

Effects of Work Environment on Employee Job Satisfaction of Nepalese Commercial Banks

Kushal Parajuli*

Abstract

This study examines effects of work environment on employee job satisfaction of Nepalese commercial banks. Employee job satisfaction is the dependent variable. Similarly, the selected independent variables are physical environment, psychological environment, working hours, social work environment and motivation. The study is based on primary data with 129 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of effects of work environment on employee job satisfaction of Nepalese commercial banks.

The study indicates that physical environment is positively correlated to employee job satisfaction indicating that better physical environment leads to increase in employee job satisfaction. Likewise, psychological environment is positively correlated to employee job satisfaction. This implies that better psychological environment leads to increase in employee job satisfaction. Similarly, working hour is positively correlated to employee job satisfaction. It indicates that appropriate working hours leads to increase in the level of employee job satisfaction. Similarly, social work environment is positively related to employee job satisfaction indicating that better social work environment leads to increase in employee job satisfaction. Further, motivation is positively correlated to employee job satisfaction which indicates higher the employee motivation, higher would be the employee job satisfaction.

Keywords: employee job satisfaction, physical environment, psychological environment, social work environment, motivation

1. Introduction

Performance is the capacity to carry out a task within established bounds. A variety of workplace conditions influence the performance of employees. Due to the importance of employees as a resource, the crucial factors that affect their performance at work must be thoroughly examined. Human resources need to be managed professionally to create a balance between the needs of employees, the demands and capabilities of the company's organization, and the importance of quality human resources for the progress of the company (Mappamiring *et al.*, 2020).

The healthy work environment builds the long-term relationship with the employees. The job satisfaction is highly deemed on the workplace environment (Enwezor & Obi, 2022). Employee job satisfaction is generally recognized as a multifaceted construct that includes employee feelings about a variety of both intrinsic and extrinsic job elements. It encompasses specific aspects of satisfaction related to pay, benefits, promotion, work conditions, supervision, organizational practices and relationships with coworkers (Misener *et al.*, 1996). The subject of job satisfaction is particularly relevant and of interest to public health practitioners due to the fact that organizational and employees' health and well-being rest a great deal on job satisfaction (Adams *et al.*, 2000). Improved job satisfaction, on the other hand, results in increased productivity (White, 2000). Every individual has unique needs and desires that needs to be satisfied, which are related to the behavior they exhibit,

* Mr. Parajuli is a Freelance Researcher, Kathmandu, Nepal.

and these play a significant role in their preferences in different areas such as their workplace.

Employee job satisfaction defined as a feeling of the person toward the job which serves a source of motivation. It does not refer to self-satisfaction and contentment, but it is about the feeling on the job. Employee job satisfaction refers the simple feeling state accompanying the attainment of goals or feeling accompanying the attainment of objectives (Green and Heywood, 2008). Job satisfaction formulates the employee more considerate and concerned for the organization (Saleem *et al.*, 2010). Job satisfaction is so important in that its absence often leads to lethargy and reduced organizational commitment (Moser, 1997). Job satisfaction might be motivated by the nature of the job which is pervasive and peculiar. Working conditions that are similar to local and international standard and extent to which they resemble work conditions of other professions in the locality (Oshagbemi, 2000). Motivation is the most significant role for the word motive (Chaudhary and Sharma, 2012).

Employee job satisfaction is considered as a critical success factor for organizations because it enhances employee retention, increases productivity, improves teamwork, reduces turnover, recruiting and training costs, and ultimately increases the financial performance of commercial banks. Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives (Lease, 1998). Job satisfaction is regarded as one of the most representative dimensions of organizational behavior (Ghazzawi, 2008). Employee job satisfaction is associated with increased output, efficiency of the organization, loyalty with the organization, and reduced absenteeism and earnings (Ellickson and Logsdon, 2001). According to Wright and Davis (2003), job satisfaction positively affects the ability, effort and capability of the employees. In contrast, if employees are not satisfied with the job then it may lead to turnover intentions, increased costs, decreased profits and ultimately unhappy customers with the organization (Zeffane *et al.*, 2008). Hiltrop and Despres (1994) defined job performance as the value added in an activity or task achieved by an individual at work.

