect some disparity on the satisfaction between public and private bank officers. The similarities and dissimilarities are discussed below.

In response to the variable related to the overall job satisfaction 'Moral values', both the groups have responded positively. But private bank officers are more satisfied than the public bank officers in overall satisfaction (Private mean 3.65 > Public mean 3.56). This difference in their overall satisfaction is statistically significant ($F = 35.61$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to overall job satisfaction 'Creativity', both the groups have responded negatively. But public bank officers are slightly more satisfied than the private bank officers in overall satisfaction (Public mean 2.11 > Private mean 2.03). This difference in their overall satisfaction is statistically significant ($F = 32.74$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to overall job satisfaction 'Social Status', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 4.36 > Private mean 2.28). This difference in their overall satisfaction is statistically significant ($F = 39.88$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to overall job satisfaction 'Freedom of work', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 2.33 > Private mean 2.29). This difference in their overall satisfaction is statistically significant ($F = 39.88$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

Result: From the above discussion on the comparison of job satisfaction level between public and private commercial bank officers considering the factors related to personal

issues and overall job satisfaction of the two types of bank officers the following results have been found:

1. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers moral values. It is found that private bank officers are more satisfied than the public bank officers (Private mean 3.65 > Public mean 3.56) responding to the variable related to the overall job satisfaction 'Moral Values'.
2. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding creativity. It is found that public bank officers are more satisfied than the private bank officers (Public mean 2.11 > Private mean 2.03) responding to the variable related to the overall job satisfaction 'Creativity'.
3. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding social status. It is found that public bank officers are more satisfied than the private bank officers (Public mean 4.36 > Private mean 2.28) responding to the variable related to the overall job satisfaction 'Social Status'.
4. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers regarding freedom of work. It is found that public bank officers are more satisfied than the private bank officers (Public mean 2.33 > Private mean 2.29) responding to the variable related to the overall job satisfaction 'Freedom of work'.

Table 5.129: Areas of higher and lower satisfaction for the public bank officers according to the order of score on work environment

Public Bank Officers					
Personal Issues					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Social Status	4.36	1.32	Creativity	2.11	0.84
Moral values	3.56	1.42	Freedom of work	2.33	0.92

Table (5.129) exhibits the areas of higher and lower satisfaction for the public bank officers according to the order of score on personal issues.

Here, the result shows that public bank officers have the highest satisfaction with the social status that they have got from their society for their professional dignity. Chronologically to the descending order, another highest fields of satisfaction is moral

values. On the other hand, public bank officers have the lowest satisfaction on creativity and freedom of work.

Table 5.130: Areas of higher and lower satisfaction for the Private bank officers according to the order of score on work environment

Private Bank Officers					
Personal Issues					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Moral values	3.65	1.24	Creativity	2.03	0.71
			Social Status	2.28	2.01
			Freedom of work	2.29	0.96

Table (5.130) exhibits the areas of higher and lower satisfaction for the private bank officers according to the order of score on personal issues.

Here, the result shows that private bank officers have highest satisfaction with the moral values that they have achieved from their professional environment and society. On the other hand, public bank officers have lowest satisfaction on creativity, social status and freedom of work.

5.8 Identifying the Factors Affecting Job Security Intension and Association with Overall Job Satisfaction level of Public and Private Commercial Bank

Figure 5.40: Impact of security intentions on overall salary package for job satisfaction of the public and private commercial bank officers

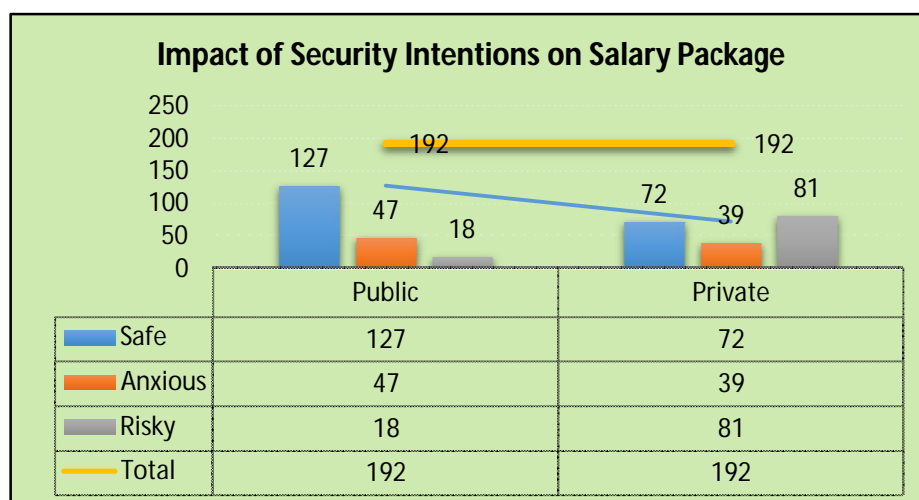


Figure (5.40) exhibits the opinion of the bank officers about the impact of security intentions on overall salary package for overall job satisfaction.

Here, the result shows that among 192 public bank officers, 66.15% have expressed that they are in a safe mood with the salary package they have got and they have not any security intention for their job satisfaction. 24.48% public bank officers have stated that they are anxious. Only 9.37% public bank officers have told that they have severe security intention. On the other hand, among 192 private bank officers, only 37.50% officers have opined that they are in a safe mood with the salary package they have got and they have not any security intention for their job satisfaction. 20.31% private bank officers have said that they are anxious. Maximum 42.19% private bank officers have stated that they have severe security intention.

Result: From the above discussion, it is clear that most of the private bank officers have been suffering from severe security intention instead of job satisfaction. Though they have got comparatively better salary, they think that they are in a risky position. On the other hand, most of the public bank officers think that they are in a safe mood with the salary package they have got and they have not any security intention for their job satisfaction though they are ill-paid.

Table 5.131: Cross tabulation on the impact of security intentions on financial security for job satisfaction of the public and private commercial bank officers

		Financial Security		Total	
		Public	Private		
Security Intentions	Highly unsecured	Count	8	33	41
		%	4.17%	17.19%	10.68%
	Insecure	Count	13	26	39
		%	6.77%	13.54%	10.15%
	Usual	Count	19	22	41
		%	9.89%	11.46%	10.68%
	Secure	Count	38	31	69
		%	19.79%	16.14%	17.97%
	Highly Secure	Count	114	80	194
	%	69.38%	41.67%	50.52%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.131) exhibits the opinion of the bank officers about the impact of security intentions on financial security for overall job satisfaction.

Here, the result shows that among 192 public bank officers, 69.38% officers have expressed that they feel highly secure with the overall salary package for their overall job satisfaction, 19.79% officers have told that they feel secure, 9.89% officers have stated that they feel neither secure nor insecure, 6.77% officers have said that they feel insecure with the overall salary package for their overall job satisfaction, and the rest 4.17%

opined that they feel highly unsecured with the overall salary package for their overall job satisfaction. On the other hand, among 192 private bank officers, 41.67% officers have expressed that they feel highly secure, 16.14% officers have told that they feel secure, 11.46% officers have said that they feel neither secured nor unsecured, 13.54% officers have stated that they feel insecure, and the rest 17.19% officers have said that they feel highly insecure.

Result: From the above discussion, it is clear that the public bank officers feel significantly secure with their financial security comparing it with overall salary package they have achieved. But the private bank officers feel significantly insecure with their financial security comparing it with overall salary package they have achieved.

Table 5.132: Chi-square test between security intentions and financial security of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.215	4	.001
Likelihood Ratio	29.612	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between security intentions and financial security of public and private commercial bank officers.

Result: Chi-square test (Table: 5.132) has been applied to find out the association between security Intentions and financial security for the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.971 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: security intentions and financial security for overall job satisfaction of public and private commercial bank officers.

Figure 5.41: Impact of security intentions on overall work environment for job satisfaction of the public and private commercial bank officers

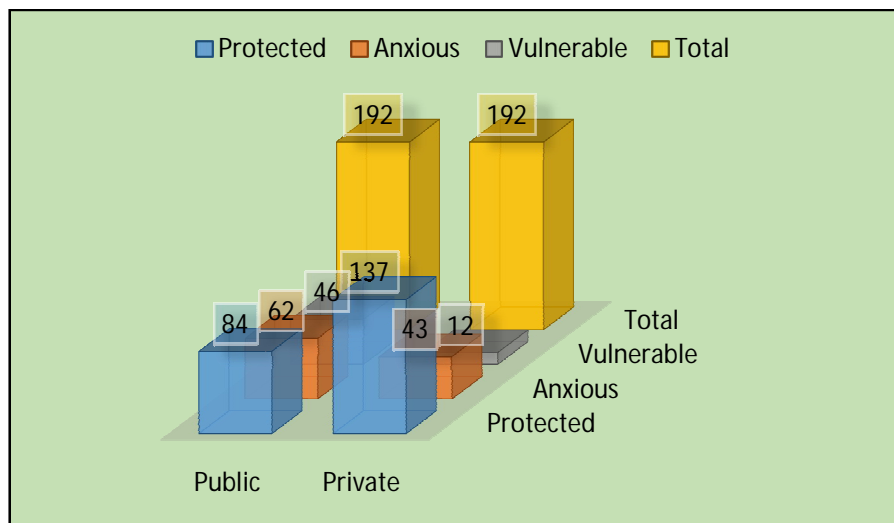


Figure (5.41) exhibits the opinion of the bank officers about the impact of security intentions on overall work environment for overall job satisfaction.

Here, the result shows that among 192 public bank officers, 84 (43.75%) officers have expressed that they are in a safe mood with the overall work environment so that they have not any security intention for their job satisfaction. 62 (32.29%) public bank officers have stated that they are anxious. The rest 46 (23.96%) public bank officers have told that they have severe security intention. On the other hand, among 192 private bank officers, 137 (71.35%) officers have opined that they are in a safe mood. 43 (22.40%) private bank officers have stated that they are anxious. The rest 12 (6.25%) private bank officers have said that they have severe security intention.

Result: From the above discussion, it is clear that most of the public bank officers have been suffering from severe security intention instead of job satisfaction. Though they have got comparatively lower standard of work environment, they think that they are in a risky position. On the other hand, most of the private bank officers think that they are in a safe mood with the overall work environment they have got and they have not any security intention for their job satisfaction because they have been working in a moderate environment.

Table 5.133: Cross tabulation on security intentions and overall work environment for job satisfaction of the public and private commercial bank officers

			Overall Work Environment		Total
			Public	Private	
Security Intentions	Highly vulnerable	Count	97	11	108
		%	50.52%	5.73%	28.12%
	Vulnerable	Count	32	15	47
		%	16.67%	7.81%	12.24%
	Usual	Count	11	12	23
		%	5.73%	6.25%	5.99%
	Protected	Count	18	31	49
		%	9.37%	16.15%	12.76%
	Highly protected	Count	34	123	157
	%	17.71%	64.06%	40.89%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.133) exhibits the opinion of the bank officers on security intentions and overall work environment for overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 50.52% public bank officers have expressed that they are in a highly vulnerable situation with the overall work environment for their overall job satisfaction whereas only 5.73% private bank officers have said same. Then, 16.67% public bank officers have opined that they are in a vulnerable situation whereas 7.81% private bank officers have told same. Again, 5.73% public bank officers have stated that they are usual whereas 6.25% private bank officers have said same. After that, 9.37% public bank officers have stated that they are in a protected situation whereas 6.15% private bank officers have told same. Lastly, only 17.71% public bank officers have said that they are in a highly protected situation whereas maximum 64.06% private bank officers have opined same.

Result: Analyzing the opinion of the bank officers on overall work environment and security intentions for their job satisfaction, it is sure that private bank officers significantly feel secure with their overall work environment. On the contrary, the public bank officers significantly feel insecure with their overall work environment. Comparing it with job satisfaction, it is clear that the private bank officers are significantly much more satisfied with their overall work environment for their job satisfaction than the public bank officers.

Table 5.134: Cross tabulation on security intentions and job protection for job satisfaction of the public and private commercial bank officers

			Job Protection		Total
			Public	Private	
Security Intentions	Highly unsecured	Count	99	11	110
		%	51.56%	5.73%	28.64%
	Unsecured	Count	33	16	49
		%	17.19%	8.33%	12.76%
	Usual	Count	10	11	21
		%	5.21%	5.73%	5.47%
	Secured	Count	16	29	45
		%	8.33%	15.10%	11.72%
	Highly secured	Count	34	125	159
	%	17.71%	65.11%	41.41%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.134) exhibits the opinion of the bank officers on security intentions and job protection for overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 51.56% public bank officers have expressed that they feel highly insecure with their job protection as their overall work environment is extremely vulnerable for their overall job satisfaction whereas only 5.73% private bank officers have stated same. Then, 17.19% public bank officers have opined that they feel insecure whereas 8.33% private bank officers have stated same. Again, 5.21% public bank officers have told that they feel usual whereas only 5.73% private bank officers have said same. After that, 8.33% public bank officers have opined that they feel secure whereas only 15.10% private bank officers have expressed same. Lastly, only 17.71% public bank officers have stated that they feel highly secure but 65.11% private bank officers have said same.

Result: Analyzing the opinion of the bank officers on security intentions and job protection for their job satisfaction, it is sure that private bank officers significantly feel secure with their job protection. On the contrary, the public bank officers significantly feel insecure with their job protection. Comparing it with job satisfaction, it is clear that the private bank officers are significantly much more satisfied with their job protection for their job satisfaction than the public bank officers.

Table 5.135: Chi-square test between security intentions and job protection for job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.327	4	.001
Likelihood Ratio	33.811	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between security intentions and job protection for job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.135) has been applied to find out the association between security intentions and job protection for the overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 33.327 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: security intentions and job protection for overall job satisfaction of public and private commercial bank officers.

Figure 5.42: Cross tabulation on office management and security intentions for job satisfaction of the public and private commercial bank officers

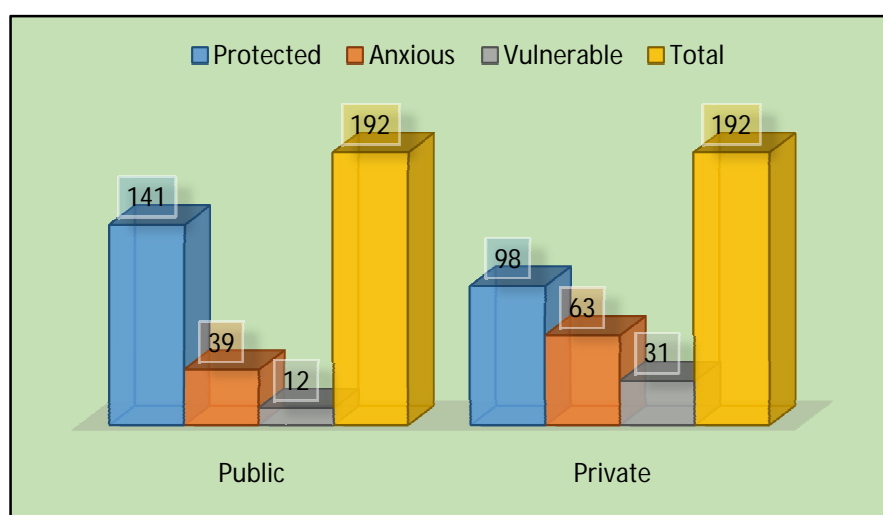


Figure (5.42) exhibits the opinion of the bank officers on office management and security intentions for overall job satisfaction.

Here, the result shows that among 192 public bank officers, 141 (73.44%) officers have expressed that they are in a safe mood with the office management conducted by their

higher authority so that they have not any security intention for their job satisfaction. Then, 39 (20.31%) public bank officers have opined that they are anxious. The rest 12 (6.25%) public bank officers have stated that they have severe security intention. On the other hand, among 192 private bank officers, 98 (51.04%) officers have expressed that they are in a safe mood with the office management. 63 (32.81%) private bank officers have stated that they are anxious. The rest 31 (16.15%) private bank officers have told that they have severe security intention with the office management.

Result: From the above discussion, it is clear that most of the public bank officers have not any security intention for their job satisfaction. Though they have got comparatively lower standard of office management, they think that they are in a safe position. On the other hand, most of the private bank officers think that they are not in a safe mood with the office management conducted by their higher authority and they have severe security intention for their job satisfaction because they have been working under a strong management pressure.

