



## IS JOB SATISFACTION OF ISLAMIC BANKS OPERATIONAL STAFF DETERMINED THROUGH ORGANIZATIONAL CLIMATE, OCCUPATIONAL STRESS, AGE AND GENDER

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### Abstract

*Now a day's Job Satisfaction (JS) has been popular topic to ponder regarding Islamic Banking Sector Employees due to the hectic workload and increasing transactions day by day. This issue was highlighted more in Operational Staff of Islamic Banks. So this paper deployment for research to determine the Level of Job Satisfaction (JS) and also analyze Islamic Banking Workplace Management to know; is job satisfaction determined through crucial Organizational Climate and professional's own Occupational Stress? And is Age and Gender having significant impact on the Level of Job Satisfaction (JS)? However, the little realistic research has been carried out in Lahore, Pakistan to test the assertion. To examine the Level of Job Satisfaction (JS) in relation with Organizational Climate, Occupational Stress, Age and Gender; this paper presents sample size of total 40 respondents designated as Managers and Officers in which 18 were Males (45%) and 22 Females (55%). In between them, 34 respondents shared their experiences as well. The data has been gathered from Operations Department of Islamic Banks because all the hectic and ongoing routine tasks are performed by this Department on daily basis and it was convenient to collect data from this sector. Exploratory Research "Interpretivism" in which Meetings, Observations and In-Dept Interviews conducted to support Literature through Experiments and proper Analysis of Respondents Justifications. The results reveal that; Organizational Climate and Occupational Stress have significant impact on the Level of Job Satisfaction (JS), Age Level doesn't matter and have significant impact but in Gender; Males were more satisfied than Females.*

Key words: Job, Satisfaction, Organizational, Climate, Occupational, Stress, Age, Gender.

## 1. Introduction

Job Satisfaction (JS) is: A sentimental response to one's job, but usually measured as largely as a cognitive evaluation of job features. "Happy Employees are Productive Employees" or "Happy Employees are not Productive Employees". These contradictory statements are very commonly gained from Operations officers and Managers in the organizations. There is perplexity and dispute among practitioners on the topic of employee attitudes and Job Satisfaction (JS) even at a time when employees are increasingly important for organizational success and competitiveness.

Before beginning, we have to check about Employee Attitude and Job Satisfaction (JS): "Employees have attitudes or viewpoints about many aspects of their jobs, their careers and their organizations. However, from the perspective of research and practice, the most focal Employee Attitude is Job Satisfaction(JS)".

In the new liberalized state of affairs; where banks, multinationals and other worldwide players are contending in the home market with the cartel players, the management of organizations is anticipated to be more fruitful and resourceful for endurance. More than a decade ago, the western countries faced comparable circumstances. A pour of changing business structures, and changing leaderships had enforced various sectors of the companies to modify their perspectives on their positions and purposes immediately. As companies stimulated from an entirely base line fascination to a center of attention on customer, mission and the organization's role, they were convinced to make alternations in their organization structure to given prominence mainly to productivity. In order to "Survive", organizations of Pakistan is being forced to undergo massive changes. In this context, it would be important to identify the factors in the organizational environment that have the most positive impact on the performance of the organization.

According to (Herzberg, Mausner, Peterson, and Cap Well, 1957; Iaffaldano and Muchinsky, 1985; Locke, 1970; Petty, McGee and Cavender, 1984); among various factors, attitudes and feelings of the individuals regarding their jobs and job experiences have been found to be significantly affecting their behaviors.

**1.1 Importance of Job Satisfaction (JS):** Investigated by numerous disciplines such as; psychology, sociology, economics, management sciences but Job Satisfaction (JS) is commonly deliberated subject in work and in Organizational Literature. This is due to the experts' opinion about Job Satisfaction (JS) because many experts believe that; Job Satisfaction (JS) trends can affect and impact on Labor Market Behavior and influence on Work Productivity, Work Effort, Employee Absenteeism and Staff Turnover. Moreover, "Job Satisfaction (JS) is considered as a strong predictor of overall individual well-being (Diaz-Serrano and Cabral Vieira, 2005) as well as a good predictor of intentions or decisions of employees to leave a job (Gazioglu and Tansel, 2002)". Beyond the researchers Literature and Studies, Job Satisfaction (JS) is also important in everyday life.

