

Job Satisfaction of the Employees of Islami Bank Bangladesh Ltd: A Study on Lakshmipur District

Md. Nur Nobi, Tani, Md. Lutfur Rahman Al Azhari, Arif Billah

Abstract:

The intention of this research is to appraise the job satisfaction level of the employees of Private Commercial Bank (PCBs) named as Islami Bank Bangladesh Ltd. (IBBL). In this study I have used the questionnaire and the survey method for data collection. This study and analysis shows that Salary Satisfaction, Training and Development System, Working Environment, Performance Appraisal System, Cooperation amidst Co-workers, Promotion & Career Development system, Leave, Increment other facilities, Job preference, etc. significantly affect the satisfaction and influence the performance in their job of employees. This study stipulates a positive indication concerning employees all-inclusive job satisfaction of mentioned bank. At present situation, job satisfaction of the bank officials is a significant issue to accomplish the ultimate objective of the banking industries in Bangladesh. So we believe, this work will really help the mentioned bank authority to concern on these recognized factors in case of satisfaction of their employees in an effective way.



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Introduction:

Human resource is a very valuable asset for every single organization. At present, fortune of any productive organization greatly rely upon their human resources. There is no extra exception for the Banks. The human resource (employees) of the Banks is also precious asset to their organization. With their high satisfaction in their job, they will better productive that lead the organization for making more profit. So in this rivalries situation, the important things have to perceived the mind-sets of the employee respecting the jobs and appraise the degree of satisfaction by numerous angles and aspects of satisfaction. The utmost level of satisfaction is determined by effective human resource management. It affects the performance and also the growth of entire economy. If the employees are satisfied; they serve a work with full commitment and feedback a decisive way of the firm. Job gratifications are the integral components for a stable environment of any firm and also an important element for a sustainable relation of employees and management. The word 'job-satisfaction' refers an individual's spiritual reaction in their job. However, it also an appreciative spiritual frame that happens when a person's job appears to fulfil significant task worth provided. Here, the main objective of our investigation is to identify the satisfaction level of the employees of Islami Bank Bangladesh Ltd. For measuring the employees job satisfaction different methods can be used such as questionnaire survey, interviewing the employees, monitoring on performance target, etc. Questionnaire Survey is a most usual method for justifying job satisfactions. By a "Questionnaire Survey" we can able easily assess the satisfactions in different aspects of salary payment, training, promotion, co-workers and others facilities, etc. As a job satisfaction technique Interview is mostly useful for organizations. If the employees have lack of trust on the interviewer or organization, the responses can be biased and not be honest entirely. Organizations with lest satisfaction on job negatively affect the company's vision and mission.

Literature Review:

In the past few years, career in banking section has greatly preferred to young talents. The category of works is remodelling the factors, and at eddy speed, satisfied employees with their job is also transforming. Modern banking industries consider the way of satisfaction to their employees prime key to hold the skilled manpower (Islam & Hasan, 2005). As per, the survey of information week, the job responsibility challenges linked with its preference matter better than its salary (Hannay & Northam,2000); (Mateyaschuk,1999). Recently work's environment seems to become greatest carnivores of job satisfaction (Rust, 1996). A survey by Nguyen (2003) had intimated as job satisfaction is influenced by wages positively. These results have certified by the numerous scholars (Brown,2008; Cappelli & Sherer,1988). A conclusion by Kathawala, Elmuti & Moore,1990 is, the salary play role as the only motivating element to employees in the automobile industry. Where they stated that compensations and rewards are very vital tool to decrease employee's turnover. An increase in salary has only a short-term effect on employee's satisfaction gotten by Hamermesh (2001). Another way, as per Wang & Seifert,2017, cut on wages may cause to decline the employees' morality. Also employee's performance may tend to turn into wrong directions. Hence, the most part of firms turns to laying off manpower rather than cutting salary during the recession. As per Benders & Looj,1994, it has no connection among job satisfaction and the salary in direct way. They suggested that younger employees have a substantial intension to leave their jobs than older employees and show a greater tendency to work overtime willingly. Younger employees also tend to be less satisfied with their salary. According Vermon (1931), the satisfaction studies need to be emphasized if the jobs has failed to cater to employees needs on different categories, need deprivation would be cause of absenteeism. A good salary system, better working environment, well teamwork, participation,

