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Employee satisfaction in Kumari bank limited

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Abstract

This study explores employee satisfaction at Kumari bank limited, focusing on key factors influencing job satisfaction and their impact on overall organization performance. Employee satisfaction is critical to maintaining a productive and motivated workforce, which in turn contributes to the success of any financial institution. This study aimed to identify job satisfaction among the employees of Kumari Bank Limited and analysed the factors responsible for job satisfaction. it also examined the levels of satisfaction have towards their job at Kumari Bank Limited. This research made a significant contribution to addressing the problem of job satisfaction in commercial banks. The research study was conducted and analysed using a mixed method which included the interviews, questionnaires and surveys. Data were collected through interviews and questionnaires with employees from different departments. This research was based on primary data, with a sample of 18 Employees from Kumari Bank Limited. The study found that while some in the banking sector were satisfied with their jobs, others were dissatisfied with their current roles.

Keywords: Employee satisfaction, Kumari bank limited, Dissatisfied, Contentment, Compensation, career development, work environment, work life balance, work relationships.

Introduction

In today's era human life has become very complex, the needs and requirements of the people are increasing and ever- changing. With this change, if people's needs are not fulfilled, they become dissatisfied. It is often observed that dissatisfied people are likely to contribute very little to any purpose. Job satisfaction has a huge impact on overall life quality involving social relationships, family connection and perceived health status, affecting job performances, work absenteeism and job turnover. (Montuori, 2022)

Satisfaction in life and everyday work is important in everyone's life. We spend most of our time working and being involved in some economic activity to make a living. An individual who works in an organization for wages or a salary seeks satisfaction, which is a state of well-being and happiness. Employee satisfaction is the term used to describe whether employees are happy, content and fulfilling their desires and needs at work. Employee satisfaction refers to an employee's contentment in the workplace. It is important to investigate this phenomenon to evaluate the condition and develop health education programs and community-based intervention to increase job satisfaction and knowledge and positively orienting attitude. (Sorrentino, 2022) It also considers the employee's overall feelings about their jobs. Employee satisfaction is an essential for any organization, as it directly impacts its success. However, when an employee is dissatisfied with the management, it decreases productivity. When organizations meet employee demands, they develop a positive outlook towards their work and the organization.

Employee satisfaction is crucial for any organization because it ultimately leads to the growth, increases productivity lower turnover and a more positive workplace culture of the organization. The best practices to enhance employee satisfaction are a positive work environment, feedback, goals, objectives, work-life balance, compensation and benefits, opportunities for growth, recognition and rewards, workload and stress management, communication etc.

Kumari Bank limited is the 'A' class commercial bank in Nepal, started its banking operations from chaitra 21, 2057 BS, with the objective of providing competitive modern banking services in the Nepalese financial market. The bank has paid up capital of NRP 26.23 billion. Kumari bank limited has 303

branches all over the Nepal.

This study focused on identifying job satisfaction among the employees of Kumari Bank Limited and analysing the factors which are responsible for job satisfaction. Similarly, it also examined the levels of satisfaction have towards their job at Kumari Bank Limited. This research made a significant contribution to addressing the problem of job satisfaction in commercial banks. It provided insights into the job satisfaction level of employees in the banking sectors and explored the factors that enhance employee satisfaction. In this study only 18 employees from Kumari Bank Limited branches in Kanchanpur were included as the sample. The study analysed areas where employees were dissatisfied and provided insight into how their satisfaction could be improved. This study helped to identify the employee's needs, wants and desires, and offered solutions to increase performance by motivating the employees. Additionally, the study recommended giving useful feedback to the bank and motivates employees by fulfilling their needs.

Literature review

Employee satisfaction is the level of contentment that an employee feels within their job .it is also known as job satisfaction. Employee satisfaction is an important factor in determining the overall health of the organization.

Job satisfaction represents one of the most complex areas facing today's managers when it comes to managing their employees. Through the employee satisfaction many banks and organization retain talented employees, ensure higher the revenues, higher productivity, less employee turnover which definitely gives any organization an edge over the competitors.