Saba *et al.* (2013) noted that although intrinsic factors of motivation including, career opportunities, recognition, work, responsibility, professional growth, good feeling about the organization have substantial relationship with job satisfaction, but the hygiene as an external factor has no substantial correlation with employee satisfaction. Hoppok and Spielgler (1938) defined job satisfaction as the integral set of psychological, physiological and environmental conditions that encourage employees to admit that they are satisfied or happy with their jobs. Further, the role of employees at workplace is emphasized as there is an influence of various elements on an employee within the organization. The elements of job satisfaction are related to pay, promotion, benefits, work nature, supervision and relationship with colleagues (Bushra *et al.*, 2011). Ellickson and Logsdon (2002) defined job satisfaction as the extent to which employees like their work. Wanous and Lawler (1972) defined job satisfaction is the sum of job it is facet satisfaction across all facets of a job. Adil *et al.* (2020) analyzed effect of compensation packages on job satisfaction and employees retention. Independent variables of this study were salary, rewards, incentives, bonus and allowances and dependent variable was job satisfaction. This study concluded that salary, rewards, incentives, bonus and allowances with job satisfaction.

Malik *et al.* (2011) found that employee performance was strongly influenced by work environment. Low job satisfaction can be an important indicator of decrease in employee

production and can result in behavior such as absenteeism and turnover intentions (Dupre & Day, 2007). The working environment is perhaps a key root causing employee's engagement or disengagement. The study indicated that improving the working environment reduces complaints and absenteeism while increasing productivity (Roelofsen, 2002). Chaulagain and Khadka (2012) found that employees' satisfaction with job can affect not only motivation at work but also in career decisions, relationships with other and individual well-being.

Nudku *et al.* (2015) found that working environment is negatively associated with employee's job satisfaction whereas extrinsic rewards are the best motivator to cause job satisfaction. Salunke (2015) indicated that when human resource is satisfied in terms of their jobs, then only productivity level goes up. The sound work environment is important to create the social relation at workplace and also maintain the relationship between colleague, supervisor and the organization. The workload, stress, overtime, fatigue boredom are some factors to increase job dissatisfaction. On the other hand good working condition, refreshment and recreation facility, health & safety facility, fun at workplace increase the degree of employee job satisfaction. The success of organization is largely depends on the performance of employees and their satisfaction. Creating a well work environment promotes wellbeing of employees and hence increases employee's performance and job satisfaction (Health, 2006).

Rusbult & Farrell (1983) investigated the impact on job satisfaction, job commitment, and turnover of variations in rewards, costs, alternatives, and investments. The study also revealed that the job commitment was significantly correlated with reward value, cost value, alternative quality, and investment size. The study concluded that greater job rewards and lower job costs induce greater employee satisfaction, and greater job commitment is encouraged by higher rewards, lower costs, greater investment of resources, and poorer quality alternatives. Bank institutions make significant investments in designing, building and ultimately recruiting knowledgeable personnel. The physical layout and design and is extremely important when it comes to maximizing individual performance. Poorly designed workstations, unsuitable furniture, lack of ventilation, inappropriate lighting and excessive noise adversely affect employee performance (Becker, 2002). According to Smith (2010), the working conditions, social support from supervisor and role incongruity also impacts negatively on employee's performance and employee job satisfaction.

Paudel and Sthapit (2021) showed that HR performance, career success has a negative impact in non-banking organization performance. Lama (2022) examined the impact of human resource practices and employee satisfaction in Nepalese commercial bank. The study showed that recruitment and selection, training and development, compensation policy, and performance appraisal found a positive correlation with employee satisfaction. Subedi and Sthapit (2020) studied the association between human resource management practices and organization citizenship behavior in Nepalese commercial banks. Organization climate and HR training and development have significantly positive relationship with organizational citizenship behavior while employee empowerment has a negative impact of organization citizenship behavior.

The above discussion reveals that the empirical evidences vary greatly across the studies concerning the effects of work environment on employee job satisfaction of commercial bank. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of

Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The main purpose of the study is to analyze the effects of work environment on employee job satisfaction of Nepalese commercial bank. Specifically, it examines the impact of physical environment, psychological environment, working hours, social work environment and motivation on effects of work environment on employee job satisfaction of Nepalese commercial bank.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

2. Methodologies aspect

The study is based on primary data. The data were gathered from 129 respondents through questionnaire. The respondents' views were collected on physical environment, psychological environment, working hours, social work environment and motivation and employee job satisfaction of Nepalese commercial bank. The study is based on descriptive and causal comparative research designs.

