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AN INDUCTIVE APPROACH TO IDENTIFYING THE JOB SATISFACTION FACETS AND JOB SATISFACTION LEVEL IN AN EXTREME ENVIRONMENT IN BANKING SECTOR EMPLOYEES IN NORTHERN REGION IN SRI LANKA

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ABSTRACT

Job satisfaction has a long research tradition. Researches on the facets of job satisfaction have tended to use conceptualizations based on western employees. However, are these conceptualizations appropriate in any context? Thus, the present study examined what the most appropriate conceptualization of the facets examining job satisfaction is in the context of the employees of the banks in Northern Region of Sri Lanka. An inductive approach is used in this study to investigate the appropriate conceptualization of job satisfaction. Altogether 30 senior and junior executive employees were randomly selected from leading private bank and state bank for an interview. The results indicated that the facets salary, supportive working condition, job security, recognition, work-itself, responsibility, relationship with supervisor, advancement/promotion, relationship with peers, customer relationship, reward structure, communication, state/position, achievement, relationship with subordinates, bank policy and administration, job contents, and autonomy, constitute job satisfaction and were the most important satisfying facets among employees, in this context. Whereas training, workload and safe working environment constitute job satisfaction in this context and were not the important satisfying facets on satisfaction, which indicates that even extreme environment facets associated with job satisfaction do not differ from those already found in the literature except the facet of customer relationship. Moreover, Overall job satisfaction is highly correlated with, supportive working condition ($r=.60$), and training ($r=.57$). Overall job satisfaction is correlated with safe working environment ($r=.55$), achievement ($r=.51$), responsibility ($r=.48$), recognition ($r=.48$), relationship with supervisor ($r=.48$), relationship with peers ($r=.46$), significantly. Surprisingly, Advancement ($r=-0.54$) is significantly correlated negatively. Managerial implications of these studies suggest the nature of job satisfaction seems to be constant across contexts. Organizations in many areas of the world should be able to use a common metric for monitoring job satisfaction. They should be able to compare job satisfaction levels in various locations.

KEYWORDS

Job satisfaction, Job Satisfaction facets, Extreme environment.

INTRODUCTION

Job satisfaction has been conceptualized in different ways. One of the difficulties, however, in defining job satisfaction is the different terminology that is used by researchers to describe it. The literature reveals that job satisfaction is used interchangeably with terms such as morale, attitude, and feelings. Job satisfaction is defined as a positive feeling about one's job resulting from an evaluation of its characteristics (Robins & Timothy, 2007). According to Ganzach (1998) job satisfaction is the attitude of greatest interest in an individual's job. That is the general attitude of employees toward work or toward a job. Job satisfaction is sometimes regarded as a single concept; that is, a person is satisfied or not with the job. Similar definitions have been suggested by Spector (1997); Luthans, (2001); These definitions however differ in terms of how much they stress the affective and cognitive nature of job satisfaction.

DIMENSIONALITY OF JOB SATISFACTION

Many conceptualizations of job satisfaction have attempted to identify the different dimensions that constitute job satisfaction. Locke (1976) explains that for researchers to understand job attitudes, they need to understand job dimensions, which are complex and interrelated in nature. Perhaps the earliest attempt to identify the dimensionality of job satisfaction is in the work of Herzberg (1968) who identified that hygiene factors that involve the presence or absence of job dissatisfiers including working conditions, pay, status and security, company policies and interpersonal relationship. Also he identified some motivating factors that influence job satisfaction such as achievements, recognition, responsibility, and opportunity for growth. Thus, job satisfaction or dissatisfaction were viewed as independent dimensions that determine the overall perception of an individual towards his or her job (Herzberg 1968).

Knights and Kennedy (2005) identified many facets of job satisfaction, with common classifications being pay, promotion, benefits, supervision, co-workers, job conditions, the nature of the work itself, and to introduce communication and job security as other elements in the facets of job satisfaction. When an employee experiences a discrepancy between what was expected and what was received in one or more of these facets, the employee may experience a decrease in job satisfaction. Some of the above aspects are in par with Ganesan et al., (2002).

Locke (1976) identified recognition as another facet of job satisfaction. Wooten & Finley-Hervey; (n.d) identified opportunity for job training as another facet of job satisfaction and found strong correlation between job satisfaction and learning opportunities (Training).