Some factors through which we can increase the employee satisfaction in any organization or bank are described below: Work Environment: A positive and supportive work environment where employees feel safe and valued can greatly enhance job satisfaction. Recognition and Rewards: Regular recognition of achievements and fair compensation can boost morale and motivation. Work-Life Balance: Flexible work hours, remote work options, and understanding of personal commitments help employees maintain a healthy balance between their work and personal lives. Career Development: Opportunities for growth, training, and advancement can keep employees engaged and satisfied with their roles. Management and Leadership: Effective, supportive, and communicative management is crucial. Employees

appreciate leaders who are approachable and who provide clear direction and feedback. Job Role and Responsibilities: Clear expectations and a good match between an employee's skills and their job responsibilities contribute to satisfaction. Work Relationships: Positive relationships with colleagues and a sense of teamwork can enhance job satisfaction. Company Culture: A culture that aligns with employees' values and fosters inclusivity, respect, and ethical behaviour can improve overall satisfaction. Autonomy: Allowing employees to make decisions and have a degree of control over their work can increase satisfaction. Job Security: Stability and a clear path for the future within the company help employees feel secure and valued.

Employee satisfaction is the terminology used to describe whether employees are happy and contented and fulfilling their desires and needs at work. Employee satisfaction can be measured in two ways: indirectly, by watching trends in employee turnover; and directly, by asking employees about their level of satisfaction via surveys, interviews, and focus groups. The purpose of this study was examined the level of employee satisfaction in the commercial banks. Descriptive and empirical research designs have been used for the study as a research methodology. The finding of this study was all the commercial banks have been able to satisfy their employees (Upadhyay, 2017).

The aim of this study was to evaluate the level of job satisfaction of the employees of state owned commercial bank (SCB) named as Janata Bank Limited. Data was collected for this study by questionnaire method. The study showed that Job preference, Cooperation among Co-workers, Working Environment, Working Facilities, Salary Satisfaction, Increment Satisfaction, Welfare Facilities, other facilities, Performance Appraisal System, Behaviour of boss, Career Development organism, and Promotion system significantly influence job satisfaction of employees. The study indicated a positive sign regarding overall job satisfaction of employees of the bank (Karim , Islam, & Mahmud, 2014).

Various mergers and acquisitions started in in Nepalese banking sector, since 2011 when Nepal Rastra Bank issued the merger by-law. The aim of the study was to explore post-merger employee satisfaction of commercial banks in Nepal. Employees of Nepalese commercial banks are considered as population of the study. Hence, the samples of 310 commercial bankers were taken for the study. Result of the study revealed that employees of

commercial banks (50 percent) are moderately satisfied, and post-merger and lack of effective communication were found to be the major challenges faced by most (65.16 percent) of the employees. (Shrestha,, Devkota,, Paudel, & Parajuli, 2021).

The purpose of this study was to establish the factors affecting employee satisfaction in the banking industry: case of Consolidated Bank of Kenya Limited, Kenya. The research design used for this study was descriptive survey design. The study found out that recruitment has a positive impact on overall employee job satisfaction while job stress has a negative impact on employee job satisfaction at Consolidated Bank of Kenya, organizational strategy was positively and significantly related to job satisfaction, that nature of job was positively and significantly related to job satisfaction (Njuguna & Owuor, 2016).

The purpose of the study was to find out the impact of employee empowerment, team work, bank facilities, training; performance appraisal and quality performance upon job satisfaction of employees that how would these factors affect employees' job satisfaction in banking sector of Nepal. Data was collected through questionnaire (Adhikari, 2020).