belongingness, conversation opportunity, and the ego implication have noticed as the influencing indicators of job satisfaction. Another scholar Wong and Heng, (2009) found the measuring factors for job satisfaction of two selected universities in Malaysia of faculty members. They identified that, for satisfaction are appear to be administration, policy and salary as the major elements. Uddin (2005) point out eight factors based upon factors loading titled as better working condition, officers' view, efficiently worked, improving personal relationship, present work, bank-treatment, and challenging works. Islam & Faruqui conducted study on job-satisfaction of faculties of selected universities. They identified that, professional relation within facilities, co-workers and suitable environment, relationship with instant supervisor, independence, autonomy of work and the liberty of works also considered as satisfaction indicators to work in a private university. On the word of (Shi & Zhon,2017), the job security is really allied with social safety. Vulnerability of position tend to increase employee's performance as well. Rosow & Zager (1985), did not found the relationship with job insecurity and job performance effectively. The Prasad in 2010 has identified, that so rare to find an employee staying in same position by twenty years. She/ he either promoted or strive for new position elsewhere. Additionally, promotion drives a higher positions and rich payment, furthermore develop the feelings that, loyalty and hard work are perceived and rewarded. Saleem (2011) specified some positivity of trainings and development considered the tools of improving human resources, enhancing skills, increasing knowledge and working efficiency, reducing non-productive project time such such- sick days, and minimize absenteeism, also boost quality by minimizing employee's errors and also resulting wastages which lead to high level of employee's job satisfaction. According to Obisi (2011), the trainings should as aim to rich employees' skill and job performances in their duties. The capabilities and strengths of the org. may have been derived from their employees'. It's the hidden truth that, each employee's performance contributes to the company's success, and to achieve its goals. Also to raising learning cultures, top managements need to involve in training programs (Tom & Harris,2017). On the basis of the reviewed literature we can say that, job satisfaction is an important variable that can affect the whole working environment system and sustainable future of any organisation.

Methodology:

In here, we will talk about the research sketch and lay out a brief detailed of used approach outline, also spotlight the components of this research. We exerted quantitative analysis tactic, 4 point Likert Scale (Highly satisfied, Satisfied, Neutral, Dissatisfied) and focused on major two origins of particular information. we were well out from previous study by investigation of past pedagogical and scholar's research literature, and then made a new finding by approaching a questionnaire survey on particular bank employees. The sources carry both advantage and disadvantages, but it serves to accompaniment of each other to deliver an entire picture of the aspects that mostly affect the satisfaction of employees.

Research Deign

This research is based upon primary data. Primary data. Data is collected through conducting a questionnaire survey on 5 branches under lakshmipur district of Islamic Bank Bangladesh Ltd. Here data has analysed by using spread sheet program Microsoft Excel. The interview is conducted on 50 employees under 5 branches in lakshmipur district. These branches are Lakshmpur, Raipur, Ramganj, Chandraganj and Hazirhat Branch of Islami Bank Bangladesh Ltd. These five branches have selected by random sampling method. There are ten variables were selected for conducting the study and analysis are; Salary Satisfaction, Training and Development System, Working Environment, Performance Appraisal System, Cooperation amidst Co-workers, Promotion & Career Development system, Leave, Increment other

facilities, Job preference. This study enables us to identify the employees job satisfaction level of IBBL.

Survey Analysis - Data Processing and Results for Measuring the Level of Job Satisfaction: I targeted my sample size as 70. All of them are officer. Collected data has analyzed using Microsoft Excel,2016. The analysis & findings part concern about 10 questions. Four (4) point Likert Scale Model has used for each question to answers. The analysis described below with graphical presentation. The degree of job satisfaction level measured by strongly agrees to disagree with particular percentage. The outcome from each of questions are presented with analysis. The questions of the questionnaire are: - Are you satisfied with the Salary you receive? Are you satisfied on Training and Development system of IBBL-? What is your response towards the working environment IBBL provided-? Are you satisfied on the Performance Appraisal System of IBBL? What's your position about the cooperation amidst Co-workers-? What is your reaction regarding the Promotion & Career Development system of IBBL? Have you get leave as you need-? Your position towards the Increment and other facilities is? Your opinion on Job Security in IBBL is? What is your feedback regarding the Allover Job Preference of IBBL?