The Model

The model estimated in this study assumes that the employee job satisfaction depends on physical environment, psychological environment, working hours, social work environment and motivation. Therefore, the model to be estimated in this study is stated as follows:

$$WJS = \beta_0 + \beta_1 PH + \beta_2 PS + \beta_3 WH + \beta_4 SW + \beta_5 M + \varepsilon$$

Where,

PH = Physical environment

PS = Psychological environment

WH = Working hours

SW = Social work environment

M = Motivation

WJS = Employee job satisfaction

Physical environment was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "The furniture I use is comfortable, flexible to adjust and easy to rearrange and reorganize." "The office is devoid of unnecessary noise." and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.795$).

Psychological environment was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "I frequently meet with my

supervisor about my personal development.” “My supervisor respects the co-worker’s opinions.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.731$).

Working hours was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I am satisfied with the working hours and its fits with my private life.” “My working hours let me to work at my personal issues also.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.728$).

Social work environment was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Employees in this company regularly share their views to each other’s.” “My company had close relationship between superiors and subordinates.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.749$).

Motivation was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “My achievement on the current job is satisfactory.” “I am given due recognition at work.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.768$).

Employee job satisfaction was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I am satisfied with the promotion opportunities provided by the bank.” “The salary is competitive to similar organizations.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.810$).

The following section describes the independent variables used in this study along with hypothesis formulation.

Physical environment

Physical environment refers to the level of upkeep, ambient noise, lighting, indoor air quality and/or thermal comfort of the organization’s physical building and its location within the community. According to Vischer (2007), environment involves the physical location as well as the immediate surroundings, behavioral procedures, policies, rules, culture, resources, working relationships, work location, all of which influence the ways employees perform their work. Physical workplace environment contextualizes the office layout and design while psychosocial factors include working condition, role congruity and social support from supervisors. Employees spend fifty percent of their lives within indoor environments, which greatly influence their performance capabilities (Sundstrom *et al.*, 1994). Ganesh (2015) found that physical work environment has a positive relationship between job satisfactions. Stallworth *et al.* (1996) argued that increasingly an organization’s physical layout is designed around employee needs in order to maximize productivity and employee job satisfaction. Thus there is a significant relationship between physical environment and employee job satisfaction. Based on discussion, the study develops the following hypothesis:

H₁: There is a positive relationship between physical environment and employee job satisfaction.

Psychological work environment

A healthy psychological work environment means that there is a balance between the demands made on the employee and the resources and skills he or she possesses to meet what is required. Srivastava (2008) indicated that psycho-social environment in workplace exert more impact on employee's job behavior and organizational effectiveness than the physical environment does. The behavioral factors that may affect the performance of bank employees at work place are the exclusive nature and function of job satisfaction change, or systematic development or weakening in employee job satisfaction over spell (Warr, 2002). Job satisfaction concerns the psychological individual in the organization, which is caused by the perceived state of the environment (Umar *et al.*, 2010). Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between psychological environment and employee job satisfaction.

Working time

Working time arrangements are key elements of working conditions and determine the possibilities for employees to balance work with their other life spheres. Peter and Mansour (2014) revealed that a flexible work schedule is positively associated with both working-time fit and employee job satisfaction. Tijdens (2003) concluded that flexible working method has a positive impact on employee job satisfaction. Long work hours are a risk factor for a range of psychological and psycho-somatic conditions, including stress, anxiety, depression and hypertension. Long work hours have also been found to reduce productivity and workplace competence, notably among medical professionals (Rogers *et al.*, 2004). Susanne (2016) indicated that individual time-sovereignty is positively linked with a high level of working time satisfaction. Based on it, this study develops the following hypothesis:

H₃: There is a negative relationship between working hours and employee job satisfaction.

Social work environment

The social work environment refers to how we interact with and are affected by the people around us such as coworkers and supervisors. Employee job satisfaction appears to be relevant also for employees in social work organizations (Hackman & Lawler, 1971). There is a positive impact on social work environment and level of overall employee job satisfaction. According to Bakotic and Babic (2013), the working conditions are important factor of their overall job satisfaction. The study also showed that there is insignificant relationship between work condition and employee job satisfaction. Furthermore, it was found that the satisfaction with working conditions is higher in the case of workers who work in the administration than in the case of workers who work in difficult working conditions. Sousa-Poza & Sousa-Poza (2000) showed that there is a very strong relationship between social work environment and employee job satisfaction on performance. Based on discussion, the study develops the following hypothesis.

H₄: There is a positive relationship between social work environment and employee job

satisfaction.

