

## Non-Managerial Level Employees' Job Satisfaction at Commercial Bank in Pokhara

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### ABSTRACT

*Job satisfaction is the positive perception and feeling of an employee towards the job. The purpose of this study was to determine the level of job satisfaction among non-managerial level commercial banking employees in Pokhara. The non-managerial level commercial banking employees were the respondents of the study. Convenience sampling techniques were used to determine the number of respondents in the study. Convenience sampling techniques were used, and the sample size is 209. To determine the number of respondents, data and information were collected from 209 (102 male and 107 female) respondents through self-structured questionnaires. This study was conducted to fill the gap and to cover a broad area of commercial banking non-managerial level employees' job satisfaction. Likewise, extrinsic and intrinsic variables were studied to determine the level of job satisfaction. Statistical tools, mean, standard deviation, independent sample t-test, and one-way ANOVA were used to address the research problems. This study revealed that both intrinsic and extrinsic dimensions influenced job satisfaction. However, intrinsic dimensions play a vital role in job satisfaction. In the same manner, female unmarried officer level, and joint venture employees are more job satisfied. This study highlights the importance of focusing on intrinsic dimensions to enhance overall employee job satisfaction and organizational performance.*

**Keywords:** Extrinsic factors, intrinsic factors, job satisfaction, non-managerial employees

### INTRODUCTION

In an organization, Human Resource Management (HRM) is a critical and important function. It focuses on the people strategic management to meet the organization at goals and

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objectives. Employees are important assets for the organization. Human resource management practices with focusing on human resource acquisition, development, motivation and maintenance. Besides these, it also focuses on the enhancement of employee well-being and effective performance. Job satisfaction is another vital factor of employee that motivates for better performance and to achieve productivity. Occupational satisfaction reflects workforce overall evaluation of their working environment and role. It includes work conditions, compensation, interpersonal relationships and recognition. Job satisfaction is a feelings of an employee towards the job. High level of job satisfaction shows positive attitude towards employees work.

The concept of job satisfaction has been developed in many ways by many different researchers and practitioners. The most widely used definition about job satisfaction is defined as "The pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values". (Locke, 1969). Job satisfaction is general attitude and feelings towards job by employees. It shows how much a person feels related with his job and job environment. Chetna (2012) Job satisfaction (JS) is created with good organizational behavior. Yadav and Yadav (2014) expresses that job satisfaction of employees have a relationship with many variables like age, climate, education, gender, background economic back and whether or not large family of employees. Job satisfaction (JS) has been defined as "the degree to which employee have positive and effective orientation towards employment by organization" (Azeem & Akhtar, 2014). According to Nurendra and Saraswati (2016) Work-life balance (WLB) can improve job satisfaction and decrease job stress, low life balance can decrease job satisfaction because it creates work stress, so increase in employees job satisfaction can make employees stress management better.

According to Purwanto (2018) states that job satisfaction (JS) can be influenced by different factors out of them some are psychological factors which includes interests attitudes, skills and peace of mind at work perceived by employees, then social factors or interaction which fellow employees, physical factors associated with physical condition of the environment and employees, itself and the last is a factor financial related to salary, social security, benefits, facilities, promotions and so forth. Job satisfaction is basically the set of feelings, thoughts and attitude of an individual towards different aspects of the job. It is the fascination and enthusiasm that employees derive from the job (Ali, et al., 2016). Job satisfaction is an effective or emotional response to various aspects or aspects of one's work so that job satisfaction, not a single concept. A person can be relatively satisfied with one aspect of work and not satisfied with other aspects. Job satisfaction is a positive attitude to labour on their work, which arises based on the work situation (Kasbuntoro et al., 2020). Job satisfaction is the feeling of being satisfied or not satisfied with the work he/she does at a company's culture like job demands, co-workers, organizational rules and policies (Bagis et al., 2021).