Table 5.136: Cross tabulation on security intentions and professional risk for the overall job satisfaction of the public and private commercial bank officers

			Professional Risk		Total
			Public	Private	
Security Intentions	Highly vulnerable	Count	20	82	102
		%	10.42%	42.71%	26.56%
	Vulnerable	Count	17	22	39
		%	8.85%	11.46%	10.15%
	Usual	Count	12	5	17
		%	6.25%	2.60%	4.43%
	Protected	Count	45	18	63
		%	23.44%	9.38%	16.41%
	Highly protected	Count	98	65	163
		%	51.04%	33.85%	42.45%
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.136) exhibits the opinion of the bank officers on security intentions as professional risk for the overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 51.04% public bank officers have expressed that they feel highly protected with their professional risk though their overall office management is comparatively below standard for their overall job satisfaction whereas only 33.85% private bank officers have stated same. Then, 23.44% public bank officer have expressed that they feel

protected with their professional risk whereas 9.38% private bank officers have said same. Again, 6.25% public bank officers have expressed that they feel usual with their professional risk though their overall office management is usual whereas only 2.60% private bank officers have stated same. After that, 8.85% public bank officers have expressed that they feel vulnerable with their professional risk whereas 11.46% private bank officers have said same. Lastly, 10.42% public bank officers said that they feel highly vulnerable and 42.71% private bank officers have stated same.

Result: Analyzing the opinion of the bank officers on professional risk and security intentions for their job satisfaction, it is sure that most of the public bank officers feel significantly secure with their overall office management though they have been working under a comparatively below standard of office management. On the other hand, most of the private bank officers feel significantly insecure with their overall office management though they have been working under a comparatively high standard of office management.

Table 5.137: Chi-square test between professional risk and security intentions for overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.453	4	.001
Likelihood Ratio	31.931	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between professional risk and security intentions for overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.137) has been applied to find out the association between professional risk and security intentions for overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 31.453 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: professional risk and security intentions for overall job satisfaction of public and private commercial bank officers.

Figure 5.43: Cross tabulation on dignity and security intentions for overall job satisfaction of the public and private commercial bank officers

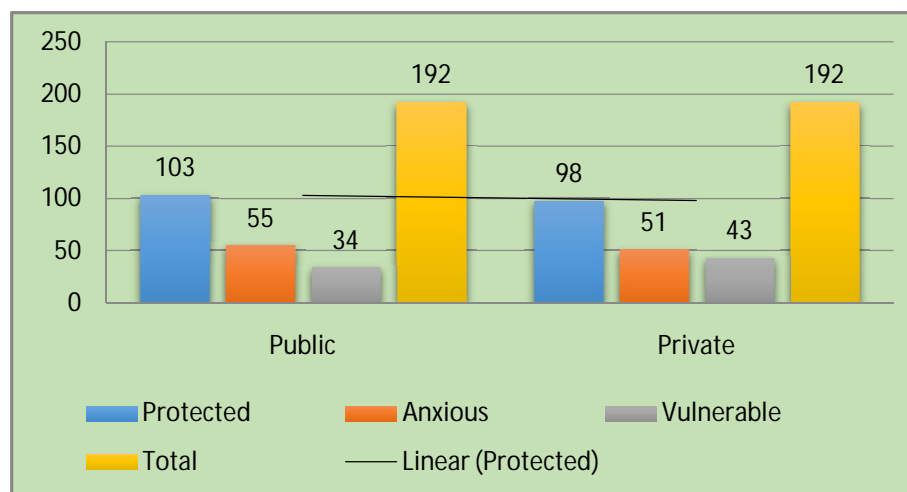


Figure (5.43) exhibits the opinion of the bank officers on dignity and security intentions for overall job satisfaction.

Here, the result shows that among 192 public bank officers, 103 (53.65%) expressed that they are in a safe mood with the dignity achieved from their professional status so that they have not any security intention for their job satisfaction and they feel protected. Then, 55 (28.65%) public bank officers expressed that they are anxious. The rest 34 (17.70%) public bank officers have stated that they have severe security intention. On the other hand, among 192 private bank officers, 98 (51.04%) have expressed that they are in a safe mood. Then, 51 (26.56%) private bank officers have told that they are anxious. The rest 443 (22.40%) private bank officers have expressed that they have severe security intention.

Result: From the above discussion, it is clear that most of the public bank officers have comparatively less security intention with the dignity achieved from their professional status for their job satisfaction. As they belong to a moderate social status with the dignity achieved from their professional status, they think that they are in a dignified social position. On the other hand, most of the private bank officers have comparatively much security intention with the dignity achieved from their professional status for their job satisfaction. As a result, they have comparatively much more security intentions with the dignity they achieved from their profession than the public bank officers.

Table 5.138: Cross tabulation on security intentions and dignity for overall job satisfaction of the public and private commercial bank officers

			Dignity		Total
			Public	Private	
Security Intentions	Highly vulnerable	Count	19	28	47
		%	9.90%	14.58%	12.24%
	Vulnerable	Count	20	16	36
		%	10.42%	8.33%	9.37%
	Usual	Count	12	15	27
		%	6.25%	7.81%	7.03%
	Protected	Count	35	31	66
		%	18.23%	16.15%	17.19%
	Highly protected	Count	106	102	208
	%	55.20%	53.13%	54.17%	
Total		Count	192	192	384
		%	100.0%	100.0%	100.0%

Table (5.138) exhibits the opinion of the bank officers on security intentions and dignity for overall job satisfaction.

Here, the result shows that among 384 bank officers (192 Public & 192 Private), 55.20% public bank officers have expressed that they feel highly protected with their dignity as they belong to a highly moderate professional status for their overall job satisfaction whereas only 53.13% private bank officers have opined same. Then, 18.23% public bank officers have stated that they feel protected whereas only 16.15% private bank officers have told same. Again, 6.25% public bank officers have said that they feel usual whereas only 7.81% private bank officers have said same. After that, 10.42% public bank officers have stated that they feel vulnerable with their dignity whereas only 8.33% private bank officers have expressed same. Lastly, 9.90% public bank officers have said that they feel highly vulnerable with their dignity whereas only 14.58% private bank officers have opined same.

Result: Analyzing the opinion of the bank officers on dignity and security intentions for their job satisfaction, it is sure that most of the public and private bank officers feel significantly secure with their dignity as they belong to a moderate social status. A few numbers of them feel significantly insecure with their dignity as they belong comparatively low social status. Finally, it is clear that the public bank officers are significantly much more satisfied with their dignity than the private bank officer and at the same time they have less security intention than the private bank officers.

Table 5.139: Chi-square test between dignity and security intentions for overall job satisfaction of the public and private commercial bank officers

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.275	4	.001
Likelihood Ratio	30.785	4	.000
N of Valid Cases	384		

Hypothesis: There is no association between dignity and security intentions for overall job satisfaction of public and private commercial bank officers.

Result: Chi-square test (Table: 5.139) has been applied to find out the association between dignity and security intentions for overall job satisfaction of public and private commercial bank officers. It is found that the calculated value of chi-square test is 30.275 which is greater than the table value 9.488 at 5% level of significance and 4 degrees of freedom. Since the calculated value is greater than the table value, the null hypothesis is rejected and it is inferred that there is a significant association between the two variables: dignity and security intentions for overall job satisfaction of public and private commercial bank officers.

5.9 Comparison of job satisfaction level between public and private commercial bank officers considering the factors related to security intentions

The following hypotheses have been furnished considering the factors related to security intentions for job satisfaction:

1. H_0 : There is no significant difference between the job satisfaction level of the public and private bank officers regarding financial security.
 H_1 : Public and private bank officers have a significant difference regarding financial security for overall job satisfaction.
2. H_0 : There is no significant difference between the job satisfaction level of the public and private bank officers regarding job protection.
 H_1 : Public and private bank officers have a significant difference regarding job protection for overall job satisfaction.
3. H_0 : There is no significant difference between the job satisfaction level of public and private bank officers regarding professional risk.
 H_1 : Public and private bank officers have a significant difference regarding professional risk for overall job satisfaction.
4. H_0 : There is no significant difference between the job satisfaction level of public and private bank officers regarding dignity.

H₁: Public and private bank officers have significant difference regarding dignity for overall job satisfaction.

A comparison between the opinions of public and private commercial bank officers on security intention (Financial security, Job protection, Professional risk and Dignity) has been established following *F*-test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.141. The researcher has conducted One way ANOVA test for testing the significance of above mentioned hypothesis whether, they have been accepted or rejected.

Table 5.140: One way ANOVA analysis for Financial Security

One way		ANOVA				
Financial Security		Sum of Squares	df	Mean Square	F	Sig.
Between Groups		745.2269	4	186.3067	38.96	.000
Within Groups		1812.378	379	4.782		
Total		2557.6049	383			

The researcher has conducted One way ANOVA analysis for each for the variables of security intention (See Appendix: C) and furnished the following table 5.141 to show the comparison at a glance.

Table 5.141: Mean Difference Test on Job Satisfaction Index of Public and Private commercial Banks in Bangladesh Considering the Factors Related to Security Intentions

Security Intentions							
Variable	Public		Private		Total Mean	Public-Private Comparison	
	Mean	SD	Mean	SD		F test	Sig (α)
Financial Security	4.11	1.60	3.27	1.89	3.69	38.96	.000
Job Protection	4.48	1.75	2.15	1.92	3.31	37.55	.000
Professional Risk	4.39	1.71	2.06	1.99	3.23	47.08	.000
Dignity	4.56	1.78	3.01	2.04	3.79	45.65	.000
** F-test value & P value have been taken from One way ANOVA analysis (See Appendix: C, Table: 33 to 36)							

A comparison between the opinions of public and private commercial bank officers on security intentions for their job satisfaction has been established following *F* test of mean difference with 5% level of significance. The results of comparison are shown in Table 5.8.1. Among 4 variables all factors were found significantly different ($P < .05$). Among the factors all have been highly significant (Financial security, Job protection, Professional risk and Dignity). For each of the variable the *P* value is found to be $< .05$, which means the null hypothesis of difference between the score of public and private

bank officers is rejected. So we can expect some disparity on the satisfaction between public and private bank officers. The similarities and dissimilarities are discussed below.

In response to the variable related to the overall job satisfaction 'Financial security', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 4.11 > Private mean 3.27). This difference in their overall satisfaction is statistically significant ($F = 38.96$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Job Protection', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 4.48 > Private mean 2.15). This difference in their overall satisfaction is statistically significant ($F = 37.55$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Professional Risk', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 4.39 > Private mean 2.06). This difference in their overall satisfaction is statistically significant ($F = 47.08$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

In response to the variable related to the overall job satisfaction 'Dignity', both the groups have responded positively. But public bank officers are more satisfied than the private bank officers in overall satisfaction (Public mean 4.56 > Private mean 3.01). This difference in their overall satisfaction is statistically significant ($F = 45.65$, $P \text{ value} = .000$). Hypothesis for having a significant difference is accepted for this factor.

Result: From the above discussion on the comparison of job satisfaction level between public and private commercial bank officers considering the factors related to security intention and overall job satisfaction of the two type bank officers, the following results have been found:

1. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers financial

security. It is found that public bank officers are more satisfied than the private bank officers (Public mean 4.11 > Private mean 3.27) responding to the variable related to the overall job satisfaction 'Financial Security'.

2. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers job protection. It is found that public bank officers are more satisfied than the private bank officers (Public mean 4.48 > Private mean 2.15) responding to the variable related to the overall job satisfaction 'Job Protection'.
3. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers professional risk. It is found that public bank officers are more satisfied than the private bank officers (Public mean 4.39 > Private mean 2.06) responding to the variable related to the overall job satisfaction 'Professional Risk'.
4. Null hypothesis is rejected so that there is a significant difference between the job satisfaction level of the public and private commercial bank officers dignity. It is found that public bank officers are more satisfied than the private bank officers (Public mean 4.39 > Private mean 2.06) responding to the variable related to the overall job satisfaction 'Dignity'.

Table 5.142: Areas of higher and lower satisfaction for the public bank officers according to the order of score on security intentions

Public Bank Officers					
Security Intentions					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Dignity	4.56	1.78	Financial Security	4.11	1.60
Job Protection	4.48	1.75			
Professional Risk	4.39	1.71			

Table (5.142) exhibits the areas of higher and lower satisfaction for the public bank officers according to the order of score on security intentions.

Here, the result shows that public bank officers have the highest satisfaction with the dignity they have got from their society through their professional status. Chronologically to the descending order, other highest fields of satisfaction are job protection and professional risk. On the other hand, public bank officers have the lowest satisfaction on financial security.

Table 5.143: Areas of higher and lower satisfaction for the private bank officers according to the order of score on work environment

Private Bank Officers					
Work Environment					
Area of Higher Satisfaction			Area of Lower Satisfaction		
Statement	Mean	SD	Statement	Mean	SD
Financial Security	3.27	1.89	Professional risk	2.06	1.99
Dignity	3.01	2.04	Job protection	2.15	1.92

Table (5.143) exhibits the areas of higher and lower satisfaction for the private bank officers according to the order of score on security intentions.

Here, the result shows that private bank officers have the highest satisfaction with the financial security that they have got for their professional environment and society. Chronologically to the descending order, another highest field of satisfaction is dignity. On the other hand, private bank officers have the lowest satisfaction on professional risk and job protection.

5.10 Analyzing the impact of job security intentions on overall job satisfaction level of public and private commercial bank officers

5.10.1 Analyzing the impact of job security intentions on overall job satisfaction level of public commercial bank officers

Multiple regression analysis has been adopted considering **Overall Job Satisfaction** as the dependent variable that is presumed to be a function of five independent variables as the factors of Security Intentions such as: **Financial Security, Job Protection, Professional Risk, Dignity and Overall Security Intentions**. The objective of this analysis is to make predictions about the dependent variable based on his covariance with all the concerned independent variables. In this study the regression analysis has been used to analyze the impact of security intention factors on overall job satisfaction. The following model has been established for multiple regression analysis to analyze the impact of security intentions variables on overall job satisfaction of public bank officers.

$$JS_{Pb} = \beta_0 + \beta_1 FS_{Pb} + \beta_2 JP_{Pb} + \beta_3 PR_{Pb} + \beta_4 DG_{Pb} + \beta_5 OS_{Pb} + E$$

Here,

JS_{Pb} = Overall job satisfaction of Public bank officers

FS_{Pb} = Financial security of Public bank officers

JP_{Pb} = Job Protection of Public bank officers

PR_{Pb} = Professional risk of Public bank officers

DG_{pb} = Dignity of Public bank officers

OS_{pb} = Overall security intentions of Public bank officers

and E = Error term

Table 5.144: The result of multiple regression analysis for the impact of security intention factors on overall job satisfaction of public commercial bank officers

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.511	.528	.366	1.4328	45.135	.000

^aPredictors: (Constant), Financial Security, Job Protection, Professional Risk, Dignity, Overall job security

Table 5.145: Coefficient of the multiple regression model of public commercial bank officers

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std.	Beta			Tolerance	VIF
1(Constant)	1.398	.011		10.548	.000		
Financial Security	.165	.016	.352	7.241	.002	.894	1.408
Job Protection	.243	.012	.082	11.764	.001	.321	1.382
Professional Risk	.263	.017	.066	11.621	.000	.554	1.876
Dignity	.342	.013	.189	13.951	.001	.638	1.551
Overall job security	.321	.013	.189	13.951	.001	.638	1.551

^aDependent variable: Overall job satisfaction

Hypothesis: There is no impact of security intention factors on overall job satisfaction of public commercial bank

Result: The regression equation on the above model can be presented in the following way:

$$JS_{pb} = 1.398 + .165FS_{pb} + .243JP_{pb} + .263PR_{pb} + .342DG_{pb} + .321OS_{pb}$$

From the table (5.144) it is found that, $F = 45.135$ and $p = .000 < 0.05$. So, the null hypothesis is rejected. So, there is a highly significant impact of security intention factors on overall job satisfaction.

It is found from the table (5.144) that the R Square value = .528. Expressed as a percentage, it is found that the model consisting of independent variables (Financial Security, Job Protection, Professional Risk, Dignity, Overall job security) explains 52.80% of the variance overall job satisfaction. From table (5.145) it is found that dignity has the highest impact on overall job satisfaction of public commercial bank officers ($\beta = .342$, $t = 13.951$, $p = 0.000 < 0.05$), followed by job protection ($\beta = .243$, $t = 11.764$, $p = 0.001 < 0.05$), followed by professional risk ($\beta = .263$, $t = 11.621$, $p = 0.000 < 0.05$), followed by

financial security ($\beta=.165$, $t= 7.241$, $p=0.002 < 0.05$). The Tolerance level is $<$ or equal to 1; and all VIF (Variance Inflation Factor) values are well below 10. Thus, the measures selected for assessing independent variables do not reach level of multi co-linearity.

