Construction, Development and Consequences of Job Satisfaction:  
Banking Sector of Pakistan

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ABSTRACT

**Title:** Construction, Development and Consequences of Job Satisfaction in Banking Sector of Pakistan

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**Purpose:** This study investigates job satisfaction concepts by considering job satisfaction factors, leader/manager’s behavior and effects of job satisfaction in the form of organizational efficiency and individual efficiency. It studies the construction, development and consequences of job satisfaction.

**Design/methodology:** The data is collected from commercial bank in Pakistan through a survey by using two different questionnaires, one for employees and one for managers. SPSS technique was used for data analysis.

**Result & Conclusion:** The job satisfaction factors and manager behavior are the input in construction and development of employees’ job satisfaction. Six factors: (promotion, pay, benefit, rewards coworkers and job responsibilities) and managerial style: (middle to the road managerial style) are the most important basis to build the satisfaction level of the employees. Satisfaction/dissatisfaction of an employee affects the organizational efficiency as well as individual efficiency.

**Contribution:** This research helps researchers to use the created model for further extensive research on job satisfaction. It helps the organizations to assess the status of their employee in regard of job satisfaction. Managers can manage polices related to factors and design training accordingly for the desired leadership behavior according to employees preference.

**Further Suggestion:** This research is done in one department of commercial bank in Pakistan. Increase in sample size could produce comprehensive results. National culture effect is ignored in this research that helps to look on different consequences of job satisfaction assessment according to country’s culture. More service sectors such as hospital, insurance, telecommunication etc. should be considered to get more general results.

**Originality:** This research presents construction, development of employee job satisfaction through factors and manager/leader behavior and its results in the form of consequences of satisfaction or dissatisfaction.

**Keywords:** Job Satisfaction, Employees, Job Satisfaction Factors, Manager/Leader Behavior.
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-Ludwig Wittgenstein

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1 INTRODUCTION

This chapter consists of seven sections. First section presents the background of this research work with the help of important facts, the motivation and basis of the research. Further it describes the basis of research questions under three sections; job satisfaction factors, leadership behavior & job satisfaction and job satisfaction effects. Fifth and sixth section discusses three research questions and limitations of this study respectively. Finally the outline of the study is presented at the end of this chapter.

1.1 Background of the Study

In the present days, businesses are surviving in global environment, where many factors are changing dramatically. In the last few decades, the work place has been changing including increase in service companies that show the strong effects on customer’s perception and satisfaction (Heskett et al., 1994). The foremost motive of any business is to get heavy profit incorporate with the good position in the market. Profit can be generated from external as well as internal source. Before 1990, the focus of strategic analysis was the source of profit in the external environment, but later on, the source of profit inside the firm has become also meaningful (Grant, 2010). Employee satisfaction is one of the internal sources of profit earning. Service– profit–chain theory states effective relationship, the firm’s financial performance is derived from customer satisfaction, which is derived from employee performance, and employee performance ultimately derived from employees’ satisfaction (Heskett et al., 1994).

It has been observed that employees are one of the vital assets for the organization. For this reason, an organization always needs best tactics to hire, retain and motivate the most brilliant employees (Spector, 1997). The employees work as both; co-creators of the brand, and key performers in delivering the brand’s contents and promise (Thorbjornsen and Supphellen, 2011). According to Thorbjornsen and Supphellen employees represent the bridge between external stakeholder perception and the internal culture of the company. Employee’s satisfaction is necessary to run business smoothly; job satisfaction is one of the best tools in achieving employee satisfaction and happiness (Spector, 1997). In general job satisfaction is known as a complicated construct that comprises of employee feeling about both intrinsic and extrinsic job.
elements (Misener et al., 1996). Job satisfaction is subjective variable that establishes the professional characteristics of an employee (Petrescu and Simmsons, 2008).

In 2000, job satisfaction was at infancy stage (Petrescu and Simmsons, 2008). However, now it is evolving with the passage of time, because, many researchers have been working and have worked on it. According to Zhou and George, (2001) job satisfaction is the most widely researched phenomena in the organizational behavior literature. The meaning behind the word of job satisfaction is broad because it covers all the characteristics of the job itself and working environment, which employees find as rewarding, satisfactory or unsatisfactory (Snipes et al., 2004).

Job satisfaction has significant role in getting maximum fallout in the market. Employees’ emotions are imperative which they express at their job during the interaction with customers, because customer experience the expression of the employees and this defines the service adequacy and quality to the client (Griffith, 2001). Employees’ service quality that comes in consequences of employees’ behavior is influenced by the level of employees’ job satisfaction (Tsai, 2009). Employees’ job satisfaction in service organizations has great influence on customer’s buying behavior. Employees’ perception about service quality is significantly and positively related to their job satisfaction and discrepancies between employees’ perception of service quality and customer satisfaction represent the negative effect of job satisfaction (Griffith, 2001).

According to Noypayak and Speece (1998) nowadays, businesses are surviving in competitive environment where managers are facing a critical question; how can managers gain cooperation and compliance from their subordinates? This research deals with the investigation of job satisfaction that is strongly related to employees/subordinates psychology. This study investigates the influences of job satisfaction factors and leader’s behavior in job satisfaction building and enhancement among the employees. Parallel to this it investigates the effects of job satisfaction on the organization and individual’s efficiency. For this research work we have focused on the service sector. We know that service sector is a broad term, for that reason we have chosen one area of service sector that is, the banking sector. As this research is based on the service sector then banking sector is one of the most suitable organizations to conduct the survey.
about employee job satisfaction. Current research explains the job satisfaction construction, development and consequences by examining a commercial bank in Pakistan.

1.2 Job Satisfaction Factors
This research examines the way of construction and development of job satisfaction by considering factors related to job satisfaction. There are many factors which affect the staff’s satisfaction and their performance such as nature of job, performance criteria (Tsai 2009). Snipes et al., (2004) asserts that operationally, job satisfaction consists of several factors, including satisfaction with the supervisor, work, pay, advancement opportunities, coworkers, and customers.

In this research, the authors aim to improve manager’s strategies related to employee job satisfaction by examining important factors related to job satisfaction. Job satisfaction covers specific aspect of satisfaction related to pay, benefit, promotion, work conditions, supervision, organizational practices and relationships with coworkers (Misener et al., 1996). According to Ting (1997) employee’s personal characteristics, supervisor’s personal characteristics, management style and nature of the work influence the level of job satisfaction of an employee.

Nowadays managers understand that they need to put workers and employees into center for the substantial impact on organizational service quality. Implementation of effective policies to increase employees’ satisfaction would pay off at the end (Snipes et al., 2004). Managers need to adopt updated strategies related to coaching, encouraging and development of their employees’ learning and satisfaction (Feldman and Moore, 2001). Managers have to attract, motivate, and satisfy the employees by rewarding and recognizing (Aronson et al., 2003).

1.3 Leadership Behavior and Job Satisfaction
This research also investigates construction and development of job satisfaction with respect to leadership behavior style. According to Skansi (2000) leadership is the management function, which deals with the people and social interaction within and outside the organization. It is the process to influence people in achieving the goals of the organization. Many studies have been carried out to determine how the leadership behavior affects the employees’ attitude and reaction (Rad and Yarmohammadian, 2006).
Leadership style determines the degree to which management deals to respect workers, operate with honesty and integrity, promote efficiency, and open lines of communication with employees (Aronson et al., 2003). The leaders can influence attitudes and behaviors of the subordinates (Chiaburu et al., 2011). According to Rad and Yarmohammadian, (2006), managers can positively affect employees’ job satisfaction, commitment and productivity by using effective leadership style. Highest competency of subordinates in performing their tasks is influenced by the leader; capable leaders can get more output from employees (Aronson et al., 2003).

1.4 The Effects of Job Satisfaction
The study also investigates the employees’ behavior/outcomes due to job satisfaction that is important to understand the meaning of employee’s satisfaction. Employees’ behavior and attitude towards performing their tasks or delivering services are important and these behaviors can be influenced by job satisfaction phenomena. Researchers have described direct relationship among employees’ performance in their tasks, the quality of services to their customers and customers’ satisfaction with services (Schneider and Bowen, 1985). This relationship can be defined in a different way; such as a strong positive correlation among employees’ attitude toward their work, customers’ satisfaction, and organizational performance (Griffith, 2001).

High-level job satisfaction confirms the organization effectiveness and employees’ well-being, while on the other side; an organization has to bear heavy cost if it’s facing low level of job satisfaction or dissatisfaction among its employees (Zhou and George, 2001). Satisfied employees can be an asset of an organization. They can be characterized as more productive and more likely to stay on the job. Additionally, high level of job satisfaction influences employees to participate in innovative activities in continuous quality improvement and more contribution in decision-making in organizations (Rad and Yarmohammadian, 2006).

We are likely to study the effect of employee’s job satisfaction on the workplace and there is low tendency to know that how an employee’s personal life is influenced by his employment. Personal life is the feeling of a person outside their work place. Employee’s feeling outside the work place is his/her life with family and the recreation time he spends with them. Job/work is the major activity of people who are working and this activity has relation to other activities of people. Therefore it is important to know the relationship of employee’s job satisfaction with life satisfaction (Spector, 1997).
1.5 Aim of the Study and limitation
The purpose of this research is to analyze how job satisfaction is constructing and its effects on employees’ performance. This research analyzes how an organization can built job satisfaction by considering factors and leader/manager’s behavior. Additionally; it analyzes how employees job satisfaction having effects on employee performance in the organization and his/her personal life. For this investigation we ask the following three questions.

**RQ1:** How can managers build job satisfaction among their employees?

**RQ2:** Is there any relationship between managers/leaders’ behavior and employees' job satisfaction?

**RQ3:** Does job satisfaction affect on employee's work and personal life?

This research work focuses on one service sector that is, banking sector. We have selected one commercial bank in Pakistan where just one department is being studied for the job satisfaction investigation.

1.6 Outline of the Study
This study consists of 6 chapters. The idea of the study has been introduced with the help of research questions in Chapter 1-Introduction. Chapter 2-Literature Review covers the literature related to the study and presents a model that is the base of the study. Chapter 3-Methodology of the Study explains the data collection and data analysis techniques. Responses from the respondents are covered under Chapter 4-Empirical Findings. Collected data is analyzed with help of literature and theoretical framework in Chapter 5-Analysis. Chapter 6- Conclusion concludes the whole work by presenting the answers of research questions, reflection on the study, implications of the study and suggestions for the further research.

**Conclusion:**

*This chapter illustrates the proposal of the study. Additionally three research questions have been introduced. The next chapter covers the literature review and theoretical framework related to the proposal and research questions.*
2 LITERATURE REVIEW:
This chapter covers the literature in five sections. First section is about the definitions and explanation of job satisfaction. Further literature is divided into three sections, the division of these sections is according to the aim, each section is based on one question of the aim; first, second and third questions of aim are discussed under the heading job satisfaction factor, leadership behavior & job satisfaction and potential effects of job satisfaction respectively. At the end this chapter presents a job satisfaction assessment model under the heading of theoretical framework.

2.1 Job Satisfaction
Locke (1969) defined job satisfaction as a positive emotional feeling, a result of one’s evaluation towards one`s job experience by comparing between what one`s expects from the job and what one actually gets from it. Again in 1976 Locke define job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience. Spector (1997) says that job satisfaction is “the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs” (p. 2). Job satisfaction is a general and global affective response that an individual has about his job (Chiun Lo and Ramayah, 2011). A Job satisfaction phenomenon is more about how an employee feels than the fulfillment of his needs (Locke, 1976).