Employees get job satisfaction when they take pleasure in their work, which includes, nature of the work itself, fewer working days, career and knowledge, skills and ability enhancement possibility (Wajidi et al., 2023). Job satisfaction plays very vital and significant role in an organization. It promotes to enhanced productivity, minimized labour turnover, enhanced work quality and organizational commitment, improved organizational performance and developed good organizational culture. This study is conducted on commercial banks of Pokhara

with considering the convenience factor to collect data and information, and all nature of commercial banks are in Pokhara. The primary aim of this study is to examine the job satisfaction level among non-managerial employees of commercial banks in Pokhara. This study is based on Fredrick Herzberg (1968) theory of motivation related to job satisfaction, including intrinsic and extrinsic job satisfaction variables. Most of the studies focus on managerial employees' performance and their job satisfaction, but these studies focus on non-managerial of employee's job satisfaction. This study focuses on non-managerial employees' job satisfaction by addressing their unique job satisfaction of employees. This is assumed as a research gap.

This study contributes to the present literature by providing empirical evidence on the determinants of job satisfaction among non-managerial bank employees and offering practical insights for improving human resource practices in the banking sector.

## **LITERATURE REVIEW**

Job satisfaction is a feeling of an employee towards the job. Employees who have a high level of job satisfaction show a positive attitude towards their work, while employees who have a low level of job satisfaction show a negative attitude towards their job. According to Herberg's research (2011) job satisfaction can increase with: Achievement, Recognition for accomplishment, Challenging work, Increased responsibility, Growth and development. There is a positive correlation and connection among job satisfaction (JS) and the award, remuneration, job security, promotion opportunities, and good relations with employees. The majority of bank employees in the banking sector are satisfied as far as work culture is concerned, but salaries and timings are still remaining main concerns for them (Bhardwaj et al., 2021).

In the research of Adikaram and Jayatilake (2016) writing a study entitled "The impact of the job-life balance on employee job satisfaction in the Sri-Lankan Private Bank Commercial Sector", revealed that there was a significant relationship between work pressure and employee job satisfaction, there was a significant relationship between job change and job satisfaction employees and there is a significant relationship between the work-life balance program and employee job satisfaction. Hasibuan (2010) stated that job satisfaction (JS) is an emotional attitude that involves fun and love of his/her job. This attitude is reflected by work morale, discipline, and work performance. Job satisfaction (JS) is a pleasant emotional state and is a major determinant of work environment assessment which generally has a positive effect on employee performance (Soomro et al., 2018).

Lim et al. (2016) state job satisfaction (JS) refers to employees' perceptions of overall job satisfaction rather than in terms of a specific job. Job satisfaction (JS) is an important work attitude that is reported to be associated with greater support to be associated with greater support for lower layoffs, increased life satisfaction, higher involvement in organizational citizenship behavior, lower turnover intentions, reduced absenteeism, increased creativity in the workplace more willingness to support organizational change and higher job performance. Fredrick Herzberg (1968) theorized that employee satisfaction has two dimensions; Hygiene (Extrinsic) and motivator (Intrinsic). Herzberg had expressed that hygiene variables are concerned with job context and employees are less motivated with its factors. In the same manner, motivator variables are concerned with job content and employees are motivated with its factors fulfillment. According

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to Herzberg poor hygiene factors decrease employee job satisfaction (JS) and motivating factors increase employee job satisfaction.

The intrinsic variable includes: achievement, recognition, and advancement. The extrinsic variable includes: Inter-personal relations with supervisor, salary, and Job security. The intrinsic and extrinsic work values do impact job satisfaction and intention to leave employment. The work stress was high, and morale was low and decreasing (Heyney et al., 2006). The intrinsic rewards followed by extrinsic social rewards are powerful determinants of satisfaction across all occupational groups. Extrinsic organizational rewards appear to emerge as an important determinant only in lower-level occupations (Mottaz, 1985).

Raza et al. (2015) stated in the study that there is a significant positive relationship among four variables and employees job satisfaction. The relationship among job satisfaction, job responsibility and job satisfaction and work itself, job satisfaction is significant and positive. Chatzopoulou et al. (2022) reveal that the external corporate social responsibility is associated with increased levels of employee commitment through the enhancement of job satisfaction. In particular, job satisfaction was found to fully mediate the impact of external corporate social responsibility on behavioral commitment and partially mediate its impact on attitudinal commitment. The managers who are working in private sector banks are more satisfied with intrinsic job satisfaction rather than extrinsic job satisfaction (JS), and there is a positive relationship between job satisfaction and work engagement among managers at various hierarchical levels of private sector banks in India (Garg et al., 2018).