The following model was established for multiple regression analysis to analyze the impact of security intentions variables on overall job satisfaction of private bank officers.

$$JS_{Pr} = \beta_0 + \beta_1 FS_{Pr} + \beta_2 JP_{Pr} + \beta_3 PR_{Pr} + \beta_4 DG_{Pr} + \beta_5 OS_{Pr} + E$$

Here,

JS_{Pr} = Overall job satisfaction of Private bank officers

FS_{Pr} = Financial security of Private bank officers

JP_{Pr} = Job Protection of Private bank officers

PR_{Pr} = Professional risk of Private bank officers

DG_{Pr} = Dignity of Private bank officers

OS_{Pr} = Overall security intentions of Private bank officers

and E = Error term

Table 5.146: The result of multiple regression analysis for the impact of security intention factors on overall job satisfaction of private commercial bank officers

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.509	.523	.364	1.3472	45.129	.000

^aPredictors: (Constant), Financial Security, Job Protection, Professional Risk, Dignity, Overall job security

Table 5.147: Coefficient of the multiple regression model of private commercial bank officers

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std.	Beta			Tolerance	VIF
1(Constant)	1.387	.011		10.321	.000		
Financial Security	.414	.012	.211	11.142	.000	.452	1.309
Job Protection	.393	.014	.097	9.467	.001	.391	1.283
Professional Risk	.218	.013	.078	10.551	.002	.467	1.625
Dignity	.421	.011	.151	12.519	.000	.582	1.419
Overall job security	.337						

^aDependent variable: Overall job satisfaction

Hypothesis: There is no impact of security intention factors on overall job satisfaction of private commercial bank

Result:

The regression equation on the above model can be presented in the following way,

$$JS_{Pr} = 1.387 + .414FS_{Pr} + .393JP_{Pr} + .218PR_{Pr} + .421DG_{Pr} + .337OS_{Pr}$$

From table (5.146) it is found that, $F = 45.129$ and $p = .000 < 0.05$. So, the null hypothesis is rejected. So, there is a highly significant impact of security intention factors on overall job satisfaction.

It is found from the table (5.146) that the R Square value = .523. Expressed as a percentage, it is found that the model consisting of independent variables (Financial Security, Job Protection, Professional Risk, Dignity, Overall job security) explains 52.30% of the variance overall job satisfaction. From table (5.147) it is found that dignity has the highest impact on overall job satisfaction of public commercial bank officers ($\beta = .342$, $t = 13.951$, $p = 0.000 < 0.05$), followed by job protection ($\beta = .243$, $t = 11.764$, $p = 0.001 < 0.05$), followed by professional risk ($\beta = .263$, $t = 11.621$, $p = 0.000 < 0.05$), followed by financial security ($\beta = .165$, $t = 7.241$, $p = 0.002 < 0.05$). The Tolerance level is $<$ or equal to 1; and all VIF (Variance Inflation Factor) values are well below 10. Thus, the measures selected for assessing independent variables do not reach level of multi co-linearity.

Chapter Six

Findings, Recommendations and Conclusion

The study has been done keeping in mind the objectives of the research. So, the findings have been furnished below considering the chronological order of the objectives.

6.1 Findings of the Study

The findings of the study are based on the following factors:

I. Demographic Variables of the Respondents

1. Age
2. Gender
3. Educational Qualification
4. Types of Professional Organizations
5. Names of Professional organizations
6. Service Duration in the Present Bank
7. Present Working Position or Designation

II. Highlighting the Present Job Satisfaction Scenario.

III. Depiction of the Factors Affecting Job Satisfaction Finding out the Association between Overall Job Satisfaction and Factors Affecting Job Satisfaction.

1. Salary Package

- Pay/compensation
- Promotion
- Fringe Benefits
- Contingent Rewards
- Recognition
- Overall Salary Package

2. Work Environment

- Work Place
- Nature of Work
- Co-workers Behavior
- Workload
- Work Effort

- Self-Expression
- Organizational Rules & Regulation
- Organization's Reputation
- Logistics Support
- Job Involvement
- Organizational Commitment
- Opportunity for Promotion
- Communication
- Training
- Degree of Burnout
- Overall Work Environment

3. Office Management

- Supervision
- Technical Support
- Office Management
- Authority
- Responsibility
- Human Relation
- Proper Communication
- Sense of Achievement
- Overall Office Management

4. Personal Issues

- Moral values
- Creativity
- Social Status
- Freedom of Work
- Overall Personal Issues

IV. Comparison of job satisfaction level between public and private commercial bank officers

V. Identifying the Factors Affecting Job Security Intension and Association with Overall Job Satisfaction level of Public and Private Commercial Bank Officers

VI. Analyzing the Impact of Job Security Intentions on Overall Job Satisfaction level of Public and Private Commercial Bank Officers

I. Personal Profile of the Respondents:

Age:

- 24.48% Public and 30.21% Private bank officers' ages are under 30 years.
- 42.71% Public and 48.96% Private bank officers' ages are between 30 to 39 years.
- 22.92% Public and 17.19% Private bank officers' ages are between 40 to 49 years.
- 9.89% Public and 3.64% Private bank officers' ages are between 50 to 59 years.
- There is no respondent aged 60 years or above.
- Total 27.34 percent respondents' ages are under 30 years.
- Highest 45.83 percent respondents' ages are between 30 to 39 years.
- Total 20.05 percent respondents' ages are between 40 to 39 years.
- Total 6.78 percent respondents' ages are between 40 to 39 years.
- There is no respondent aged 60 years or above.

Gender:

Among 192 public bank officers,

- 124 (64.58%) public bank officers are male.
- 66 (35.42%) public bank officers are female.

Among 192 private bank officers,

- 138 (71.88%) private bank officers are male.
- 54 (28.22%) private bank officers are female.

Educational Qualifications:

- 9.38% public bank officers have only graduation degree.
- 5.73% private bank officers have only graduation degree.
- 64.58% public bank officers have masters that is post-graduation degree.
- 82.29% private bank officers have masters that is post-graduation degree.
- 14.06% public officers have outstanding degrees like M. Phil or Ph. D degree.
- 7.29% private officers have outstanding degrees like M. Phil or Ph. D degree.
- 11.98% public officers have outstanding professional degrees like Chartered Accountant (CA) or Fellow Chartered Accountant (FCA).

- 4.69% private officers have outstanding professional degrees like Chartered Accountant (CA) or Fellow Chartered Accountant (FCA).
- The public bank officers are significantly much more qualified with their academic educational qualifications than the private bank officers.

Number of the Respondents according to Bank-type:

- The number of the respondents of public bank officers is 192.
- The number of the respondents of private bank officers is 192.
- The number of the respondent from each type of bank is equal in proportion.

Number of the Respondents according to Bank-name:

Among 192 public bank officers,

- 66 respondents from Agrani Bank Limited
- 73 respondents from Janata Bank Limited
- 21 respondents from Rupali Bank Limited
- 110 respondents from Sonali Bank Limited.

Among 192 private bank officers,

- 25 respondents from Dutch-Bangla Bank Limited
- 57 respondents from Islami Bank Bangladesh Ltd
- 19 respondents from National Bank Limited
- 13 respondents from Prime Bank Ltd.
- The respondents are chosen from four public commercial banks and four private commercial banks.

Respondents' Service Duration in the Present Bank:

Among 192 public bank officers,

- 3 officers have 1 to 2 years of service duration.
- 25 officers have 3 to 5 years of service duration.
- 77 officers have 6 to 10 years of service duration.
- 65 officers have 11 to 15 years of service duration.
- 12 officers have 16 to 20 years of service duration.
- There is no officer having above 20 years of service duration.

Among 192 private bank officers,

- 18 officers have 1 to 2 years of service duration.
- 55 officers have 3 to 5 years of service duration.

- 93 officers have 6 to 10 years of service duration.
- 20 officers have 11 to 15 years of service duration.
- 6 officers have 16 to 20 years of service duration.
- There is no officer having above 20 years of service duration.
- The service length of the public bank officers is comparatively long than the private bank officers.

Designation of the Respondents:

Among 192 public bank officers,

- 16 officers have the designation of junior officer level.
- 73 officers have the designation of executive officer or equivalent level.
- 85 officers have the designation of senior executive officer or equivalent level.
- 12 officers have the designation of assistant vice president or equivalent level.
- 6 officers have the designation of vice president or equivalent level.

Among 192 private bank officers,

- 22 officers have the designation of junior officer level.
- 88 officers have the designation of executive officer or equivalent level.
- 69 officers have the designation of senior executive officer or equivalent level.
- 9 officers have the designation of assistant vice president or equivalent level.
- 4 officers have the designation of vice president or equivalent level.
- Most of the respondents taken from the private banks are executive officers.
- Most of the respondents taken from the public banks are senior executive officers.

II. Highlighting the Present Job Satisfaction Scenario.

Findings from the percentage analysis of the respondents' opinions regarding their present job satisfaction as well as security intentions are furnished below:

- 71.87% public and 81.25% private bank officers are performing a challenging job.
- 51.04% public and 87.50% private bank officers' salary is justifiable in proportion to their service.
- 66.15% public and 53.12% private bank officers feel comfortable working under the controlling authority at present.

- 64.06% public and 63.02% private bank officers are satisfied with their present professional responsibilities.
- 87.50% public bank officers feel secure with their present job whereas 52.08% private bank officers feel insecure.
- 71.35% public and 56.77% private bank officers have congenial relationship with their peers and supervisors.
- 33.23% public but 73.44% private bank officers are willing to leave their present organization if they get a new job with higher salary.
- 58.33% public and 50.52% private bank officers have enough scope to show their ability and loyalty towards their organization at present.
- 81.25% public whereas 45.83% private bank officers feel comfortable with the present workload given to them by their higher authority.
- 90.10% public and 65.63% private bank officers are proud to tell others about their present profession.
- 89.06% public and 69.79% private bank officers think that they are dignified in their society.
- 71.88% public and 52.60% private bank officers think that their present job is suitable for their professional career.
- 91.67% public and 92.71% private bank officers think that their current service organization is able to ensure adequate information for performing the job effectively.
- 59.90% public and 86.46% private bank officers have available scope for their professional advancement in their current service organization.
- 67.19% public and 64.06% private bank officers are satisfied with the promotion they have got within their current service duration.
- 69.58% public and 65.83% private bank officers think that their present organizational rules and regulations are bearable to them.
- 69.27% public whereas 81.77% private bank officers have got sufficient logistic support from their present controlling authority.
- 66.67% public whereas 72.40% private bank officers have got proper opportunity for promotion at present from their controlling authority.

- 66.15% public whereas 79.17% private bank officers are able to make prompt communication with the concerned authority under any circumstance.
- 75.42% public and 71.15% private bank officers think that their controlling authority provides appropriate training program for the betterment of their proficiency.
- 45.31% public whereas 80.21% private bank officers think that their present authority supervises their work regularly to ensure better performance.
- 70.31% whereas 91.67% private bank officers have got appropriate technical support related to your current service.
- 70.83% public whereas 55.21% private bank officers are satisfied with their present office management procedure.
- 50.73% public whereas 77.40% private bank officers' higher authority sets a definite target as their professional duty.
- 21.88% public and 23.44% private bank officers have enough scope to implement their creativity in their present service.
- 90.63% public and 97.92% private bank officers have enough psychological freedom in performing their present service.
- 83.85% public and 94.79% private bank officers feel financially secured with their present service.
- Maximum 95.31% public whereas only 29.69% private officers feel themselves protected from any professional harm.
- 47.92% public whereas 86.98% private bank officers need to take various professional risks for continuing their present service.
- 93.23% public whereas 51.56% private bank officers think that their present job prospect is crucial for their bright future.
- 48.75% public whereas maximum 92.70% private bank officers are forced by their controlling authority to fulfill their present professional target.
- Only 16.67% public whereas maximum 92.19% private bank officers want to switch their present service for avoiding professional target.
- Only 15.67% public and maximum 90.63% private bank officers' promotion opportunity completely depends on their achievement of professional target.

- Maximum 91.67% public whereas 42.71% private bank officers feel socially secure with their present job.
- 83.33% public bank officers are fully satisfied with their present job whereas 16.67% private bank officers are not fully satisfied.
- 71.35% private bank officers are fully satisfied with their present job whereas 28.65% public officers are not fully satisfied.

III. Depiction of the factors affecting job satisfaction finding out the association between overall job satisfaction and factors affecting job satisfaction.

1. Salary Package

Pay/compensation:

- **Present Salary:** Among 192 public bank officers, 25% is moderately satisfied with their salary, 33.85% is usually satisfied and the rest 41.14% are not significantly satisfied. Besides, among 192 private bank officers, 47.92% is moderately satisfied with their salary, 30.73% is usually satisfied and the rest 21.35% are not significantly satisfied. Private bank officers are significantly much more satisfied with their salary than the Public bank officers.
- **Salary adequacy:** Maximum 133 (69.27%) Private and only 83 (43.23%) Public bank officers' salary is adequate. Again, minimum 59 (30.73%) Private and maximum 109 (56.77%) Public bank officers' salary is poor. So, Private bank officers are significantly much more satisfied with their salary than the public bank officers.
- **Turnover Tendency for Salary:** Only 61 (31.77%) Private and maximum (74.48%) Public bank officers are willing to switch their service for higher salary. Again, maximum 131 (68.23%) Private and minimum 49 (25.52%) Public bank officers are unwilling to switch their service. Consequently, Public bank officers are significantly willing to leave their job.

Promotion:

- **Promotion bustle:** 48.96% Public and 51.04% Private bank officers have been bustled fairly. Therefore, both public and private bank officers are significantly satisfied with their promotion bustle.
- **Turnover Tendency for promotion:** 64 (33.33%) Public whereas 83 (43.23%) Private bank Public officers are willing to switch their service and maximum 128

(66.67%) Public and maximum 109 (56.77%) Private bank officers are unwilling to leave their present job. Subsequently, both public and private bank officers are significantly satisfied with their promotion bustle and a few of them are willing to switch their job.

- **Promotion opportunities:** Among 192 public bank officers, 43.23% is highly satisfied, 27.60% is satisfied, 16.67% is neutral or undecided, 6.77% is dissatisfied and the rest 5.73% is highly dissatisfied with their promotion opportunities. Besides, among 192 private bank officers, 44.27% is highly satisfied, 27.34% is satisfied, 16.93% is neutral or undecided, 6.51% is dissatisfied and the rest 4.95% is highly dissatisfied with their promotion opportunities. So, both public and private bank officers are significantly satisfied with their promotion opportunities.

Fringe Benefits:

- **Competence of Fringe Benefits:** 55.21% Public whereas 34.91% Private bank officers have got satisfactory fringe benefits. Therefore, Public bank officers are significantly satisfied with their fringe benefits whereas the Private bank officers are not significantly satisfied.
- **Turnover tendency for fringe benefits:** 87 (45.31%) Public and 61 (31.77%) Private bank officers are eager to leave the bank for lack of fringe benefits. So, Public bank officers are significantly satisfied with their fringe benefits than the private bank officers.
- **Accomplished fringe benefits:** 49.48% Public and 33.33% Private bank officers are highly pleased with their accomplished fringe benefits. So, Public bank officers are significantly more satisfied with their accomplished fringe benefits than the private bank officers.

Contingent Rewards:

- **Provided Contingent Reward:** 36.98% Public 46.35% Private bank officers are highly satisfied with their provided contingent reward. Thus, Private bank officers are significantly more satisfied with their provided contingent reward than the public bank officers.
- **Contingent Reward for motivation:** 46.35% Public and 36.98% Private bank officers are highly satisfied with their provided contingent reward. So, Private bank officers are significantly much satisfied with their provided contingent reward.

- **Turnover Tendency for Contingent Reward:** 45.83% Public and 53.12% Private bank officers are uncertain to leave their bank for want of contingent reward. So, both the public and private bank officers are significantly satisfied with their contingent reward.

Recognition:

- **Appreciation for better Performance:** 44.27% Public and 64.58% Private bank officers have always got appreciation for their better performance. Therefore, Private bank officers are highly satisfied with the appreciation they have got.
- **Turnover Tendency for lack of Recognition:** Maximum 119 (61.98%) Public and maximum 124 (64.58%) Private bank officers are not willing to leave their present job for lack of recognition. So, Private bank officers are significantly much more satisfied than the public bank officers.
- **Recognition for better Performance:** 55.21% Public whereas 43.23% Private officers have always got recognition from their higher authority. So, Public bank officers are significantly much satisfied with their provided recognition.
- **Recognition:** 43.23% Public and 58.85% Private bank officers' recognition is highly refreshing for their overall job satisfaction. So, Private bank officers are significantly satisfied with their recognition they have got from their bank.