Motivation

Motivation increases the willingness of the worker to work, thus increasing organizational effectiveness. Harmon-Jones & Peterson (2008) explained motivation as psychological factor that directs an individual’s behavior in an organization towards positive contribution into organizational productivity. Ali *et al.* (2016) found that there is a positive effect of motivation on employee job satisfaction. Similarly, Sharma and Sharma (2017) showed that there is a positive relationship between employee job satisfaction and motivation. Likewise, Shahzadi *et al.* (2014) showed a significant positive relationship between employee motivation and employee job satisfaction. The study concluded that intrinsic rewards has a significant positive relationship with motivation and employee job satisfaction. Idiegbeyan-Ose *et al.* (2019) concluded that there is a positive relationship between motivation and employee job satisfaction of employees in various organizations. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between motivation and employee job satisfaction.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall’s Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall’s Tau correlation coefficients matrix

This table presents Kendall’s Tau coefficients between dependent and independent variables. The correlation coefficients are based on 129 observations. The dependent variable is Employee Job Satisfaction (EJS), Physical Environment (PH), Psychological Environment (PS), Working Hours (WH), Social Work Environment (SW) and Motivation (M).

Variables	Mean	SD	EJS	PH	PS	WH	SW	M
EJS	4.034	0.678	1					
PH	4.112	0.6239	0.385**	1				
PS	4.074	0.6413	0.466**	0.563**	1			
WH	4.005	0.6579	0.599**	0.464**	0.555**	1		
SW	3.988	0.6949	0.488**	0.474**	0.578**	0.596**	1	
M	3.986	0.6306	0.548**	0.391**	0.546**	0.543**	0.524**	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows the Kendall’s correlation coefficients of dependent and independent variables for employee job satisfaction. The study indicates that physical environment is positively correlated to employee job satisfaction indicating that better physical environment leads to increase in employee job satisfaction. Likewise, psychological environment is

positively correlated to employee job satisfaction. This implies that better psychological environment leads to increase in employee job satisfaction. Similarly, working hour is positively correlated to employee job satisfaction. It indicates that appropriate working hours leads to increase in the level of employee job satisfaction. Similarly, social work environment is positively related to employee job satisfaction indicating that better social work environment leads to increase in employee job satisfaction. Further, motivation is positively correlated to employee job satisfaction which indicates higher the employee motivation, higher would be employee job satisfaction.

Regression analysis

Regression analysis is a statistical process for estimating the relationships among variables. The regression results were estimated where physical environment, psychological environment, working hours, social work environment and motivation are used as independent variables and dependent variables used as employee job satisfaction.

Table 2 shows the estimated regression results of where physical environment, psychological environment, working hours, social work environment and motivation on effect of work environment on employee job satisfaction of Nepalese commercial banks.

Table 2

Estimated regression result of physical environment, psychological environment, working hours, social work environment and motivation on effect of work environment on employee job satisfaction of Nepalese commercial banks

The results are based on 129 observations using linear regression model. The model is $EJS = \beta_0 + \beta_1 PH + \beta_2 PS + \beta_3 WH + \beta_4 SW + \beta_5 M + e$ where the dependent variable is JS (Job Satisfaction). The independent variables are EJS (Employee Job Satisfaction), PH (Physical Environment), PS (Psychological Environment), WH (Working Hours), SW (Social Work Environment) and M (motivation).

Model	Intercept	Regression coefficients of					Adj. R _{bar} ²	SEE	F-value
		PH	PS	WH	SW	M			
1	1.68 (4.93)	0.57 (6.98)					0.27	0.57	48.73
2	1.22 (4.18)		0.57 (6.98)				0.42	0.51	93.85
3	1.22 (4.18)			0.60 (8.97)			0.38	0.53	80.63
4	0.86 (3.65)				0.79 (13.47)		0.58	0.43	34.59
5	0.76 (3.07)					0.82 (13.30)	0.57	0.43	34.23
6	1.104 (3.45)	0.10 (0.96)	0.57 (6.98)				0.57	0.51	47.35
7	0.81 (3.31)			0.072 (0.82)	0.731 (7.88)		0.58	0.43	90.84
8	0.41 (1.45)	0.17 (2.453)				0.726 (10.11)	0.59	0.43	94.95
9	0.94 (3.02)	0.05 (0.46)	0.57 (6.98)	0.29 (3.14)			0.45	0.49	37.10
10	0.20 (0.79)	0.05 (0.81)			0.445 (5.640)	0.456 (5.68)	0.6	0.38	89.38

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at 1 percent and 5 percent level respectively.
- iii. Employee job satisfaction is dependent variable.