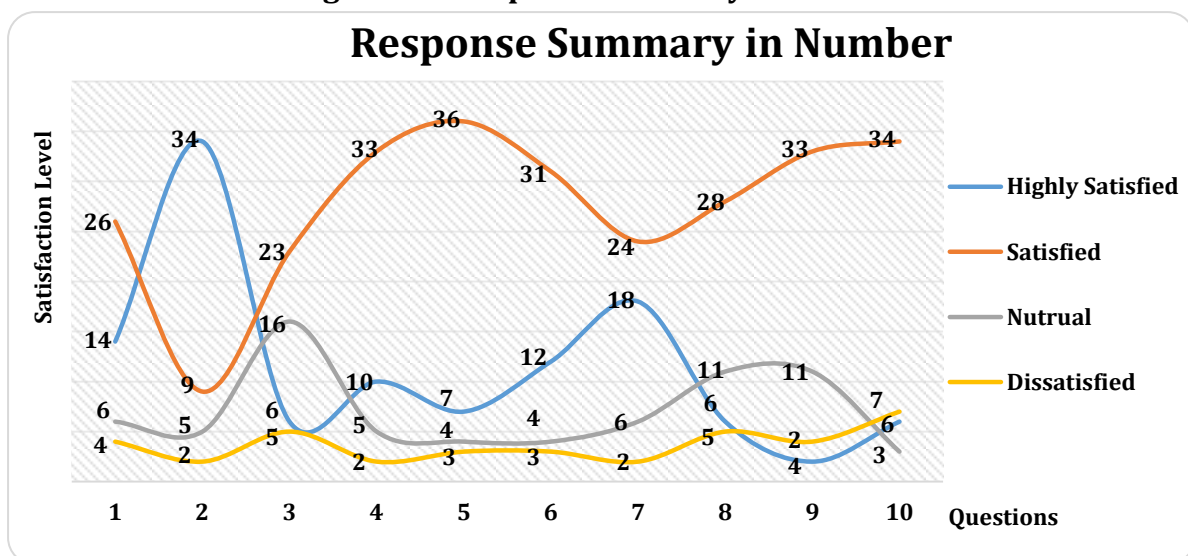
Analysis, Results and Discussion:

Table-01: Response Summary in Number

Questions	Highly Satisfied	Satisfied	Neutral	Dissatisfied
1	14	26	6	4
2	34	9	5	2
3	6	23	16	5
4	10	33	5	2
5	7	36	4	3
6	12	31	4	3
7	18	24	6	2
8	6	28	11	5
9	2	33	11	4
10	6	34	3	7

Source: Author's field study

Figure-01: Response Summary in Number



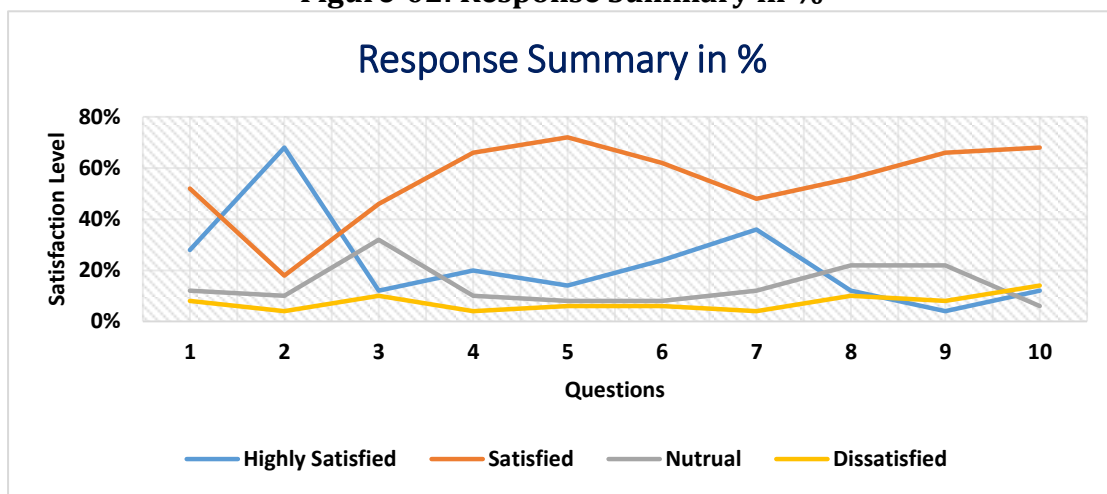
Source: Author's field study

Table-02: Response Summary in %

Questions	Highly Satisfied	Satisfied	Neutral	Dissatisfied
1	28%	52%	12%	8%
2	68%	18%	10%	4%
3	12%	46%	32%	10%
4	20%	66%	10%	4%
5	14%	72%	8%	6%
6	24%	62%	8%	6%
7	36%	48%	12%	4%
8	12%	56%	22%	10%
9	4%	66%	22%	8%
10	12%	68%	6%	14%

Source: Author's field study

Figure-02: Response Summary in %



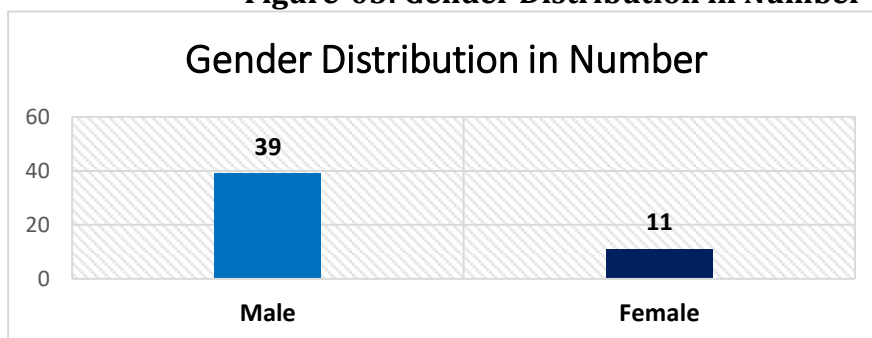
Source: Author's field study

Table-03: Gender Distribution in Number

Gender Distribution in Number	
Gender	Response Frequency
Male	39
Female	11
Total	=50