"Organizations have significant effects on the people who work for them and some of those effects are reflected in how people feel about their work and tasks" (Spector, 1997). This creates issue regarding importance between both Employers and Employees. Many studies suggest that; Employers take advantages from Satisfied Employees as they are more

likely to gain profit from Lower Staff Turnover and Higher Productivity if their Employees experience a high level of Job Satisfaction (JS). However, “Employees should also be happy in their work, given the amount of time they have to devote to it throughout their working lives” (Nguyen, Taylor and Bradley, 2003a).

## **2. Literature Review & Theoretical Framework**

### **2. I. Job Satisfaction (JS)**

According to some theorists view: “Job Satisfaction (JS) as being the positive emotional reactions and attitudes, an individual has towards their job”. Others have viewed: “Job Satisfaction (JS) has bi-dimensional construct consisting of “Intrinsic” and “Extrinsic” satisfaction dimensions, or alternatively of “Satisfaction / Lack of Satisfaction” and “Dissatisfaction / Lack of Dissatisfaction” dimensions”. More recently, the debate has been arisen regarding Job Satisfaction (JS) that; it’s a global concept or composed of facets of satisfaction with various aspects of an Individual’s Job.

A recent study has suggested that; the most important determinants of Job Satisfaction (JS) are whether an Employee finds the Job Interesting, has good relationships with their Managers and Colleagues, has a high Income, allowed to work independently and has clearly defined Career Advancement Opportunities.

As per Locke (1976) stated; “Job Satisfaction (JS) as a pleasurable positive state resulting from one’s job and job experience. Individuals show pleasurable positive attitudes when they are satisfied with their Job”. Drever (1964) describes that; Job Satisfaction (JS) as an end state of feeling, Singh (1990) pointed out that; Job Satisfaction (JS) is a part of life satisfaction, the nature of one’s environment off the job. Similarly, a job is an important part of life; it influences one’s general life satisfaction as an effective reaction and feelings.

### **2. II. Organizational Climate**

Organizational Climate belongs to Job Satisfaction (JS), intellect of contribution, role pressure and estrangement in private sector and public sector and found that the private division and the public division diverse considerably on the foremost climates and there was momentous association between the climate variable and role pressure variables.

Studies indicated that; there’s a group of Bank Managers and Bank Officers which reported that overall Organizational Climate is positively related with Job Involvement and higher order needs (Self Esteem, Autonomy and Self Actualization) are related with job Involvement. It is necessary to construct a dissimilarity of Job Satisfaction (JS) from Job Climate and Job Involvement. “Job Satisfaction (JS) is an effectual or evaluative construct while the notion of climate is an evocative, cognitive, and non-evaluative construct” (Wall, 1979). This classification is further emphasized in the work of (James and Jones, 1974; Locke, 1976; Payne and Pugh, 1976; Payne, Fireman and Wall, 1976). However, Hellrigell and Slocum (1974) have suggested that; “a dynamic relationship exists between Job Satisfaction (JS) and Climate”. Vroom (1964) postulated a model of Job Satisfaction (JS) which reflects valence of the Job for its Incumbent. He argued that; “the potency of the force on an employee to stay on his Job is an escalating purpose of valence on his Job”. Srivastava and Pratap (1984) studied Job Satisfaction (JS) and Organizational Climate among

Executives and Supervisors reported; “an important constructive association between the overall Climate and Job Satisfaction (JS)”. Job Satisfaction (JS) was also originating connected to a variety of individual magnitudes of Organizational Climate such as leadership, communication, interaction, influence in decision making, goal-setting and control.

### **2. II.1 Cultural Influences:**

Culture is also having significant importance regarding employee attitudes; there is also a small contribution, but growing body of research on the influences of culture or country on Employee Attitudes and Job Satisfaction (JS) has been done. “The sustained globalization of organizations pretenses new tests for HR practitioners and the available research on cross-cultural organizational and human resources matters can help them healthier value and direct practice” (Erez, 1994; House, 1995; Triandis, 1994). The four cross-cultural dimensions are: (1) individualism-collectivism; (2) uncertainty avoidance versus risk taking; (3) power distance and (4) masculinity / femininity, more recently called achievement orientation. E.g.; “the United States was found to be high on individualism, low on power distance, and low on uncertainty avoidance (thus high on risk taking), whereas Mexico was high on collectivism, high on power distance, and high on uncertainty avoidance.