Garcia-Bernal et al.'s (2005) study observed that the level of job satisfaction is determined by four factors: "economic aspects"(wages, advancement opportunities and job security), "interpersonal relationships"(relationships with superiors and relationships with co-workers),"working conditions"(dangerous conditions, stress physical effort, stressful work and exhausting work), and "personal fulfillments" (helping people, a useful job to society, working independently, interesting work).

Kaye and Jordan-Evans (2003), says that challenging and meaningful work, opportunities to learn and grow the sense of being part of a group or team, and having a good boss are the primary sources of satisfaction. Further, they stated that exciting and challenging work and meaningful work that makes a difference or a contribution to society as one of the most important factors in job satisfaction. Taking responsibility for one's own work is a source of satisfaction for most workers. Working with great people, being part of a team, and having fun on the job are some other important factors in job satisfaction. Further, a popular measure of job satisfaction is the job descriptive index (JDI) measures satisfaction in terms of five specific aspects of a person's job, pay, promotion, supervision, a work itself and co-workers.

Researches on the facets of job satisfaction have tended to use conceptualizations based on western employees. Much of the research in this area has been carried out in the west for instance, Achievement (Herzberg, 1968), Recognition (Locke, 1976), Work- itself (challenging) (Smith et al., 1969; Kaye and Jordan-Evans, 2003), Responsibility (Herzberg, 1968), advancement Herzberg, 1968), Bank policy and administration (Herzberg, 1968), Relationship with supervisor (Smith et al., 1969; King, 1970; Brown et al., 1998), Supportive Working condition (Smith et al., 1969; King, 1970; Brown et al., 1998), Salary (Knights & Kennedy, 2005; Smith et al., 1969; King, 1970; Brown et al., 1998), Relationship with peers (Smith et al., 1969; King, 1970; Brown et al., 1998), Relationship with subordinates (Smith et al., 1969; King, 1970; Brown et al., 1998), State/position (Herzberg, 1968), Job Security (Maheswaran, et al. 2003; Garcia-Bernal et al.'s, 2005; Yousef, 1998), Autonomy (Velnumby, 2006), Reward structure (Velnumby, 2006), Communication (Knights and Kennedy; 2005), Training (Wooten & Finley-Hervey, n.d.) Job contents (Maheswaran et al., 2003), Workload (Maheswaran et al., 2003), Safe Working Environment (Chernyshenko et al., n.d).

However are these conceptualizations appropriate in any context? To investigate this issue, a work environment in close proximity the war affected areas of Sri Lanka's civil war seems appropriate. This study became most important because different researchers found different facets of job satisfaction in different places and different jobs. Thus, this study extends identifying facets of job satisfaction if the same facets are important in the Northern context as in a typical work setting because environment of Northern is the extreme situation due to the civil war. This area has been affected by domestic war since 1983. Abnormality is the common situation in Northern and the life of the people in Northern is almost different to the places where war is not a way of life. Thus the present study examines what the most appropriate conceptualization of the facets examining job satisfaction is in the context of Northern banks employees in Sri Lanka. Specifically, these objectives were fulfilled through this study. First, based on the study, what facets were recalled by employees as affecting their satisfaction levels were examined. Second the context to which these facets were related to overall job satisfaction was examined. Third, was to get a good understanding of job satisfaction on employees in particular region. Fourth, the factors that are dissatisfying employees examined.

The present study intends to address the question as to what extent job satisfaction facets in Northern context are different to existing conceptualization of job satisfaction facets.

METHOD

RESEARCH SAMPLE PROCEDURE

SELECTION OF PARTICIPANTS

For the purpose of this study, respondents were randomly selected from leading private bank and state bank. These banks are located in Northern Region and more than 30 employees are working in each bank. Altogether 30 senior and junior executive employees were selected for an interview. Of the sample 05 of them assistant managers, 19 were staff officers and other 6 were banking trainees. Of the selected participants, 22 of them were male and 8 of them were female.

MEASURES

The data was gathered through an interview conducted in Tamil that used both structured and unstructured questions. Unstructured question regarding job satisfaction is "What factors contribute to satisfaction with your current work"?