Both intrinsic factors and extrinsic factors can be sources of both satisfaction and dissatisfaction, but intrinsic factors are stronger in both cases. Satisfaction variables are not unidirectional in their effects, and expectations have a strong influence on the extent of satisfaction with job factors (Wernimont, 1966). Hasan et al. (2018) revealed that the employees at the banking institutions were slightly satisfied with their jobs, and both intrinsic and extrinsic factors should be fostered for employees job satisfaction and organizational productivity achievement. The employees of private banks were satisfied with task autonomy, task significance, task involvement, and recognition; they were not satisfied with the opportunities to learn new things. The public banking sector employees were satisfied with task autonomy, task involvement, and recognition, and were not satisfied with task significance, opportunities to learn new things (Tausif, 2012).

The intrinsic motivation variable showed a significant positive influence on employee performance, but the extrinsic motivation variable did not have a significant influence on the performance of the employees. The job satisfaction was not an intervening influence between intrinsic motivation and employee performance, and extrinsic motivation and employee performance. There is a significant positive relationship between intrinsic motivation on performance, where extrinsic motivation did not have a significant positive influence on job performance. Intrinsic and extrinsic motivation had a significant positive effect on the employee job satisfaction (Yusuf, 2021).

Extrinsic job satisfaction is energized by external components such as an expectation of getting handsome pay & rewards, job security, personal life, working conditions, status, relationship with peers and supervisors, etc. On the basis of the situation, the extrinsic factors provide motivation and job satisfaction. Extrinsic components are the job context factors. Intrinsic

factors refer to the attitude of the person towards the job, and extrinsic factors refer to the working environment factors. When these two factors are combined, an individual may get job satisfaction. These two fundamentals reflect both the physiological and psychological state of the individual, and if these are fulfilled, then a person gets job satisfaction (Bektas, 2017). The intrinsic job satisfaction is related to the attitude, the money is freedom and power, but extrinsic job satisfaction is related to the notion that money is not evil. Workers with low organizational stress tend to see money as good (Tang & Gilbert, 1995). The extrinsic factors of job satisfaction, like as the organization policy, relationship with peers, relationship with supervisor, and working situations, have a positive and significant effect on organizational commitment (Novitasari et al., 2022). Lim et al. (2019) demonstrated a crowding-out effect of extrinsic reward perceptions on the positive organization fit and job satisfaction. The moderation of extrinsic rewards did not appear to alter the influence of person-job fit on job satisfaction.

A positive and significant relationship between job satisfaction and organizational commitment. The extrinsic work factors, such as the job itself, supervision, working conditions, payment, reward, and recognition, have a positive and significant relationship with job satisfaction, and the employees at higher education institutions who have a high level of ability utilization and supervisor support are more likely to be satisfied with their jobs (Nguyen et al., 2021). The monthly wages, extrinsic and intrinsic factors, and positive and negative ageist behaviors were significantly ageist behaviors were significantly related to home were significantly related to home care workers' retention. Both positive and negative ageist behaviors negatively moderated the relation between job satisfaction and retention (Liu et al., 2022).

Bhardwaj et al. (2021) revealed that there is a positive correlation and connection among job satisfaction and the award, remuneration, job security, promotion opportunity, and good relations with employees. In the same way, work culture and salaries also promote job satisfaction. Muhammad and Umar (2024) revealed that the intrinsic dimension has a significant positive relationship than the extrinsic dimension for job satisfaction and organizational citizenship behaviours. Alvin (2024) revealed that banking employees' job satisfaction is influenced by positive effects of co-worker relationships and training, positive work environment, team building, open communication, and conflict resolution mechanisms.

## METHODS

A descriptive design is used in this study. The data and information collected from the respondent employees are presented, evaluated, interpreted, and tabulated clearly. The nature of the data is quantitative, and the primary source is used to collect data and information through survey questionnaires. In this study, Standard Chartered Bank Ltd., Nabil Bank Limited and Nepal SBI Bank Ltd, representing a joint venture bank, NIMB Bank Limited, NMB Bank Ltd, Prabhu Bank Ltd, Siddhartha Bank Ltd, representing a non-joint venture bank, and Nepal Bank Ltd, representing a government bank, are selected. The total non-managerial employees of selected banks in Pokhara are the total population parameter. 438 commercial banking employees are the total population.