The four dimensions have been a useful framework for understanding cross-cultural differences in employee attitudes, as well as recognizing the importance of cultural causes of employee attitudes. More recent analyses have shown that country / culture is as strong a predictor of employee attitudes as the type of Job a person has (Saari, 2000; Saari & Erez, 2002; Saari & Schneider, 2001). There have been numerous replications of Hofstede’s research (reviewed by Sondergaard, 1994)”. The substance of culture has also been found in how employees are sight and appreciated crossways countries / cultures (Jackson, 2002) countries methodically differ on the level to which they sight employees in influential vs. humanistic customs.

### **2. III. Occupational Stress**

According to the (McLean, 1974; Brief, Schular and Vansell, 1981); “Survey of the literature on Occupational Stress reveals that there are a number of factors related to Jobs which affect the behavior of the Employees and as a result of it, normal life is disturbed”. Cooper and Marshal (1976) stated that; “Occupational Stress includes the environmental factors or stressors such as work overload, role ambiguity, role conflict and poor working conditions associated with a particular Job”.

Orpen (1991) observed that foremost cause of stress is consequent from the occupational environment; a proponent of this observation is apt to bicker that role holders in certain occupation, irrespective of individual differences, are much more likely to experience stress. Here, the importance is on the person hassle of a variety of jobs that have the ability over a period of time to tire out the corporeal and psychosomatic resource of workers in the organization. Emsley (2003) in their research study multiple goals and managers’ Job-related tension and performance suggested that; “Job-related tension and performance deteriorate as managers pursue multiple goals although the relationship seems to be non-linear.

The relative importance of goals does not appear to be important. Manshor, Fontaine and Chong Siong Choy (2003) in their study examined the sources of Occupational Stress among Malaysian Managers working in multi-national companies (MNCs). It was found that workloads, working conditions, and relationship at work were the main concern of the Managers that lead to Stress at the work place. The results also indicated that certain demographic variables do influence the level of Stress among Managers. The present paper aims at going deeper into the co-relationship among Job Satisfaction (JS), Organizational Climate and Occupational Stress amongst the Bank Managers and Officers.

### **2. III. 1 Work Situation Influences:**

The work situation also matters in terms of Job Satisfaction (JS) and Organization Impact. Contrary to some commonly held practitioner beliefs, the most notable situational influence on Job Satisfaction (JS) is the nature of the work itself often called “Intrinsic Job Characteristics”. Research studies across many years, organizations, and types of Jobs show that when Employees are asked to evaluate different facets of their Job such as supervision, pay, promotion opportunities, coworkers, and so forth, the nature of the work itself generally emerges as the most important Job facet (Judge & Church, 2000; Jorgensen, 1978) . “This is not to say that well-designed compensation programs or effective supervision are unimportant; rather, it is that much can be done to influence Job Satisfaction (JS) by ensuring work is as interesting and challenging as possible. Unfortunately, some Managers think employees are most desirous of pay to the exclusion of other Job Attributes such as interesting work. For example, in a study examining the importance of Job Attributes, employees ranked interesting work as the most important Job Attribute and good wages ranked fifth, whereas when it came to what Managers thought employees wanted, good wages ranked first while interesting work ranked fifth (Kovach, 1995). Of all the major Job Satisfaction (JS) areas, Satisfaction with the nature of the work itself which includes Job challenge, autonomy, variety, and scope best predicts overall Job Satisfaction (JS), as well as other important outcomes like Employee Retention (e.g., Fried & Ferris, 1987; Parisi & Weiner, 1999; Weiner, 2000)”.