The regression results show that the beta coefficients for physical environment are positive with job satisfaction. It indicates that physical environment has a positive impact on employee job satisfaction. This finding is consistent with the findings of Djukic *et al.* (2010). Likewise, the beta coefficients for psychological environment are positive with employee job satisfaction. It indicates that psychological environment has a positive impact on employee job satisfaction. This finding is consistent with the findings of Rothner (2005). In addition, the beta coefficients for working hours are positive with employee job satisfaction. It indicates that working hours has a positive impact on employee job satisfaction. This result is consistent with the findings of Peter and Mansour (2014). Further, the beta coefficients for social work environment are positive with employee job satisfaction. It indicates that social work environment has a positive impact on employee job satisfaction. This finding is consistent with the findings of Sousa-Poza and Sousa-Poza (2000). In addition, the beta coefficients for motivation are positive with employee job satisfaction. It indicates that motivation has a positive impact on job satisfaction. This finding is similar to the findings of Saleem *et al.* (2010).

4. Summary and conclusion

Employee job satisfaction is considered as a critical success factor for organizations because it enhances employee retention, increases productivity, improves teamwork, reduces turnover, recruiting and training costs, and ultimately increases the financial performance of commercial banks. Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives.

This study attempts to examine the effects of work environment on employee job satisfaction of Nepalese commercial bank. The study is based on primary data with 129 respondents.

The study showed that physical environment, psychological environment, working hour, social work environment and motivation have positive relationship with employee job satisfaction. It means that increase in physical environment, psychological environment, working hours, social work environment and motivation leads to increase in employee job satisfaction. The study also concluded that social work environment followed by motivation and physical environment is the most influencing factor that explains the level of employee job satisfaction in Nepalese commercial banks.

References

- Adams, A., & S. Bond, 2000. Hospital nurses job satisfaction, individual and organizational characteristics. *Journal of Advanced Nursing* 32(3), 536-543.
- Adil, H., C. K. Rao, M. Q. Ayaz & A. Shinwari, 2020. Effect of compensation packages on job satisfaction and employees retention: A case of Jalalabad-based Private Universities of Afghanistan. *Asia Pacific Journal of Multidisciplinary Research* 8(2), 26-35.
- Bakotic, D., & T. Babic, 2013. Relationship between working conditions and job satisfaction: The case of Croatian ship building company. *International Journal of Business and Social Science* 4(2), 45-56.
- Becker, F., 2002. Improving organizational performance by exploiting workplace flexibility. *Journal*

of Faculty Management 1(2), 154-162.

- Bushra, F., U. Ahmad, & A. Naveed, 2011. Effect of transformational leadership on employee's job satisfaction and organizational commitment in banking sector of Lahore (Pakistan). *International Journal of Business and Social Science* 2(18), 201-218.
- Chaudhary, N., & B. Sharma, 2012. Impact of employee motivation on performance (productivity) in private organization. *International Journal of Business Trends and Technology* 2(4), 29-35.
- Chaulagain, N., & D. K. Khadka, 2012. Factors influencing job satisfaction among healthcare professionals at Tilganga eye centre, Kathmandu, Nepal. *Age* 35(56), 74-67.
- Dupré, K. E., & A. L. Day, 2007. The effects of supportive management and job quality on the turnover intentions and health of military personnel. *Human Resource Management* 46(2), 185-201.
- Ellickson, M. C., & K. Logsdon, 2002. Determinants of job satisfaction of municipal government employees. *State and Local Government Review* 33(3), 173-184.
- Ellickson, M. C., & K. Logsdon, 2001. Determinants of job satisfaction of municipal government employees. *State and Local Government Review* 33(3), 173-184.
- Enwezor, C. H., & E. Obi, 2022. Academic staff work environment and work orientation as correlates of their job satisfaction in colleges of education in south east, Nigeria. *UNIZIK Journal of Educational Research and Policy Studies* 11(5), 81-93.
- Ganesh, S. 2015. Work environment and its effect on job satisfaction in cooperative sugar factories in Maharashtra, India. *Abhinav International Monthly Refereed Journal of Research in Management and Technology* 4(5), 21-31.
- Ghazzawi, I., 2008. Job satisfaction antecedents and consequences: A new conceptual framework and research agenda. *The Business Review* 11(2), 1-10.
- Green, C., & J. S. Heywood, 2008. Does performance pay increase job satisfaction? *Economics* 75(300), 710-728.
- Hiltrop, J. M., & C. Despres, 1994. Benchmarking the performance of human resource management. *Long Range Planning* 27(6), 43-57.
- Lama, P. B., 2022. Human resource practices and employee satisfaction in Nepalese Commercial Bank. *Interdisciplinary Journal of Management and Social Sciences* 3(1), 120-134.
- Lease, S. H., 1998. Annual review, 1993–1997: Work attitudes and outcomes. *Journal of Vocational Behavior* 53(2), 154-183.
- Malik, M. I., A. Ahmad, S. F. Gomez, & M. Ali, 2011. A study of work environment and employees performance in Pakistan. *African Journal of Business Management* 5(34), 13227-13232.
- Mappamiring, M., M. Akob, & A. H. P. K. Putra, 2020. What millennial workers want? Turnover or intention to stay in company. *The Journal of Asian Finance, Economics and Business* 7(5), 237-248.
- Misener T. R., K. S. Haddock, J. U. Gleaton, & A. R. A. Ajamieh, 1996. Toward an international measure of job satisfaction. *Nursing Research* 45(2), 87-91.
- Nudku. S. S., L. Mwenda, and A. Wachira, 2015. Effects of working conditions on performance of employees of Kenya commercial bank head office. *International Journal of Current Research* 7(3), 14174-14180.