Different statistical tools were used to find out the result of job satisfaction in this study. To get effective results from quantitative data, SPSS was used. The descriptive analysis was

employed to show the results with mean and standard deviation values. Independent sample t-test and one-way ANOVA statistical tools were used to examine the perceptual difference on the basis of the nature of information. To assess reliability, Cronbach's Alpha was computed. The value of it was 0.673, which is above the generally acceptable threshold of 0.60, confirming internal consistency.

**Table 1**

*Nature of Bank and Population Profile of Employees*

Nature of Bank	Assistant Level	Supervisor y Level	Officer Level	Male	Female
Government	35	26	22	39	44
Joint Venture Bank	61	46	38	70	75
Non-Joint Venture	88	66	56	102	108
Total	184	138	116	211	227

*Note:* Field Survey, 2025

Under non-probability sampling, the convenience sampling method was employed in this study. Convenience sampling may not represent the whole population, so the results can be biased and less reliable. So, future researchers can select another suitable sampling technique. The sampling was done with a focus on different groups of non-managerial level employees of commercial banks. The sample size was 209 respondents, calculated using Yamane (1967). Sampling formula. The sample was taken from government Banks 40, Joint Venture Banks 69, and Non-joint Venture banks 100 respondents. The self-administered questionnaires were distributed to the respondents, and the completed questionnaires were collected with repeated follow-up. This study used self-administered questionnaires because they remove the errors in data collection and provide more accurate and reliable information.

n =

Where,

N = Total Population

n = Sample size

e = Error Term (0.05)

Closed-ended self-administered questionnaires to commercial banking employees to collect data and information, were used. The questionnaires were classified into two parts, including job satisfaction and demographic variables. The job satisfaction questionnaire mentioned to dimension regarding to the study. The questionnaire covered demographic, nominal, ordinal and Likert scales information. Both positive and negative questions were developed to maintain reliability in the information and data. 245 questionnaires were distributed to the respondents and 218 questionnaires were received and 209 answered questionnaires were used for data analysis process.

**Table 2***Nature of Bank and Sample Profile of Employees*

	Assistant Level	Supervisory Level	Officer Level	Male	Female
Government (19.14%)	7	12	11	19	21
Joint Venture (33%)	29	22	18	34	35
Non-Joint Venture (47.86%)		31	27	49	51
Total	88	65 (31.10%)	56 (26.8%)	102	107
		(42.10%)			

*Note:* Field Survey, 2025

## ANALYSIS AND RESULTS

### Intrinsic Job Satisfaction

The intrinsic job satisfaction is concerned with internal job elements they are inherent in the work itself, like increasing accountability, authority, introducing new and difficult tasks, providing specialized tasks, autonomy on performance etc. The feelings of banking employees about intrinsic job satisfaction have been presented in the table.

**Table 3***Intrinsic Job Satisfaction*

Items	N	Mean	SD
I believe that I am able to keep me busy all the time at my office.	209	4.0287	0.82575
I am independent to do my work alone.	209	3.4785	1.02880
I have the ability to do different things from time to time and organization encourages me to do so.	209	3.8900	0.73533
I believe that there is greater security in my job.	209	4.0718	0.77187
I am recognized for my work by my co-workers.	209	4.1005	0.68251
I have friendly relations with my supervisors.	209	4.2727	0.63342

*Note:* Field Survey, 2025

Table 3 shows the intrinsic dimensions of Job Satisfaction (JS) among banking employees. The descriptive statistics deviation ( $M = 4.2727$  and  $SD = 0.63342$ ) indicates a higher level of intrinsic JS of respondents when there is a friendly relationship with supervisors. Likewise, minimum mean value and standard deviation ( $M = 3.4785$  and  $SD = 1.02880$ ) show a minimum level of intrinsic job satisfaction, concerning to independent work performance of employees. Out

of different intrinsic factors, the friendly relationship with supervisors is the most significant factor of job satisfaction.