The purpose of the study was to identify the factors influencing Job satisfaction. The methodology of the study was based on the primary as well a secondary data. The study depends mainly on the primary data collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents. this study finds out in the case of job satisfaction aspects the commercial banks perceived pay and promotion is an indispensable factor to decide their satisfaction level. (Sowmya, 2011)

The purpose of this research was to observe employee satisfaction with respect to their position in various commercial banks, including private, public banks in Rajasthan, and to examine how various variable factors affect employee satisfaction. This study used primary and secondary data source of the collection of data. The survey results show that the majority of bank employees in the banking sector are satisfied as far as work culture is concern but salaries and timings are still remaining main concern for them. (Bhardwaj, 2021)

The purpose of this study was to identify the factors which influence the job satisfaction of employees. this study used questionnaires for data collection. This paper outlines the broad contours of various variables responsible for

employee satisfaction and various ways by which one can maximize employee satisfaction. (Singh, 2013)

This paper investigates the impact of job related stress on Job Satisfaction of nursing staff working in hospitals. This study used the mixed methods for data collection. Result showed that conflict, heavy workload and lack of job autonomy are negatively associated with all job satisfaction dimensions, while shortage in information access and feedback is positively related to employees' satisfaction with rewards and job security. (Platis, 2013)

The aim of the paper was to assess employees' job satisfaction and their work performance with use of simply survey. The research took the form of a questionnaire. The employees defined their job satisfaction by referring to 20 statements describing this satisfaction and evaluating three factors that were used to compute the satisfaction index. (Dziuba, 2020)

This study evaluates how employee dissatisfaction with various investment items determines the improvement priority. This study used questionnaires for data collection. The analytical results showed that higher education employees focus on high salaries and fair promotion systems. (Chen, 2006)

This study was aims to identify the factors affecting the job satisfaction of employees. Descriptive and analytical research design was used. The findings indicate different factors like the working environment, the task itself, job security, wages, pay, and grades have a significant effect on job satisfaction, whereas recognition and supervision have a positive but insignificant effect on it. (Prajapati, 2023)

The objective of this paper was to analyse the impact of working environment on employee job satisfaction. The study employed a quantitative methodology. Data was collected through a self-administered survey questionnaire. The results indicate a positive relationship between working environment and employee job satisfaction. The study concludes with some brief prospects that the businesses need to realize the importance of good working environment for maximizing the level of job satisfaction. (Raziq, 2015)

The main motive of this research paper is to find out the factors affecting job satisfaction of an employee and to study the impact of job satisfaction on employee performance. Convenience sampling technique has been used to collect the data from the respondents. Data has been collected from various colleges. The study reveals that there is a positive relationship between job

satisfaction and employee performance in the organization. If employee is satisfied with their job his or her performance will automatically improve. And if the organization provides output to the employee for their performance like incentives. Promotion, high salary, monetary and non-monetary benefits employee will remain happy as well as productive and always try to perform well in the organization. (Maharjan, 2018)

The study examines different aspects of job satisfaction like culture, leadership communication, commitment, job content, training, rewards and recognition opportunities, teamwork, superior subordinate relationship and delegation, at Badarpur thermal power station, NTPC Ltd. The research done is descriptive study involving survey and enquiry. The tools used for the data collection are questionnaires interviews and observations. The overall job satisfaction showed people were satisfied with their current job but still measures should to be taken to improve the satisfaction level. (Kumari, 2011)

Conceptual Framework

The variable of primary interest in this research was the dependent variable of job satisfaction. Eight independent variables were used to identify the most influential variable affecting the satisfaction level of the employees in Kumari Bank Limited.

- i. The greater the education of the workers, the higher the satisfaction level was likely to be. However, if there were no perceived opportunities for advancement worker's satisfaction may have been impacted.
- ii. The level of satisfaction rose steadily with an increase in promotion. As a person position in the job increased, their satisfaction towards the job also increased. Hence, a positive relationship existed between promotion and job satisfaction.
- iii. There was a positive relationship between pay and job satisfaction. An increase in pay led to an increase in satisfaction towards the job.
- iv. Employees provided with favourable working conditions were likely to be more satisfied with their job. Poor working conditions led to dissatisfaction.
- v. Younger workers, who had just started their career, tended to have higher aspirations from the organization compared to older workers.
- vi. Employees who had good and sound relationships with their co-workers and managers generally found themselves satisfied with their job. They enjoyed their job as there was a positive relationship among the co-workers.