### **2. IV. Age**

“Organizations must revisit current work processes, systems, structures, and practices to determine which ones lead to work inefficiencies, which in turn may create unnecessary stress and overwork for employees” (Thompson, Andreassi, & Prottas, 2003). Studies suggest that 1 in 5 people suffer from high work and occupational stress. It is generally being said that one can fight very well with occupational stress when he or she is in the age group of 18 years to 40 years and after 40 years the power of fighting with occupational stress goes on decreasing. According to Prof. Hari Shanker Sharma of Neurobiology (at the Department of Surgical Sciences, University Hospital of Uppsala University Sweden); Indians have to face hardships as years are wasted for completing a simple task and till 40 years. They are just able to bring things on level and when time comes to show performance they might have crossed 40 years, which leads to low performance and hence occupational stress.

According to Corporate Persons, people are taking retirement when they cross the age of 45 years, due to different Organizational Climate and excessive Occupational Stress and are moving to peaceful or religious place where they can have peace of mind or can forget the tensions by devoting themselves to ALLAH. ‘Stress’ means physical or mental over-exertion that disturbs natural physiological balance of the body. Stress is the "wear and tear" of our bodies’ experiences. Stress affects our health as well as our working performance.

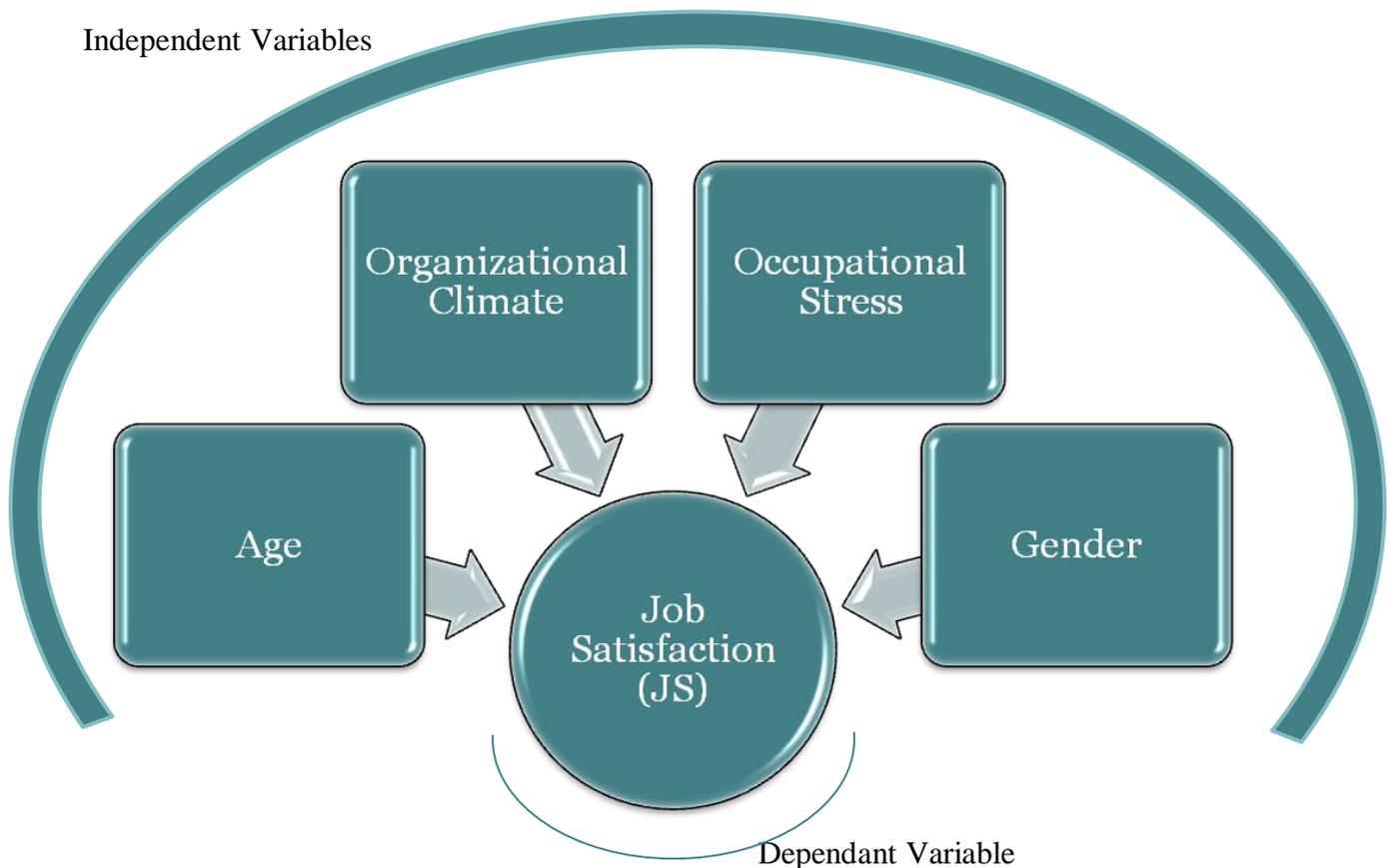
Occupational Stress can be due to environmental factors like; political, economic and technological. There is no single level of stress that is optimal for all people, what is distressing to one may be a joy to another. One cannot know stress until and unless they have experienced it and when you feel it then some can take it while others cannot. It is difficult to relate stress with the nature of business i.e. simply known statements like; there is more stress in I.T., HR Sectors or Operational Sectors of Islamic Banking and not in others but this is not so much true as more things depend on Organizational Climate and the nature of bosses.