### **Extrinsic Job Satisfaction**

Extrinsic job satisfaction is determined by external factors which influence an individual's satisfaction. It includes sound pay, adequate supervision, job security, working conditions, relationship with co-workers etc. The dimension of extrinsic job satisfaction under this study are:

**Table 4**

#### *Extrinsic Job Satisfaction*

Items	N	Mean	SD
I believe that my supervisor provides adequate supervision at work	209	4.0096	0.70704
I believe that my pay is as per the work I do	209	3.6364	0.96666
I have greater scope in advancement of my job	209	4.0622	0.74740
I feel proud of the responsibility I have been assigned to	209	4.0909	0.72481

*Note:* Field survey, 2025

Table 4 shows the extrinsic dimensions of JS among commercial banking employees. The descriptive statistics with the minimum, maximum, mean value, and standard deviation ( $M = 3.6364$ ,  $SD = 0.96666$  and  $M = 4.0909$ ,  $SD = 0.72481$ ) explore that a high level of extrinsic job satisfaction is associated with responsibility provided to employees. In the same way, advancement of job, achievement of adequate supervision also effects on job satisfaction. The pay seems the minimum factor of job satisfaction in comparison to other dimension of extrinsic job satisfaction.

### **Job Satisfaction**

Job satisfaction of banking employees is influence by both intrinsic and extrinsic variables. So, the overall job satisfaction level of employees can be judged on the basis intrinsic and extrinsic factors. In this study, the overall job satisfaction level of employees can be shown as:

**Table 5**

#### *Job Satisfaction level*

Dimensions	N	Mean	SD
Intrinsic Job Satisfaction	209	3.9737	0.43880
Extrinsic Job Satisfaction	209	3.9498	0.50047

*Note:* Field survey, 2025

Table 5 shows the overall job satisfaction of banking employees under extrinsic and intrinsic dimensions. The descriptive statistics show a minimum mean value = 3.9498 and its  $SD = 0.50047$ , and a maximum mean value = 3.9737 with  $SD = 0.43880$ . The descriptive statistics show that the intrinsic variables have a strong influence role to keep employees' job satisfaction. In the same manner, extrinsic factors also maintain job satisfaction near to intrinsic factors. However, both intrinsic and extrinsic dimensions maintain the job satisfaction of employees.

### **Gender-wise Job Satisfaction**

Job satisfaction is feeling about the job by an employee. The perception about job may differ by gender. In this study, on the basis of the respondents' information, the following descriptive statistics calculation is shown.

**Table 6***Gender-wise Job Satisfaction*

Dimensions	Gender	N	Mean	SD	t	P
Intrinsic	Male	102	3.9069	0.43788	-2.168	0.031
	Female	107	4.0374	0.43214		
Extrinsic	Male	102	3.9265	0.53537	-0.656	0.513
	Female	107	3.9720	0.46623		

*Note:* Field survey, 2025

Table 6 exhibits the descriptive statistics along with t, and p values of different JS dimensions based on gender. The table output reveals that there is a significant perceptual difference has been observed towards the intrinsic JS dimension based on respondents' gender. It indicates that intrinsic job satisfaction factors have an influencing role to keep female employees satisfied as compared to male employees ( $M = 3.9069$ ,  $SD = 0.43788$ ,  $t = -2.168$ ,  $P < 0.05$ ), and ( $M = 4.0374$ ,  $SD = 0.43214$ ,  $P < 0.05$ ). The output reveals that there is no perceptual difference towards the extrinsic JS dimension based on respondents' gender ( $M = 3.9265$ ,  $SD = 0.53537$ ,  $t = -0.656$ ,  $P > 0.05$ ). The mean value of extrinsic JS indicates that male employees are least satisfied as compared to female employees.

#### **Marital Status-wise Job Satisfaction**

The perception about JS may differ from employees' marital status wise. On the basis of respondents' information, marital status-wise JS can be shown as:

**Table 7***Marital Status-wise Job Satisfaction*

Dimensions	Marital Status	N	M	SD	t	P
Intrinsic	Single	75	3.9178	0.43788	-1.381	0.169
	Married	134	4.0050	0.43214		
Extrinsic	Single	75	3.9967	0.5357	1.014	0.312
	Married	134	3.9235	0.4662		

*Note:* Field survey, 2025

Table 7 presents the descriptive statistics along with t, and p values of different JS dimensions based on marital status. The table output reflects that there is no perceptual difference towards JS dimensions based on respondents' marital status. However, married employees of commercial banks tend to be intrinsically satisfied as compared to single ones ( $M = 3.9178$ ,  $SD = 0.43788$ ,  $t = -1.381$ ,  $p > 0.05$ ), and ( $M = 4.0050$ ,  $SD = 0.43214$ ,  $t = -1.381$ ,  $p > 0.05$ ). On the other hand, extrinsic JS relating to single employees tends to exhibit higher job satisfaction other than married ones ( $M = 3.9235$ ,  $SD = 0.5357$ ,  $t = 1.014$ ,  $p > 0.05$ ). This indicates that single banking employees tend to be aware of extrinsic job satisfaction as compared to married ones.