Overall Salary Package:

- Among 192 public bank officers, 54.69% is highly satisfied, 16.15% is satisfied, 16.15% is neutral, 13.54% is dissatisfied and 6.77% is highly dissatisfied for their overall job satisfaction.
- Among 192 public bank officers, 36.46% is highly satisfied, 19.27% is satisfied, 17.19% is neutral, 14.58% is dissatisfied and 12.50% is highly dissatisfied for their overall job satisfaction.
- The satisfaction level of the private bank officers is significantly high.

2. Work Environment

Work Place:

- **Feelings on Workplace Environment:** 44.27% public and 61.98% private bank officers always work in a comfortable environment. Therefore, private bank officers are significantly much satisfied with their work environment.
- **Work Place Environment:** 79 (41.15%) public and 131 (68.23%) private bank officers have got enthusiastic environment of their work place. So, private bank officers are significantly satisfied with their provided work place environment.
- **Condition of Work Place Environment:** 44.79% public and 61.46% private bank officers' workplace environment is highly hygienic. So, private bank officers are significantly much satisfied with their workplace environment.

Nature of Work:

- **Responsibilities:** 45.83% public and 55.85% private bank officers have been performing highly qualified tasks as their professional responsibilities. So, private bank officers are significantly satisfied with their responsibilities they perform.
- **Adaptation with Professional Activities:** 38.02% public and 51.04% private bank officers are highly adapted with their tasks they perform as their professional activities. Thus, private bank officers are significantly satisfied with their responsibilities.
- **Dedication with Professional Activities:** 51.04% public and 52.60% private bank officers are highly devoted to perform their professional activities. Successively, both of public and private bank officers are significantly dedicated to their responsibilities.

Co-workers Behavior:

- **Cooperation with Co-workers:** 51.56% public and 55.21% private bank officers' colleagues are cordial to them. Therefore, both the private and private bank officers are significantly satisfied with their co-workers' behavior.
- **Affection of Co-worker:** 50.52% public and 53.65% private bank officer' colleagues be have loving with them. So, both of public and private bank officers are significantly satisfied with the behavior of their colleague.
- **Co-workers behavior:** 51.56% public and 52.08% private bank officers are highly pleased to their co-workers behavior. Therefore, both public and private bank officers are significantly satisfied with their co-workers' behavior.

Workload:

- **Daily basis work load:** 66.67% public whereas 42.19% private bank officers' workload is peaceful to them. So, the public bank officers are significantly much more satisfied with their daily basis workload than the private bank officers.
- **Turnover Tendency for Workload:** 34.89% public and 73.43% private bank officers are always ready to leave their present job whereas 41.15% public and 9.90% private bank officers never desire to leave their present job. Thus, the public bank officers are significantly satisfied with their daily basis work load.
- **Maintenance of familiar life:** 153 (79.69%) public but only 39 (20.31%) private bank officers are able to maintain peaceful life whereas only 55 (28.65%) public but maximum 137 (71.35%) private bank officers are unable to maintain peaceful life. Subsequently, Public bank officers are significantly satisfied with their workload.
- **Enjoyment of Workload:** 59.90% public and only 36.46% private bank officers are happily enjoying their professional workload. As a result, public bank officers are significantly satisfied with their workload.

Work Effort:

- **Impression of Work Efforts:** 116 (60.42%) Public and 145 (75.52%) private bank officers' work efforts are very much impressive but only 76 (39.58%) public and 47 (24.48%) private bank officers' work efforts are unimpressive. So, both public and private bank officers are significantly satisfied with their work efforts.
- **Current Work Effort:** 47.92% public and 60.94% private bank officer' work effort plays a highly active role for their overall job satisfaction. So, private bank officers are significantly much satisfied with their current work effort.

Self-Expression:

- **Evaluation of Professional Issues:** 94 (48.96%) public and 128 (66.67%) private bank officers' professional issues are cordially accepted to their higher authority. So, private bank officers are significantly satisfied with their professional issues.
- **Rejection of Opinion:** In rejection of opinion, 47.40% public and 26.56% private officers become inactive, 39.06% public and 41.15% private officers become disheartened, and 13.54% public and 32.29% private officers become hopeless. Thus, both public and private bank officers become significantly dissatisfied in rejection of opinion.

- **Self-expression:** 64.06% public and 65.10% private bank officers are highly delighted on the role of their higher authority. So, there is significant positive impact of self-expression on both public and private bank officers.

Organizational Rules & Regulations:

- **Impact of Organizational Rules and Regulations:** 156 (81.25%) public and 161 (83.85%) private bank officers are familiar with rules and regulations of their banks. That is, both the public and private bank officers are significantly satisfied with their organizational rules and regulations.
- **Handling Organizational Rules and Regulations:** 72.40% Public and 73.43% Private bank officers feel comfortable under the existing organizational rules and regulations of the bank. Therefore, both of them are significantly satisfied with their existing rules and regulations.
- **Organizational Rules & Regulations:** 53.65% Public and 61.46% Private bank officers are highly encouraged by their organizational rules & regulations. So, it has a significant positive impact on their job satisfaction.

Organization's Reputation:

- **Organization's Reputation:** 167 (86.98%) Public and 96 (50.00%) Private bank officers have a glowing feeling with their organization's reputation. Subsequently, Public bank officers are significantly satisfied with their organization's reputation.
- **Turnover Tendency for Organization's Reputation:** Only 63 (32.81%) Public and maximum 129 (67.19%) Private bank officers are constantly ready to leave their current service for lack of reputation. So, Public bank officers are significantly satisfied with their organization's reputation.
- **Bank Status:** 55.21% Public whereas 45.31% Private bank officer are highly impressed with their bank status. So, Public bank officers are significantly much satisfied with their bank status.

Logistic Supports:

- **Logistic Supports:** 92 (47.92%) Public whereas 143 (74.48%) Private bank officers have modern logistic supports. So, Private bank officers are significantly satisfied with their logistic supports.

- **Instigation of Logistic Supports:** 65.62% Public whereas 86.46% Private bank officers are moderately instigated with their logistic supports. So, the private bank officers are significantly satisfied with their logistic supports.
- **Overall Logistic Supports:** 51.56% Public whereas 68.23% Private bank officer are provided with highly active logistic supports. So, Private bank officers are significantly satisfied with their overall logistic supports.

Job Involvement:

- **Inspiration for Job Involvement:** 53.12% Public and 73.44% Private bank officers have got appropriate inspiration for job involvement. So, both public and private bank officers are significantly satisfied with the inspiration for job involvement.
- **Engaging Professional Accomplishment:** 87 (45.31%) public whereas 125 (65.10%) private bank officers have got psychological assistance permanently. So, private bank officers are significantly satisfied with their professional accomplishment.
- **Overall Job Involvement:** 59.90% public whereas 75.00% private bank officer' job involvement is highly effective. Thus, both the public and private bank officers are significantly satisfied with their overall job involvement.

Organizational Commitment:

- **Commitment for Commercial Development:** 54.17% public and 72.39% private bank officer bank officers are broadly committed for their commercial development. So, both the public and private bank officers are significantly satisfied with the inspiration for job involvement.
- **Commitment for Professional Career:** 93 (48.44%) public and 144 (75.00%) private bank officers' higher authority is broadly committed for ensuring their professional career. So, both the public and private bank officers are significantly satisfied with their professional career.
- **Organizational Commitment:** 43.75% public whereas 61.98% private bank officers are highly motivated. So, private bank officers are significantly satisfied with their overall organizational commitment.

Opportunity for Promotion:

- **Perceived Promotion Opportunity:** 100 (52.08%) public whereas 112 (58.33%) private bank officer' perceived opportunity for promotion is adequate. So, private bank officers are significantly satisfied with their overall promotion opportunity.
- **Obstacles of Promotion:** 53.12% public whereas 51.04% private officers are neglected forgetting promotion. So, both the public and private bank officers instigate their organizational negligence as the obstacles of their promotion.
- **Affection of Promotion Opportunity:** 52.60% public whereas 49.48% private bank officers play a highly sluggish role. So, both the public and private bank officers are similarly dissatisfied with their promotion opportunity.

Communication:

- **Communication for Corporate Action:** 85 (44.27%) public and 122 (63.54%) private bank officers always get prompt communication. So, public bank officers are significantly satisfied with their communication for corporate action.
- **Communication with Higher Authority:** 123 (64.06%) public and 125 (65.10%) private bank officers are always able to make good communication with their higher authority. Successively, both of them are significantly satisfied with their communication process toward higher authority.
- **Organizational Communication System:** 64.06% public whereas 77.08% private bank officers are highly satisfied with the organizational communication system. Sequentially, both of them are similarly satisfied with their organizational communication system.

Training:

- **Substantial Training Program:** 100 (52.08%) public whereas 112 (58.33%) private bank officers have got adequate substantial training opportunity. So, both of them are significantly satisfied with their substantial training opportunities.
- **Obstacles of Promotion:** 37.50% public whereas 69.27% private officers are able to suit themselves moderately with the modern mode of technology. So, private bank officers are significantly much expert to handle with the modern mode of technology.
- **Confidence for Performance:** 48.44% public and 66.67% private bank officers are proficient enough to perform in any platform of the bank. So, private bank officers are significantly proficient enough in performance.

- **Overall Training Opportunity:** 58.33% public whereas 69.79% private bank officers are highly satisfied with the overall training opportunity. So, private bank officers are significantly satisfied enough with their overall training opportunity.

Degree of Burnout:

- **Facing Burnout Situation:** 33.85% public whereas 53.13% private officers always face burnout situation while performing their professional activities. So, public bank officers are significantly satisfied facing the situation of burnout.
- **Tendency for Getting rid of from Burnout Situation:** 101 (52.60%) public whereas 157 (81.77%) private bank officers want to get rid of from such frustrating situation. So, private bank officers are significantly desire to get rid of from such frustrating situation.
- **Overall Burnout Situation:** 51.56% public whereas 63.54% private bank officers are highly dissatisfied with the overall burnout situation. So, both the public and private bank officers are significantly dissatisfied on overall burnout situation.

Overall Work Environment:

51.04% public but only 5.73% private bank officers are highly dissatisfied with the overall work environment. Then, 17.71% public and 7.81% private bank officers are dissatisfied, 5.73% public and 6.25% private bank officers are usual, 7.81% public and 15.63% private bank officers are satisfied, and 17.71% public whereas maximum 64.58% private bank officers are highly satisfied with the overall work environment. So, private bank officers are significantly much satisfied with their overall work environment.

3. Office Management

Supervision:

- **Duration of Supervision:** Only 7.81% public whereas maximum 58.33% private bank officers are supervised on a daily basis but maximum 54.17% public whereas only 5.21% private bank officers are supervised on a monthly basis. Private bank officers are significantly much satisfied with the duration of supervision.
- **Procedure of Supervision Action:** 42 (21.88%) public whereas maximum 66 (34.38%) private bank officers are stimulated by their higher authority at the time of supervision. Subsequently, private bank officers are significantly much satisfied with the duration of supervision.

- **Evaluation of Performance through Observation:** 111 (57.81%) Public whereas 134 (69.79%) private bank officers are properly evaluated at the time of supervision. So, both of them are significantly satisfied with their evaluation procedure.
- **Assistance of Supervision for better Performance:** 58.33% public whereas 70.31% private bank officers have got proper assistance at the time of supervision. Therefore, both the Private and Public bank officers are significantly satisfied with the assistance of supervision for better performance.

Technical Supports:

- **Technical Supports for Regular Performance:** Only 64 (33.33%) public whereas maximum 156 (81.25%) private bank officers have been provided by adequate technical supports. Accordingly, private bank officers are significantly satisfied whereas public bank officers are significantly dissatisfied with their technical support.
- **Maintenance of Professional Tasks with Technical Supports:** 34.90% public whereas maximum 78.65% private officers are always able to maintain their regular professional tasks with the technical supports provided by the authority. So, private bank officers are significantly more satisfied with their technical supports for their regular performance.
- **Overall Technical Supports:** 42.71% public whereas 82.29% private bank officers are highly pleased with the overall technical supports. So, private bank officers are significantly satisfied with their overall technical supports.

Office Management:

- **Management Style:** 101 (52.61%) public whereas maximum 126 (65.62%) private bank officers work under cooperative management style. So, private bank officers are significantly much satisfied with the management style.
- **Scope of Independency:** 60.94% public whereas only 11.98% private bank officers are always independent to perform their regular professional tasks. So, public bank officers are significantly satisfied with their independency.
- **Scope of Raising Voice:** Only 84 (43.75%) public whereas only 95 (49.48%) private bank officers are able to raise their voice to the management authority on any issue. So, both the public and private bank officers are significantly dissatisfied with the scope of raising voice to the management authority on any issue.

- **Activity of Office Management:** 54.69% public whereas only 14.06% private bank officers are highly pleased with the office management activity of their bank. So, public bank officers are significantly dissatisfied with the activity of office management.

Authority:

- **Performance of Management Authority:** 106 (55.21%) public whereas maximum 128 (66.67%) private bank officers' management authority is loving to them. Therefore, both of the public and private bank officers are significantly satisfied with the performance of their management authority.
- **Internal Office Management:** 53.12% public whereas only 15.10% private bank officers are highly satisfied with the internal office management. So, public bank officers are significantly much satisfied with the internal office management.
- **Acts of Supreme Authority:** 113 (58.85%) public and 132 (68.75%) private bank officers' supreme authority is loving to them. So, both of the public and private bank officers are significantly satisfied with the performance of their supreme authority.

Responsibility:

- **Obedience to Management Decision:** Maximum 82.81% public and maximum 85.94% private bank officers are very much respectful to obey the management decision as they pass on to them as legitimate power. So, both public and private bank officers are significantly satisfied to the management decision.
- **Force for Following Office Discipline:** 45.31% public whereas maximum 84.90% private officers are always forced to follow the discipline of the office rigorously. So, public bank officers are significantly dissatisfied with their office discipline.
- **Impact of Actions of Higher Authority:** Only 36.98% public and only 33.85% private bank officer' higher authority is highly supportive to them. So, both the public and private bank officers are significantly dissatisfied with the actions of higher authority.
- **Accountability for Professionalism:** 33.85% public whereas maximum 64.58% private bank officers need to apply durable accountability for their professionalism. So, public bank officers are significantly much satisfied with their accountability.

- **Responsibilities to Achieve the Goal:** 39.06% public whereas 40.63% private bank officers are always able to achieve the professional goal. So, both the public and bank officers are significantly satisfied in achieving professional goal.
- **Impact of Performed Responsibilities:** 36.46% public whereas only 41.14% private bank officer' performed responsibilities is highly supportive to them. So, both of them are significantly satisfied with the performed responsibilities.

Human Relation:

- **Interpersonal Behavior with the Colleagues:** Maximum 145 (75.52%) public and maximum 153 (79.69%) private bank officers are competent to conduct loving behavior with their colleagues. So, both of them are significantly satisfied with the behavior of their colleagues.
- **Impact of Internal Human Relation on Performance:** Maximum 77.08% public and maximum 78.65% private bank officers' internal human relation always instigate their performance to achieve professional goal. So, both the public and private bank officers are significantly satisfied with their internal human relation.
- **Attained Human Relation:** Maximum 65.62% public and maximum 68.22% private bank officer' attained human relation is highly supportive to them. So, both of them are significantly satisfied with their attained human relation.

Proper Communication:

- **Effective Communication with the Stakeholders:** Maximum 161 (83.85%) public and maximum 166 (86.46%) private bank officers are able to make effective communication with the stakeholders. Successively, both the public and private bank officers are significantly satisfied with their communication system.
- **Communication of Higher Authority with all Professionals:** Maximum 76.56% public and maximum 78.64% private bank officers' higher authority is respectful in delivering the management decision. Consequently, both of them are significantly satisfied to the management authority for better communication.
- **Internal Communication System:** 42.19% public and maximum 54.69% private bank officers are highly satisfied with the internal communication system. So, private bank officers are significantly satisfied with the overall internal communication system.

Sense of Achievement:

- **Performance according to Designation:** Maximum 138 (71.88%) public and maximum 143 (74.48%) private bank officers have reached the highest levels of performance. Successively, both of them are significantly satisfied with their level of performance according to designation.
- **Adequacy of Professional Skill:** Maximum 56.25% public and maximum 62.50% private bank officers have adequate professional skills. So, both of them are significantly satisfied with their professional skills to achieve defined objectives.
- **Gained Professional Skill:** 67.19% public and maximum 70.31% private bank officers' gained professional skill strongly expand their proficiency. So, both of them are significantly satisfied with their gained professional skills.

Overall Office Management:

53.12% public officers whereas maximum 70.31% private bank officers are highly satisfied with the overall office management. Then, 23.44% public whereas 12.50% private bank officers are satisfied, 6.25% public whereas 4.69% private bank officers are usual, 7.81% public whereas 5.73% private are dissatisfied, and 9.38% public whereas only 6.77% private bank officer are highly dissatisfied with the overall office management. Subsequently, both the public and private bank officers are significantly satisfied with the overall office management but private bank officers are comparatively much satisfied.