Un- structured questions include a section for the following variables on satisfaction. After a careful study of theoretical and review of literature twenty facets of determining job satisfaction have been identified. They are as follows;

Achievement (Herzberg, 1968), Recognition (Locke, 1976), Work- itself (challenging) (Smith et al., 1969; Kaye and Jordan-Evans, 2003), Responsibility (Herzberg,1968), advancement (Herzberg, 1968), Bank policy and administration (Herzberg, 1968), Relationship with supervisor (Smith et al., 1969; King, 1970; Brown et al., 1998), Supportive Working condition (Smith et al., 1969; King, 1970; Brown et al., 1998), Salary (Knights & Kennedy, 2005; Smith et al., 1969; King, 1970; Brown et al., 1998), Relationship with peers (Smith et al., 1969; King, 1970; Brown et al., 1998), Relationship with subordinates (Smith et al., 1969; King, 1970; Brown et al., 1998), State/position (Herzberg, 1968), Job Security (Maheswaran, et al. 2003; Garcia-Bernal et al.'s, 2005; Yousef, 1998), Autonomy (Velnumby, 2006), Reward structure (Velnumby, 2006), Communication (Knights and Kennedy; 2005), Training (Wooten & Finley-Hervey, n.d), Job contents (Maheswaran et al., 2003), Workload (Maheswaran et al., 2003), Safe Working Environment (Chernyshenko et al., n.d).

Firstly each respondent was asked to describe what gives them satisfaction. Based on their answer, the satisfaction facets revealed by the employees were listed down by the researcher in a separate paper. Secondly, all respondents were asked to rank the most important satisfying facets in the list.

In last, other unstructured questions which were designed to reconfirm satisfaction facets and dissatisfying facets in the typical work situation in their work also asked from respondents: would you like to remain in this organization for long period? Do you have the intention to leave from this bank? Do you have more satisfaction with your work in this bank when compare to other organizations? What set of factors cause dissatisfaction in the present job? were also collected. The answers for these questions were either yes or no. After which, respondents were asked to give reasons, in respect of the above questions. The main purpose of these questions was to reconfirm their satisfaction facets in their work in another way. Then respondents were asked to rate their satisfaction level with their facets using rating scales with anchors.

Finally, regarding the satisfaction facets, listed above respondents were asked to rate their satisfaction level how satisfied they were with each facets on a five point Likert scale ranging from strongly dissatisfied(1)-strongly satisfied(5). High scores indicated high level of satisfaction with each satisfaction facets. The level of satisfaction of the employees, based on the above twenty one facets have been assessed using rating scales with anchors with the structured questions.

PROCEDURES

Banking sector employees were selected for the purpose of this study. First of all, permission was obtained from the General Manager of each bank by explaining the purpose of the study. Due to the workload of the employees, the interview was permitted by the management in the evening and afternoon times. All categories of staff were randomly selected for interviews. For this purpose, 15-20 minutes time was spent with each employee. The interview was started by explaining the purpose of the study to each employee. All participants were actively participated in the interview. The language was in Tamil.

DATA ANALYSIS PROCEDURE

RANKING OF FACETS

Rank order of the facets which were revealed by respondents was analysed.

The facets expressed by respondents in relation to their ranking (items) were scored and summed using the following formula.

Score= (1st important factor x 21) + (2nd important factor x 20) + (3rd important x 19)+ (21st important factors x 1).... (Velnumby et al, 2007).

Each respondent gave a preference for 21 satisfaction factors. In case of order of preference, maximum score for the first preferring factor was given, i.e. maximum score for first preferring facet depends on the number of factors which are related by each respondents, because number of facets selected by each respondent, differ from person to person.

Using the above formula, the score was computed and the satisfaction facets were ranked. Mean value was taken into account to rank the satisfaction facets, because all respondents were not responded to all satisfaction facets. Hence, total score was divided by the total number of responses for mean value.

The second aim of the data analysis was to find out inter correlation between facets and overall job satisfaction. The level of satisfaction of the employees, based on the above twenty one facets have been assessed using rating scales with anchors with the structured questions. The result has been analysed using correlation matrix. Responses were summed across the 21 facets to obtain the overall score. Total score was divided by the total number of responses for mean value, and then the mean value had been taken as overall satisfaction. Mean value (overall satisfaction) was taken into account to correlate with each satisfying facets, because all respondents were not responded to all satisfying facets.