We can conclude from the above definitions that job satisfaction is the perception of an employee about his job. It is psychological phenomenon of an employee which describes the feeling and thought of an employee towards his job. Job satisfaction is actually the satisfaction of an employee from the characteristics of the job.

Low satisfaction can be the result of working with unskilled or inappropriately trained staff, laborious tasks such as documentation, repetition of duties, tensions within role expectations, role ambiguity, role conflict, feeling overloaded, the increasing need to be available for overtime, relations with co-workers, personal factors and organizational factors (Rad and Yarmohammadian, 2006).

2.2 Job Satisfaction Factors
There are many factors that make an employee happy or unhappy with his job, these factors vary from one employee to another and from day to day activities (Chiun Lo and Ramayah, 2011).
The manager must try to get the knowledge about needs of each worker to attain the high level of employees’ job satisfaction (Locke, 1976).

Researchers have worked on this issue and they developed six assessment models (Descriptive index, Minnesota Satisfaction Questionnaire, Job Diagnostic Survey, Job Satisfaction Survey, Job in General Scale and Michigan Organization Assessment) to assess the employees’ job satisfaction by considering job satisfaction factors (Spector, 1997, p.7). Two of them are useful and popular. One is Job Satisfaction Survey (JSS) model that is developed by Spector in 1985. It is the most popular format in job satisfaction scale. This model discusses nine factors for job satisfaction i.e, pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, coworkers, nature of work, communication. The second most popular model is Job Descriptive Index that is developed by Jdi Smith, Kendall, and Hullin in 1969. This is also most useable and popular model among organizational researchers. This model discusses five factors to develop job satisfaction; work, pay, promotion, supervision, and coworkers (Spector, 1997).

Ting (1997) describes that different characteristics of job such as pay, promotional opportunity, task clarity and significance, and skills utilization, as well as characteristics of organization such as commitment and relationship with supervisors and co-workers have significant effects on job satisfaction. The factors to investigate the overall job satisfaction among employees are discussed below.

**Pay** may impacts the attitudes and behavior of employee based on the satisfaction or dissatisfaction of employees with their pay. Pay is important reward from the organization for employees because it is a reward by which employees fulfill their economic needs (Lawler, 1971). According to Lawler employee perception of differences between what they receive for their pay and what they contribute to the organization influence the employee’s satisfaction or dissatisfaction. Employee pay influence in such a way that employee who feel under rewarded try to reduce inputs by their actions of coming late at work, taking longer breaks, increasing absenteeism, and declining productivity, or in other way by leaving the organization. Pay satisfaction involve a positive relationship between job satisfaction and pay level, one of central factors of overall job satisfaction is pay satisfaction (Smith, et al., 1969).

**Promotion** discusses the opportunities for growth in employee’s position within the organization. Promotion focused strategies help to get advancement, growth, development and
accomplishments that help to increase safety, security and responsibility among the employees. Promotion assists to satisfy minimum level of requirements and maximum level of accomplishments (Higgins, 1998).

**Supervisor** as an upper hand is always helpful in getting effective results parallel to good relationship with subordinates. Relationship exists between supervisor’s characteristics and employee’s job satisfaction. Top managers may not be able to perform well in self-development of their subordinates, if subordinates have low job satisfaction (Thorbjørnsen and Supphellen, 2011).

**Fringe benefits** term covers benefits from the organization to the employees, e.g. life insurance, health insurance, pension and etc. Impact of fringe benefits can influence job satisfaction in numerous ways. Fringe benefits view as an important factor of worker compensation and this factor can be regarded as alternates for wages (Artz, 2010). Woodbury (1983) describes that workers also view benefits and wages as alternates and willing to leave wages in interchange for more benefits. According to Olsen (2006) workers have strong preferences for fringe benefits so employers may choose to offer fringe benefits that decrease the rate of turnover as successfully as by increase in wages.

**Reward** covers both monetary and non-monetary rewards. Those employees who perform well get reward and this reward should lead to job satisfaction. There is correlation between Job satisfaction and job performance and this correlation will be high if good performance supported by rewards (Spector, 1997).

**Operating Conditions** assess the effect of organization’s rules and regulation on employees’ satisfaction. Every organization has set rules and regulation for every undertaking. An employee has to follow the top management stated rules and regulation related to his job (Lambert et al., 2006). Taggart and Mays (1987) describe that action of organization are developed standardized when they use the well-defined rules and regulation to administer the behavior of the employees by formalization. Formalization is the written rules, regulations, standard of behavior, activities of the organization and also includes the handbooks of employee and manual of standard operating procedure. Formalization supports employee in the direction of efficiency that lead toward motivation and ultimately increases jobs satisfaction and organizational commitment (Lambert et al., 2006).
Coworkers (colleagues) in surrounding have great influence on an employee’s working and satisfaction. In order to enhance work satisfaction manager should place employees in similar groups or teams according to their background, experience and needs, in addition it will create better coworker for employees (Chiu Lo and Ramayah, 2011). According to Locke, (1976) perfect matching of workers with the type of work can enhance job satisfaction level.

Nature of work covers the concept of job responsibilities. According to Caldwell and O’Reilly (1990) the matching between employee ability and job requirement enhance the job performance and as well as job satisfaction. The employees who are better able to do their jobs tend to have higher job satisfaction (Spector, 1997).

Communication is important in defining the tasks to employees and in making good relationships with employees. Individual ability of listening and negotiating is elaborated by the communicator competence (Cushman and Craig, 1976). Leaders need to communicate effectively by appealing to the interests of the followers. Supervisors supposed to be a competent communicator, must share and reply to information in a timely manner, actively listen to other, point of view, communicate clearly and briefly to all levels of the organization, and utilize differing communication channels (Shaw, 2005). Relationships in organizational settings caused because of reduction in interpersonal communication between workers and supervisors negatively influences job satisfaction and can lead to employees leaving their jobs (Madlock, 2007).

Empowerment is a way by which organizations keep employee to make decisions without having formal authority (Hyman and Cunningham, 1998). By examining the nature of empowerment, it is observed that empowerment produces beneficial consequences. On the basis of employee empowerment elements investigation, it is stressed that the concept produces beneficial consequences for both employees and employers (Baruch, 1998). Pelit et al., (2011) explain that employee empowerment leads to job satisfaction that contributes in development for organizational commitment, motivation, performance and customer satisfaction. He et al., (2010) present that employee empowerment has positive effects on supposed service quality and job satisfaction. Employees feel more positively about their job, if managers value them by giving control and authority over their work (Pelit et al., 2011)
Job security is critical fact that influence work related outcomes. Job security is an important factor of different consequences such as for employee health; for the physical and psychological wellbeing of employees; for employee turnover; for employee retention; for job satisfaction; and for organizational commitment. High level of job security leads toward higher level of organization commitment (Yousef, 1998).

2.3 Leadership and Behavior
Leader is defined as “someone who can influence others and who has managerial authority” (Robbins and Coulter, 2004, p. 422). Leadership style is the combination of attitude and behavior of the leader to deal with the group member with consistency (Dubrin, 2004). Leaders are the persons by whom things happen in organizations and the leadership style differentiate the leaders from non-leaders. Leadership styles determine the relationship between leader and subordinates, good employees-leaders relationship are important in attaining job satisfaction. According to Wells and Peachey (2011) satisfaction level with leaders determines the employee-leader relationship. Likely, those employees who are satisfied with the leader will have higher quality relationships with the leader than those who are not satisfied, resulting in reduced turnover. Studies also showed that employee relationships with supervisor affect job satisfaction (Brass, 1981).

Leadership plays a central role in business functioning and obtaining employees’ job satisfaction. Numerous studies show that there is a positive correlation between leadership and job satisfaction in service organizations (Loke, 2001; Berson and Linton, 2005). According to Rad and Yarmohammadian (2006) leadership is one of the most important predictors in determining the job satisfaction.

Robbins and Coulter (2004) describe seven characteristics of effective leader: drive, the desire to lead, honesty and integrity, self-confidence, intelligent, job relevant knowledge, and extraversion. Researchers agree that these seven traits are not enough to become an effective leader, interaction and behavior of leader with their subordinates and situational factors are also important (Robbins and Coulter, 2004). According to Strang (2005) knowledge of leadership theories has progressed from focusing on the behavior of effective leaders towards current ideas of leadership that includes leadership behavior strength, the relationship between leaders and subordinates, and communication within an environment and situation.
Leadership includes numerous styles under different theories but this research covers behavioral theory. Behavioral theories help to understand the leader’s behavior toward their employees. The updated name of behavioral theories is style approach. The main focus of style approach is on what leaders do and how they act including expanded study of leaders’ action towards the subordinates (Northouse, 2010). Style approach is investigated by studies such as University of Lowa, Ohio State University, University of Michigan, and Blacke and Moutonin (Managerial grid) the early 1960. These studies determine the leadership behavior in two ways; task behavior and relationship behavior. The main purpose of the style approach is to explain how leaders combine two kinds of behavior to influence subordinates in achieving the goals (Northouse, 2010).

2.3.1 Managerial Grid
Managerial grid is a comprehensive and effective study as compared to other studies related to style approach. According to Northouse (2010) the best known model of managerial behavior is the Managerial Grid, which was presented in the early 1960’s by Robert Blake and Jane Mouton. According to Pheng and Lee (1997) the managerial grid is one of most well-known behavioral approach to management.

The managerial grid explains two types of leader’s behaviors to achieve the goals of the organization. These two behaviors are concern for the production and concern for the people (employees). The first behavior concern for production is about task completion and output of the organization while the second behavior concern for people is about relationship with employees.
Above given figure 1 presents a graph that is known as managerial grid. On the horizontal axis it shows the behaviors used by leaders related to “concern for production” from level 1 (low) to 9 (high) and on the vertical axis it shows behaviors used by leaders related to “concerns for people” from level 1 (low) to 9 (high). Every manager has behavior with two dimensions, one level of dimension from 1 to 9 for concern of production and other dimension from 1 to 9 for concern for people. By the combination of leader’s behavior from both dimensions (production and people), grid has 81 potential categories on which manager behavior might fall. Researchers emphasis is based on five categories know as managerial grid styles by getting maximum,
minimum and medium combination of both dimensions of people and production (Blake and Mouton, 1964).

Managerial Grid given in figure 1 describes five major leadership styles: Task Management (9, 1), country club management (1, 9), impoverished management (1, 1), middle of the road management (5, 5) and team management (9, 9).

**Task management** style has more concern for the task/job completion as compared to the employee concern. Manager communication with subordinates is for the provision of instruction about the task/job. This style is result motivated by using employee as tool and the manager/leaders generally look like controlling, demanding, hard driving and overpowering (Northouse, 2010). This style of manager demands tight control to complete the task/job efficiently and considers human relations unnecessary (Pheng and Lee, 1997).

**Country club management** style presents insignificant focus on the task/job completion and supplementary focus on the interpersonal relationship. In this style of management leaders/managers give less importance to production/job completion and more importance to personal and social needs of people (employees) and also take care of attitudes and feelings of people (Northouse, 2010). According to Pheng and Lee (1997) manager with this style have great concern with people, avoid conflicts, keep people happy and concentrate on being well linked.

**Impoverished management** style is unconcerned with both task/job completion and interpersonal relationships with employees. Leader with this style usually has little contact with the employees and can be characterized as unconcerned, reserved and uninterested (Northouse, 2010). According to Pheng and Lee (1997) manager of this style avoids taking sides, stay out of conflict and do just enough to get by.

**Middle of the road management** style covers the behavior with the intermediate concerns for the task/job completion and intermediate concerns for care of employee. Leaders with this style use a balance between considering people and emphasizing the task/job completion (Northouse, 2010).