4. Personal Issues

Moral values:

- **Moral Values:** Maximum 58.33% public and maximum 65.10% private bank officers' acquired moral values moderately instigate their job satisfaction. So, both the public and bank officers are significantly satisfied with their assimilated moral values.
- **Application of Moral Values in Professional Activities:** 53.13% public and 54.69% private bank officers are always able to apply their acquired moral values in professionalism. Consequently, both of them are significantly satisfied with the application of moral values.
- **Initiation of Achieved Moral Values:** 52.08% public and 53.65% private bank officer are able enough to initiate their achieved moral values in their professional activities. So, both of them are significantly satisfied for initiation of achieved moral values.

Creativity:

- **Creativity in Professional Tasks:** Maximum 50.52% public and maximum 51.56% private bank officers have never got any scope to apply their creativity. So, both of them are significantly dissatisfied with the scope of applying creativity.
- **Evaluation of Creativity as Performance:** Creativity is not accepted respectfully or cordially in the banking sector. So, both of them are significantly dissatisfied on the evaluation of their creativity as performance.
- **Conformation of Gained Creativity:** Maximum 69.79% public and maximum 73.44% private bank officers have no scope of conformation of their gained creativity. As a result, both of them are significantly dissatisfied in conformation of their gained creativity.

Social Status:

- **Delineation of Social Status as Banker:** Maximum 83.85% public and maximum 85.94% private bank officers feel proud as a banker. So, both of them are very much satisfied for the delineation of social status as banker.
 - **Acceptance of Society as Banker:** Maximum 75.00% public and maximum 65.10% private bank officers are shown loving attitude by their society. So, both of them are significantly satisfied with the social status they belong as banker.
5. **Impact of Professional Dignity:** 71.35% public and 63.02% private bank officers' achieved professional dignity strongly expand their job satisfaction. So, both of them are significantly satisfied with their professional dignity.

Freedom of Work:

6. **Freedom of Performance:** Only 44.27% public and only 41.15% private bank officers have always got scope to apply their freedom in their professional task. So, both of them are significantly dissatisfied with the scope of applying freedom.
7. **Impact of Professional Rules and Regulations on Freedom:** 33.85% public and 36.46% public officers are ensured freedom by their professional rules and regulations. So, both of them are significantly dissatisfied with the scope of applying freedom.
8. **Stabilization of Freedom of Work:** 44.79% public and 48.44% private bank officers' tiniest scope of freedom of work strongly reduces their overall job satisfaction. So, both of them are significantly dissatisfied with the stabilization of freedom of work.

Overall Personal Issues:

54.69% public and 53.65% private bank officer are highly satisfied with their overall personal issues. Then, 19.27% public and 16.67% private bank officers are satisfied, 7.29% public and 8.85% private bank officer are usual, 10.42% public 6.25% private bank officers are dissatisfied, and 8.33% public and 16.67% private bank officers are highly dissatisfied with their overall personal issues. So, both the public and private bank officers are significantly satisfied with their overall personal issues for their overall job satisfaction.

IV. Comparison of Job Satisfaction Level between Public and Private Commercial Bank Officers

- The satisfaction level of private bank officers is significantly high (Private mean 3.61 > Public mean 1.84, $F = 27.18$, $P \text{ value} = .000$) responding to the variable 'Pay/compensation'. Followed by, on most of the concerns they are significantly more satisfied than the public bank officers.
- There is no significant difference between the job satisfaction level of the public and private commercial bank officers regarding promotion (Public mean 3.17; Private mean 3.22, $F = 2.51$, $P \text{ value} = .061$).
- The satisfaction level of public bank officers is significantly high (Public mean 3.42 > Private mean 2.48, $F = 17.56$, $P \text{ value} = .001$) responding to the variable 'Fringe benefits'.
- The satisfaction level of Public bank officers is significantly high (Public 3.56 > Private mean 2.88, $F = 32.06$, $P \text{ value} = .001$) responding to the variable 'Workload'.
- The satisfaction level of public bank officers is significantly high (Public mean 4.12 > Private mean 2.87, $F = 36.36$, $P \text{ value} = .000$) responding to the variable 'Organization's reputation'.
- The satisfaction level of public bank officers is significantly high (Public mean 3.66 > Private mean 3.45, $F = 31.57$, $P \text{ value} = .000$) responding to the variable 'Degree of Burnout'.
- The satisfaction level of public bank officers is significantly high (Public mean 3.46 > Private mean 2.39, $F = 33.78$, $P \text{ value} = .001$) responding to the variable 'Office Management'.

- The satisfaction level of public bank officers is significantly high (Public mean 4.36 > Private mean 2.28, $F = 39.88$, $P \text{ value} = .000$) responding to the 'Social Status'.
- The satisfaction level of public bank officers is significantly high (Public mean 2.33 > Private mean 2.29, $F = 39.88$, $P \text{ value} = .000$) responding to the variable 'Freedom of work'.

V. Identifying the Factors Affecting Job Security Intension and Association with Overall Job Satisfaction level of Public and Private Commercial Bank Officers

Factors Affecting Security Intension

- 66.15% public whereas only 37.50% private bank officers feel safe with the salary package. Only 9.37% public whereas maximum 42.19% private bank officers feel anxious. So, public bank officers are significantly secure whereas private bank officers are significantly insecure with their security intention.
- 69.38% public whereas 41.67% private bank officers are financially secure. So, public bank officers feel significantly secure with their financial security whereas private bank officers feel significantly insecure.
- 84 (43.75%) public whereas 137 (71.35%) private bank officers work in a safe environment. Public bank officers are significantly secure whereas private bank officers are significantly insecure with their work environment.
- 50.52% public bank officer are in a highly vulnerable situation whereas maximum 64.06% private bank officers are in a highly protected situation with the overall work environment. So, private bank officers are significantly much feel secure with their overall work environment.
- 51.56% public bank officers feel highly insecure whereas 65.11% private bank officers feel highly secure with their job protection. So, private bank officers are significantly secure whereas public bank officers are significantly insecure with their job protection.
- 141 (73.44%) public whereas 98 (51.04%) private bank officers have no security intention for their office management. So, public bank officers have no security intention whereas private bank officers have severe security intention for strong management pressure.
- 51.04% public bank officers are highly protected whereas 42.71% private bank officers are highly vulnerable with their professional risk. So, public bank officers feel significantly secure with their professional risk.

- 103 (53.65%) private whereas 98 (51.04%) private bank officers have no security intention with their professional status. Subsequently, public bank officers are significantly dignified with their social status.
- 55.20% public whereas 53.13% private bank officers are highly protected with their dignity. So, public bank officers have significantly less security intention than the private bank officers.

Association with Overall Job Satisfaction level of Public and Private Commercial Bank Officers

- Public bank officers are significantly much satisfied with 'Financial Security', (Public mean 4.11 > Private mean 3.27, $F = 38.96$, $P \text{ value} = .000$). So, they have significantly less security intention for financial security.
- Public bank officers are significantly much satisfied with 'Job Protection', (Public mean 4.48 > Private mean 2.15, $F = 37.55$, $P \text{ value} = .000$). So, they have significantly less security intention for Job Protection.
- Public bank officers are significantly much satisfied with 'Professional Risk', (Public mean 4.39 > Private mean 2.06, $F = 47.08$, $P \text{ value} = .000$). So, they have significantly less security intention for Professional Risk.
- Public bank officers are significantly much satisfied with 'Dignity', (Public mean 4.56 > Private mean 3.01, $F = 45.65$, $P \text{ value} = .000$). So, they have significantly less security intention for Dignity.

VI. Analyzing the Impact of Job Security Intentions on Overall Job Satisfaction level of Public and Private Commercial Bank Officers

Impact of Job Security Intention on Overall Job Satisfaction level of Public Bank Officers

Multiple regression analysis has been applied to analyze the impact of job security intention on overall job satisfaction level of public bank officers. The result of multiple regression analysis indicates that there is a highly significant positive impact of security intention on overall job satisfaction of public bank officers. The result shows that the R Square value = .528. Expressed as a percentage, it is found that the model consisting of independent variables (Financial Security, Job Protection, Professional Risk, Dignity, Overall job security) explains 52.80% of the variance overall job satisfaction. It is found that dignity has the highest impact on overall job satisfaction of public commercial bank officers ($\beta = .342$, $t = 13.951$, $p = 0.000 < 0.05$), followed by job

protection ($\beta=.243$, $t= 11.764$, $p=0.001 < 0.05$), followed by professional risk ($\beta=.263$, $t= 11.621$, $p=0.000 < 0.05$), followed by financial security ($\beta=.165$, $t= 7.241$, $p=0.002 < 0.05$). The Tolerance level is $<$ or equal to 1; and all VIF (Variance Inflation Factor) values are well below 10. Thus, the measures selected for assessing independent variables do not reach the level of multi co-linearity.

Impact of Job Security Intention on Overall Job Satisfaction level of Private Bank Officers

Multiple regression analysis has been applied to analyze the impact of job security intention on overall job satisfaction level of private bank officers. The result of multiple regression analysis indicates that there is a highly significant positive impact of security intention on overall job satisfaction of private bank officers. The result shows that the R Square value = .523. Expressed as a percentage, it is found that the model consisting of independent variables (Financial Security, Job Protection, Professional Risk, Dignity, Overall job security) explains 52.30% of the variance overall job satisfaction. It is found that dignity has the highest impact on overall job satisfaction of public commercial bank officers ($\beta=.342$, $t= 13.951$, $p=0.000 < 0.05$), followed by job protection ($\beta=.243$, $t= 11.764$, $p=0.001 < 0.05$), followed by professional risk ($\beta=.263$, $t= 11.621$, $p=0.000 < 0.05$), followed by financial security ($\beta=.165$, $t= 7.241$, $p=0.002 < 0.05$). The Tolerance level is $<$ or equal to 1; and all VIF (Variance Inflation Factor) values are well below 10. Thus, the measures selected for assessing independent variables do not reach the level of multi co-linearity.

Summary of Findings

It is earlier mentioned that the type of bank has a significant impact on the variables of job satisfaction and security intention. The analysis explicitly shows the attitudinal relationship with public and private commercial banks officers. To identify this relationship, the study has analyzed the mean values of job satisfaction variables and security intention variables along public and private commercial banks officers. Standard deviation has been used also to see the attitudinal dispersion of the respondents.

This study has found that the overall job satisfaction levels of public and private commercial banks officers in Bangladesh is at the positive level showing an average overall job satisfaction value of 3.00. However, the job satisfaction of Bangladeshi

bank officers is significantly dependent on **Salary Package** (Pay/compensation, Promotion, Fringe benefits, Contingent rewards and Recognition), **Work Environment** (Work place, Nature of work, Co-workers behavior, Workload, Work effort, Self-Expression, Organizational rules & regulation, Organization's reputation, Logistics support, Job Involvement, Organizational Commitment, Opportunity for Promotion, Communication, Training, Degree of Burnout), **Office Management** (Supervision, Technical Support, Office Management, Authority, Responsibility, Human Relation, Proper communication, Sense of Achievement), **Personal Issues** (Moral values, creativity, Social status and freedom of work) and **Security Intention** (Financial Security, Job Protection, Professional Risk and Dignity). Most of the variables have a significant influence on overall job satisfaction but the remaining factors (Promotion, Opportunity for Promotion and Creativity) do not have significant statistical evidence to improve the job satisfaction of bank officers.

Bank type is found to be the most relevant with the bank officers' job satisfaction in comparison to all variables. Private bank officers are comparatively more satisfied than those from public sectors as they enjoy better Salary Package, better Work Environment and better Office Management. Public bank officers, on the other hand, have inadequate benefits and facilities, resulting in comparatively lower level of job satisfaction. It has also been identified from this study that Security Intention is the major important factor affecting job satisfaction of bank officers. The level of overall job satisfaction in private bank (Average Mean= 3.316) officers is found much higher than that leaves the same for public bank (Average Mean= 2.695) into a marginal level. After analyzing the study variable Security Intention (Financial Security, Job Protection, Professional Risk and Dignity) in the background of Bangladeshi Public and Private Commercial banks, the researcher can explain that in the context of Bangladesh job security has a great influence on job satisfaction. Considering a neutral value of 2.5 in the 5-point scale, the variables in private banks are found lower than the neutral value. It shows a relatively higher level of job dissatisfaction in private bank officers for their security intention.

The result of multiple regression analysis indicates that there is highly significant positive impact of security intention on overall job satisfaction for both the public and private bank officers. In public banks, the result shows that the R Square value = .528.

Expressed as a percentage, it is found that the model consisting of independent variables (Financial Security, Job Protection, Professional Risk, Dignity, Overall job security) explains 52.80% of the variance overall job satisfaction. It is found that dignity has the highest impact on overall job satisfaction of public commercial bank officers ($\beta=.342$, $t= 13.951$, $p=0.000 < 0.05$), followed by job protection ($\beta=.243$, $t= 11.764$, $p=0.001 < 0.05$), followed by professional risk ($\beta=.263$, $t= 11.621$, $p=0.000 < 0.05$), followed by financial security ($\beta=.165$, $t= 7.241$, $p=0.002 < 0.05$). On the other hand, in private banks the result shows that the R Square value = .523. Expressed as a percentage, it is found that the model consisting of independent variables (Financial Security, Job Protection, Professional Risk, Dignity, Overall job security) explains 52.30% of the variance overall job satisfaction. It is found that dignity has the highest impact on overall job satisfaction of public commercial bank officers ($\beta=.342$, $t= 13.951$, $p=0.000 < 0.05$), followed by job protection ($\beta=.243$, $t= 11.764$, $p=0.001 < 0.05$), followed by professional risk ($\beta=.263$, $t= 11.621$, $p=0.000 < 0.05$), followed by financial security ($\beta=.165$, $t= 7.241$, $p=0.002 < 0.05$). So, it is sure that the private bank officers have severe security intentions.

6.2 Recommendations

This study has investigated the job satisfaction characteristics of private and public commercial bank officers in Bangladesh. Using several analytical methodologies, it finds the association between the overall job satisfactions with several other factors. Also a comparative study on the private and public bank officers reflects similarities and dissimilarities of the two groups in some of the factors. Nevertheless, the major characteristics of the job satisfaction profiles of dissatisfied officers have been identified including their major concerns in the areas of Salary Package, Work Environment, Office Management, Personal Issues and Security Intentions. It is felt that if these concerns are properly addressed, the size and the gravity of the dissatisfaction experienced by dissatisfied officers may be reduced. For that reason, it might be mandatory to obviously plan and establish different managerial guiding principles, such as: to make available excellence tune to convince employees which will help to develop their satisfaction level within the organization. Hence, the public and private bank administrations must acquire individuals under consideration. For instance, the level of job anxiety, logic of proficiency along with the employees' representation of the organization should be minimized to ensure proper job satisfaction.

Recommendations to Improve the Level of Job Satisfaction

The recommendations policies for improvement of the level of job satisfaction in public and private bank officers are as follows:

- This study has discovered three major areas of dissatisfaction. These are: Salary Package, Office Management and Security Intentions. The dissatisfaction regarding security intention is serious than any other issue in private bank sector. It is true that security intention is narrower in the upper levels. In spite of this the authority should think positively and take care of it so that the dissatisfaction level among private bank officers can be reduced at least up to an acceptable level.
- Salary Package is the primary and most important factor for the satisfaction of public bank officers. It should be high enough to maintain the living standard of the officers. The authority should consider that salary structure and benefits should be reasonable and comparable with those of other banks and /or other similar institutions.

- In addition to salary, there are some kinds of benefits such as insurance coverage, leave and other fringe benefits. Equity should be maintained for every level of officers in providing these benefits.
- The study determined some areas of job satisfaction in both the public and private banks. They are: Contingent reward, Self-expression, Organization's reputation, Training, Degree of burnout, Supervision, Co-workers behavior, Office Management, Human relation, and Moral values. The bank authority should be careful to maintain this trend, so that the level of job satisfaction can prevail in the minds of officers.
- A congenial and supportive atmosphere should be maintained in the working place of public banks so that officers can enjoy their job. The helpful attitude of co-workers to each other should be maintained.
- Operating procedure of the bank should be simple and transparent. The employees should feel at home and find satisfaction in their job if the working procedure is easily understandable to them. In this regard provisions in service training and guidance should be provided to perform banking job efficiently.
- Sharing of information among different divisions within the organization should be possible so that the employees feel a strong sense of belonging.
- All the superiors at each level should be cordial and friendly to their subordinates.
- There should be provision for different kinds of rewards for better performance. It will encourage them to take responsibility and also will improve their willingness to perform better.
- The bank should have a transparent standing policy for promotion of the officers so that an officer who is not getting promotion can clearly understand the causes behind it and may devote himself to be fit for promotion. In this way, they can improve their working standard with a competitive attitude to make themselves fit for the future promotion.