Source: Author's field study

Figure-03: Gender Distribution in Number



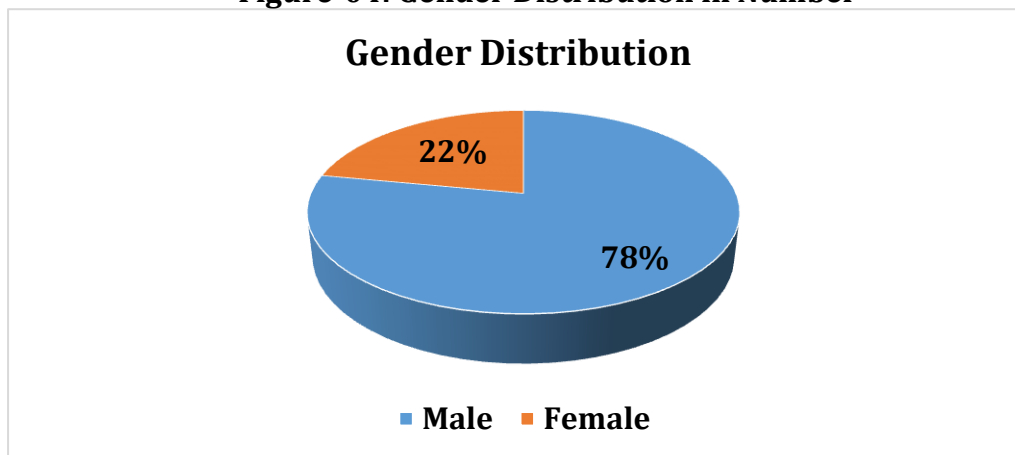
Source: Author's field study

Table-04: Gender Distribution in %

Gender Distribution in Percentage	
Gender	Response %
Male	84%
Female	16%
Total	100%

Source: Author’s field study

Figure-04: Gender Distribution in Number



Source: Author’s field study

Question-01:

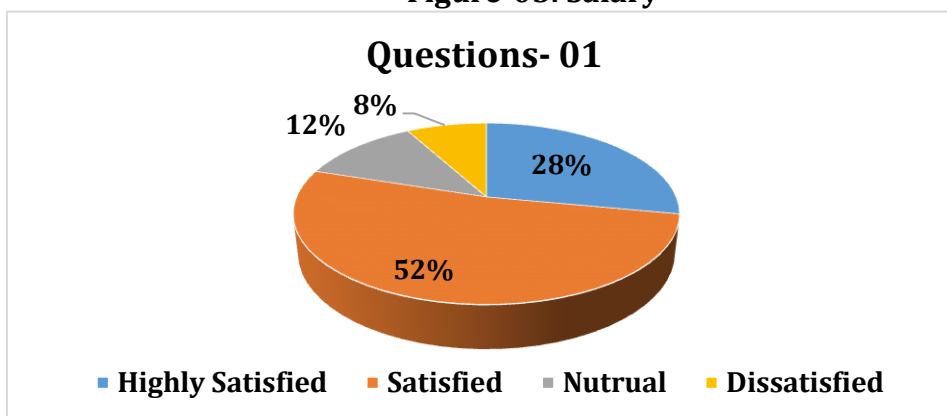
Are you satisfied with the Salary you receive-?

Table-05: Salary

Opinion	Frequency	Percentage
Highly Satisfied	14	28%
Satisfied	26	52%
Neutral	6	12%
Dissatisfied	4	8%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-05: Salary



Source: Author’s field study & analysis output

Among 50 the employees, 28% are highly satisfied, 52% were satisfied, 12% were neutral and 8% were dissatisfied with the level of salary payment they received in their job in IBBL. Through some of employees are dissatisfied but in sum major portion (80%) of employees are satisfied with their salary received from IBBL.