## **2. V. Gender**

Research suggests that working is generally related to positive health for women than men. However, as noted previously, Occupational Stress is a major problem, and it has been suggested that gender may be an important demographic characteristic to consider in the experience of stress & depression. While on the one hand it has been reported that there are no differences between women and men in relation to face Organizational Climate and Occupational Stress, it has also been noted that there are differences in both stressors and the severity of stress between the sexes. Research has reported that women in particular are exposed to the following stressors: multiple roles; lack of career progress; and discrimination and stereotyping. First, the current review will present and evaluate research that has investigated the role of gender in the level of Occupational Stress. Second, it will present and evaluate research and theory concerning working women and the stressors of multiple roles, lack of career progress and discrimination and stereotyping. It is acknowledged that men also experience strain from particular stressors, but these will not be discussed in the present review.

“The studies suggesting an association between stress and gender, many found a higher stress level in women than man (Hall et al., 2006; Lengua & Stormshak, 2000; Matud, 2004; McDonough & Walters, 2001; Osorio, Cohen, Escobar, Salkowski-Bartlett, & Compton, 2003; Pines & Zaidman, 2003; Ritter, Hobfall, Lavin, Cameron, & Hulsizer, 2000; Roxburgh, 1996; Tytherleigh, Jacobs, Webb, Ricketts, & Cooper, 2007) while few others reported higher stress level in man than woman (Cooper, Rout, & Faragher, 1989; Rosen, Wright, Marlowe, Bartone, & Gifford, 1999)”.

Independent Variables



### 3. Methodology / Data Collection

In this article, Level of Job Satisfaction (JS) of Islamic Bank Managers and Officers at workplace management has been checked through their Organizational Climate, Occupational Stress, Age and Gender. To determine one's personal Level of Job Satisfaction (JS) characteristics, the person circles one of the option that best describe how he or she sees himself or herself (or the person that is being evaluated) regarding each statement. For each statement, a rating of 1 means Strongly Disagree and the rating of 5 means Strongly Agree with the person demonstrating the specific behavior. Other than this, the respondents answered some open ended valued questions as well.

Data gathered after a long struggle to achieve like; first called employees and planned to meet them for in-dept interviews, observations and meetings. For the purpose of this study, a copy of the Questioner were distributed to 40 individuals out of which 18 (45%) were males and 22 (55%) females from Operations Department of Islamic Banks. The respondents were selected from the following Five Islamic Banks Branches located in Lahore, Pakistan;

- Meezan Bank Limited
- Al-Baraka Bank (Pakistan) Limited
- Bank Islami Limited
- Dubai Islamic Bank Limited
- Burj Bank Limited

The details of the respondents were mentioned on next page in regard to reach respondent's exact age, gender, education and experiences etc.