RESULTS AND DISCUSSIONS

The respondents came up on their own with 21 satisfying facets. These dimensions comprise of: Salary, supportive working condition, job security, recognition, work-itself, responsibility and relationship with supervisor, advancement/promotion, relationship with peers, reward structure, communication, state/position,

achievement relationship with subordinates, bank policy and administration, job contents, autonomy, safe working environment, workload, training and customer relationship. It is importance to note that customer relationship has been added as new category in satisfying facets and it was ranked as ten by employees (mean 8.42).

The most commonly brought up factors were; Relationship with supervisor (n=28), relationship with peers (n=28), salary (n=24), job security (n=24), bank policy and administration (n=22), customer relationship (n=20), workload (n=20), work itself (n=19), supportive working condition(n=19), achievement (n=17), recognition (n=17), and autonomy (n=17).

Averagely brought up factors by respondents were communication (n=16), advancement (n=16), safe work environment (n=16) relationship with subordinate (n=15), job contents (n=15), training (n=13) and state /position (n=12).

RANKING OF SATISFYING FACETS

According to this study the average satisfying facets have been ranked by respondents in their current job. It is reflected in the following Table (1).

TABLE 1: RANKING OF THE SATISFACTIONAL FACTORS BY THE EMPLOYEES

Satisfaction factors	Total score	Total Responses	Mean	Rank
Salary	253	24	10.54	1
Supportive working condition	197	19	10.37	2
Job Security	244	24	10.17	3
Recognition	169	17	9.94	4
Work Itself (challenging)	183	19	9.63	5
Responsibility	218	23	9.47	6
Relationship with supervisor	246	26	9.46	7
Advancement/promotion	149	16	9.31	8
Relationship with peers	227	26	8.73	9
Customer relationship	177	21	8.42	10
Reward structure	73	9	8.11	11
Communication	123	16	7.68	12
State/position	90	12	7.50	13
Achievement	124	17	7.29	14
Relationship with subordinates	99	15	6.60	15
Bank policy and Admin	126	22	5.72	16
Job contents	78	15	5.20	17
Autonomy	86	17	5.05	18
Safe working environment	72	16	4.50	19
Workload	86	20	4.30	20
Training	41	13	3.15	21

According to the ranking preferences of job satisfaction facets; Salary, supportive working condition, job security, recognition, work-itself, responsibility and relationship with supervisor had got highest ranks.

Advancement/promotion, relationship with peers, customer relationship, reward structure, communication, state/position, achievement were got moderate ranks followed by relationship with subordinates, bank policy and administration, job contents, autonomy, safe working environment, workload and training as lowest ranks.

The results from this study, in the Table above (1) showed that the most job satisfying facets which are ranked by the individual employees. Interestingly, salary (m=10.54) is the first satisfying facet of employees in banking sector. Supportive working condition (m=10.37) and job security (m=10.17) have the second and third priority respectively. Conversely, training (m=3.15), workload (m=4.30), and safe working environment (m=4.50) were ranked as the least important facets on satisfaction. It seems clear that the above ranked satisfying facets are linked with existing conceptualization of job satisfaction facets that is, a popular measure of job satisfaction is the job descriptive index (JDI) measures such as pay, work itself, promotion, supervision, and co-workers. These existing five job satisfaction facets are fallen within 9 ranks in the above Table (1).

However, it is interesting that some facets which are not in the JDI (Job security, recognition, responsibility and supportive working conditions also revealed higher rankings

The following Table (2) showed the satisfaction facets ranked by the employees in public and private sector organizations in Colombo and Jaffna districts in Sri Lanka. Fifth column showed the findings of the current study, which is in bold.

TABLE 2: COMPARISON OF RANKS OF SATISFYING FACETS IN COLOMBO AND JAFFNA DISTRICTS IN SRI LANKA

Ser. No:	Satisfactional factors	Ranking		
		Public sector	Private sector	Banking sector in Jaffna
1	Good interpersonal relationships	1	1	9
2	Freedom to work	2	2	18
3	Pay and fringe benefits	5	3	1
4	Social Relationship	3	4	10
5	Safety in work	6	5	19
6	Good working conditions	4	6	2
7	Flexible rules and regulations	8	7	15
8	Participation in decision making	7	8	-

The findings of the above Table (2), is somewhat different. Since Velnumby's (2006) study was carried out in Colombo district Sri Lanka, it seems clear that satisfying facets varies place to place and person to person.