Employee satisfaction in Kumari bank limited

Dependent Variables	Independent Variables
Job Satisfaction	Education
	Promotion
	Pay
	Work condition
	Relation with co -worker
	Age
	Gender

In summary, the study presented the impact of various independent variables on the dependent variable, job satisfaction. Education, promotion, pays, working conditions, age, gender was all found to be influential factors. These findings provide valuable insights into the factors that contribute to job satisfaction, facilitating the development of strategies and policies to enhance employee satisfaction within the organization.

Research Methodology

This research study has been conducted and analysed using a mixed method approach, which included the interviews, questionnaires and surveys. Through these methods, I collected the primary data from the Kumari bank limited. The research study aimed to analyse the relationships between job satisfaction (dependent variables) and the factors affecting it (independent variables). Therefore, a descriptive research design was used to fulfil the desired purposes. This research study involved all employees of Kumari bank limited branch in Mahendranagar as the population. A sample of 18 Employees from the Kumari Bank Limited was selected for the research. The selected samples seemed representative and large enough to generalize to the total population. This research was based on primary data. For the collection, the direct questionnaire method was used to survey employee at different occupational level of the bank.

Questionnaire method included the following:

- 1.Respondent profile (Age, Gender, Qualification, year of service)
- 2.Multiple choice question
- 3.Qualitative questionnaire
- 4.Interview

Results and Discussion

The result and discussion obtained from the interview with the employees are presented in following ways for clear understanding of job satisfaction among the employees of Kumari bank limited, Mahendranagar branch.

Salary and years of services

I collected data on the basis of interview and by providing questionnaire to the employees regarding their salary and year of services. When employees worked for a long time at any bank then the position of the employees also increases which lead towards the increases in salary of employees. The data regarding salary obtained by employees and years of services he/she spent in the bank are presented in the following table.

Table1

Salary and years of services

Salary	Years of Services				Total
	Less than 2 years	1-7 years	7-11 years	Above 11 years	
Less than 18000	0	0	0	0	0
18000 to 25000	1	0	0	0	1
25000 to 38000	1	5	0	0	6
38000 to 48000	1	4	1	0	6
48000 to 58000	0	1	1	1	3
Total	3	10	2	1	16

According to the table above, the study found that salary was affected by the number of years of services. Among Employees who worked 1to 7 years, 5 employees received salary of 25000 to 38000, 4 employees received 38000 to 48000 and 1 employee received 48000 to 58000 salaries. Employees with less than 2 years received salaries between18000 to 25000. Employees with 7-11 years received 38000to 48000 and 1 employee with more than above 11 years of services received 48000 to 58000. In conclusion, the analysis showed that salary was influenced by number of year of services with higher salaries generally associated with longer services durations.

Demographic analysis of data

Demographic representation of the data shows demographic status of the collected data based on age, gender, experience as provided by the respondents. The data collected and presented are based on the responses which are given by the employees currently working in the bank.

Gender and level of satisfaction

I collected data through interviews and by providing questionnaires to the employees working in the Kumari bank limited Mahendranagar branch. The aim was to gather data on employee satisfaction in the bank, categorized by gender. The data were collected from both male and female employees, and the results are presented in the following table.

Table2

Gender and level of satisfaction

Responses	Gender		Total
	Male	Female	
Neutral	2	2	4
Low satisfaction	2	1	3
Medium satisfaction	3	4	7
High satisfaction	1	1	2
Total	8	8	16

The table above shows the responses categorized by gender and satisfaction level. Among the respondents, the number of individuals who reported neutral satisfaction was equal between male and female. 2 males and 1 female reported a low level of satisfaction. The highest number of respondents indicated medium level of satisfaction. An equal numbers of respondents from both gender reported in high satisfaction level.