#### **Designation-wise Job Satisfaction**

Designation indicates the post of the employees and on the basis of this employee's responsibility and authority are determined. The job satisfaction under designation is shown in the following table.

**Table 8***Designation wise Job Satisfaction*

Dimensions	Designation	N	M	SD	F	P
Intrinsic	Assistant level	87	3.52	0.39117	8.63**	0.000
	Supervisory level	66	3.88	0.43394		
	Officer Level	56	4.17	0.45833		
Extrinsic	Assistant level	87	3.94	0.53912	2.57	0.079
	Supervisory level	66	3.86	0.46031		
	Officer Level	56	4.07	0.46829		

\*\* Significant at 0.01, \* Significant at 0.05

Table 8 output depicts that there is a perceptual difference towards JS dimensions based on intrinsic factors ( $F = 8.63$ ,  $P < 0.01$ ). It indicates that the intrinsic job satisfaction of banking employees depends upon the designation they hold. The highest intrinsic JS has been observed among respondents involved at the officer level ( $M = 4.17$ ,  $SD = 0.34833$ ,  $F = 8.63$ ,  $P < 0.01$ ). On the other side, there is no perceptual difference towards JS based on the extrinsic job satisfaction dimension ( $F = 2.57$ ,  $P > 0.05$ ). However, the highest extrinsic JS has been observed among respondents involved at the officer level ( $M = 4.07$ ,  $SD = 0.46829$ ,  $F = 2.57$ ,  $P > 0.05$ ). It shows that officer-level banking employees also tend to satisfy with extrinsic factors than that assistant-level and supervisory-level employees.

**Bank-wise Job Satisfaction**

On the basis of the nature and types of commercial bank, the employees job satisfaction levels are shown as per respondents' information. Table 9 output depicts that there is a perceptual difference towards JS dimensions based on intrinsic and extrinsic job satisfaction ( $F = 5.239$ ,  $P < 0.05$ ), and ( $F = 6.275$ ,  $P < 0.05$ ). It indicates that the intrinsic and extrinsic job satisfaction of banking employees depends upon the types of banks they are involved. The highest intrinsic JS has been observed among banking employees involved in joint venture banks ( $M = 4.10$ ,  $SD = 3.362$ ,  $F = 5.239$ ,  $P < 0.05$ ). It indicates that employees involved in joint venture banks tend to satisfy with intrinsic factors. On the other hand, the highest extrinsic JS has been observed among banking employees involved in joint venture banks ( $M = 4.12$ ,  $SD = 0.499$ ,  $F = 6.275$ ,  $P < 0.05$ ). It indicates that employees involved in joint venture banks also tend to satisfy or motivate by extrinsic factors than that other types of banks.

**Table 9***Bank wise Job Satisfaction*

Dimensions	Types of bank	N	M	SD	F	P
Intrinsic	Joint venture	69	4.10	3.362	5.239**	0.006
	Non joint venture	101	3.95	0.474		
	Government	39	3.83	0.420		
Extrinsic	Joint venture	69	4.12	0.499	6.275**	0.002
	Non joint venture	101	3.87	0.480		
	Government	39	3.85	0.489		

\*\* Significant at 0.01, \* Significant at 0.05

**Age wise Job Satisfaction****Table 10***Age-wise Job Satisfaction*

Items	Age	N	M	SD	F-test	P
Intrinsic	Below 20 years	7	3.67	0.255	2.191	0.071
	20-30 Years	102	3.92	0.423		
	30-40 Years	71	4.06	0.457		
	40-50 Years	26	4.03	0.452		
	Above 50 Years	3	4.11	0.347		
Extrinsic	Below 20 years	7	3.89	0.762	0.934	0.445
	20-30 Years	102	3.93	0.50		
	30-40 Years	71	3.92	0.499		
	40-50 Years	26	4.13	0.420		
	Above 50 Years	3	4.00	0.250		

*Note:* Field Survey, 2025

Job satisfaction may be changed by age wise. On the basis age wise the respondents have given the information about job satisfaction which is shown in the following table.