RELATIONSHIP BETWEEN OVERALL JOB SATISFACTION AND FACETS

The below Table (3), shows the maximum number of ratings given, minimum number of ratings given and average number of ratings given for each satisfying facets. Also Table (3) shows means and standard deviation for each job satisfaction facet. Of the above factors, customer relationship had the highest mean values, because most of respondents scored highly.

TABLE 3: DESCRIPTIVE STATISTICS OF SATISFACTION FACETS

Satisfying factors	N	Maximum	Minimum	Mean	Std. Deviation
Achievement	23	5	1	3.83	.88
Recognition	18	5	3	4.00	.34
Work-itself	20	5	2	4.20	.76
Responsibility	24	5	3	4.25	.60
Advancement	17	5	2	4.06	.65
Bank policy	23	5	1	3.48	.89
Relationship with supervisor	27	5	2	4.44	.84
Supportive work conditions	24	5	3	4.29	.62
Salary	26	5	2	4.15	.88
Relationship with peers	28	5	3	4.25	.70
Relationship with subordinates	16	5	3	4.31	.70
State /position	16	5	3	4.00	.36
Job security	23	5	3	4.30	.63
Autonomy	23	5	2	3.87	.69
Reward structure	15	4	1	3.00	.75
Communication	17	5	2	3.88	.78
Training	22	5	1	2.91	1.30
Job contents	16	5	3	3.94	.57
Workload	23	5	2	3.78	.85
Safe working environment	20	5	2	3.45	.82
Customer Relationship	20	5	4	4.65	.48
Valid N (listwise)	4				

When we comparing these results with the recalled facets and rankings which were revealed by respondents, based on the ranking orders; mean value for salary is (m=4) supportive working condition (m=4.29) job security (m= 4.3), recognition (m=4), work-itself (m=4.20), responsibility (m=4.25) and relationship with supervisor (m=4.44). Advancement/promotion (m=4.06), relationship with peers (m=4.25), customer relationship (4.65), were got highest rank and high mean value for ratings. Whereas reward structure (m=3.00), communication (m=3.88), bank policy and administration (m=3.48), job contents (m=3.9), autonomy (3.87), safe working environment (m=3.45), workload (m=3.78) and training (m=2.91) were got lowest rank as well as lowest mean value for ratings compare to highest ranking facets. Thus, this is not much difference ranking preferences and ratings of same facets.

Regarding to the inter correlation between job satisfaction and job satisfaction facets of this study, the relationship between overall job satisfaction and the each satisfying facets were tested by Spearman correlation. The purpose of this analysis was to find out associations between overall job satisfaction and job satisfaction facets. The table below (4) shows the correlations between the job satisfaction and each satisfying facets. Interestingly, Overall job satisfaction is highly correlated (r=.62) with workload at the significance level of 0. 01 compare to all other satisfying facets.

TABLE 4: CORRELATION BETWEEN SATISFACTION AND EACH SATISFYING FACETS

Spearman's rho	Average satisfaction (total/No. of Responses)
Achievement	.51
Recognition	.48*
Work Itself (challenging)	-.007
Responsibility	.48
Advancement	-.54*
Bank policy and Admin	.32
Relationship with supervisor	.48*
Supportive working condition	.60**
Salary	-.01
Relationship with peers	.46*
Relationship with subordinates	.29
State/position	-.38
Job Security	.15
Autonomy	.34
Reward structure	.42
Communication	.21
Training	.57**
Job contents	.30
Workload	.62**
Safe working environment	.55*
Customer relationship	-.009
Total satisfaction (total/No. of Res)	1.00
** . Correlation is significant at the 0.01 level (2-tailed).	
* . Correlation is significant at the 0.05 level (2-tailed).	

Moreover, Overall job satisfaction is highly correlated with, supportive working condition (r=.60), and training (r=.57). Overall job satisfaction is correlated with safe working environment (r=.55), achievement (r=.51), responsibility (r=.48), recognition(r=.48), relationship with supervisor (r=.48), relationship with peers (r=.46), significantly. Surprisingly, Advancement (r=-0.54) is significantly correlated negatively.