Education and level of satisfaction

I collected data from interviews and by providing questionnaires to the employees who working in Kamari bank limited Mahendranagar branch. The data related to the educational level of the employees and the level of satisfaction are presented in the following table.

Table3

Education and level of satisfaction

Responses	Education Level			Total
	Under intermediate	Intermediate	Bachelor	
Low satisfaction	0	1	0	1
Medium Satisfaction	2	3	6	11
High Satisfaction	0	0	4	4
Total	2	4	10	16

According to the above table, the maximum number of respondent from all educational qualifications reported medium satisfaction. Low satisfaction was reported respondents with intermediate educational qualification. High satisfaction was reported by respondents with bachelor degree educational qualification.

Salary and level of satisfaction

I collected data from interviews and by providing questionnaires to

employees who working in Kamari bank limited Mahendranagar branch. The data related to the salaries of the employees and the level of satisfaction are presented in the following table.

Table 4

Salary and level of satisfaction

Salary	Satisfaction level			Total
	Low satisfaction	Medium satisfaction	High satisfaction	
Less than 18000	0	0	0	0
18000 to 25000	1	2	0	3
25000 to 38000	2	2	1	5
38000 to 48000	1	3	1	5
48000 to 58000	0	1	2	3
Total	4	8	4	16

According to above table, Respondents with 25000 to 38000 salary reported low satisfaction (2 respondents). The 38000to 48000 salary range had the highest number of respondents reported medium satisfaction (3 respondents) the respondents with 48000 to 58000 salary reported high satisfaction level (2 respondents). Respondents with salaries less than 18000 did not report any level of satisfaction.

Working department and level of satisfaction

collected data from interviews and by providing questionnaires to the employees who working in Kumari bank limited Mahendranagar branch. The data related to the working department of the employees and the level of satisfaction are presented in the following table.

Table 5
Working department and level of satisfaction

Working Department	Satisfaction Level			Total
	Low satisfaction	Medium satisfaction	High Satisfaction	
Cash Department	0	1	1	2
Credit department	1	2	0	3
Clearing department	2	1	0	3
Remittance	3	1	0	4
Customer department	0	1	1	2
Administration department	2	0	0	2
Total	8	6	2	16

The table provided the information about the satisfaction level of respondents according to the working department. The remittance, clearing and administration department respondent reported low satisfaction level. The credit department respondents have reported medium level of satisfaction. The cash and customer department each have 1 respondent reporting high satisfaction level.

Job Satisfaction Level of Total respondents

I collected data from interviews and by providing questionnaire to the employees who working in Kumari bank limited Mahendranagar branch. The data related to the job satisfaction level of the total respondents are presented in the following table.

Table 6

Job Satisfaction Level of Total respondents

Satisfaction level	Frequency	Percentage (%)
Low satisfaction	1	6.25
Medium satisfaction	10	62.5
High satisfaction	1	6.25
Neutral	4	25
Total	16	100

Assessment of view given by the respondent as suggestions

In the questionnaire conducted at the Kumari bank Limited Mahendranagar branch, respondents out of 16 provided suggestions to improve and implementation on job satisfaction levels of employees. The suggestions which were provided by respondents for improve the job satisfaction level of employees were highlighted below:

Create friendly environment at the workplace

Implement regular one-on-one meetings between employees and their managers to discuss challenges, provide feedback, and align on goals. This helps employees feel heard and valued. Encourage an open-door policy where employees feel comfortable sharing ideas, concerns, or asking for help without fear of judgment. Allow employees to adjust their schedules where possible, especially in roles that do not require fixed hours. Create opportunities for employees from different departments to work together on projects, promoting a sense of unity across the bank. When the Bank focused on the employees working environment then the bank gets the high retention rate of employees which indicated that employee were satisfied with their job.