**Team Management** style has great concern on both the task/job accomplishment and interpersonal relationship. This style promotes participation and coworker in organization; fulfill
the basic need in employees to involve them in their work. Leaders with this style are characterized by encouraging participation, act determined, gets issue into the open, make priorities clear, follows through, behaves open-mindedly, and enjoys working (Northouse, 2010).

Team management (9, 9) style in managerial grid is most effective for organization (Pheng and Lee, 1997). Castaneda and Nahavandi (1991) point out that most satisfaction of employees is based on the availability of supervisors who have the behavior of relational and task oriented.

2.4 Potential effects of Job satisfaction

There are many employee behaviors and outcomes that can arise in the result of job satisfaction and dissatisfaction. Spector, (1997) describes these behaviors and outcomes include both work variables (e.g. job performance, turnover etc.) and non-work variables (e.g. health and life satisfaction etc.). For better understanding the potential outcomes of job satisfaction are divided into two parts; work variable and non-work variables.

2.4.1 Work Variables

This variable covers the potential effects related to performance and turnover of the employee. It considers the influences of job satisfaction on employees’ work and the company’s results. Job satisfaction is important phenomena to absenteeism, turnover, and citizenship behavior. The main work variables are job performance, organizational citizenship behavior (OCB), turnover, absence (Spector, 1997).

*Job Performance* represents the outcome of an employee that comes in the consequence of job satisfaction. There is a relation between job satisfaction and job performance and on the basis of this relation a happy employee should be productive employee (Spector, 1997). Studies have shown that these two variables (job satisfaction and job performance) have correlation, but the tendency of this correlation is modest (Iaffaldano and Muchinsky, 1985; Petty et al., 1984). Spector, (1997) describes that “people who are happy with their jobs might be more motivated, work harder and perform better” (p.56). Satisfaction level of employees does influence the task performance and their experiences, high satisfied employees perform well in their role while less satisfied employees do not perform according to organizational requirement (Thorbjornsenand Supphellen, 2011).
Organization citizenship behavior covers the employees’ voluntary activities such as helping coworkers, employees and organization. In contrast to job performance, OCB does not come under formal requirement of the job. It is not part of the individual assign responsibilities, the examples of OCB are being punctual, helping other, making suggestions to improve things and not wasting time at work (Schnake, 1991). Organ and Konovsky (1989) divided OCB into two categorize; altruism and compliance. Altruism is behavior that covers the helping behavior such as helps to others and making suggestions. Compliance is the behavior that requires on the job without having to be closely monitored and reminded such as being punctual and not wasting time on job. Satisfied employees want to do more for their organization rather focus on recommended duties. Job satisfaction leads to OCB (Schnake, 1991) people who are satisfied with their jobs might willing to go beyond what is required of them. OCB is divided into two actions first in individual benefits and second one is in organizational benefits and these both types of OCB actions are correlated with job satisfaction (Spector, 1997).

Turnover of the staff and retention of highly skilled people is important issue for manager (McBride, 2002). Job satisfaction is an instant initiator that determines to leave the workplace and affect the turnover ratio. Turnover is viewed as the outcome of employees’ job satisfaction. Dissatisfied employees dislike their jobs and search for the alternative job that shows it is strongly related with turnover, depending upon the employment opportunity. Dissatisfied employee wish to quit the job on the possibility of alternative job. Emotional temperament of employee would relate with job satisfaction in manipulating assessments to quit the job (Spector, 1997). Job satisfaction is critical to retaining and attracting well qualified personnel (Rad and Yarmohammadian, 2006). There is more chance of leaving the job among unsatisfied employees as compare to satisfied employees (Padilla-Vellez, 1993). Moreover, according to Iverson and Buttigieg, (1999) employees would not prefer to leave the organization, if they have high level of job satisfaction.

Regularity and Absence is the employee’s behavior that can be affected by job satisfaction. The main effects of job dissatisfaction are permanently or temporarily quitting the job, absent, coming late, low turnover and unethical behavior etc. Dissatisfied people expected to avoid working and to come to work. Where absence rate of employee is high, the cost can be quite high (Spector, 1997).
2.4.2 Non-work variables
Job satisfaction/dissatisfaction influences person’s life outside the workplace. According to Spector (1997) an employee’s job experience influences his feeling and behavior about non work life. The main non-work variables are life satisfaction and physical health.

*Life satisfaction* describes a person’s feelings about his life in general (Spector, 1997). Gallup organization has described life satisfaction of different countries with respect to job satisfaction e.g. in America life satisfaction is 87%, in Germany 84%, in Hungry 21%. Job satisfaction and life satisfaction should be related because work is major component of life for those people who are employed (Spector, 1997). Spector (1997) affirms that studies presents that job satisfaction and life satisfaction have moderate positive correlation. Job satisfaction might cause the life satisfaction or the reverse.

*Physical health* might be influenced by job attitude depending upon employee job satisfaction or dissatisfaction. Those employees who dislike their jobs experience adverse health outcomes and shortened lifespan. Job dissatisfaction has also been found to be associated with emotional state of anxiety and depression, the unhappy work situation is likely to affect physical health (Spector, 1997).

2.5 Theoretical Framework:
After studying the literature of job satisfaction from books and articles our research presents a comprehensive depiction of job satisfaction assessment flow. Spector (1997) describes six models of different authors related to job satisfaction that are based on job satisfaction factors. This study discusses eleven important factors that are taken from the Spector’s book. It is identified from the literature one study that factors are independent variables on which the job satisfaction of an employee depends. In our investigation we cover these factors as the part of input of job satisfaction that encourages the building and enhancement of job satisfaction. Furthermore one study related to leadership/manager behavior theories reflects that leader’s behavior might have effect on job satisfaction. Northouse, (2010) describes many studies related to leadership behavioral style. We cover the managerial grid behavior theory to investigate the leader behavior with his subordinates. Managerial grid is the study of style approach that is based on five different leader behavior styles toward the task completion and relationship with employees/subordinates (Blake and Mouton, 1964). The current research considers all these
styles to know their positions in job satisfaction building and enhancement. We also cover the output of job satisfaction in the form of consequences. Spector deals with effects of job satisfaction in his book. This research is inspired from the Spector’s words that cover consequences of job satisfaction in two forms; work related outcomes and non-work related outcomes. Our investigation explores dependent variables of job satisfaction as an output of job satisfaction. It presents stream of input and output of job satisfaction in a model.

Figure 2 Job Satisfaction Assessment Model

Source: Own Construction Based on Blake and Mouton, 1964, p.136; Spector, 1997, p.7-25,55-68

Figure 2 presents a model related to job satisfaction that is developed under the reflection of literature. This model deals with the assessment of job satisfaction.

We explain inputs and outputs of job satisfaction in this model. The model is divided into three parts; first part is job satisfaction factors, second part is leader’s behavior and third part is potential effects. In the model, on the left side, part one (job satisfaction factors) and part two (leader’s behavior) is about construction and development of job satisfaction that deal with
inputs of job satisfaction whereas on right side, part three (work variable and non-work variable) is about consequences of job satisfaction that covers output of job satisfaction.

Part one; wraps eleven factors (pay, promotion, supervision, benefits, contingent rewards, operating procedure, coworkers, nature of work, communication, empowerment and job security) to build the job satisfaction among the employees. This part helps to determine the effects and importance of each factor for job satisfaction building in the eye of employee and manager as well.

Part two; covers the influence of leader’s behavior/manager behavior styles on job satisfaction. The left side of this model present five styles of leader behavior that are task management, country club management, impoverished management, middle of the road management and team management. The main concern of this study is to determine how leaders can attain employee’s job satisfaction through their behavior style.

Part three; consist of potential effects of job satisfaction. This part describes potential effects under two headings that are work variables and non-work variables. Work variables cover work related effects (job performance, organizational citizenship behavior, turnover and absence and regularity) while non-work variables effects are related to employee’s personal life besides the job (life satisfaction and physical health). By using this part we explore the effects of job satisfaction on employee’s personal and work life.

**Conclusion:**

*In this chapter literature is presented about job satisfaction factors (pay, promotion, supervision, benefits, contingent rewards, operating procedure, coworkers, nature of work, communication, empowerment and job security), leadership behavior style and effects of job satisfaction. Furthermore a model is presented at the end of this chapter that is the base of the study. Next chapter focuses on methodology of this research work, how we have collected data, how we made analysis and finally how we found results.*
3 METHODOLOGY OF THE STUDY

This chapter consists of eight sections. It presents how theories are used in research that lead towards building the research strategy, general orientation to conduct research, which framework is used for collection and analysis of data, which source is used in the collection of data, why and how sampling is used, what is the validity and reliability of this research, and which technique is used for analysis of data. Finally, an overview of methodology of this study is presented at the end of this chapter.

3.1 Research Approach

Bryman and Bell (2007) explain that to conduct the research, most important element is the research approach which depends upon the theory of research. Theory guides and influences the collection and analysis of data. In other words, research is done in order to answer questions posted by theoretical considerations. The research approach developed on the bases of theories leads towards building the research strategy. Relationship between research and theory is based on deductive and inductive approaches that explain the nature of the relationship between theory and research (Bryman and Bell, 2007). According to McIntyre (2005) in spite of research topic, research always starts with the question or answers to explain the relationship. Questions are used to explain what happens in relationship and answers are used to test the reality of relationship. To find out the relationship based on question and answer, research focuses on inductive and deductive approach (McIntyre, 2005).

Deductive approach represents the commonest view of the nature of the relationship between theory and research (Bryman and Bell, 2007). According to Bryman and Bell (2007) deductive approach supports the empirical study by making relationship between theory and particular subject. In deductive approach researchers follow theory to figure out suggestion with the analysis of finding. According to McIntyre (2005) in deductive approach conclusion is derived on the basis of one or more than one general principles (theory).

Inductive approach conducts the analysis of data for generation of theory (Bryman and Bell, 2007). According to Glaser and Strauss (1967) this approach focuses on generating theories out of data. Inductive approach of linking data and theory is associated with a qualitative research (Bryman and Bell, 2007). According to McIntyre (2005) inductive approach generalize the theory on the basis of analysis of data and evidences.
The current study follows the deductive approach because this study is based on the theories that lead towards results. In this research first we prepared literature related to the job satisfaction then we gathered the data on the basis of theories, in the end the research was concluded by analyzing the literature and data. Different theories related to job satisfaction present a model (see page 23) that discusses results on the basis of findings and analysis of data.

3.2 Research Strategy
Research strategy is general orientation to conduct a research. Both quantitative and qualitative researches represent different research strategies and each research strategy is based on the role of research approach (Bryman and Bell, 2007).

Quantitative research can be interpreted as a research strategy that highlights quantification in the collection and analysis of data. This approach involves a deductive approach to the relationship between theory and research, in which stress is on the testing of theories (Bryman and Bell, 2007). Quantitative research focuses on the testing of theories about the topic by collection and analysis of data (Bryman and Bell, 2007) rather than generation of theories by own description, interpretation and reaction using case studies and interviews (Yin, 2009).

Qualitative research focuses on words relatively than quantification in the collection and analysis of data. It gives emphasis to an inductive approach towards the relationship between research and theory in which the stress is on the generation of theories (Bryman and Bell, 2007). Qualitative research focuses on generation of theories by own description, interpretation and reaction using case studies and interviews (Yin, 2009), rather than the testing of theories about the topic by collection and analysis of data (Bryman and Bell, 2007).

This research is following the deductive approach consequently the center of attention of this approach will be quantitative research. We used selective and relevant literature for this research that supports to collect data as well as analysis of data. Furthermore, current research is based on the testing of theories to find out the suggestion that is concept of quantitative strategy.