Recommendations for the policy makers and policy founders

- Satisfied employees are always motivated to perform their job in a better way as well as keep the employees to be committed to the organization. The extensive study on the public and private commercial banks reveals that though employees are satisfied, there are some factors which should be taken into consideration by the policymakers as well as the policy founders:

- The top level management of bank should keep an eye on the existing pay structure, as the study reveals that many respondents are not satisfied with their salary. So, the concerned authority should try to provide the competitive pay structure considering the expectations of the bank officers.
- It is recommended that the top level manager should give enough decision making authority and responsibility to the mid and lower level executives/officers so that they can act independently and make their best effort to increase their performance.
- Most of the employees are quite satisfied with the present promotional policy which is basically based on seniority and length of work. Yet, it is recommended that the company should try to implement the promotional policy based on both seniority as well as performance so that the young and energetic employees are motivated to perform better in their job.
- The study has observed that there are some employees who are not competent enough to perform their job effectively and efficiently. That is why it is required to give enough concentration by the top management while recruiting new employees and standard recruitment system should be followed.
- To increase the morale of the employee it is required to make their job more interesting and the manager should always appreciate his/her subordinates for doing a good job.
- It is strongly recommended that the team work among employees of each department should be encouraged and superior should try to create an atmosphere suitable for group work and relationship building activities. The organization first understand the employees' welfare, their financial issues, their interest of domain, their problems, their family problems and how much time is devoted to their families, the exploitation in workplace Finally, it is recommended that these be replicated in the future before policy changes are made that involve the employees work environment. This will ensure that levels of job satisfaction be maintained at an above average level.

6.3 Conclusion

Job satisfaction is a very big concept as it includes various factors associated with job satisfaction of the officers as well as security intentions. Satisfaction varies from officer to officer. The overall satisfaction of bank officers is associated with different factors of job satisfaction which includes factors of salary package, work environment, office management and personal issues. While concluding, it could be said that with the change of satisfaction determinants, level of job satisfaction also varies. This study has investigated mainly the relation between of job satisfaction along with security intentions. Job protection is likely to be strongly associated with employee retention. To ensure job protection, banks must promote job satisfaction. Public bank officers have comparatively low job satisfaction as well as less security intention but the private bank officers have comparatively high job satisfaction as well as severe security intention. The organizations also lack certain factors such as professional risk and dignity. Officers' welfare measures and Job security should be given utmost importance, so that the officers' turnover may be restricted. If these factors are given a little more care, the banks can maintain good officers with high level of satisfaction minimizing the overall security intention. This will, in turn, lead to effectiveness and efficiency in their work which leads to increased productivity. Researcher has concluded that the overall job satisfaction of bank officers is not very high but still satisfactory. But there is still considerable room for improvements. An organization should try to take every possible step to enhance job satisfaction among officers because if employees are satisfied then customers associated with it will also be satisfied. Interestingly, despite many other dissatisfaction factors of different degree, respondents showed very positive attitude towards the sense of pride with their job. This truly reflects the optimism of bank officers who still think that this job is a dignified profession. Compared to many other job types, public bank officers are still not very well paid and the private officers are still not well protected, yet they are proud of the prime philosophy of banking. So, the authority of all the banks should consider providing higher satisfaction to the bank officers to uphold such optimistic attitude of the officers in the future.

6.4 Scope for further research

Further researches may be carried out on the following dimensions:

- Banking sector is a very vast financial sector of a country. So, further researches should be conducted on any issue of that sector.
- The present research has been conducted only four major public and four major private commercial banks of Bangladesh. But there are more than 60 financial institutions in Bangladesh. So, further researches should be conducted on another group of banks.
- Either public or private, every bank has an individual organizational structure which is different from all other banks. So, further researches should be conducted on every bank individually.
- The researcher conducted the study only to analyze the job satisfaction and security intention of bank officers. So, further researches should be conducted to analyze the job satisfaction and security intention among another type of bank employees also.

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Annual Report of Janata Bank Limited: 2011-2015

Annual Report of National Bank Limited: 2011-2015

Annual Report of Prime Bank Ltd: 2011-2015

Annual Report of Rupali Bank Limited: 2011-2015

Annual Report of Sonali Bank Limited: 2011-2015

Appendices

APPENDIX: A

Institute of Bangladesh Studies (IBS) University of Rajshahi, Rajshahi, Bangladesh.

Dear Sir/Madam,

We draw your kind attention to inform you that the study aims at highlighting ‘**Job Satisfaction and Security Intension Factors: A Study on Public and Private Commercial Banks.**’ We expect your valuable opinion and suggestions. We assure you that the secrecy of your opinion will be kept. Your valuable information will be used as the primary data of a Ph. D research.

Please cautiously understand every declaration and provide me a truthful attitude regarding the stated questions. Mark the number, which is the adjoining equal to your judgment. I assure you that your information will stay behind confidential and will only be purpose of the research study.

You are cordially requested to read out the question carefully and put a tick (✓) mark within box as you think as your opinion.

Section A: Question objects connecting Demographic in sequence

1. Name :
2. Residential address :
3. Age :
 - a) Less than 30
 - b) 30 to 39
 - c) 40 to 49
 - d) 50 to 59
 - e) 60 & Above
4. Gender : Male Female
5. Educational Qualification :
 - a) Graduation
 - b) Masters
 - c) M Phil or Ph D
 - d) Others
6. Type of your Professional organization:
 - a) Public Commercial Bank
 - b) Private Commercial Bank
7. Name of your Professional organization:
 - a) Agrani Bank Ltd.
 - b) Janata Bank Ltd.
 - c) Rupali Bank Ltd.
 - d) Sonali Bank Ltd.
 - e) Dutch-Bangla Bank Ltd.

- f) Islami Bank Ltd.
- g) National Bank Ltd.
- h) Prime Bank Ltd.
8. Service duration in the present Bank : a) 1 years to 2
- b) 3 years to 5
- c) 6 years to 10
- d) 11 years to 15
- e) 16 years to 20
- f) Above 20 years
9. Present working position or Designation:
- a) Junior Officer or equivalent
- b) Executive Officer or equivalent
- c) Senior Executive Officer or equivalent
- d) Assistant Vice President or equivalent
- e) Vice President or equivalent

Section B: Assessment of Job Satisfaction on Salary Package that you have got from your present professional organization.

Please rank the following statements considering your job satisfaction at this bank as per your self-evaluation:

1. How would you rate your job satisfaction with your present salary?
- a. Moderate b. Usual c. Low
2. Do you think that your present salary is adequate according to your designation?
- a. Adequate b. Poor
3. If your salary is poor, are you willing to switch to another bank in order to get suitable salary?
- a. Willing b. Unwilling
4. What do you think about the way your promotional opportunities are handled?
- a. Fairly b. bias c. unlawfully
5. If your promotional opportunities are handled unlawfully, are you willing to switch to another bank in order to get higher position?
- a. Willing b. Unwilling
6. How would you rate your job satisfaction with your promotional opportunities offered by the present professional organization?
- a. Highly Dissatisfied b. Dissatisfied c. Neutral/Und
- d. Satisfied e. Highly Satisfied
7. How do you think about the competence of fringe benefits given by the present organization according to your designation?
- a. Satisfactory b. Traditional c. Inadequate b. Substandard
8. If your fringe benefits are substandard, are you willing to switch to another bank in order to get higher fringe benefits?
- a. Eager b. Doubtful c. Uninterested

9. How would you rate your job satisfaction with the fringe benefits given by the present professional organization?

- a. Highly displeasing b. Unpleasant c. Doubtful
 d. Pleasant e. Highly Pleasant

The contingent reward system is a motivation-based system that is used to reward those meet their identified goals. It provides positive reinforcement for a job well done. This reinforcement measurement encourages employees to effectively complete their tasks and meet their goals in a professional and timely fashion. Unlike annual performance reviews and evaluations, the contingent reward system provides more frequent assessments of the employee's work with applicable rewards when qualified.

10. Considering the above statement how is your job satisfaction with contingent rewards provided by your present professional organization?

- a. Highly Dissatisfied b. Dissatisfied c. Neutral/Undecided
 d. Satisfied e. Highly Satisfied

11. Do you think that the contingent reward provided by the present organization is enough to motivate you properly?

- a. Highly Aggravated b. Aggravated c. Impartial
 d. Motivated e. Highly Motivated

12. If you are aggravated, are you willing to switch to another bank in order to get higher contingent rewards?

- a. Sure b. Doubtful c. Uncertain

13. Would you be appreciated by your higher authority for your better performance?

- a. Always b. Sometime c. Never

14. If you are not appreciated, do you feel any dissatisfaction for lack of recognition?

- a. Yes b. No

15. Does the recognition got from your higher authority intend you for doing better performance?

- a. Always b. Sometime c. Never

16. Considering the issues on recognition how is your job satisfaction with recognition adopted on you by the authority of present professional organization?

- a. Highly reviving b. reviving c. erratic
 d. Refreshing e. Highly Refreshing

Thank you very much for expressing your valuable opinion on the above mentioned issues. Probably, you may have different or same satisfaction level for each of the individual issue. Now, think about the previous issues deeply again please and rate your overall job satisfaction level considering all of the above issues (Pay/compensation, Promotion, Fringe benefits, Contingent rewards and Recognition) cooperatively.

17. How would you rate your overall job satisfaction on overall salary package considering the issues (Pay/compensation, Promotion, Fringe benefits, Contingent rewards and Recognition) cooperatively?

- a. Highly Dissatisfied b. Dissatisfied c. Neutral/Undecided
 d. Satisfied e. Highly Satisfied

18. How do your security intentions influence your job satisfaction with the salary package you have got from the present professional organization?

- a. Safe b. Anxious c. Risky

19. Feeling secure or insecure how do you rate your security intentions on overall salary package?

- a. Highly Insecure b. Insecure c. Usual
 d. Secured e. Highly Secured

Section C: Assessment of Job Satisfaction on the work environment of the bank where you are performing your professional duties.

1. How do you feel performing your duties in your present work place?

- a. Comfortable b. Typical c. Painful

2. If your service station is felt typical or painful, are you willing to leave your present service station?

- a. Enthusiastic b. Reluctant

3. How is the condition of your present work place environment for your job satisfaction?

- a. Highly unhygienic b. unhygienic c. typical
 d. hygienic d. highly hygienic

4. What types of responsibilities do you perform in your present service station?

- a. Highly qualified b. Traditional c. harmful d. substandard

5. Are you adapted with the nature of duties that are given to you as professional activities?

- a. Highly unadjusted b. unadjusted c. typical
 d. adapted d. highly adapted

6. How much are you dedicated to perform your duties for your current service?

- a. Highly subdued b. subdued c. usual
 d. Devoted e. highly devoted

7. How much are your colleagues being cooperative to perform your duties together?

- a. Cordially b. sluggishly c. frostily

8. How affectionate are your co-workers to you psychologically?

- a. Loving b. Friendly c. Professional d. Disgusting

9. How does your co-workers' behavior affect your job satisfaction?

- a. Highly depressed b. depressed c. formal
 d. Pleasant e. highly pleasant

10. How do you feel with the work load given to you as your daily work?

- a. Peaceful b. Tolerable c. Burden

11. If you feel your daily work is burden to you, do you want to get rid of from this sorts of work?

- a. Always b. Sometime c. Never

12. Does your professional work load hamper your personal family life?

- a. Peacefully able to maintain family b. Interrupt familiar life

13. How do you enjoy your professional tasks as your work load?

- a. Happily b. formally c. just continuing routine work d. miserably

14. Is your work effort impressive to you?

- a. Yes b. No

As far as we know, the work system refers to a particular combination of job tasks, technology, skills, management style, and personnel policies and practices. These are seen as determining how work is organized and managed, and how employees will experience work and perform. The absence of proper management of the system will lead to job dissatisfaction. In this circumstances,

15. How would you rate your current work efforts that are responsible for your job satisfaction?

- a. Highly sluggish b. sluggish c. habitual
d. active e. highly active

16. How does your higher authority evaluate your opinions regarding professional issues?

- a. Accept cordially b. does not show any expression c. Reject frostily

17. If they reject your opinions, how do you feel?

- a. Proudful b. keep yourself inactive c. disheartened d. become hopeless

18. How does their activity impact on your self-expression?

- a. Highly negative b. negative c. neutral
d. positive e. highly positive

19. How do the organizational rules & regulations impact on your work?

- a. Easy to operate b. Clumsy to operate

20. If you feel that your organizational rules & regulation are clumsy to you, how do you handle them?

- a. Comfortable b. Typical c. Painful

21. How do the organizational rules & regulations impress your job satisfaction?

- a. Highly discouraging b. discouraging c. neutral
d. encouraging e. highly encouraging

22. How do you feel thinking yourself as a member of your existing bank?

- a. Glowing b. detached c. ashamed

23. In case of feeling ashamed, are you willing to switch to another highly reputed bank for better status?

- a. Constantly b. Occasionally c. Never

24. How does your bank status stimulate your job satisfaction?

- a. Highly negative b. negative c. neutral
d. positive e. highly positive

25. What kinds of logistic supports are you provided with?

- a. Modern b. ongoing c. traditional d. backdated

26. How do your logistic supports instigate your job satisfaction?

- a. Moderately b. customarily c. Low-slung

27. How are your logistic supports able to fulfill the requirements of customers or corporations?

- a. Highly sluggish b. sluggish c. habitual
d. active e. highly active

Determining Employee Satisfaction, Job Involvement refers to the psychological and emotional extent to which someone participates in his/her work, profession, and company. Showing up to work on time is half the battle. Top performers are engaged in their work and have high job involvement. Business managers are typically well aware that efforts to promote job involvement among staff tend to pay off substantially since employees will be more likely to assist in furthering their company's objectives. Considering the above situation,

28. How does your job involvement inspire you for job satisfaction?

- a. Appropriately b. lawfully c. Generally d. Unfortunately

29. Have you got any psychological stress engaging yourself in professional accomplishments?

- a. Permanently b. occasionally c. certainly not

30. How does your emotions for job involvement comply you for your job satisfaction?

- a. Highly nominal b. nominal c. usual
d. effective e. highly effective

31. How are you committed spiritually with the bank for its commercial development?

- a. Broadly b. lawfully c. Generally d. Narrowly

32. How is your authority committed to you for ensuring your professional career?

- a. Broadly b. lawfully c. Generally d. Narrowly

33. Considering the mutual commitment, how does the organizational commitment conform you for your job satisfaction?

- a. Highly sluggish b. sluggish c. habitual
d. active e. highly active

34. Have you got your promotion in right time?

- a. Yes b. No

35. If your answer is negative, then what was the obstacle in the way of your promotion?

- a. Organizational negligence b. legality c. Personal drawback

36. How do your promotion opportunities affect you for job satisfaction?

- a. Highly sluggish b. sluggish c. habitual
d. active e. highly active

37. Does your higher authority make prompt communication with you in course of corporate actions?

- a. Always b. Sometime c. Never

38. Are you able to make prompt communication with your authority in course of corporate actions?

- a. Always b. Sometime c. Never

39. Considering the mutual communication system, how do you elucidate your job satisfaction conditioning on the bank's organizational communication system?

- a. Highly dissatisfied b. dissatisfied c. neutral
d. Satisfied e. highly satisfied

40. Have you got substantial training program provided by the bank authority for developing your professional skill?

- a. Yes b. No

41. If your answer is negative, how are you competent to twinset yourself with the modern mode of technology?

- a. Moderately b. customarily c. Low-slung

42. If your answer is positive, are you able to make yourself confident for performing in any platform of the bank?

- a. Proficient b. recovering c. General d. Leaden

43. Considering the training opportunities you have got, how do you illuminate your job satisfaction?

- a. Highly Dissatisfied b. Dissatisfied c. Neutral/Undecided
d. Satisfied e. Highly Satisfied

Burnout is an extreme response to chronic mental, emotional and physical stress. It is a state of complete exhaustion. Signs of burnout fall into three main categories: physical, mental and emotional exhaustion. Whichever degree of burnout may recognize in oneself, one will probably experience emotional and physical discomfort and even pain. While stress is defined by over-engagement, burnout is defined by disengagement. Burnout can lead to dulled emotions and detachment. It undermines motivation, leaving a sense of hopelessness. For those experiencing burnout, every day is a bad day.