Enhance job security

Another key suggestion was the importance Provide regular, transparent updates on the bank's financial performance, strategic goals, and any potential risks that may affect staffing. Offer training and development opportunities to help employees acquire new skills that align with the bank's evolving needs, ensuring they remain valuable assets to the organization.

Provide employees with clear career advancement opportunities, ensuring that they see a future within the organization. Enhancing job security is crucial for improving employee satisfaction, reducing turnover, and fostering a more loyal, engaged workforce. When employees feel secure in their positions, they are more likely to be productive, committed, and motivated.

Create opportunities for employees to use and develop relevant skills

Try to align employees job duties with their skills and talents consider offering job training for employees to promote career development. Provide employees with the chance to learn and gain experience in different departments or roles within the bank. Implement job rotation where employees can move between different positions on a regular basis. Regularly assess employees' skill levels and identify areas where they need development. Develop a mentorship program where experienced employees mentor newer staff, helping them develop both technical and soft skills. Conduct regular performance reviews that focus not only on past achievements but also on areas for improvement and skill development.

Recognize job performance.

Introduce a formal recognition program that highlights outstanding employees on a regular basis. Recognize exceptional performance through spontaneous spot bonuses, gift cards, or other small rewards. Allow employees to recognize each other's efforts through a formal peer-to-peer recognition system. Celebrate employees' achievements in public settings, such as during team meetings, town halls, or company-wide events. Offer additional time off (such as an extra day of vacation or flexible hours) as a form of recognition. Small, informal recognition can motivate employer's more than formal affair. The recognition can in still a sense of pride in employees and motivate them to continue meeting their goals.

Prioritize corporate social responsibility

Employees who see their organization actively contributing to societal good are more likely to feel engaged, loyal, and proud of where they work. The bank should define a clear and overarching CSR strategy that aligns with its core values, business goals, and the interests of its stakeholders, including employees, customers, and the community. Offer employees a certain number of paid volunteer days per year to encourage them to contribute to causes they care about, whether through non-profit organizations, schools, or local community efforts. Develop and implement diversity recruitment

strategies to ensure a diverse workforce at all levels of the bank. many employees care deeply about how their employers engage in social issues. So bank need to conduct the corporate social responsibility programs.

Welcome ideas from all employees

Establish an easy-to-use, digital platform (e.g., an internal website or app) where employees can submit their ideas, suggestions, and feedback. Allow employees to submit ideas anonymously if they prefer. Organize creativity workshops or hackathons, where employees work in teams to generate and prototype new ideas for the bank. provide environment for all employers to share ideas and feedback. Incorporate this feedback into policies and procedures for making employees more satisfy with their jobs. Develop a rewards system based on the quality and impact of ideas. When employees feel that their ideas are valued, they are more likely to be engaged, motivated, and invested in the success of the bank.

Provide financial incentives

Financial rewards not only recognize employees for their contributions but also align their individual success with the bank's goals. Offer employees performance-based bonuses tied to both individual and team performances. Set clear, measurable goals for employees and offer bonuses for achieving or exceeding these targets. Implement a profit-sharing scheme where employees receive a share of the bank's profits, based on the bank's overall performance. Provide employees with end-of-year or holiday bonuses to celebrate their hard work and contributions throughout the year. Suggestion was made to introduce incentives or rewards to motivate and recognize employees' efforts.

Adjust to changing technology by providing training and development program.

Conduct skills assessments or surveys to understand the employees' proficiency in the existing technologies used by the bank (e.g., core banking systems, cybersecurity tools, mobile apps, etc.). Create distinct learning paths for different employee groups such as tellers, loan officers, IT staff, and managers. Establish a mentorship program where experienced employees or subject matter experts can guide others through new technological changes. employees highlighted the need for training programs to adapt to evolving technological advancements.

Implement job rotation

Assess the employee's current skillset, career aspirations, and performance to ensure the rotation aligns with their development needs. Assign mentors in each new role to help employees settle in and gain the most from their experience. Offer opportunities for advanced training, certifications, or leadership development programs as they progress through rotations. Some employees suggested the need for rotation within the bank, allowing employees to experience different roles and responsibilities.