3.3 Research Design
The decision of adopting quantitative research does not define the road of doing the research (Bryman and Bell, 2007). According to McIntyre (2005) different research designs are required because different kinds of questions require different techniques to collect the data. Two key
decisions after selecting the research strategy, which the research will be carried out and how data will be analyzed. These two decisions depend upon the research design and research methods. Research methods are linked with different kinds of research design. Selecting an organization and deciding to study that organization cannot provide required data. So it’s important to know what research design you are going to conduct. A research design presents a framework for the collection and analysis of data. There are five different research designs that are experimental design, social survey design, longitudinal design, case study design and comparative design (Bryman and Bell, 2007).

**Experimental design** research is based on the true experiments and these experiments tend to be strong in term of internal validity. True field experiments are rare in the business and management research (Bryman and Bell, 2007). According to McIntyre (2005) in experimental design test is done in reality that comes with the surety that changing in independent variable will make changing in dependent variable.

**Social survey design** is a design in which data are collected by questionnaire or by structured interview of one or more than one case (usually quite a lot more than one). According to McIntyre (2005) in social survey, questionnaire or structured interviews are needed to be conducted at a single point in time.

**Longitudinal design** is used to map change in business and management research. In this research design sample is surveyed again and again on at least one further occasion and sometimes more than twice (Bryman and Bell, 2007). According to McIntyre (2005) in longitudinal design researchers follows people many time and come up with the result to see how things changes.

**Case study design** involves the detailed and intensive analysis of a single case. It is concerned with the complexity and particular nature of the case in question (Bryman and Bell, 2007).

**Comparative design** involves the study using more or less identical methods or two or more contrasting cases (Bryman and Bell, 2007). According to Bryman and Bell, (2007) comparative design research occurs to search out particular issue between two or more countries or cultures. It can be recognized in the context of both quantitative and qualitative research and one of the most relevant forms of such research is in cross culture or cross national research.
In this research social survey design has been used, this method is better for this research because it can remove the ambiguity for the results. We collected data by conducting the survey in one department of the selected bank from Pakistan. Selected region for the survey was head office of the chosen bank. The survey was conducted by using two structured questionnaires. One questionnaire was for the employees and one was for the managers.

3.4 Data Collection
Data collection is the most important part of research which describes which course of data collection is being used. Data can be collected in six sources such as, documentation, archival records, interviews, direct observation, participant-observation, and physical artifacts (Yin, 2009). Yin (2009) has explored the sources of data collection and presented the methods to use these sources, such as documentation source of data collection includes statistics, official publications, diaries, newspaper, letters, journals etc. Archival records source of data collection use service records, organizational records, maps and charts, survey data, and personal records. Interviews source of data collection have three types of methods such as questionnaire, telephone interviews and personal interview. Direct observation source of data collection includes observations of meetings, sidewalk activities, factory work, classrooms etc. Participant observation source of data collection includes a variety of roles or participate in the events being studied. Last source of data collection that is physical artifact use a technological device such as tools or work of art etc. (Yin, 2009).

While evaluating the above described sources of data collection the reliable source can be implemented in current research by following research approach, research strategy and research design. Evaluating the current research documents and archival records cannot be used because strategy for this research as earlier discussed is the quantitative strategy. Current study is about employees’ job satisfaction that is psychological phenomena so physical artifact source is useless. Interview is the most relevant source of data collection and that has been used in this research. Data is collected by using questionnaire survey based interview. Questionnaire needs no further interpretation and explanation for the respondent. When research study data collection is based on the complex question and explaining misunderstanding, telephonic interview will be used. Use of questionnaires that are completed by the respondents without interpretation and explanations is known as questionnaire survey based interview (Yin, 2009). Two different
The questionnaires were sent via email to the one of the employees, who distributed the employee related questionnaire to all employees and manager related questionnaire to the manager. After distributing the questionnaires the respondents were contacted by us via telephone for filling the questionnaire. After filling the questionnaires, the same employee sent filled questionnaires to us through email.

During data collection we found that case company is good in data providing. Total fourteen respondents were asked to fill up these questionnaires, where one respondent was manager and thirteen were employees. We got responses from every respondent without any resistance.

### 3.4.1 Structure of the Questionnaires

We prepared two different questionnaires to make an analysis between employees and manager’s views. Both questionnaires are in appendices. Appendix A (see page 63-65) presents employees related questionnaire and Appendix B (see page 66-67) presents manager related questionnaire.

Appendix A explains that this questionnaire is mainly based on close ended questions but at the same time open ended questions are also used to take responded view about job satisfaction. This questionnaire consists of 24 questions, 23 questions were close ended while one question was open ended.

The questionnaire begins with two general queries about age and gender. First eleven questions (Q1 to Q11) are related to eleven factors that are given in job satisfaction assessment model (see page 23). The purpose of these questions is to know the employee’s satisfaction/dissatisfaction from these factors. Next question is again related to factors where we investigate the level of importance of each factor for the employees.

Question 13, 14 and 15 are related to manager’s behavior, question 13 is developed to know the current manager/leader’s behavior, question 14 is about employee’s satisfaction or dissatisfaction from the current manager’s behavior and finally question 15 is to investigate, what an employee thinks, about which manager/leader’s behavior leads to job satisfaction.
Question 16 is key question of the questionnaire that is about job satisfaction and dissatisfaction of an employee from his current job. Next seven questions (Q17 to Q23) are related to effects of job satisfaction/dissatisfaction that belongs to last part of the job satisfaction assessment model.

The last question was open ended where respondent is free to express, the three important factors for job satisfaction.

Next questionnaire (manager related questionnaires) helps to understand which areas are needed to be focused for the manager in job satisfaction building. Appendix B presents this questionnaire consisting of thirteen questions, first twelve questions are close ended and last question is open ended.

This questionnaire also starts with general queries about gender and age. First eleven questions (Q1 to Q11) are related to factors, but these questions are different from the first questionnaire. In this questionnaire the questions are developed with manager’s perspective rather than employee’s perspective. Next question number 12 is developed to investigate the level of importance of each factor for job satisfaction according to the manager. Last question is open ended question where respondent is free to give his/her own views about job satisfaction factors. In question 13, the manager is asked to give three important job satisfaction factors according to him.

### 3.5 Sample Selection

Ghauriet el., (1995) state sampling as ``saving work by examining the sample instead of the whole population`` (p.73). Bryman and Bell (2007) describe that in order to find out behavior, attitudes, and background you might consider conducting structured interviews or sending out questionnaires. In order to do that you will tackle with the problem to how many people you will interview or send questionnaire. If you use population rather than sample it will be expensive and time consuming as well. The need of sampling is almost always encountered in quantitative research.

This research surveyed a Pakistani commercial bank that is selected as source of primary data collection. For the investigation one department of commercial banking group is selected as a sample, where one manager and his employees who are under his jurisdiction are selected for survey.
3.6 Validity and Reliability

Significance and quality of the research can be judged by logical tests including construct validity, internal validity, external validity and reliability. In these four tests two important factors are the validity and reliability (Yin, 2009).

*Construct validity* is the correct operational measures by which data is collected under the reflection of theory related to the research work (Yin, 2009). According to Bryman and Bell (2007) in construct validity researcher is encouraged to assume hypothesis form theory that is relevant to the concept.

In current study questionnaire is used to construct the relationship between different variables with job satisfaction. Questions are formed on the basis of existing studies and literature. The construct validity is developed by asking different questions based on existing studies of job satisfaction phenomena.

*Internal validity* is establishment of a genuine causal relationship between dependent and independent variables, where certain conditions are believed to lead to other conditions. This form of validity is concerned whether a conclusion that incorporates a causal relationship between two or more variables is genuine. Thus internal validity points out how confident can we be on the relationship between independent and dependent variables (Yin, 2009).

In this research relationship is measured by using variables such as, factors related to job satisfaction, manager/leader's behavior, output of job satisfaction, and job satisfaction. Literature presents factors and manager/leader's behaviors are independent variables on which job satisfaction depends. This relationship with independent variables is investigated by asking first 15 and last 23rd questions of employee related questionnaire (see page 63, 64, 65) and first 13 questions of manager related questionnaire (see page 66, 67). Similarly it investigates effects of job satisfaction as dependent variables that are affected by job satisfaction. Questions 17 to 22 of employee related questionnaire (see page 65) support this investigation related to dependent variables.

*External validity* is the extent to which finding from a study can be generalized beyond that study and research can be generalized if a set of results can be used for some other broader theory. It is also the reason, why quantitative researches are so intense to produce representative
samples (Yin, 2009). This research investigates the job satisfaction phenomenon that is general psychological phenomena of every organization. It presents job satisfaction assessment model that can be implemented in study of any organization. Overall this study can be considered as weak to make generalized results because of limited sample size.

**Reliability** is concerned whether the results of a study are repeatable (Bryman and Bell, 2007). According to Yin (2009) reliability demonstrates that same results can be achieved by repeating the data collection and procedure. If the research doesn’t bring out its procedures in detail, replication is impossible. So the reliability of a research should be in such a way that a procedure implemented in the research can be repeated in other study (Bryman and Bell, 2007).

This research work is conducted by using a structured procedure that confirms the reliability of the study. In this study a job satisfaction assessment model is prepared that is derived from the facts of books and scientific articles. Comprehensive questionnaires are developed for data collection and the way used to contact the respondents is stated. This procedural way to conduct the research confirms the reliability of the study. This structural way of the study can be implemented in any banking sector or department of the bank or any other service organization (telecommunication, insurance company and hospital etc.) for the same results.

**3.7 Data Analysis and Presentation**

It is most important that researcher must be aware of what techniques will be used for analysis of data. Any source of data collection used in research such as questionnaire, observations, documents or whatever this is, researcher must be aware to use the techniques for analysis of data collected (Bryman and Bell, 2007). According to Yin, (2009) analysis of the evidence is the most difficult aspect of research work and this aspect is ignored by many investigators in start of research work. It includes search for formulas, recipes and tools that will be used to produce the findings by the analysis of the collected data.

Our study focuses on the univariate analysis and bivariate analysis. According to Bryman and Bell (2007) univariate analysis refers to the analysis of one variable at a time. Bivariate analysis is conducted to search out analysis of two variables at a time to find out whether or not two variables are related (Bryman and Bell, 2007). Bryman and Bell further describe that discovering relationship between variables includes search for confirmation that variation in one variable relates to variation in another variable. In this investigation for univariate and bivariate analysis
SPSS software has been used for data analysis. SPSS is most widely used computer software by social sciences researchers for the quantitative data analysis. SPSS is the abbreviation of "Statistical Package for the Social Sciences". It is in existence since 1960 and since the arrival of personal computer; SPSS over the years has undergone many revisions. In recent days SPSS 18 is the latest version that is being used in this research work. SPSS uses data information in the form of variables and data that produce the results in the forms of tables, charts and figures. Data is analyzed by SPSS data editor which is made up of two components data view and variable view. In data view answers of the questions are entered in the form of digit codes that are the values of each option for answer. In variables view all the questions of the questionnaire are entered and codes of each option is valued in the form of digits. This technique presents tables that provide the number of people or the percentages belonging to each variable of the questions (Bryman and Bell, 2007).

In this study the data is presented by using tables, pie charts and histograms which are drawn from SPSS software. We used tables for job satisfaction factors (independent variables) and job satisfaction effects (dependent variables) presentation. Histograms are used to present the data related to manager behavior styles. The two pie charts are used to present the satisfaction and dissatisfaction of employees from the job and manager behavior. One pie chart is related to job satisfaction factors. These tables, figures and pie chart present the percentages of each variable.