Table 1: Gender Details

<b>Gender</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	18	45.0	45.0	45.0
Female	22	55.0	55.0	100.0
Total	40	100.0	100.0	

Table 2: Age Details

<b>Age</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-25	18	45.0	45.0	45.0
26-30	10	25.0	25.0	70.0
31-35	12	30.0	30.0	100.0
Total	40	100.0	100.0	

Table 3: Qualification Details

<b>Qualification</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Post Graduates	26	65.0	65.0	65.0
Graduates	10	25.0	25.0	90.0
Total	36	90.0	90.0	90.0
Miss 999	4	10.0	10.0	100.0
Total	40	100.0	100.0	

Table 4: Experience Details

<b>Experiences</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Managers	18	45.0	45.0	45.0
Officers	22	55.0	55.0	100.0
Total	40	100.0	100.0	

Table 5: Job Satisfaction

Job Satisfaction (JS)	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Average	6	15.0	15.0	15.0
Above Average	22	55.0	55.0	70.0
High	12	30.0	30.0	100.0
Total	40	100.0	100.0	

The results were; 15% were having Average Job Satisfaction (JS) Level, 55% were having Above Average Job Satisfaction (JS) Level and 30% were having High Job Satisfaction (JS) Level.

#### 4. Research Results, Interpretation and Analysis

The primary research purposes for this study were to determine; How Operational Staff of Islamic Banks manage themselves and work satisfactorily under the crucial Organizational Climate and their own Occupational Stress? And is Age and Gender having significant impact on the Level of Job Satisfaction (JS)?

Results reveal that; Organizational Climate has significant impact on the Level of Job Satisfaction (JS) as Organizational Climate varies with the hectic transactions load, Supervisors mood and emotions. The Operational Staff of Islamic Banks also having keen knowledge regarding their on-going daily Customers routine mood and emotions as their feelings are having due conscientiousness too. Other than these precautions they also have to provide the better and efficient services to it's newly and walk in Customers too. According to research, managers are more interested to take sequestration when they cross the age of 45 years although the retirement age is 60 years, it is due to different Organizational Climate so they trying to move more peaceful or religious place where they can have peace of mind or can forget the tensions by devoting themselves to ALLAH.

Occupational Stress can't avoid due to some environmental factors like; political, economic and technological. But most importantly other than Staff own Occupational Stress; family and personal matters also influence the Level of Job Satisfaction (JS) with causes to face more distressed conditions. There is no single level of stress that is optimal for all people, what is distressing to one may be a joy to another. Also, it is difficult to relate Occupational Stress with the nature of business i.e. simply known statements like; there is more stress in I.T., HR Sector or Operational Sector of Islamic Banks than others but this is not so much true as more things depend on Organizational Climate and the nature of bosses.

There is no significant relationship between Age and Level of Job Satisfaction (JS); which means Age doesn't have significant impact on the Level of Job Satisfaction (JS) under different Organizational Climate and Occupational Stresses. The reasons are the same for all Age Levels Like; if Bank is paying handsome salary to the Manager or Officer with an

excellent grade, offering different fringe benefits, incentives, bonuses, annual increments, performance bonuses, gratuities and provident fund contributions than Age Level doesn't impact significantly on the Level of Job Satisfaction (JS). It's only persons curse to gain more and more money and generate more and more revenue in his / her life. With the passage of time and occupational experiences the Age level doesn't impact on the Level of Job Satisfaction (JS) as persons became calm and happy with the ongoing atmosphere as well.

The relationship between Job Satisfaction (JS) and Gender shown that; Males are more satisfied and can work properly, efficiently and effectively in different Organizational Climate as compared to females at workplace management. The reasons are; males are more dedicated to their work, work effectively and efficiently, can manage their tasks well with higher level of confidence, they are risk takers than risk averse, responsibilities oriented, targets oriented, more decisive and less emotional than females. But Occupational Stress is the main challenge for both genders. The reasons are the same as mentioned earlier that; it depends upon the Organizational Climate and nature of bosses. Research has also reported that women in particular are exposed to the following stressors: multiple roles; lack of career progress; and discrimination and stereotyping.

## **5. Conclusion, Recommendations and Suggestions**

Research is conducted to test the Level of Job Satisfaction (JS) of the Bank Managers and Officers in respect to Organizational Climate, Occupational Stress, Age and Gender; further research can be done on this topic. But the sample size was small because of the availability of the personnel. The larger sample size can show Level of Job Satisfaction (JS) in better prospective regarding Operations Department effectiveness of different Islamic Banks.