44. Have you ever faced such kind of day while performing your professional activities?

- a. Always b. Sometime c. Never

45. If your answer is positive, do you want to get rid of such frustrating situation?

- a. Yes b. No

46. Considering the issues of burnout, how do you irradiate your job satisfaction?

- a. Highly Dissatisfied b. Dissatisfied c. Neutral/Undecided
d. Satisfied e. Highly Satisfied

Thank you very much for your patient response expressing your valuable opinion on the above mentioned issues related to work environment. Probably, you may have different or same satisfaction level for each of the individual issue. Now, think about the previous issues deeply again please and rate your overall job satisfaction level considering all of the above issues (Work place, Nature of work, Co-workers behavior, Workload, Work effort, Self-Expression, Organizational rules & regulation, Organization's reputation, Logistics support, Job Involvement, Organizational Commitment, Opportunity for Promotion, Communication, Training, Degree of Burnout) cooperatively.

47. How do your security intentions (Job protection) influence your job satisfaction with the work environment you have got from the present professional organization?

- a. Protected b. anxious c. vulnerable

48. Feeling protected or vulnerable how do you rate your security intentions on overall work environment?

- a. Highly vulnerable b. vulnerable c. usual
d. protected e. highly protected

49. How would you rate your overall job satisfaction on work environment considering the issues (Work place, Nature of work, Co-workers behavior, Workload, Work effort, Self-Expression, Organizational rules & regulation, Organization's reputation, Logistics support, Job Involvement, Organizational Commitment, Opportunity for Promotion, Communication, Training, Degree of Burnout.) cooperatively?

- a. Highly Dissatisfied b. Dissatisfied c. Neutral/Undecided
d. Satisfied e. Highly Satisfied

Section D: Assessment of Job Satisfaction on office management under whom you are performing your professional responsibilities.

Office management is a profession involving the design, implementation, evaluation, and maintenance of the process of work within an office or organization, in order to maintain and improve efficiency and productivity. An office manager is responsible for monitoring and reviewing systems, usually focusing on specific outcomes such as improved timescales, turnover, output, sales, etc. They may supervise or manage a team of administrators, allocating roles, recruiting and training, and issuing assignments and projects. Supportive Management is when an employee has good relations with and enjoys support from, the management in terms of employee friendly policies.

1. How many times does your higher authority supervise your duties in a month?
a. Daily b. weekly c. Fortnightly d. monthly
2. In what way has the supervision action been done?
a. Stimulating b. inspiring c. scolding d. annoying
3. Do they evaluate your performance at the time of observation?
a. Yes b. No
4. If your answer is negative, how does the supervision assist you for your better performance?
a. Highly insignificant b. insignificant c. normal
d. significant e. highly significant
5. How much technical support does the bank provide you for your regular performance?
a. Adequate b. General c. scanty
6. If the content is scanty, are you able to maintain all of your regular professional tasks with the technical supports provided by your authority?
a. Always b. Sometime c. Never
7. How do the technical supports provided by the bank initiate your job satisfaction?
a. Highly displeased b. displeased c. usual
d. pleased e. highly pleased
8. How would you define the management style of your bank?
a. Cooperative b. lawful c. dictator d. traditional
9. Do you feel Management allows you to perform your job independently?
a. Always b. Sometime c. Never
10. Do you currently voice any concerns or issues in your work area to management?
a. Yes b. No
11. How is your contentment on the activity of internal office management of your bank?
a. Highly displeased b. displeased c. usual
d. pleased e. highly pleased
12. How do you assess the aggregate performance of your management authority towards the subordinates?

- a. Loving b. Friendly c. Professional d. Disgusting

13. Considering the above issues, how does the management activity of the bank administration influence your job satisfaction?

- a. Highly dissatisfied b. dissatisfied c. usual
d. satisfied e. highly satisfied

Authority is the legitimate or socially approved use of power. It is the legitimate power which one person or a group holds over another. The element of legitimacy is vital to the notion of *authority* and is the main means by which *authority* is distinguished from the more general concept of power. The groups of people with official legal power are to make decisions or make people obey the laws in a particular area. Considering the fact,

14. How do your supreme authorities act with you as they are your controlling official?

- a. Loving b. Friendly c. Professional d. Disgusting

15. How do you obey their decision that they pass on to you as legitimate power?

- a. Respectfully b. cordially c. professionally d. nominally

16. Do they force you to follow the discipline of the office rigorously?

- a. Always b. Sometime c. Never

17. How does the action of your higher authority impact on your job satisfaction?

- a. Highly obstructive b. obstructive c. common
d. supportive e. highly supportive

18. What kinds of accountability do you need to apply for your professionalism?

- a. Durable b. legitimate c. Professional d. flexible

19. Are your responsibilities able to achieve the goal of the bank?

- a. Always b. Sometime c. Never

20. How does your performed responsibility impact on your overall job satisfaction?

- a. Highly obstructive b. obstructive c. common
d. supportive e. highly supportive

A discipline within resource management addresses interpersonal behaviors. Factors that are considered include leadership, communication, team building and negotiation, facilitation and mediation abilities. And legally binding agreement between two or more parties is competent. Contracts are usually written but may be spoken or implied, and generally have to do with employment, sale or lease, or tenancy. Considering the above statement:

21. What kinds of interpersonal behaviors do you maintain with your colleagues?

- a. Loving b. Friendly c. Professional d. Disgusting

22. Does your internal human relation instigate your performance?

- a. Always b. Sometime c. Never

23. How is your attained human relation determining your overall job satisfaction?

- a. Highly obstructive b. obstructive c. common
d. supportive e. Highly supportive

24. Are you able to make effective communication with all professional stakeholders?

- a. Yes b. No

25. How do your higher authorities make communication with all professionals?

- a. Respectfully b. cordially c. professionally d. nominally

26. How is your satisfaction with the internal communication system of your bank?

- a. Highly dissatisfied b. dissatisfied c. usual
d. satisfied e. highly satisfied

27. Have you reached the highest levels of performance according to your designation?

- a. Yes b. No

28. How is your professional skill able to achieve defined objectives given by the bank authority?

- a. Adequate b. General c. scanty

29. How do your gained professional skill comply your overall job satisfaction?

- a. Strongly reduction b. reduction c. unbothered
d. expansion e. strongly expansion

Thank you very much for your patient response expressing your valuable opinion on the above mentioned issues related to office management. Probably, you may have different or same satisfaction level for each of the individual issue. Now, think about the previous issues deeply again please and rate your overall job satisfaction level considering all of the above issues (Supervision, Technical Support, Office Management, Authority, Responsibility, Human Relation, Proper communication, Sense of Achievement) cooperatively.

30. How do you rate your overall job satisfaction on the basis of overall office management?

- a. Highly dissatisfied b. dissatisfied c. usual
d. satisfied e. highly satisfied

31. How do your security intentions (Professional risk) influence your job satisfaction with the office management implemented in your present professional organization?

- a. Protected b. anxious c. vulnerable

32. Feeling protected or vulnerable how do you rate your security intentions as professional risk on overall job satisfaction?

- a. Highly vulnerable b. vulnerable c. usual
d. protected e. Highly protected

33. How would you rate your overall job satisfaction on office management considering the issues (Supervision, Technical Support, Office Management, Authority, Responsibility, Human Relation, Proper communication, Sense of Achievement) cooperatively?

- a. Highly Dissatisfied b. Dissatisfied c. Neutral/Undecided
d. Satisfied e. Highly Satisfied

Section E: Assessment of job satisfaction on personal issues that you have achieved from your professional and social life

Moral values refer to a set of principles that guide an individual on how to evaluate right versus wrong. People generally apply moral values to justify decisions, intentions and actions, and it also defines the personal character of a person. It may be the principles concerning the distinction between right and wrong or good and bad behavior. *Morality* can be a body of standards or principles derived from a code of conduct from a particular philosophy, religion or culture, or it can derive from a standard that a person believes should be universal. Moral values are important in life, because if a person has never learned about moral values then how can he/she decide between the good and the bad. Moral values reflect an individual's character and spirituality. They help in building good relationships in personal as well as professional lives. The effective elements of moral values are: unconditional love, honesty, hard work, respect for others, co-operation, compassion, forgiveness etc. Considering the above statement:

1. How does your professionalism instigate you for moral values for your job satisfaction?
 - a. Moderately
 - b. Usually
 - c. Lowly
2. Do you apply moral values in your professional activities?
 - a. Always
 - b. Sometime
 - c. Never
3. How does your achieved moral value initiate your overall job satisfaction?
 - a. Highly Dissatisfied
 - b. Dissatisfied
 - c. Neutral/Undecided
 - d. Satisfied
 - e. Highly Satisfied
4. Do you have any scope to show your creativity in your professional tasks?
 - a. Always
 - b. Sometime
 - c. Never
5. How does your higher authority evaluate your creativity as performance?
 - a. Respectfully
 - b. cordially
 - c. professionally
 - d. nominally
6. How do your gained creativity conform your overall job satisfaction?
 - a. Strongly reduce
 - b. reduce
 - c. unbothered
 - d. expand
 - e. strongly expand

A status hierarchy in which individuals and groups are classified on the basis of esteem and prestige acquired mainly through economic success and accumulation of wealth. Social class may also refer to any particular level in such a hierarchy. The common social classes informally recognized in many societies are: Aristocratic, Upper class, Upper middle class, Middle class, Lower middle class, Working class, and the class under poverty level. The most common elements of defining social status are: the financial condition, hierarchy, professional status and social values of a person. Considering the above statement:

7. How do you delineate your social status as a banker?
 - a. Proudful
 - b. powerful
 - c. usual
 - d. ashamed

8. How does your society accept you as you are a banker?
 a. Loving b. Friendly c. usual d. Disgusting
9. Do you think that you are performing a dignified job as a banker?
 a. Yes b. No
10. How does your professional dignity gratify your overall job satisfaction as you are performing as a banker?
 a. Strongly reduction b. reduction c. unbothered
 d. expansion e. strongly expansion
11. Do you have any freedom while you are performing your professional duty as a banker?
 a. Always b. Sometime c. Never
12. How do your professional rules and regulations ensure your freedom of work?
 a. Moderately b. Usually c. Lowly
13. How does your freedom of work stabilize your overall job satisfaction?
 a. Strongly reduction b. reduction c. unbothered
 d. expansion e. strongly expansion
- Thank you very much for your patient response expressing your valuable opinion on the above mentioned issues related to personal issues. Probably, you may have different or same satisfaction level for each of the individual issue. Now, think about the previous issues deeply again please and rate your overall job satisfaction level considering all of the above issues (Moral values, creativity, Social status and freedom of work) cooperatively.
14. How would you rate your overall job satisfaction on professional issues considering the factors (Moral values, creativity, Social status and freedom of work) cooperatively?
 a. Highly Dissatisfied b. Dissatisfied c. Neutral/Undecided
 d. Satisfied e. Highly Satisfied
15. How do your security intentions influence your dignity for your job satisfaction?
 a. Protected b. anxious c. vulnerable
16. Feeling protected or vulnerable how do you rate your security intentions for dignity on overall job satisfaction?
 a. Highly vulnerable b. vulnerable c. usual
 d. protected e. Highly protected

Section G: Questions related to Cross check of the respondent's response for highlighting present job satisfaction scenario of the Public and Private commercial bank officers

Q. No	Statement	Yes	No
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1	Do you think that your present job is a challenging job?		
2	Is your present salary justifiable in proportion to your service?		
3	Do you feel comfortable working under your controlling authority at present?		
4	Are you satisfied with your present professional responsibilities?		
5	Do you feel secure professionally with your present job?		
6	Is relationship with peers and supervisors congenial?		
7	Will you leave your present organization if you get a new job with higher salary?		
8	Do you have enough scope to show your ability and loyalty towards your organization at present?		
9	Do you feel comfortable with the present workload given to you?		
10	Do you like to tell others about your present profession?		
11	Do you think that your current job is dignified in our society?		
12	Do you think that your present job is suitable for your professional career?		
13	Does your current service organization ensure information adequacy to perform the job effectively?		
14	Is there available scope for professional advancement?		
15	Are you satisfied with the promotion you have got within your service duration?		
16	Do you feel that your present organizational rules and regulations are bearable to you?		
17	Have you got sufficient logistic support from your present controlling authority?		
18	Have you got proper opportunity for promotion at present?		
19	Are you able to make prompt communication with the concerned authority in any circumstance?		
20	Does your controlling authority provide appropriate training program for the betterment of your proficiency?		
21	Does your present authority supervise your work regularly?		
22	Have you got appropriate technical support related to your current service?		
23	Are you satisfied on present office management procedure?		
24	Does your higher authority set a definite target as your professional duty?		
25	Do you have any scope to implement your creativity in your present service?		
26	Do you have psychological freedom in performing your present service?		
27	Do you feel secure financially with your current job?		
28	Do you feel protected from any professional harm?		
29	Do you need to take any professional risk continuing your present service?		
30	Do you think that your present job prospect is crucial for your future?		
31	Does your controlling authority force you to fulfill your present professional target?		
32	Do you want to switch your present service for avoiding target?		
33	Does your promotion opportunity depend on achieving your professional target?		
34	Do you feel secure socially with your present job?		
35	Are you fully satisfied with your present job?		

APPENDIX: B

Calculation of Discriminative Power (DP) Value of the questions

Item No	Total of first	Highest	Total of Last	Lowest	Discriminative Power
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	25 respondents (Highest)	Average (Score/25)	25 respondents (Lowest)	Average (Score/25)	(D.P) = Highest Average - Lowest Average
Q_1	124	4.96	103	4.12	0.84
Q_2	121	4.84	91	3.64	1.2
Q_3	119	4.76	109	4.36	0.4 < 0.50
Q_4	132	5.28	92	3.68	1.6
Q_5	123	4.92	92	3.68	1.24
Q_6	107	4.28	98	3.92	0.36 < 0.50
Q_7	123	4.92	97	3.88	1.04
Q_8	143	5.72	132	5.28	0.44 < 0.50
Q_9	123	4.92	93	3.72	1.2
Q_10	112	4.48	101	4.04	0.44 < 0.50
Q_11	127	5.08	92	3.68	1.4
Q_12	126	5.04	92	3.68	1.36
Q_13	123	4.92	105	4.2	0.72
Q_14	125	5	104	4.16	0.84
Q_15	127	5.08	123	4.92	0.16 < 0.50
Q_16	128	5.12	124	4.96	0.16 < 0.50
Q_17	120	4.8	98	3.92	0.88
Q_18	132	5.28	96	3.84	1.44
Q_19	123	4.92	102	4.08	0.84
Q_20	124	4.96	118	4.72	0.24 < 0.50
Q_21	132	5.28	108	4.32	0.96
Q_22	134	5.36	96	3.84	1.52
Q_23	135	5.4	129	5.16	0.24 < 0.50
Q_24	126	5.04	93	3.72	1.32
Q_25	128	5.12	97	3.88	1.24
Q_26	132	5.28	126	5.04	0.24 < 0.50
Q_27	142	5.68	132	5.28	0.4 < 0.50
Q_28	123	4.92	101	4.04	0.88
Q_29	123	4.92	112	4.48	0.44 < 0.50
Q_30	143	5.72	122	4.88	0.84
Q_31	123	4.92	122	4.88	0.04 < 0.50
Q_32	145	5.8	124	4.96	0.84
Q_33	123	4.92	98	3.92	1
Q_34	134	5.36	105	4.2	1.16
Q_35	124	4.96	107	4.28	0.68
Q_36	123	4.92	122	4.88	0.04 < 0.50
Q_37	125	5	112	4.48	0.52
Q_38	119	4.76	111	4.44	0.32 < 0.50
Q_39	117	4.68	93	3.72	0.96
Q_40	115	4.6	107	4.28	0.32 < 0.50
Q_41	121	4.84	97	3.88	0.96
Q_42	119	4.76	98	3.92	0.84
Q_43	120	4.8	93	3.72	1.08
Q_44	132	5.28	124	4.96	0.32 < 0.50