We analyzed the data by making relationship between theory and findings from survey. Tables, figures present various percentages of different variables. For the analysis we focused on the majority of respondents for that reasons we used those variables which have 50% or more than 50% ratio of the total sample.

3.8 Flow of Research
Figure 3 presents the flow of this study from start to end. It depicts the summary of methodology of this study.
We started this research work by developing an aim with the support of three research questions. In second step as per requirement of the deductive approach literature and theoretical framework were prepared by using scientific articles and books. At third step to present a true picture of the problem, one case company was selected to whom data was collected through a survey by using two different questionnaires. After conducting a survey, SPSS software was used to prepare tables and figures for presentation of collected data at fourth step. Subsequently at step five, data was analyzed by using tables and figures of collected data and literature related to study to prove the validity of the study. Finally conclusion was made on the basis of analysis and reflection of the study.

**Conclusion:**

*This chapter presented the data collection procedure and data analysis technique. Next chapter presents the finding of the survey.*
4 EMPIRICAL FINDINGS

This chapter consists of two sections. The first section presents the case company. Second section is further divided into nine parts where we present the collected data in the form of figures and tables.

4.1 Case Company

The selected commercial bank in Pakistan is “The Bank of Punjab”. It was established in 1989; currently it is working as scheduled commercial bank with 284 branches. This bank has operation on commercial, corporate, agriculture and consumer department that are directly dealing with the customers (Punjab, 2012). In this research the one department of the commercial banking group is selected as a sample. Main functions of this department are in advancing loans, regularizing the non-performing loans (NPL) portfolio, cash recovery, restructuring & rescheduling of loans, suit filing, and keep records of all credit files and court proceedings of the cases. This bank provides innovative solutions to customers in advancing loans. The commercial banking group advancing department deals in attracting and serving large and small portfolio customers. Relationship manager of this department provides full range of services of loan to the customers. In this department there are different teams in different cities and in this research one team with one chief manager who works in head office is selected to conduct the survey. Manager’s responsibilities are to allocate and monitor targets of advancing loan and non-performing loans (NPL) of employee. He is also responsible to give annual appraisals and benefits to all the employees who are working under his jurisdiction. During the survey it is comprehended that manager and leader is the same person in this department. In further chapters we will use manager and leader word simultaneously because manager and leader are same in this department.

This sample includes employees who are working on different projects like advancing loans and handling the non-performing loans (NPL) portfolio. The targets allocated by manager to employee are based on distribution of loan to the business community and to individuals, further more they are liable to achieve targets like recovery of overdue and NPL.
4.2 Facts from the Survey:
We got the following results/findings from the employees and manager of chosen bank.

4.2.1 General Information:
The manager was male; his age is between 25 to 34 years. The employee related questionnaire is filled by both male and female employees.

Figure 4 shows that the male ratio was higher than the female employee’s ratio. There were 85% male and 15% female in the department of the bank where survey is conducted.
The Figure 5 differentiates the sample size according to the age. The maximum number of employees belongs to 25 to 34 years. 23% of the sample belongs to 18-24 years, 54% employees belong to 25-34 years and finally 23% sample belongs to 35-44 years. There was no employee older than 44 years in that department.

4.2.2 Satisfied and Dissatisfied Employees:

Figure 6 presents ratio of satisfied and dissatisfied employees. In the diagram 77% are the employees that are satisfied with their job and 23 % employees are not satisfied with their job. The results show that the majority of employees are satisfied from their job.

4.2.3 Factors and Employee Job Satisfaction:

In Table 1 satisfied and dissatisfied employees’ views about job satisfaction factors (see page 23) are segregated on the basis of Figure 6 (satisfied and dissatisfied employees ratio) and Appendix C (combine view of satisfied and dissatisfied employees related these factors). This table presents the facts from the satisfied employees and dissatisfied employees parallel. It covers the findings of question number one to question eleven. In this table, three different columns (agree, disagree, and don’t want to answer) present the employee’s view related to eleven factors of job satisfaction according to his/her current job experience.


Table 1 View of Satisfactied and Dissatisfied Employees About Job satisfaction Factors

<table>
<thead>
<tr>
<th>Job Satisfaction Factors</th>
<th>Yes(Satisfied) (77% of total sample)</th>
<th>No(Dissatisfied) (23% of total sample)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agree</td>
<td>Disagree</td>
</tr>
<tr>
<td>I am happy with my supervisor.</td>
<td>40%</td>
<td>20%</td>
</tr>
<tr>
<td>There is fair chance for promotion on my job.</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>I feel I am being paid a fair amount of the work I do.</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>I am satisfied with the benefits like pension, insurances and bonuses etc. provided by organization.</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>My work and efforts are always rewarded.</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>I am satisfied with rules and regulations related to my job.</td>
<td>60%</td>
<td>10%</td>
</tr>
<tr>
<td>I am satisfied with coworker in the organization to do job.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>My job responsibilities are according to my interest.</td>
<td>90%</td>
<td>10%</td>
</tr>
<tr>
<td>Communication within the organization is good, it make easy to understand organization’s goals and individual tasks.</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>There is less chance that I will lose my job.</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>I have right to take decision for my job.</td>
<td>60%</td>
<td>40%</td>
</tr>
</tbody>
</table>

The findings in Table 1 show that 50% and more than 50% of satisfied employees are happy with the factors pay, benefits, rules and regulation, coworker, job responsibilities, communication, job security, and empowerments (right to take decision). By combing the percentages of column 2 (agree) and column 3 (disagree) of table 1 we got that 90%, 100%, 70%, 100%, 100%, 100% & 100% of the total satisfied employees answered about pay, benefits, rules and regulation, coworker, job responsibilities, communication, job security, and empowerments respectively. Out of these answered satisfied employees 50%, 60%, 60%, 50%, 90%, 80%, 100%, and 60% are satisfied from pay, benefits, rules and regulation, coworker, job responsibilities, communication, job security, and empowerment respectively. On the other side findings from
dissatisfied employees present that 50% and more than 50% employees are unhappy with factors such as promotion, pay, benefits, reward, coworker, and job responsibility. By combing the percentages of column 5 (agree) and column 6 (disagree) of table 1 we got that 67%, 100%, 67%, 100% and 100% of the total dissatisfied employees answered about promotion, pay, benefits, reward, coworker, and job responsibility respectively. Out of these answer dissatisfied employees 67%, 67%, 100%, 67%,67% and 67% are unhappy with promotion, pay, benefits, reward, coworker, and job responsibility.

### 4.2.4 Manager View about factors

Table 2 shows the manager’s views related to eleven factors with respect to his managerial dealing with his employees.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Agree</th>
<th>Disagree</th>
<th>Don’t want to answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>My employees are happy with the supervisor.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My employees have fair chance of promotion.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My employees are being paid a fair amount of work they do.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My employees have enough benefits like pension, insurances and bonuses etc, provided by the organization.</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>My employees ‘work and efforts are always rewarded.</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>My employees have appropriate rules and regulations related to their job.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My employees have good coworker to do job.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My employees’ job responsibilities are according to their interest.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Communication within the organization is good, it make easy to understand organization’s goals and individual tasks.</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My employees have no fear to lose their job.</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>My employees have right to take decision to accomplish the task.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The findings in Table 2 show that by manager point of view his employees are happy with the factors including supervisor, promotion, pay, rules and regulation, teamwork, job responsibilities communication, job security and unhappy with factors including benefits and empowerment. Manager does not want to answer about factor of reward.

### 4.2.5 Importance Level of Each Factor for Employees

Table 3 presents the importance of each factor in the eye of employees. Three columns at right side differentiate the measurement of importance under three levels; most important, important, and less important. The bellow given percentages show that employees give different level of importance to each factor.
The findings in Table 3 present that more than 50% of employees consider supervision, promotion, pay, benefits, rewards and job security as most important factors for job satisfaction and organizational rules and regulations, coworker, nature of work, communication, and empowerment as important.

### 4.2.6 Importance Level of Each Factor for Manager

Table 4 shows the level of importance of each factor in the eyes of managers. Similarly, the measurement of importance of each factor is divided into three levels; most important, important and less important.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Most Important</th>
<th>Important</th>
<th>Less Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay affects job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Promotion affects job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Supervision affects job satisfaction</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits affect job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Rewards affect job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Organizational rules and regulations affect job satisfaction</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coworkers affect job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Nature of work affects job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Communication affects job satisfaction</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Job security affects job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Decision power affects job satisfaction</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>
The findings show that manager thinks, factors including pay, promotion, benefit, rewards, rules and regulation, nature of work, and job security are important for employee job satisfaction. Furthermore manager considers coworker, communication, and empowerment as less important factors and supervision as most important factor for employee job satisfaction.

4.2.7 Three Important Factors for Employees

According to the manager three important factors for the job satisfaction are reward, coworker and promotion. Beside the manager’s view the below given Figure 7 shows those three important factors that are derived from the employees’ views by asking an open ended question.

The pie chart presents twelve different factors of job satisfaction. Major portion of pie chart is 21% that shows majority of employees consider rewards as important factor for job satisfaction. Second highest ratio is 13% that presents importance of each factor including coworker, job responsibilities, and benefits with same percentage. Third major ratio is 10% that is about promotion. Some other factors are responded by employees as important for job satisfaction including environment by 8% employees, pay, organization image and appreciation by 5% of
employees for each factor and leader behavior, task significance, and job security by 3% of employees for each factor.

4.2.8 Manager Behavior & Satisfaction
Figures 8, 9 and 10 are related to the manager’s behavior of the case company. Figure 8 tells about the manager’s behavior with subordinates in the selected organization, that the current manager has adopted.

![Figure 8 Employees Views about Current Manager Behavior](image)

Figure 8 shows that 54% employees think that their manager has behavior of job completion and no care of subordinates. Second major percentage is 23% and these employees think their manager has the behavior of balance between job completion and employee’s care. Third major ratio is 15% of employees who think their manager has behavior of no care of subordinate and no job completion and 8% of employees think that their manager has behavior of great concern for job completion and for care of subordinates as well.

![Figure 9 Satisfied Employees from Manager Behavior](image)
Figure 9 presents the ratio of satisfaction or dissatisfaction of the employees from the current manager’s behavior. Figure 9 shows that 69% employees are dissatisfied from their manager behavior and 31% are satisfied. It shows that majority of employees are dissatisfied from the manager behavior.

![Figure 10 Employees Preferred Behavior](image)

Finally Figure 10 presents the employee’s view about the manager’s behavior, what they think, which is the best behavior among these five behavioral styles.

Finding shows that out of five manager’s behavioral styles, employees only prefer two type of manager behaviors. 77% of employees prefer to have the manager with behavior of middle of the road management (manager who has balance between the job completion and care of subordinates) and 23% of employees prefer to have the manager with behavior of team management (manager who has great concern for job completion and care of employees).

### 4.2.9 Job Satisfaction Effects & Job Dissatisfaction Effects

Table 5 presents the effects under two circumstances. First, if an employee is satisfied with his job and second if an employee is dissatisfied. Table 5 is drawn by merging one figure and one table, Figure 6 (Satisfied and dissatisfied employees) and Appendix D (Effects of job satisfaction/dissatisfaction). Figure 6 shows that 77% of employees are satisfied from their job while 23% employees are dissatisfied. This figure separates the views of satisfied and
dissatisfied employees, where effects measurements are taken under three heads; positive effect, negative effect and no effects.