Question-02:

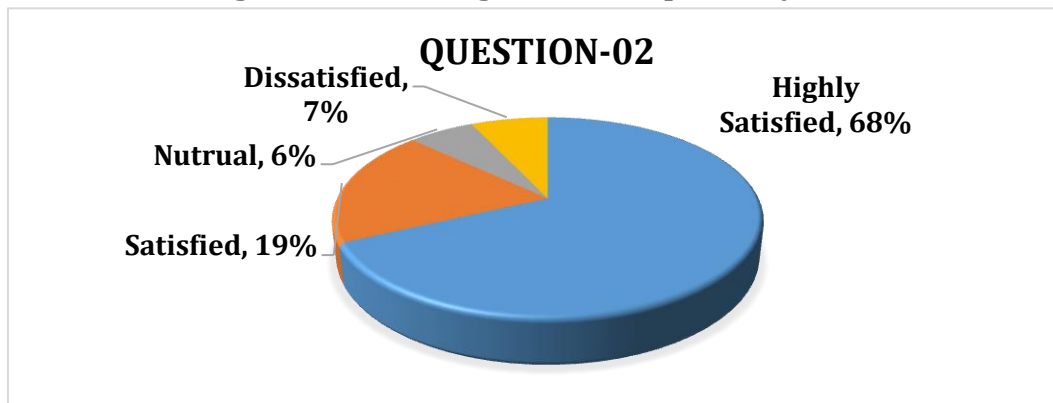
Are you satisfied on Training and Development system of IBBL-?

Table-06: Training and Development system

Opinion	Frequency	Percentage
Highly Satisfied	34	68%
Satisfied	9	18%
Neutral	5	10%
Dissatisfied	2	4%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-06: Training and Development system



Source: Author’s field study & analysis output

Figure-06 shows, from 50 officers, 68% are highly satisfy, 18% are satisfied, 10% are in indecision and rest of 8% are dissatisfied with the Training and Development system arranged by IBBL for their employees.

A significant number (68%) of employees are highly satisfied. So it is so easy for anyone to understand that, the Training and Development system of IBBL is very well. In sum (86%) of employees views that the Training and Development system of IBBL in satisfactory level.

Question-03:

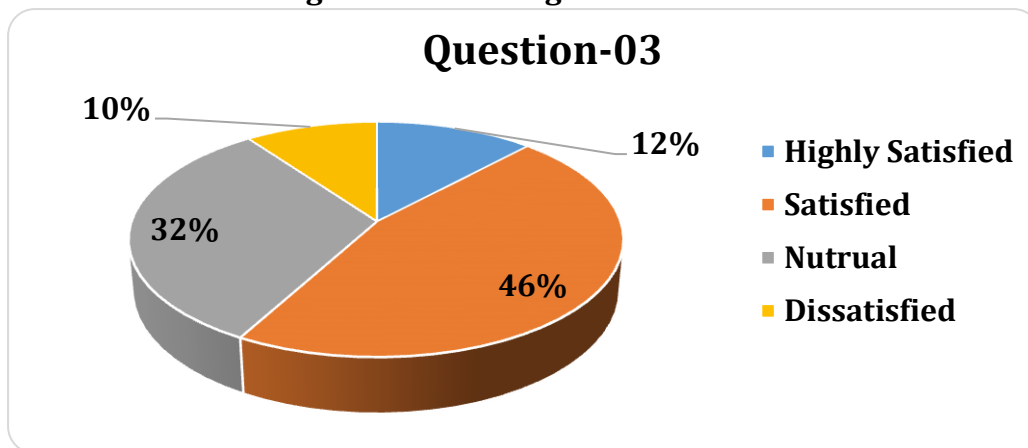
What is your response towards the working environment IBBL provided-?

Table-07: working environment

Opinion	Frequency	Percentage
Highly Satisfied	6	12%
Satisfied	23	46%
Neutral	16	32%
Dissatisfied	5	10%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-07: working environment



Source: Author’s field study & analysis output

Above Figure-07 indicates that, among the 50 the respondents, 12% views they are highly satisfied, another 46% are pointed as satisfied, 10% are in neither satisfied nor dissatisfied and only 10% are dissatisfied with their job environment in IBBL.

Though 32% are pointed indecision views but most part (58%) of total respondents’ views as satisfied. So I think that, the IBBL tried to maintain a good job environment for their employees. But due to different affecting factors greatly affect job environment. So IBBL should do more focus to on their employees’ job environment.

Question-04:

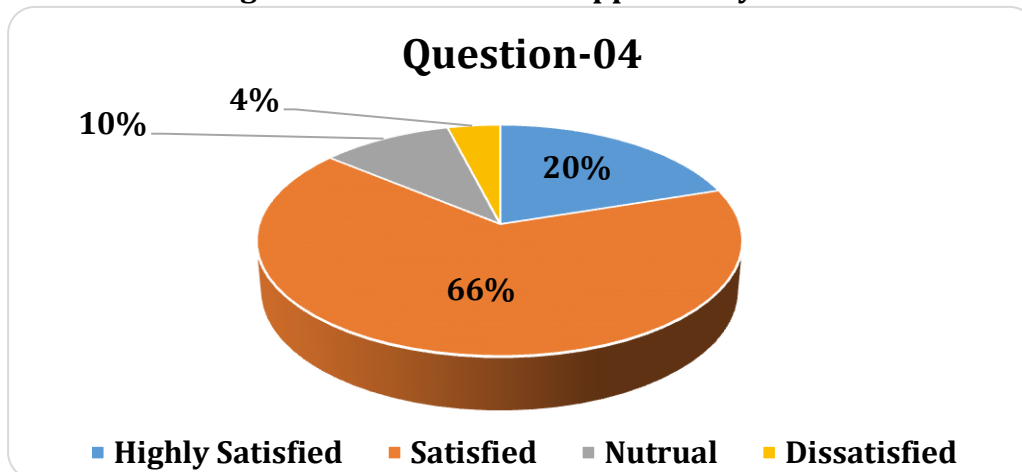
Are you satisfied on the Performance Appraisal System of IBBL-?

Table-08: Performance Appraisal System

Opinion	Frequency	Percentage
Highly Satisfied	10	20%
Satisfied	33	66%
Neutral	5	10%
Dissatisfied	2	4%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-08: Performance Appraisal System



Source: Author’s field study & analysis output

This Figure-08 denotes that, 12% respondent’s opinion is, they are highly satisfied, other 66% are also satisfied, where 10% are in neutral and only 4% shows negative for their satisfaction in concerning IBBL’s Performance Appraisal criteria. There are only 4% respondents’ give negative views for Performance Appraisal factor and other 10% in mute their decision. Remaining greater percentage (86%) share positive belief for the Appraisal criteria for their performance.

Question-05:

What is your position about the Cooperation amidst Co-workers-?

Table-09: Cooperation amidst Co-workers

Opinion	Frequency	Percentage
Highly Satisfied	7	14%
Satisfied	36	72%
Neutral	4	8%
Dissatisfied	3	6%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-09: Cooperation amidst Co-workers

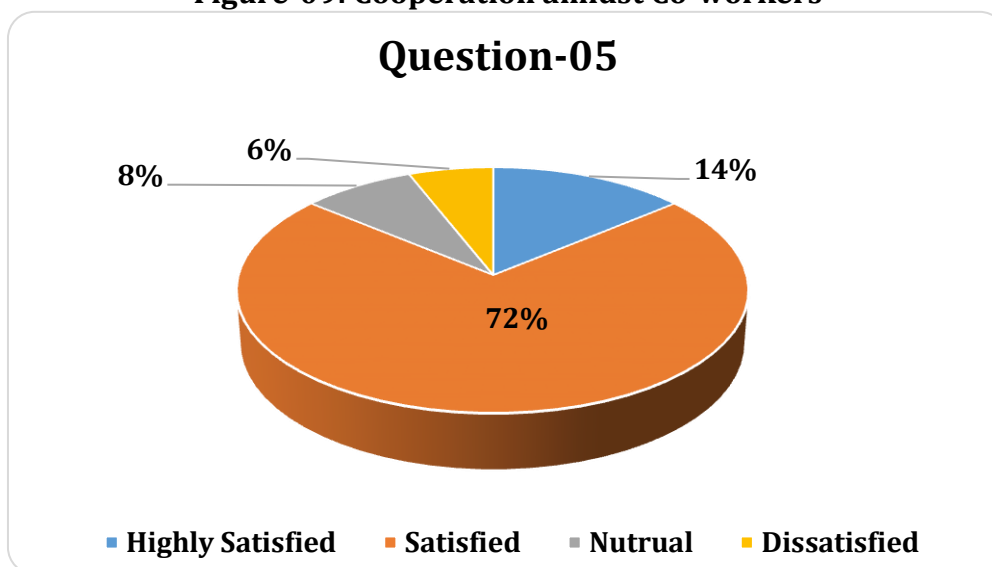


Figure-09 signifies that, among 50 respondents 14% are highly satisfied, and 72% reported as satisfied. Where a very small portion (6%) provide pessimistic opinion and only 8% are not positive nor negative about their satisfaction regarding Cooperation with their Co-workers. As that most of the portion are positive (86% in sum) regarding Cooperation with their colleagues. On the other hand, there are only 6% give negative feedback for this factor. So we can say, the leaders and colleagues are enough cordial.