Table 10 shows that there is no perceptually difference between age wise job satisfaction on intrinsic and extrinsic dimensions ( $F = 2.19$ ,  $P > 0.05$  and  $F = 0.934$ ,  $P > 0.05$ ). However, through extrinsic factors age wise more satisfaction of job than intrinsic. The age of 40 to 50 years employees are more satisfied for the job from extrinsic factors ( $M = 4.13$ ,  $SD = 0.420$ ). From intrinsic factors above 50 years are seen more satisfied than other years ( $M = 4.11$ ,  $SD = 0.347$ ).

## DISCUSSION

The second objective of the study is to assess the job satisfaction of banking employees in Pokhara. The study finds out that banking employees do not want to work independently. Responsibility, hard work, and friendly relationships with co-workers and supervisors were perceived as the job satisfaction vital factors.

It demonstrates that banking employees in Pokhara are motivated and get satisfaction when they are provided enough responsibility for their work. The findings of the study are consistent with Locke (1969), who revealed that achieving more responsibilities enhances the job satisfaction of employees, and earning factor also provides job satisfaction. However, the findings in a different form Bushra et al. (2017) revealed the emotional and sentimental belonging of an employee for higher job satisfaction. The results are also consistent with Xie et al. (2017), showing that employees with adequate responsibilities tend to sacrifice for their organizations. The study also revealed that extrinsic job satisfaction concerning adequate supervision, responsibility, and advancement of job factors was observed as the highest predictor of job satisfaction. This indicates that banking employees achieve satisfaction if the employees have friendly relations with the supervisor, adequate supervision, and job advancement.

The result is consistent with Robbins and Judge (2013) explored relations with co-workers; good relationships with employees contribute to a positive and more productive job environment. On the other hand, the pay dimension is an extrinsic job satisfaction factor. The pay

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for non-managerial banking employees is not satisfactory. The finding is consistent with Oshagbemi (2000) revealed that university educators were dissatisfied with their pay. The descriptive statistics show that the mean score of both intrinsic and extrinsic job satisfaction is almost equal. This result indicates that non-managerial level commercial banking employees in Pokhara are motivated and get satisfaction when they are properly provided with intrinsic and extrinsic factors. The results and findings of this study also somehow matching of Herberg's two-factor theory of motivation.

## CONCLUSION

This study examined the level of job satisfaction among non-managerial employees in the banking sector by analyzing key demographic and organizational factors. The findings reveal that female employees exhibit higher job satisfaction than their male counterparts, indicating possible differences in expectations, work-life balance, or motivational factors. Similarly, unmarried employees are found to be more satisfied than married employees, which may be associated with comparatively lower family responsibilities and stress.

The analysis of the study indicates that non-managerial level commercial banking employees in Pokhara are motivated and get satisfaction when they are properly provided with intrinsic and extrinsic factors, this finding is assimilated to the two-factor theory of Herberg's of motivation. The empirical analysis contributes for identifying and adjusting of intrinsic and non-intrinsic factor in managerial decision making in Nepali banking context.

The results further show that employees working in joint-venture banks report higher levels of job satisfaction than those in other banking institutions, suggesting better organizational practices, work environment, and human resource policies. In terms of job position, officer-level employees demonstrate greater satisfaction, reflecting the influence of role clarity, responsibility, and career growth opportunities. Additionally, employees aged 40 years and above appear to be more satisfied, possibly due to job stability, experience, and adjusted career expectations.

Significantly, the study highlights that intrinsic factors-such as recognition, meaningful work, responsibility, and personal growth-contribute more to job satisfaction than extrinsic factors like salary and benefits. This indicates that non-managerial banking employees value psychological and motivational aspects of work more strongly than purely monetary rewards. In general, the study concludes that job satisfaction among non-managerial banking employees is significantly influenced by demographic characteristics and organizational attributes, with intrinsic dimensions playing a dominant role. These findings suggest that bank management should prioritize intrinsic motivational strategies, inclusive workplace policies, and age- and gender-sensitive human resource practices to enhance employee satisfaction and organizational effectiveness. The study explores the future research to tailoring the concept as sub group employees at different levels of banking job position.

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