Table 5 Effect of Job satisfaction and Dissatisfaction

<table>
<thead>
<tr>
<th>Job Satisfaction Effects</th>
<th>Are you satisfied with your job?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes(Satisfied)</td>
</tr>
<tr>
<td></td>
<td>Positive</td>
</tr>
<tr>
<td>Feelings of Job Satisfaction/dissatisfaction influence my job performance.</td>
<td>70%</td>
</tr>
<tr>
<td>Feelings of Job Satisfaction/dissatisfaction influence my behavior with coworkers.</td>
<td>40%</td>
</tr>
<tr>
<td>Feelings of Job Satisfaction/dissatisfaction influence my punctuality.</td>
<td>80%</td>
</tr>
<tr>
<td>Feelings of job satisfaction/dissatisfaction influence my regularity on job.</td>
<td>50%</td>
</tr>
<tr>
<td>Feelings of satisfaction/dissatisfaction level influence my loyalty with the organization.</td>
<td>60%</td>
</tr>
<tr>
<td>Feelings of job satisfaction/job dissatisfaction influence my physical health?</td>
<td>70%</td>
</tr>
<tr>
<td>Feelings of job satisfaction/dissatisfaction influence my other matter of life beside the job?</td>
<td>60%</td>
</tr>
</tbody>
</table>

Findings form the Table 5 show that more than 50 % of satisfied employees think that their job satisfaction positively influence the factors including job performance, punctuality, loyalty with organization, physical health and other matter of life . On the other side findings show that more than 50 % of dissatisfied employees think that their job dissatisfaction has no effect on factors including job performance, coworker, punctuality, regularity, life’s matters other than job and negative effect on employee’s loyalty with organization.

Conclusion:

Findings have been presented in this chapter by using 5 tables and 10 figures. These tables and figures are used to analyze the data.
5. **ANALYSIS**

This chapter consists of four sections. It covers the analysis of data by using literature and our theoretical framework. The first three sections present the analysis of each research question separately. At the end in last section, job satisfaction assessment model is modified according to the contemporary analysis.

5.1 **Job Satisfaction Factors**

This part analyzed the data and literature related to the first research question that is about building of job satisfaction. From the Figure 6, (see page 37) maximum employees are satisfied and 23% employees are dissatisfied. We developed Table 1 (see page 38) to discuss state of affairs of each factor by considering views of satisfied and dissatisfied employees separately. This table helps to present the reasons of satisfied employees and dissatisfied employees as well.

Table 1 shows that maximum satisfied employees have also satisfaction from pay, benefits, rules and regulation related to their job, coworker, nature of work, communication within the organization and empowerment but they are somehow unhappy with reward. Corresponding Table 1, shows that dissatisfied employees are also dissatisfied from their promotions, pay, benefits, rewards, coworkers and job responsibilities within the organization. Nevertheless maximum dissatisfied employees are satisfied from rules and regulation related to their job, communication within the organization, job security and empowerment within the organization. However these factors are not strong enough in job satisfaction building because employees are still dissatisfied even having the satisfaction from these factors. On the other side it is analyzed that for job satisfaction promotion, pay, benefit, rewards, coworker, and job responsibility are important because these are the factors that made influence on employee’s satisfaction or dissatisfaction in their job. Promotion (Higgins 1998, Lawler 1971), pay (Smith, et al., 1969), benefits (Artz 2010), reward (Spector, 1997), coworker (Chiun Lo and Ramayah, 2011) and job responsibilities (Caldwell and O’Reilly 1990) have the strong relation with employee job satisfaction.

This organization is good in providing job security; all satisfied even dissatisfied employees have less fear to lose their job. But still manager needs to be focused in providing of pay scale, promotion strategies, benefits, team building, writing job responsibilities, and setting rewards. Table 2 (See page 39) shows that manager believes, his employees have good promotion
strategies, good pay, enough benefits, suitable coworkers, and job responsibilities according to their interest. However the reality is that his employees expect more than the current availability of these factors. According to Locke, (1976) to attain the high level of employees’ jobs satisfaction manager should have the knowledge of worker/employee’s preferences. So manager must know the factors on which employees are dissatisfied and what is the importance of each factor according to employee’s point of view.

It can be interpreted from Table 3, (see page 40) according to employees, most important factors of job satisfaction are supervision, promotion, pay, benefit, rewards and job security. Besides the most important ones there are some less important factors such as organization’s rules and regulations, coworkers, job responsibilities, communication within the organization and empowerment. It is analyzed by the comparison of Table 3 (see page 40) and Table 4 (see page 40) that manager has different importance level for each factor. He thinks that supervisor is most important factor, coworkers, communication and decision powers are less important factors and rest of all are important factors for job satisfaction. Manager needs to consider promotion strategies, pay, benefits, rewards, coworker and nature of work factors as most important factors. He must be conscious in providing these factors to employees to get maximum level of satisfaction and to retain job satisfaction among employees.

It can be further analyzed from Table 1 and 3 that the factors (promotion, pay, benefits and reward) on which employees are dissatisfied are also the most important factors for employees in job satisfaction building. It shows that most important factors on which employees are dissatisfied are important for the manager to build the employee satisfaction. In addition these factors have a strong influence on employee’s job satisfaction. Promotion, pay, benefits, rewards, coworker, and job responsibilities are also the part of two important and famous model of job satisfaction. Sector, (1997) covers promotion, pay, benefit, reward, coworker, and nature of work in his jobs satisfaction survey model that consists of nine factors. Smith et al., (1969) also covers work, pay, promotion, coworker in his model named job descriptive index that consists of five factors.

By the findings from Figure 7 (see page 41) that is about three important factors of job satisfaction from employee’s point of view. It can be further analyzed that which factor is important to majority of employees and second most important thing is to extract those factors
that are not considered in the current study about employee job satisfaction building. It is analyzed that reward, coworker, benefit, job responsibilities, promotion are selected by majority of employees while choosing three important factors for job satisfaction. Furthermore according to employees some other important factors exist for job satisfaction besides the above mention factors. Other important factors that are not considered in the current research include environment, task significance, organization image and appreciation. Manager also needs to put attention in these factors to achieve better results in employee job satisfaction.

5.2 Leadership Behavior and Job Satisfaction

On the basis of findings, manager’s behavior influence employee job satisfaction. This influence is investigated by analyzing manager behavior with his employees, employee’s satisfaction with the behavior of current manager and which behavior employees prefer.

To determine the relationship between job satisfaction and manager’s behavior it is necessary to know whether employees are satisfied or dissatisfied from the manager’s behavior. According to Figure 9 (see page 42) 69% of employees are dissatisfied from their manager’s behavior and 31% of employees are satisfied from their manager’s behavior. The majority of employees are dissatisfied from the manager’s behavior.

For the analysis of employees’ dissatisfaction from the manager’s behavior, it is needed to know what the behavior of current manager is and what is the intensity of employees’ satisfaction or dissatisfaction from this behavior.

Table 6 is drawn by using two figures, Figure 8 (Current manager’s behavior) and Figure 9 (satisfaction/dissatisfaction from manager’s behavior). Left to right rows of this table present how the employees think about their manager behavior, while up to down columns present the employee satisfaction or dissatisfaction from the current manager’s behavior.
## Table 6: Manager Behavior and Employee Satisfaction/Dissatisfaction

<table>
<thead>
<tr>
<th>Manager Behavior</th>
<th>Are you satisfied with your manager’s behavior?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes (Satisfied)</td>
</tr>
<tr>
<td>Job completion and care of subordinates (Team Management)</td>
<td>8%</td>
</tr>
<tr>
<td>Job completion and no care of subordinates (Task Management)</td>
<td>54%</td>
</tr>
<tr>
<td>Care of subordinates and no job completion (Country Club Management)</td>
<td>0%</td>
</tr>
<tr>
<td>No care of subordinates and no job completion (Impoverished Management)</td>
<td>15%</td>
</tr>
<tr>
<td>Balance between job completion and care of subordinates (Middle of the road Management)</td>
<td>23%</td>
</tr>
</tbody>
</table>

Table 6 helps to further analyze the results that out of five manager behavior, with which type the employees are satisfied/dissatisfied. It is clear from the last two columns and second row of the Table 6, 54% are those employees who think their manager behavior is based on task management style (Job completion and no care of subordinates) and 86% of them are dissatisfied from their manager’s behavior. At the same time the last two columns and second last row of the Table 6 show that 15% of the employees who think their manager’s behavior is based on impoverished management style (no care of subordinates and no job completion), are dissatisfied from their manager’s behavior. First row and second last column shows that 8% of the employees think their manager’s behavior is based on team management style (great concern in job completion and in care of subordinates) and they all are satisfied. In the table last two columns and last row show that 23% employees think their manager behavior is middle to road management style (balance between job completion and care of subordinates) and 67% of them are satisfied rest of all are dissatisfied.

This Table 6 makes clear that maximum dissatisfied employees are those who think their manager’s behavior is based on task completion management style and Impoverished Management style. As it has cleared from the result of Figure 8 (See Page 42) that majority of employees (54% employees) think that their current manager has task management style of leadership. By summarizing it can be interpreted that majority of employees are dissatisfied with the current prevailing manager behavior in the department.
We can further analyze that employees are satisfied from team management and middle to the road management. It shows that team management and middle to the road management styles are best for employees’ job satisfaction. Although employees who think that their manager has team management style, they are 100% satisfied but these are only 8% employees of the total (figure 8, see page 43). On the other side employees who are satisfied from middle to the road management style they are 67% but these employee are 23% of the total employees (figure 8, see page 43) who think their manager behavior is based on middle to the road management style. So we can summarize that middle to road management represent the second larger percentage of satisfied employees but this percentage is covered by maximum number of employees as compare to team management style.

To find out the answer of the research question, it is important to analyze if employees who are satisfied and dissatisfied with the managerial behavior are satisfied with their job or not. Table 7 shows the relationship between employees’ satisfaction with job and with manager’s behavior. This Table 7 is drawn by using two figures, Figure 6 (satisfied/dissatisfied employee form job) and Figure 8 (satisfied/dissatisfied employees from manager behavior).

<table>
<thead>
<tr>
<th>Job Satisfaction/dissatisfaction</th>
<th>Are you satisfied with your manager’s behavior?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Satisfied</td>
<td>40.0%</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>0%</td>
</tr>
</tbody>
</table>

The above given Table 7 shows that manager’s behavior influences employee job satisfaction/dissatisfaction. This Table 7 elucidates that all employees who are dissatisfied from their manager’s behavior are also dissatisfied from their job. In the table 7 left to right rows is about employees’ job satisfaction while up to down columns are about manager’s behavior. Last row and column shows that 100% employees are those who are dissatisfied from their manager’s behavior and from their job as well. Similarly in second row and second column 0% make this relation clearer that there is not even a single employee who is satisfied from the manager’s behavior and has dissatisfaction from his job. This satisfaction or dissatisfaction shows the relationship between these two variables (job satisfaction and manager’s behavior).
After analyzing employee job satisfaction based on their manager behavior, it can be predicted that manager’s behavior is one of the strong elements in job satisfaction building. Research results from figure 7 (see page 41) also support this fact. Three percent of pie chart present that employee’s consider leader behavior as an important factor for job satisfaction. Brass, (1981) in his studies also showed that employee-leader good relationship affects job satisfaction. For that reason it is imperative for the manager to know which manager’s behavior is effective in attaining employees’ satisfaction.

According to findings as given in Figure 10 (See page 43) we can analyze that employee preferences is based on two types of manager’s behavioral styles out of five. Majority of employees that are 77% in total are in favor of manager behavior who takes balance between job completion and care of subordinates (middle to the road management style). Rest of 23 % employees prefers the manager behavior that focuses on job completing and also on care of subordinates with high interest (team management style). As we interpret it majority of employees prefer the manager behavior with balance in job completion and care for employees.