- Oshagbemi, T., 2000. Gender differences in the job satisfaction of university teachers. *Women in Management Review* 15(7), 331-343.
- Poudel, S., & A. Sthapit, 2021. Work-family balance and employee performance in Nepalese commercial bank. *Indian Journal of Commerce and Management Studied* 12(4), 33-43.
- Roelofsen, P., 2002. The impact of office environments on employee performance: The design of the workplace as a strategy for productivity enhancement. *Journal of Facilities Management* 1(13), 247-264.
- Rusbult, C. E., & D. Farrell, 1983. A longitudinal test of the investment model: The impact on job satisfaction, job commitment, and turnover of variations in rewards, costs, alternatives, and investments. *Journal of Applied Psychology* 68(3), 429-438.
- Saba, S., M. Sadia, & A. Tariq, 2013. Determinants of job satisfaction among employees of banking. *Journal of Emerging Issues in Economics, Finance and Banking (JEIEFB)* 1(2), 150-162.
- Saleem, R., G. Mahmood, & A. Mahmood, 2010. Effect of work motivation on job satisfaction in mobile telecommunication service organizations of Pakistan. *International Journal of Business and Management* 5(11), 213-222.
- Salunke, G., 2015. Work environment and its effect on job satisfaction in cooperative sugar factories in Maharashtra, India. *International Monthly Refereed Journal of Research in Management & Technology* 4(5), 21-31.
- Smith, K. T., 2010. Work-life balance perspectives of marketing professionals in generation Y. *Services Marketing Quarterly* 31(4), 434-447.
- Stallworth, O. E. & B. H. Kleiner, 1996. Recent developments in office design. *Facilities* 14(1/2), 34-42.
- Subedi, R., & A. Sthapit, 2020. Association between human resource management practices and organization citizen behaviour in Nepalese commercial bank. *Indian Journal of Commerce and Management Studies* 11(1), 32-45.
- Sundstrom, E., J. P. Town, R. W. Rice, D. P. Osborn, & M. Brill 1994. Office noise, satisfaction, and performance. *Environment and Behavior* 26(2), 195-222.
- Umar, H., N. Muallima, J. M. Adam, & H. Sanusi, 2010. Hashimoto's thyroiditis following Graves' disease. *Acta Med Indones* 42(1), 31-5.
- Vischer, J. C. 2007. The effects of the physical environment on job performance: towards a theoretical model of workspace stress. *Stress and health: Journal of the International Society for the Investigation of Stress* 23(3), 175-184.
- Wanous, J. P., & E. E. Lawler, 1972. Measurement and meaning of job satisfaction. *Journal of Applied Psychology* 56(2), 95-106.
- White, A. W., 2000. Job satisfaction and professional development of health information administration faculty. *Journal of Allied Health* 29(3), 129-137.
- Wright, B. E., & B. S. Davis, 2003. Job satisfaction in the public sector: The role of the work environment. *The American Review of Public Administration* 33(1), 70-90.
- Zeffane, R., M. E. Ibrahim, & R. Al Mehairi, 2008. Exploring the differential impact of job satisfaction on employee attendance and conduct: The case of a utility company in the United Arab Emirates. *Employee Relations* 30(3), 237-250.