This study seems to bear out the findings of Brewer and Athens, (2005) satisfaction with supervisor exerts more influence on job satisfaction than pay satisfaction i.e. Satisfaction with supervisor has the strongest influence on satisfaction as well as those of Garcia-Bernal et al., (2005) "economic aspects"(wages, advancement opportunities and job security), "interpersonal relationships"(relationships with superiors and relationships with co-workers) presents a positive and statistically significant influence, on job satisfaction. This study contradict Maheswaran, et al. (2003) that is job security as a dimension of job satisfaction falls in between the top five preferred and the least five preferred dimensions. Surprisingly, supervision is considered to be the least preferred dimension of all the job satisfaction dimensions, also contradict findings of Yousef (1998) it indicates that there is a significant positive correlation, although not very strong, between satisfaction with job security. But in this study job security (r=.15) is not significantly correlated with job satisfaction. Also the results contradict the

findings of Drago, Estrin, and Wooden, (1992) that is, promotion opportunities (advancement) and pay positively influence satisfaction but consistent with the finding, that is job security positively influence satisfaction.

DISSATISFYING FACTORS

The final objective of this study was to examining the dissatisfying facets of the respondents in the context of Jaffna District Sri Lanka. According to the interview, the following dissatisfying facets were revealed by respondents: Workload(n=12),threatening external environment(n=21), training (poor; n=22), transfer difficulties (n=18), promotion procedure (n=09), risk taking N=12), repetitive work(13), lack of technology in the work set up (n=17), authority limited(n=9), political intervention(n=14) were revealed by employees as dissatisfying factors in a war or typical work setup. Of the dissatisfying factors, poor training facilities due to the poor transportation to other parts of the country, external environment, and transfer difficulties were got more attention among employees. Most of these dissatisfying facets caused by war related issues, because poor transportation, external environment (instability) lack of technology, and risk are associated with war conditions.

MANAGERIAL IMPLICATIONS

The nature of job satisfaction seems to be fairly constant across contexts. Organizations in many areas of the world should be able to use a common metric for monitoring job satisfaction. They should be able to compare job satisfaction levels in various locations, because the existing job satisfaction facets are same even in the extreme context. Thus it enables researchers to compare levels of job satisfaction in various locations.

CONCLUSION

Jaffna environment is proximity for the extreme situation due to the civil war. Due to the political instability and civil disorder the people have been displaced from their own places. Abnormality is the common situation in Jaffna and the life of the people in Jaffna is almost different to the places where war is not a way of life. The data used for this research were collected from bank employees who were located in such extreme environment in Jaffna district.

An attempt was made to find out whether existing conceptualization of the job satisfaction facets are same as in a typical work situation in Northern Region bank employees. Accordingly, salary, supportive working condition, job security, recognition, work –itself, responsibility, relationship with supervisor, advancement, and relationship with peers are the most important satisfying facets, whereas training, workload and safe working environment are not important facets on satisfaction. Identification of these facets was helpful for measuring the facets of job satisfaction of the banking sector employees in Northern Region.

The job satisfaction facets define the construct of overall job satisfaction; therefore one must treat the facets as manifestations of the overall construct of the job satisfaction. A popular measure of job satisfaction is the job descriptive index (JDI) measures satisfaction in terms of five specific aspects of a person's job. They are satisfaction with supervision, satisfaction with pay, satisfaction with promotion, satisfaction with co-workers, and satisfaction with the work itself.

Many factors including challenging work, interesting co- workers, salary the opportunity to learn and good working condition influence a person's satisfaction with job (Hellriegel, Slocum, and Woodman, 2001). The level of satisfaction is affected by intrinsic and extrinsic motivating factors, the quality of supervision, and social relationship with the work group and the degree to which the individual succeeds or fails at his or her work (Armstrong, 2004). The situational characteristics commonly proposed as key factors in job satisfaction are, the work itself, pay, promotion, supervision and co- workers, compensations and work policies (Smith et al., 1969; King, 1970). Knights and Kennedy (2005) they cited many facets of job satisfaction, with common classifications being pay, promotion, benefits, supervision, co-workers, job conditions, the nature of the work itself, communication and job security. This Study found that salary, supportive working condition, job security, recognition, and work –itself, responsibility, relationship with supervisor, advancement, and relationship with peers were the most important satisfying facets, whereas training, workload and safe working environment were not important facets on satisfaction of banking sector employees in a typical work situation in Northern region.

Facets in the Jaffna context are not much different to western and non western context except dissatisfying factors due to the war situation, that is poor transportation facilities, difficulties in getting transfers; poor training facilities, and lack of technology developments. Only satisfaction with customer relationship was revealed as different facet in the northern context.

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