Team management (9, 9) style of manager with great concern about task completion and care of subordinates is most effective leadership style for organization efficiency (Pheng and Lee, 1997). However our research does not reflect the same results and words of Pheng and Lee. While investigating employee job satisfaction factors in this research it is analyzed that for employees job satisfaction “middle to road management style” is effective. According to Castaneda and Nahavandi (1991) for employee satisfaction a supervisor needs to be relationship and task oriented. Different results are analyzed because this research is based on employee’s job satisfaction rather than the organization efficiency factor. As we understand, road to middle management style can help to create good relationship between manager and subordinates because of employees satisfaction. According to Wells and Peachey, (2011) manager and employee relationship can lead towards employee satisfaction.

5.3 Potential Effects
This part is based on third research question that is about effects of job satisfaction. In the survey we found both satisfied and dissatisfied employees from their job in the case company. Table 5
(See page 44) presents good depiction to understand the effects of job satisfaction/dissatisfaction with respect to both (satisfied and dissatisfied) employees.

Maximum number of satisfied employees and minimum numbers of dissatisfied employees think that their performance on job can be influenced by job satisfaction/dissatisfaction positively. But maximum number of dissatisfied employees believes that job dissatisfaction does not affect on their job performance. After the comparison of respondents’ answers, it can be illustrated that job satisfaction/dissatisfaction has relationship with the performance of an employee. Studies have shown that these two variables (job satisfaction and job performance) have correlation, but the tendency of this correlation is modest (Iaffaldano and Muchinsky, 1985; Petty et al., 1984). It is predicted from this research work performance of one employee can be improved if he is satisfied. Spector, (1997) concludes that motivated employees, work hard and perform better if they are happy with their job.

Satisfied employees have positive effect of job satisfaction on their punctuality on job, very few dissatisfied employees have negative effect but majority of dissatisfied employees believe that there is no effect of job dissatisfaction on their punctuality. It is analyzed that satisfied employees will try to improve their punctuality on job and dissatisfied employees will not focus on their punctuality habit. In many organizations punctuality is expected a good act from an employee with no check and balance, as a result of job satisfaction an employee will prefer to do good acts, rather than doing restricted tasks. Job satisfaction leads to OCB (Schnake, 1991), people who are satisfied with their jobs might willing to go beyond what is required of them (Spector, 1997).

By the findings from Table 5 it can be analyzed that satisfied employees demonstrate positive relation between job satisfaction and their loyalty towards the organization. They think that they are loyal with the organization because of their job satisfaction. On the other side dissatisfied employees confirm negative relationship between loyalty and job dissatisfaction. Dissatisfied employees believe that their dissatisfaction from job influence their loyalty with organization negatively. Spector (1997) describes that employees search for alternative job when they are dissatisfied from their job. In addition the dissatisfied employees wish to quit as soon as they get the better opportunity.
Table 5 shows that maximum satisfied employees feel positive effect of job satisfaction on their physical health. But there is no significant ratio of dissatisfied employees in favor of positive or negative effect of job dissatisfaction on their physical health. Research shows that job satisfaction influence employee physical health. Satisfied employees’ health affected optimistically by job satisfaction subsistence. Spector (1997) considers that employees experience adverse health outcomes and shortened lifespan if they dislike their jobs. According to him unhappy work situation is likely to harmfully affect on physical health and job dissatisfaction has relation with emotional states of anxiety and depression.

Job is the central concern of an employed person, his life circulates around his job. Other matters of life also associated with his job beside the work life. Results from Table 5 show that certainly job satisfaction influences other matters of an employee’s life. Satisfied employees feel these effects optimistically in their other matters of life. Dissatisfied employees do not feel any positive effect but very few of them (less than 40%) think it affects negatively. According to Spector (1997) there is moderate positive correlation between job satisfaction and life satisfaction.

5.4 Modified Job Satisfaction Assessment model
Figure eleven is the modified model which presents new picture of this research work after the analysis of data with the reflection of written literature.

![Figure 11 Job Satisfaction Assessment Model (Modified)]
The above given modified model (figure 11) provides the results of data analysis. The left side of the table shows the considered factors and preferred manager behavior that are most essential in constructing and developing of job satisfaction among the employees. The right side of the table presents those effects that are significant for organization and individual efficiency. Even though literature presents that eleven factors are important for job satisfaction this research analysis shows that six factors have preliminary importance in job satisfaction building. We have studied five manager behavior styles in literature but the current analysis of job satisfaction shows that all five factors do not have same significant role in attaining of employee’s job satisfaction. The one style that is the middle to the road management style is important for job satisfaction building and enhancement of its level. According to the literature job satisfaction has six significant effects on individual and organizational efficiency. But after this research, the new model presents that job satisfaction has five significant effects that are job performance, punctuality, turnover, life satisfaction and physical health. Job satisfaction is not critical for the absence and regularity of an employee. On the basis of research finding this modified model is the new way to study construction, development and consequences of job satisfaction.

**Conclusion:**

*In this chapter we developed the modified model of the research work that is the base of conclusion. Next chapter concludes the study.*
6. CONCLUSION

This chapter concludes the study. The first section discusses the results of each research question separately. Subsequently it covers reflection on the study, practical and theoretical implication of this study and direction for further research.

6.1 Result of the Research Work:

The research studies the job satisfaction phenomena by considering its construction, development and consequences. A comprehensive model has been prepared that supported to conduct this research by discussing input and output variables of the job satisfaction. The result presents that input factors that are six job satisfaction factors and one preferred manager’s behavior construct and develop the job satisfaction among the employees. Finally job satisfaction/dissatisfaction has six positive/negative effects on business and employees personal life.

This research is about job satisfaction of an employee, three research questions were developed to make the aim specific. These questions can be answered with the support of analysis chapter that has been prepared with help of findings and literature. Authors’ views about these research questions are given below.

Research Question 1: How can managers build job satisfaction among their employees?

Our study shows that job satisfaction factors (supervision, promotion, pay, benefits, rewards, organization rules and regulation, coworkers, nature of work, communication, job security, and empowerment) have relationship with employees’ job satisfaction. Some factors have significant importance and other have insignificant importance. To achieve the job satisfaction among the employees it is necessary to give attention to each factor with respect to its importance according to the employees.

In the case company employees are dissatisfied from their promotion, pay, benefits, rewards, coworkers and job responsibilities that influence their job satisfaction level. For employee job satisfaction construction and development manager have to be focused in planning about promotion strategies, pay structure, benefits, setting rewards, team building with suitable coworker and job responsibilities writing. These six factors are important for job satisfaction
building. So manager can get job satisfaction among employees if he provides these six factors according to employees’ requirements.

**Research Question 2:** Is there any relationship between managers/leaders ‘behavior and employees' job satisfaction?

It is comprehensibly analyzed in second part of the analysis chapter that job satisfaction and manager’s behavior have direct relationship. Improvement in job satisfaction arises due to improvement in manager’s behavior style and vice versa.

Task management style is prevailing in the case company from which employees are dissatisfied and all these employees are also dissatisfied from their job. So it can be interpreted that manager’s behavior influences employee’s job satisfaction and manager behavior is one of the important factors for job satisfaction building. Manager also needs to pay attention on this factor. According to analysis mostly employees are satisfied with “road to middle management style” and they prefer this style for their manager. This style is supportive in relationship building between employees and manager, further this relationship leads to employee satisfaction and this satisfaction leads to job satisfaction.

**Research Question 3:** Does job satisfaction affect on employee's work and personal life?

Job satisfaction is the central phenomena of an employee’s life that affects work and personal life as well. This study derives few effects that present the relationship between job satisfaction and employee’s life.

Employee’s work life is more about employment that is interconnected with business productivity. This research demonstrates that employee’s job performance, punctuality on job and loyalty with organization is affected positively by job satisfaction. Performance, punctuality and loyalty on job variables are related to business yield that increase with the increase of job satisfaction. Loyalty and job satisfaction have strong correlation; if an employee is dissatisfied from his job subsequently he shows disloyalty with the organization on job. Similarly satisfied employee is loyal with the organization.

Employee’s personal life is also associated with his job, for that reason job satisfaction affects his life besides the work. An employee’s physical health and other affairs of life have strong
relationship with job satisfaction. If an employee satisfied from his job, he feels more positive in his health and life’s affairs other than job.

By summarizing the above given discussion related to these three questions, we can assert that job satisfaction factors and manager’s behavior are critical for job satisfaction building. Manager behavior is one of the vital inputs for the employee job satisfaction that should not be ignored. Manager of the case company can build and enhance job satisfaction by focusing on six factors in which employees are dissatisfied. As far as managers/leader’s behavior concern, manager should adopt the employees’ preferred leader’s style that is road to middle management. This research presents that job satisfaction has good effect on organization and individual efficiency. Job satisfaction can enhance employee’s performance, punctuality and loyalty with the organization that lead to the organizational efficiency. Job satisfaction has also positive effect on physical health and life satisfaction of the employee that lead to the individual efficiency.

6.2 Reflection on the Study

Our study was arranged to analyze the job satisfaction. The aim of this study was to reveal the depiction of construction, development and consequences of job satisfaction of the employees. Dissimilar factors and manager/leader’s behavior model have been investigated for construction and development while potential effects cover the consequences side of the job satisfaction.

There are many sources for job satisfaction construction but factors that have been discussed in this study are useful source in job satisfaction building. In reliable manner these all factors do not have preliminary importance in job satisfaction construction, some of them are most important that can’t be ignored while some are less important that can be ignored at early stage. Importance level of each factor can be varied from organization to organization because of availability of the factors and organizational culture. Besides this dissimilar importance of the factors in each organization some factors have generally fix importance that can’t be changed with the changing of organization. Pay, promotion, benefits, rewards, job security and nature of job have alike preliminary importance in every service organization.

It has been observed that manager’s thinking about availability of factors for job satisfaction construction doesn’t match with the employees’ thinking. Manager needs to follow employee’s
psyche to achieve the job satisfaction. Furthermore new factors related to job satisfaction (environment, organization image, task significance and appreciation) are also explored in this research.

Manager/leader’s behavior has significant role in job satisfaction building. Employees consider their manager’ behavior in performing their job, manager behavior can enhance productivity of an employee. Manager/leader’s behavior is another important source of job satisfaction construction that can’t be ignored. In case company employees like to have individual moderate care from their manager in case of job completion and personal problems as well. Might be selection of manager/leader behavior style vary from organizational culture to culture. Job satisfaction does affects on the organization productivity and employee’s personal life. Job satisfaction is one of the elements within the organization that helps to increase organization’s yield. An employee feels better in his personal life if he has satisfaction from his job.

For this study we used previous researches/theories to construct the updated results. This research is helpful to modify the existing theories related to job satisfaction but it does not focus in making of new theories. Research can also be conducted by using the employee’s views about job satisfaction to construct the new theory. Employees’ views are always important for the employers to satisfy their demands and needs. Current research is based on deductive approach but it could be done by using inductive approach. In reality we need enough finance and time to make the new theories related to job satisfaction by using targeted employee’s views.

6.3 Implication
The current research work has practical and theoretical implications. Employees’ job satisfaction is important factor for every organization and this research presents a road map for building employee satisfaction in service sector. In current study manager behavior preferred by employees can be used by human resource department to design the training program for the leaders to improve their behavior according to employee’s point of view. Furthermore, for employee job satisfaction organization must ensure the availability of factors that are considered in this research as most important for employee job satisfaction. Human resource personnel, managers and employers in firms can access job satisfaction among their employees by implementing modified job satisfaction assessment model.
Our research presents a combine model that shows the process of employee job satisfaction by focusing on the job satisfaction factors, preferred manager behavior and effects of jobs satisfaction. The results of this research process can be used for the employees’ job satisfaction development in different difference departments of the bank. Current results from construction, development and consequence of employee job satisfaction can be examined in further research in different business sectors.