The results avowed that: there is no significant difference between managers and officers in terms of their level of job satisfaction and both the groups were appearing almost equally satisfied with their jobs. When managers and officers were compared on organizational climate, it was found that both the groups appearing almost oppositely. Managers scored high on organizational climate than the officers. The main reason for this is: managers are having more and better negotiating and communication skills with the customers and they can easily targeted and pointed out officers at workplace to reduce their end own tensions, workload and resulting in that officers got themselves more in depression and occupied themselves under the crucial organizational climate.

In terms of occupational stress, the results avowed that: those whether manager or officer which scored high on occupational stress was less satisfied with his or her job while those which scored low on occupational stress having higher level of job satisfaction. On the basis of this, it can be interpreted that: the presence of higher degree of occupational stress adversely affected the level of job satisfaction and this is also the fact that: if managers and officers allotted and facing low burden of tasks, targets and operational activities to perform

for their customers than they'll become more calm, happy and satisfied with their jobs instead of having hectic workload, burden and tension created by the line managers as well as customers.

The results of this study also affirmed regarding the level of job satisfaction in respect to respondents age that: Higher age group managers were more satisfied as compared to the higher age group officers. And the low age group managers were also significantly showing their satisfaction level as compared to low age group officers. The main factor and reason is that: the higher age group managers passed their big part of lives to gain more and more experience, promotions, increments, bonuses and appraisals with a lot of other incentives. And higher age group officers were not so much satisfied as they didn't Ancash the opportunities unluckily or they didn't have intercessions to promote or they didn't have potential, skills to gain that job level where the higher age group managers stand. The low age managers were also satisfied as they got upper level on initial stages where the low age officers started their banking career. Irrespective of all facts: if bank is willing to pay and allot grades according to the personnel demands than what so ever the age, the person would be more satisfied.

Finally, the results confirmed: Males were more satisfied regarding their jobs and jobs descriptions than females. The reasons; males considered themselves more dedicated at workplace management, worked effectively and efficiently, can managed themselves in each and every type of circumstance, performed their tasks well with higher level of confidence, they are risk takers than risk averse, responsibilities oriented, targets oriented, more decisive and less emotional than females. Working conditions and timings also influenced females at workplace management as compared to males. Like; it's very ridiculous for female to work 9 to 6 instead of looking after home, husband, children and families and to provide basic necessities of personal lives. That's why most of the females want to change their profession instead of choosing banking sector especially the operations side of Islamic bank.

Despite of the interesting topic for discussion, Job Satisfaction (JS) and Occupational Stress happen to be the most relevant and noteworthy for any organization especially in Islamic banking sector, however small or big. Nowadays, Globalization and Liberalization have compelled the organizations to function in cut-throat competitive business environment. And thus, to survive in such an environment every business needs to possess the best and most productive resources. In order to survive, officers must groom and ready themselves to understand and must having acknowledgements to handle crucial organizational climate and must have some training sessions too to accommodate and negotiate better with the managers as well as customers to reduce their own level of work stress.

It is a fact that Conventional banks have so far been able to provide operational services. Only 11 percent population of Pakistan captured for Islamic banking operations and the rest of 89 percent is yet to be approached, indicating the existence of vast market for Islamic banking services. Now it depends upon the Islamic banking Employees and Islamic banks that; how they tap this vast market potential. It is suggested that Islamic bankers must enhance their outreach and launch awareness campaign through media to inform the people of their products and financial benefits with their operational services.

This study focuses on the Level of Job Satisfaction (JS) under the Organizational Climate, Occupational Stress, Age and Gender specifications towards the Bank Managers and Officers; More fruitful research can be done on this topic by relating the topic Level of Job Satisfaction (JS) with Income level (High Income Level with Low Income Level) of Managers and Officers, Incentives Impact, Promotions, Bonuses, Rewards and some Stresses Factors like; personal life impacts, working conditions, job descriptions, different tasks, unforeseen events etc. other than this; this research is conducted in one of the urban city of Pakistan (LAHORE) only, the fruitful responses and the research can be done if same sample size and branches selected from rural areas as well.

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