Q_45	123	4.92	94	3.76	1.16
Q_46	132	5.28	97	3.88	1.4
Q_47	145	5.8	133	5.32	0.48 < 0.50
Q_48	123	4.92	95	3.8	1.12
Q_49	143	5.72	93	3.72	2
Q_50	126	5.04	96	3.84	1.2
Q_51	127	5.08	116	4.64	0.44 < 0.50
Q_52	128	5.12	98	3.92	1.2
Q_53	129	5.16	97	3.88	1.28
Q_54	120	4.8	99	3.96	0.84
Q_55	118	4.72	111	4.44	0.28 < 0.50
Q_56	129	5.16	103	4.12	1.04
Q_57	123	4.92	113	4.52	0.4 < 0.50
Q_58	123	4.92	105	4.2	0.72
Q_59	123	4.92	99	3.96	0.96
Q_60	132	5.28	125	5	0.28 < 0.50
Q_61	112	4.48	109	4.36	0.12
Q_62	123	4.92	97	3.88	1.04
Q_63	110	4.4	98	3.92	0.48 < 0.50
Q_64	123	4.92	99	3.96	0.96
Q_65	123	4.92	97	3.88	1.04
Q_66	123	4.92	119	4.76	0.16 < 0.50
Q_67	123	4.92	104	4.16	0.76
Q_68	123	4.92	97	3.88	1.04
Q_69	143	5.72	98	3.92	1.8
Q_70	132	5.28	126	5.04	0.24 < 0.50
Q_71	123	4.92	101	4.04	0.88
Q_72	119	4.76	113	4.52	0.24 < 0.50
Q_73	120	4.8	97	3.88	0.92
Q_74	121	4.84	105	4.2	0.64
Q_75	123	4.92	108	4.32	0.6
Q_76	134	5.36	123	4.92	0.44 < 0.50
Q_77	135	5.4	124	4.96	0.44 < 0.50
Q_78	126	5.04	109	4.36	0.68
Q_79	118	4.72	105	4.2	0.52
Q_80	123	4.92	119	4.76	0.16
Q_81	126	5.04	106	4.24	0.8
Q_82	123	4.92	118	4.72	0.2 < 0.50
Q_83	120	4.8	97	3.88	0.92
Q_84	121	4.84	105	4.2	0.64
Q_85	121	4.84	105	4.2	0.64
Q_86	123	4.92	108	4.32	0.6
Q_87	134	5.36	123	4.92	0.44 < 0.50
Q_88	135	5.4	124	4.96	0.44 < 0.50
Q_89	126	5.04	109	4.36	0.68
Q_90	118	4.72	105	4.2	0.52
Q_91	132	5.28	125	5	0.28 < 0.50

Q_92	112	4.48	109	4.36	0.12
Q_93	123	4.92	97	3.88	1.04
Q_94	110	4.4	98	3.92	0.48 < 0.50
Q_95	123	4.92	99	3.96	0.96
Q_96	123	4.92	97	3.88	1.04
Q_97	123	4.92	119	4.76	0.16 < 0.50
Q_98	123	4.92	104	4.16	0.76
Q_99	123	4.92	122	4.88	0.04 < 0.50
Q_100	125	5	112	4.48	0.52
Q_101	119	4.76	111	4.44	0.32 < 0.50
Q_102	117	4.68	93	3.72	0.96
Q_103	115	4.6	107	4.28	0.32 < 0.50
Q_104	121	4.84	97	3.88	0.96
Q_105	119	4.76	98	3.92	0.84
Q_106	120	4.8	93	3.72	1.08
Q_107	132	5.28	124	4.96	0.32 < 0.50
Q_108	123	4.92	94	3.76	1.16
Q_109	132	5.28	97	3.88	1.4
Q_110	145	5.8	133	5.32	0.48 < 0.50
Q_111	123	4.92	95	3.8	1.12
Q_112	143	5.72	93	3.72	2
Q_113	121	4.84	97	3.88	0.96
Q_114	119	4.76	98	3.92	0.84
Q_115	143	5.72	132	5.28	0.44 < 0.50
Q_116	123	4.92	93	3.72	1.2
Q_117	112	4.48	101	4.04	0.44 < 0.50
Q_118	127	5.08	92	3.68	1.4
Q_119	126	5.04	92	3.68	1.36
Q_120	123	4.92	105	4.2	0.72
Q_121	125	5	104	4.16	0.84
Q_122	127	5.08	123	4.92	0.16 < 0.50
Q_123	128	5.12	124	4.96	0.16 < 0.50
Q_124	120	4.8	98	3.92	0.88
Q_125	132	5.28	96	3.84	1.44
Q_126	123	4.92	102	4.08	0.84
Q_127	124	4.96	118	4.72	0.24 < 0.50
Q_128	132	5.28	108	4.32	0.96
Q_129	134	5.36	96	3.84	1.52
Q_130	135	5.4	129	5.16	0.24 < 0.50
Q_131	126	5.04	93	3.72	1.32
Q_132	128	5.12	97	3.88	1.24
Q_133	132	5.28	126	5.04	0.24 < 0.50
Q_134	142	5.68	132	5.28	0.4 < 0.50
Q_135	123	4.92	101	4.04	0.88
Q_136	123	4.92	112	4.48	0.44 < 0.50
Q_137	143	5.72	122	4.88	0.84
Q_138	123	4.92	122	4.88	0.04 < 0.50

Q_139	145	5.8	124	4.96	0.84
Q_140	143	5.72	132	5.28	0.44 < 0.50
Q_141	123	4.92	93	3.72	1.2
Q_142	143	5.72	132	5.28	0.44 < 0.50
Q_143	123	4.92	93	3.72	1.2
Q_144	112	4.48	101	4.04	0.44 < 0.50
Q_145	127	5.08	92	3.68	1.4
Q_146	126	5.04	92	3.68	1.36
Q_147	123	4.92	105	4.2	0.72
Q_148	125	5	104	4.16	0.84
Q_149	127	5.08	123	4.92	0.16 < 0.50
Q_150	128	5.12	124	4.96	0.16 < 0.50
Q_151	120	4.8	98	3.92	0.88
Q_152	132	5.28	96	3.84	1.44
Q_153	123	4.92	102	4.08	0.84
Q_154	143	5.72	132	5.28	0.44 < 0.50
Q_155	123	4.92	93	3.72	1.2
Q_156	112	4.48	101	4.04	0.44 < 0.50
Q_157	127	5.08	92	3.68	1.4
Q_158	143	5.72	132	5.28	0.44 < 0.50
Q_159	123	4.92	93	3.72	1.2
Q_160	112	4.48	101	4.04	0.44 < 0.50
Q_161	127	5.08	92	3.68	1.4
Q_162	126	5.04	92	3.68	1.36
Q_163	123	4.92	105	4.2	0.72
Q_164	143	5.72	132	5.28	0.44 < 0.50
Q_165	123	4.92	93	3.72	1.2
Q_166	112	4.48	101	4.04	0.44 < 0.50
Q_167	127	5.08	92	3.68	1.4
Q_168	126	5.04	92	3.68	1.36
Q_169					
Q_170	126	5.04	92	3.68	1.36
Q_171	123	4.92	105	4.2	0.72
Q_172	125	5	104	4.16	0.84
Q_173	127	5.08	123	4.92	0.16 < 0.50
Q_174	128	5.12	124	4.96	0.16 < 0.50
Q_175	126	5.04	92	3.68	1.36
Q_176	123	4.92	105	4.2	0.72
Q_177	125	5	104	4.16	0.84
Q_178	127	5.08	123	4.92	0.16 < 0.50
Q_179	128	5.12	124	4.96	0.16 < 0.50
Q_180	127	5.08	92	3.68	1.4
Q_181	126	5.04	92	3.68	1.36
Q_182	123	4.92	105	4.2	0.72
Q_183	125	5	104	4.16	0.84
Q_184	127	5.08	92	3.68	1.4
Q_185	126	5.04	92	3.68	1.36

Q_186	123	4.92	105	4.2	0.72
Q_187	125	5	104	4.16	0.84
Q_188	120	4.8	98	3.92	0.88
Q_189	132	5.28	96	3.84	1.44
Q_190	123	4.92	102	4.08	0.84
Q_191	120	4.8	98	3.92	0.88
Q_192	127	5.08	92	3.68	1.4
Q_193	126	5.04	92	3.68	1.36
Q_194	123	4.92	105	4.2	0.72
Q_195	125	5	104	4.16	0.84
Q_196	127	5.08	123	4.92	0.16 < 0.50
Q_197	128	5.12	124	4.96	0.16 < 0.50
Q_198	120	4.8	98	3.92	0.88
Q_199	132	5.28	96	3.84	1.44
Q_200	123	4.92	102	4.08	0.84
Q_201	143	5.72	132	5.28	0.44 < 0.50
Q_202	123	4.92	93	3.72	1.2
Q_203	112	4.48	101	4.04	0.44 < 0.50
Q_204	127	5.08	92	3.68	1.4
Q_205	143	5.72	132	5.28	0.44 < 0.50
Q_206	123	4.92	93	3.72	1.2
Q_207	112	4.48	101	4.04	0.44 < 0.50
Q_208	127	5.08	92	3.68	1.4
Q_209	126	5.04	92	3.68	1.36
Q_210	123	4.92	105	4.2	0.72
Q_211	127	5.08	92	3.68	1.4
Q_212	126	5.04	92	3.68	1.36
Q_213	123	4.92	105	4.2	0.72
Q_214	125	5	104	4.16	0.84
Q_215	127	5.08	123	4.92	0.16 < 0.50
Q_216	128	5.12	124	4.96	0.16 < 0.50
Q_217	120	4.8	98	3.92	0.88
Q_218	127	5.08	92	3.68	1.4
Q_219	126	5.04	92	3.68	1.36
Q_220	123	4.92	105	4.2	0.72
Q_221	125	5	104	4.16	0.84
Q_222	127	5.08	123	4.92	0.16 < 0.50
Q_223	128	5.12	124	4.96	0.16 < 0.50
Q_224	120	4.8	98	3.92	0.88
Q_225	132	5.28	96	3.84	1.44
Q_226	123	4.92	102	4.08	0.84
Q_227	143	5.72	132	5.28	0.44 < 0.50

APPENDIX: C

Salary Package

Table 1: One way ANOVA analysis for Pay/ compensation

One way
Pay/ compensation

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	473.5843	4	118.396	27.18	.000
Within Groups	1650.9240	379	4.356		
Total	2124.5083	383			

Table 2: One way ANOVA analysis for Promotion

One way
Promotion

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	40.0983	4	10.0245	2.52	.061
Within Groups	1507.662	379	3.978		
Total	1547.7612	383			

Table 3: One way ANOVA analysis for Fringe Benefits

One way
Fringe Benefits

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	380.0787	4	95.0197	19.73	.001
Within Groups	1825.264	379	4.816		
Total	2205.3427	383			

Table 4: One way ANOVA analysis for Contingent Rewards

One way
Contingent Rewards

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	349.5142	4	87.3786	17.56	.002
Within Groups	1885.904	379	4.976		
Total	2235.4182	383			

Table 5: One way ANOVA analysis Recognition

One way
Recognition

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	425.3964	4	106.349	21.45	.000
Within Groups	1879.082	379	4.958		
Total	2304.4784	383			

Work Environment

Table 6: One way ANOVA analysis for Work Place

One way
Work Place

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	568.1918	4	142.0479	29.15	.000
Within Groups	1846.867	379	4.873		
Total	2415.0588	383			

Table 7: One way ANOVA analysis for Nature of Work

One way
Nature of Work

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	615.4834	4	153.8707	31.46	.0001
Within Groups	1853.689	379	4.891		
Total	2469.1724	383			

Table 8: One way ANOVA analysis for C0-workers Behavior

One way
C0-workers Behavior

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	564.6951	4	141.1738	29.09	.000
Within Groups	1839.287	379	4.853		
Total	2403.9821	383			

Table 9: One way ANOVA analysis for Workload

One way
Workload

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	622.8617	4	155.715	32.06	.001
Within Groups	1840.803	379	4.857		
Total	2463.6647	383			

Table 10: One way ANOVA analysis for Work Effort

One way
Work Effort

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	566.8841	4	141.7210	28.77	.000
Within Groups	1866.954	379	4.926		
Total	2433.8381	383			

Table 11: One way ANOVA analysis for Self-expression

One way
Self-expression

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	739.3097	4	184.827	37.89	.000
Within Groups	1848.762	379	4.878		
Total	2588.0117	383			

Table 12: One way ANOVA analysis for Organizational Rules & Regulations

One way
Organizational Rules & Regulations

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	791.577	4	197.894	42.15	.000
Within Groups	1779.405	379	4.695		
Total	2570.982	383			

Table 13: One way ANOVA analysis for Organization's Reputation

One way
Organization's Reputation

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	710.4744	4	177.6186	36.36	.000

Within Groups	1851.415	379	4.885		
Total	2561.8894	383			

Table 14: One way ANOVA analysis for Logistic Supports

One way

Logistic Supports

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	573.4345	4	143.3586	29.91	.003
Within Groups	1816.547	379	4.793		
Total	2389.9815	383			

Table 15: One way ANOVA analysis for Job Involvement

One way

Job Involvement

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	539.8942	4	134.9735	28.73	.000
Within Groups	1780.542	379	4.698		
Total	2320.4362	383			

Table 16: One way ANOVA analysis for Organizational Commitment

One way

Organizational Commitment

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	608.838	4	152.2095	31.75	.000
Within Groups	1816.926	379	4.794		
Total	2425.764	383			

Table 17: One way ANOVA analysis for Opportunity for Promotion

One way

Opportunity for Promotion

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	17.8032	4	4.4508	0.91	.067
Within Groups	1853.689	379	4.891		
Total	1871.4922	383			

Table 18: One way ANOVA analysis for Communication

One way

Communication

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	552.691	4	138.1728	29.48	.002
Within Groups	1776.373	379	4.687		
Total	2329.064	383			

Table 19: One way ANOVA analysis for Training

One way

Training

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	659.884	4	164.971	34.76	.000
Within Groups	1798.734	379	4.746		
Total	2458.618	383			

Table 20: One way ANOVA analysis for Degree of Burnout

One way
Degree of Burnout

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	603.3658	4	150.8415	31.57	.000
Within Groups	1810.862	379	4.778		
Total	2414.2278	383			

Office Management**Table 21: One way ANOVA analysis for Supervision**

One way
Supervision

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	578.2344	4	144.5586	29.55	.000
Within Groups	1854.068	379	4.892		
Total	2432.3024	383			

Table 22: One way ANOVA analysis for Technical Support

One way
Technical Support

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	600.8252	4	150.2063	31.47	.001
Within Groups	1808.967	379	4.773		
Total	2409.7922	383			

Table 23: One way ANOVA analysis for Office Management

One way
Office Management

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	634.6586	4	158.6645	33.78	.001
Within Groups	1780.163	379	4.697		
Total	2414.8216	383			

Table 24: One way ANOVA analysis for Authority

One way
Authority

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	548.1235	4	137.0309	28.56	.000
Within Groups	1818.442	379	4.798		
Total	2366.5655	383			

Table 25: One way ANOVA analysis for Responsibility

One way
Responsibility

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	583.6077	4	145.9019	31.94	.001
Within Groups	1731.272	379	4.568		
Total	2314.8797	383			

Table 26: One way ANOVA analysis for Human Relation

One way
Human Relation

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	633.131	4	158.2827	34.12	.001
Within Groups	1758181	379	4.639		
Total	2391.312	383			

Table 27: One way ANOVA analysis for Proper Communication

One way
Proper Communication

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	570.0614	4	142.5154	29.79	.000
Within Groups	1813.136	379	4.784		
Total	2383.1974	383			

Table 28: One way ANOVA analysis for Sense of Achievement

One way
Sense of Achievement

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	631.1535	4	157.7884	31.87	.000
Within Groups	1876.429	379	4.951		
Total	2507.5825	383			

Personal Issues

Table 29: One way ANOVA analysis for Moral Values

One way
Moral Values

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	661.9187	4	165.4797	35.61	.000
Within Groups	1761.213	379	4.647		
Total	2423.1317	383			

Table 30: One way ANOVA analysis for Creativity

One way
Creativity

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	622.4529	4	155.6132	32.74	.000
Within Groups	1801.387	379	4.753		
Total	1413.8399	383			

Table 31: One way ANOVA analysis for Social Status

One way
Social Status

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	770.8006	4	192.70	39.88	.000
Within Groups	1831.328	379	4.832		
Total	2602.1286	383			

Table 32: One way ANOVA analysis for Freedom of Work

One way
Freedom of Work

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	589.1733	4	147.2933	30.97	.000
Within Groups	1802.524	379	4.756		
Total	2391.5973	383			

Security Intentions**Table 33: One way ANOVA analysis for Financial Security**

One way
Financial Security

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	745.2269	4	186.3067	38.96	.000
Within Groups	1812.378	379	4.782		
Total	2557.6049	383			

Table 34: One way ANOVA analysis for Job Protection

One way
Job Protection

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	683.1096	4	170.7774	37.55	.000
Within Groups	1723.692	379	4.548		
Total	2406.8016	383			

Table 35: One way ANOVA analysis for Professional Risk

One way
Professional Risk

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	818.2504	4	204.5626	47.08	.000
Within Groups	1646.755	379	4.345		
Total	2465.0054	383			

Table 36: One way ANOVA analysis for Dignity

One way
Dignity

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	831.5604	4	207.8901	45.65	.000
Within Groups	1725.966	379	4.554		
Total	2157.5264	383			