Job satisfaction is the satisfaction of employees who are the part of society. Implementation of this study can be source of employee’s satisfaction; satisfied employees can be source of safe and peaceful society. If an employee is satisfied from his job then he will not be involved in bad activities. Such as he can be involved in robbery to get enough money to run his expenses if his job does not provide enough pay, or maybe he can be drugs addicted to overcome the tension etc.

6.4 Further research suggestions

This research is based on one department of one service organization where the sample size consists of limited employees and one manager that is not enough to generate results. More departments and more organizations should be considered for further general and realistic results.

One service sector is covered in this research that is banking sector. For better comparison in results this research should be done in other services businesses for instance insurance companies, hospitals, telecommunication etc.

Our research has explored factors existing in job satisfaction building. These factors are organization image, environment, appreciation and task significance. The next research is needed to understand the importance and the role of these factors in job satisfaction construction and development.

This research focuses on one country that is Pakistan. Different countries have different culture; therefore new research can be conducted in different countries to study the different culture with respect to job satisfaction.
References


Electronic Sources of Information

APPENDIX A: Employee Questionnaire

Department of Business Administration and Economics
Employee Satisfaction Survey (From Employees)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Man</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>18-25</td>
<td>25-34</td>
</tr>
</tbody>
</table>

Q.1 I am happy with my supervisor.
   - Agree
   - Disagree
   - Don’t want to answer

Q.2 There is fair chance for promotion on my job.
   - Agree
   - Disagree
   - Don’t want to answer

Q.3 I feel my pay is fair for the work I do.
   - Agree
   - Disagree
   - Don’t want to answer

Q.4 I am satisfied with the benefits like pension, insurances and bonuses etc. provided by the organization.
   - Agree
   - Disagree
   - Don’t want to answer

Q.5 My work and efforts are always rewarded.
   - Agree
   - Disagree
   - Don’t want to answer

Q.6 I am satisfied with rules and regulations related to my job.
   - Agree
   - Disagree
   - Don’t want to answer

Q.7 I am satisfied with teamwork in the organization to do my job.
   - Agree
   - Disagree
   - Don’t want to answer

Q.8 My job responsibilities are according to my interest.
   - Agree
   - Disagree
   - Don’t want to answer

Q.9 Communication within the organization is good, it makes easy to understand organization’s goals and individual tasks.
   - Agree
   - Disagree
   - Don’t want to answer

Q.10 There is less chance that I will lose my job.
    - Agree
    - Disagree
    - Don’t want to answer

Q.11 I have right to take decision for my job.
    - Agree
    - Disagree
    - Don’t want to answer
Q.12  How you will rank below given statements?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Most Important</th>
<th>Important</th>
<th>Less Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay affects job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Promotion affects job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Supervision affects job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Benefits affect job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Rewards affect job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Organizational rules and regulations affect job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Coworkers affect job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Nature of work affects job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Communication affects job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Job security affects job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Decision power affects job satisfaction</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

Q.13  How do you think about your manager's behavior with subordinate? (Chose one)

☐ Manager takes interest in job completion and care of subordinates.

☐ Manager takes interest in job completion, but no interest in care of subordinates.

☐ Manager takes interest in care of subordinates but no interest in job completion.

☐ Manager doesn’t take interest in job completion and care of subordinates.

☐ Manager has balanced interest in job completion and care of subordinates.

Q.14  Are you satisfied with your manager's behavior?

YES ☐  NO ☐

Q.15  Which manager behavior do you prefer? (Chose one)

☐ The manager who takes interest in job completion and care of subordinates?

☐ The manager who takes interest in job completion, but no interest care of subordinates?

☐ The manager who takes interest in care of subordinates but no interest in job completion?

☐ The manager who doesn’t take interest in job completion and care of subordinates?
Q. 16 Are you satisfied with your job?

Yes ☐ No ☐

According to your job satisfaction/dissatisfaction answer the below given statements from question 15 to 23.

Q. 17 Feelings of Job Satisfaction/dissatisfaction influence my job performance.

☐ POSITIVE ☐ NEGATIVE ☐ NO EFFECT

Q. 18 Feelings of Job Satisfaction/dissatisfaction influence my behavior with coworkers.

☐ POSITIVE ☐ NEGATIVE ☐ NO EFFECT

Q. 19 Feelings of Job Satisfaction/dissatisfaction influence my punctuality.

☐ POSITIVE ☐ NEGATIVE ☐ NO EFFECT

Q. 20 Feelings of job satisfaction/dissatisfaction influence my regularity on job.

☐ POSITIVE ☐ NEGATIVE ☐ NO EFFECT

Q. 21 Feelings of satisfaction/dissatisfaction level influence my loyalty with organization.

☐ POSITIVE ☐ NEGATIVE ☐ NO EFFECT

Q. 22 Feelings of job satisfaction/job dissatisfaction influence my physical health?

☐ POSITIVE ☐ NEGATIVE ☐ NO EFFECT

Q. 23 Feelings of job satisfaction/dissatisfaction influence my other matter of life beside the job?

☐ POSITIVE ☐ NEGATIVE ☐ NO EFFECT

Q. 24 Write down three most important factors of job satisfaction.

1
2
3

Thank you for answering the questions, without your help our research cannot be completed.

Muhammad Naveed Iqbal

Sidra Rizvi

Students: MBA, University of Gävle
APPENDIX B: Manager Questionnaire

Department of Business Administration and Economics
Employee Job Satisfaction Survey (From Manager)

Gender
- [ ] Man
- [ ] Women

Age
- [ ] 18-25
- [ ] 25-34
- [ ] 35-44
- [ ] 45-64
- [ ] 65+

Q.1 My employees are happy with the supervisor.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.2 My employees have fair chance of promotion.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.3 My employees are being paid a fair amount of the work they do.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.4 My employees have enough benefits like pension, insurances and bonuses etc. that are provided by the organization.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.5 My employees' work and efforts are always rewarded.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.6 My employees have appropriate rules and regulations related to their job.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.7 My employees have good team work to do their job.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.8 My employees' job responsibilities are according to their interest.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.9 Communication within the organization is good, it makes easy to understand the organization's goals and individual tasks.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.10 My employees have no fear to lose their job.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer

Q.11 My employees have right to take decision to accomplish the task.
- [ ] Agree
- [ ] Disagree
- [ ] Don't want to answer
Q.12 How you will rank below given statements regarding to your employees job satisfaction?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Most Important</th>
<th>Important</th>
<th>Less Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay affects employee’s job satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Promotion affects employee’s job satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supervision affects employee’s job satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits affect employee’s job satisfaction</td>
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</tr>
<tr>
<td>Rewards affect employee’s job satisfaction</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Organizational rules and regulations affect</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee’s job satisfaction</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Nature of work affects employee’s job satisfaction</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Communication affects employee’s job satisfaction</td>
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<td></td>
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<td>Job security affects employee’s job satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decision power affects employee’s job satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q.13 Write down three most important factors of employee’s job satisfaction.

1. 
2. 
3. 

Thank you for answering the questions, without your help our research cannot be completed.

Muhammad Naveed Iqbal

Sidra Iqvi

Students: MBA, University of Gävle
APPENDIX C

: Satisfaction/dissatisfaction from the factors

<table>
<thead>
<tr>
<th></th>
<th>Agree Row N %</th>
<th>Disagree Row N %</th>
<th>Don't want to answer Row N %</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am happy with my supervisor.</td>
<td>31%</td>
<td>23%</td>
<td>46%</td>
</tr>
<tr>
<td>There is fair chance for promotion on my job.</td>
<td>23%</td>
<td>38%</td>
<td>38%</td>
</tr>
<tr>
<td>I feel I am being paid a fair amount of the work I do.</td>
<td>46%</td>
<td>46%</td>
<td>8%</td>
</tr>
<tr>
<td>I am satisfied with the benefits like pension, insurances and bonuses etc. provided by organization.</td>
<td>46%</td>
<td>54%</td>
<td>0%</td>
</tr>
<tr>
<td>My work and efforts are always rewarded.</td>
<td>23%</td>
<td>46%</td>
<td>31%</td>
</tr>
<tr>
<td>I am satisfied with rules and regulations related to my job.</td>
<td>62%</td>
<td>15%</td>
<td>23%</td>
</tr>
<tr>
<td>I am satisfied with coworker in the organization to do job.</td>
<td>46%</td>
<td>54%</td>
<td>0%</td>
</tr>
<tr>
<td>My job responsibilities are according to my interest.</td>
<td>77%</td>
<td>23%</td>
<td>0%</td>
</tr>
<tr>
<td>Communication within the organization is good, it make easy to understand organization's goals and individual tasks.</td>
<td>77%</td>
<td>23%</td>
<td>0%</td>
</tr>
<tr>
<td>There is less chance that I will lose my job.</td>
<td>92%</td>
<td>0%</td>
<td>8%</td>
</tr>
<tr>
<td>I have right to take decision for my job.</td>
<td>62%</td>
<td>31%</td>
<td>8%</td>
</tr>
</tbody>
</table>

APPENDIX D

Effects of job satisfaction/dissatisfaction

<table>
<thead>
<tr>
<th></th>
<th>Positive</th>
<th>Negative</th>
<th>No effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feelings of Job Satisfaction/dissatisfaction influence my job performance.</td>
<td>62%</td>
<td>0%</td>
<td>38%</td>
</tr>
<tr>
<td>Feelings of Job Satisfaction/dissatisfaction influence my behavior with coworkers.</td>
<td>31%</td>
<td>38%</td>
<td>31%</td>
</tr>
<tr>
<td>Feelings of Job Satisfaction/dissatisfaction influence my punctuality.</td>
<td>62%</td>
<td>23%</td>
<td>15%</td>
</tr>
<tr>
<td>Feelings of job satisfaction/dissatisfaction influence my regularity on job.</td>
<td>38%</td>
<td>38%</td>
<td>23%</td>
</tr>
<tr>
<td>Feelings of satisfaction/dissatisfaction level influence my loyalty with organization.</td>
<td>46%</td>
<td>23%</td>
<td>31%</td>
</tr>
<tr>
<td>Feelings of job satisfaction/job dissatisfaction influence my physical health?</td>
<td>62%</td>
<td>23%</td>
<td>15%</td>
</tr>
<tr>
<td>Feelings of job satisfaction/dissatisfaction influence my other matter of life beside the job?</td>
<td>46%</td>
<td>15%</td>
<td>38%</td>
</tr>
</tbody>
</table>
Respected Sir,

SUBJECT: SURVEY FOR THESIS

We are a group of two persons doing thesis. We have been studying in Master of Business Administration program in University of Gävle, Sweden, since January 2011. We are writing our master thesis under the supervision of Dr. Maria Fregidou-Malama, Assistant Professor and head of international departmental coordinator, in the Department of Business Studies, University of Gävle, Sweden. Our research area is, job satisfaction: construction, development and consequences. In this research, we study which factors influence the employees’ job satisfaction, what the leader can do in building and strengthening job satisfaction among employees in service organization and consequences of job satisfaction as well. For the fulfillment of the requirements of our research work, we have to conduct survey from employees, and managers as well.

In the attachment you can find two surveys; one for employees and second for the managers, who are supervising the same employees. These surveys will not take too much time. You can fill them while taking you coffee. The calculated time for this survey filling is five minutes. It is requested you to give us your precious time, to accomplish the survey. We hope you will consider our request.

Thank you very much!

Best Regards,
Muhammad Naveed Iqbal,
Sidra Rizvi,
Students,
MBA, University of Gävle,
Sweden.