Introduce motivational tools and techniques

Recognize outstanding performers monthly, offering them public acknowledgment and a small reward (e.g., gift card, extra time off, or a trophy). Implement a system for managers to give immediate, on-the-spot rewards for exceptional performance, such as lunch vouchers or small bonuses. Offer flexible work-from-home days for roles that can be done remotely (e.g., administrative, HR, IT support). Allow employees to take ownership of specific projects or decisions, particularly those in leadership positions. Employees recommended implementing strategies to motivate and inspire employees, enhancing their job satisfaction.

Reduce employee workload and stress

Regularly assess the distribution of tasks to ensure that no single employee is overwhelmed. Allow employees to work from home on certain days or in specific roles where remote work is possible, offering them better control over their environment and time. Introduce automation tools for repetitive administrative tasks such as data entry, report generation, and account updates. Encourage collaboration and teamwork, so employees can share the workload during peak periods. Employees emphasized the need to address excessive workload and reduce stress levels to improve job satisfaction.

Offer flexibility in working hours

Define a fixed period during the day (e.g., 10:00 AM to 3:00 PM) when all employees must be available for meetings, collaborative work, or client-facing activities. Allow employees to work 10-hour days for four days instead of 8-hour days for five days. Offer employees the choice of working from the office for part of the week (e.g., 2-3 days) and working remotely for the rest. Allow employees to take lunch breaks at any time within a set window (e.g., between 12:00 PM and 2:00 PM), depending on their schedule or workload.

Suggestions were made to provide flexible working arrangements, enabling employees to better manage their work life balance.

In summary, the common suggestions from the respondents primarily focused on training programs, job rotation, creating friendly work environment and salary increment. The employees highlighted the importance of continuous learning, fair treatment and supportive working environment to enhance job satisfaction levels.

Major Finding

Based on the data collected and analysed, the findings of the report on employee satisfaction in kumari bank limited in mahendrangar branch are as follows; -

In general, this study found that the employees who were involved in the banking sectors some were satisfied and some employees were dissatisfied with their current job. Many employees reported that they had medium level of satisfaction.

i. The male and female both employees were highly satisfied with their job in the banks, while both employees reported a medium level of satisfaction and less number of employees were high satisfaction.

ii. In total respondent the majority of respondents were reported medium satisfaction (62.5%) and 25% respondents were reported neutral.

iii. The respondents who had bachelor degree were highly satisfied with their job and the employees who had intermediate were reported low satisfaction.

iv. The employees who were worked in the cash and customer department reported high satisfaction and employees who worked in remittance, clearing and administration reported low satisfaction.

v. Salary of the employees also played the significant role in job satisfaction. As employee salaries increased then their satisfaction level also increased.

vi. Employees who worked in bank from long time were highly satisfied and get high salary and the employees who worked short time they were reported low satisfaction.

vii. The working condition, age, gender, education level, and relations with management were core factor for influencing the employees' job satisfaction level.

Overall, employees are satisfied with their jobs. The key factors contributing to job satisfaction were identified as sound and cooperative working environment, competitive salary and positive relationships with management.

Conclusion

This study found that 62.5% of employees were highly satisfied with the working environment at the bank. According to this study I found that the employees had a favourable and good working environment, which increased their level of satisfaction. Salary and flexible working hours were identified as factors positively correlated with the job satisfaction. According to the education level the maximum respondents who had bachelor degree were highly satisfied compared to those with intermediate qualification employees. In terms of gender both male and female employees expressed a higher level of satisfaction. Different employees had various reasons for staying at the Bank, including career opportunities, salary, interest in their work, retirement, bonus, promotions and flexibility in work hours. However, it is important to note that the overall level of satisfaction towards job was average. Taking all of these results into consideration, it can be concluded that employees of Kumari Bank Limited generally express satisfaction towards their work.

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