Question-06:

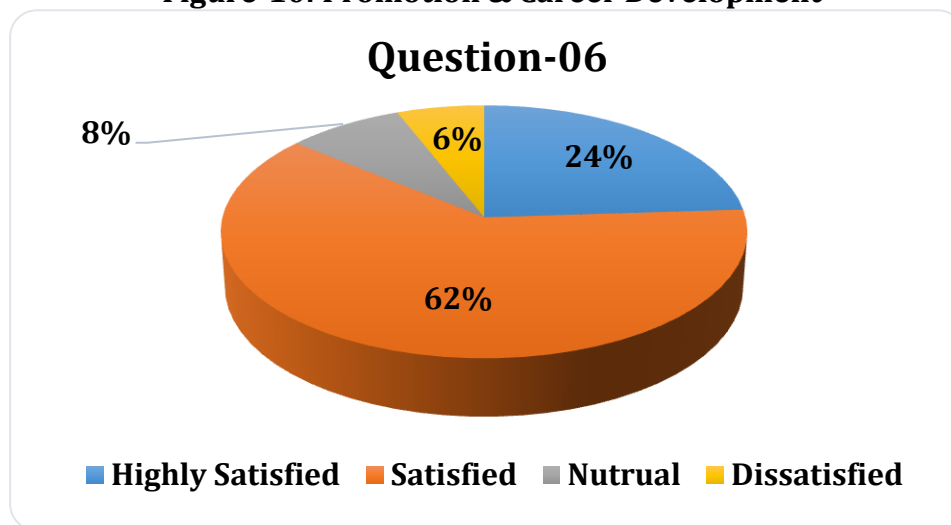
What is your reaction regarding the Promotion & Career Development system of IBBL-?

Table-10: Promotion & Career Development

Opinion	Frequency	Percentage
Highly Satisfied	12	24%
Satisfied	31	62%
Neutral	4	8%
Dissatisfied	3	6%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-10: Promotion & Career Development



Source: Author’s field study & analysis output

Above-mentioned Figure-10 reported that, most of the employees marked as satisfied with result 24% are highly satisfied and 62% are marked as satisfied. Unlikely 6% are dissatisfied with concerning IBBL’s Promotion criteria & Career Development actions.

As that, most of the employees marked as satisfied (with sum of satisfied and highly satisfied). So it is clear from this study the Promotion & Career Development system is positively correlated with their employee’s job satisfaction.

Question-07:

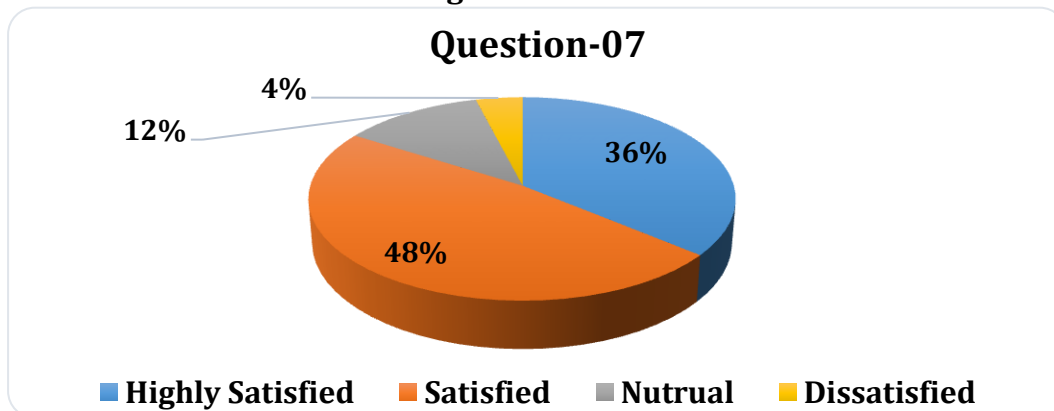
Have you get leave as you need-?

Table-11: leave

Opinion	Frequency	Percentage
Highly Satisfied	18	36%
Satisfied	24	48%
Neutral	6	12%
Dissatisfied	2	4%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-11: leave



Source: Author’s field study & analysis output

Above Figure-11 presents, more than one third employees (36%) are highly satisfied and another 48% are reported as they satisfied. Where a teeny portion (4%) are dissatisfied with leave facilities. In essence, total 84% employees marked that they are satisfied (with summation of satisfied and highly satisfied). We can say the leave policies are not contradictory relation with the employee satisfaction matter.

Question-08:

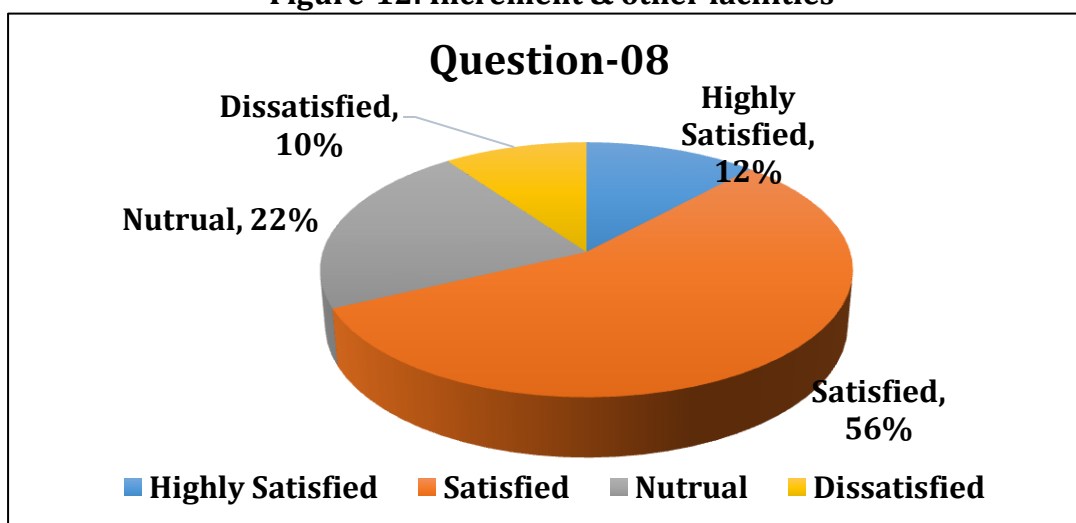
Your position towards the Increment and other facilities is-

Table-12: Increment & other facilities

Opinion	Frequency	Percentage
Highly Satisfied	6	12%
Satisfied	28	56%
Neutral	11	22%
Dissatisfied	5	10%
Total	=50	=100%

Source: Author’s Survey & analysis output

Figure-12: Increment & other facilities



Source: Author’s field study & analysis output

Figure-12 stipulates that, 10% are dissatisfied from 50 respondents, other 22% are also indecision condition. Though 56% are satisfied and 12% viewed as highly satisfied with concerning the Increment & other facilities in IBBL.

Though still 68% are satisfied (in total with satisfied and highly satisfied views). So I think, the IBBL try to offer better Increment & other facilities to their employees. But It is also a matter of anxiety that, a big part marked themselves that, they are not in satisfactory level. Though highly satisfaction percentages are 10%. So It is a logical decision that, the Increment policies & other facilities of IBBL is not so well as to perfectly satisfied their employees in compares with other influencing factors. So IBBL should develop the Increment policies & other facilities.

Question-09:

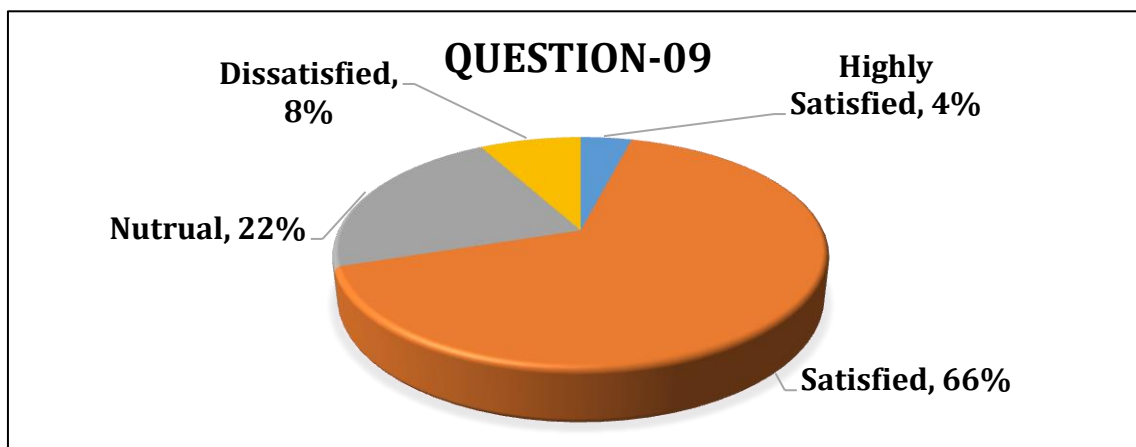
Your opinion on Job Security in IBBL is-?

Table-13: Job Security

Opinion	Frequency	Percentage
Highly Satisfied	2	4%
Satisfied	33	66%
Neutral	11	22%
Dissatisfied	4	8%
Total	=50	=100%

Source: Author’s survey & analysis output

Figure-13: Job Security



Source: Author’s field study & analysis output

The analysis shown in Figure-13 specify that, the satisfaction regarding Job Security in IBBL is only 4% employees are in highly satisfactory level. But it is great attraction that, 66% employees are also satisfied regarding their Job Security in IBBL.

As regards, significant number of employees (total 70%) reported positive position with concerning their job security. But a sensible issue is that, at most 4% marked as highly satisfied and 30% (summation of dissatisfied and indecision portion) has no satisfactory view, though dissatisfaction counting is 8%. So, I logically think IBBL should focus on the indicators which notably effect on Job Security satisfaction toward their employees.

Question-10:

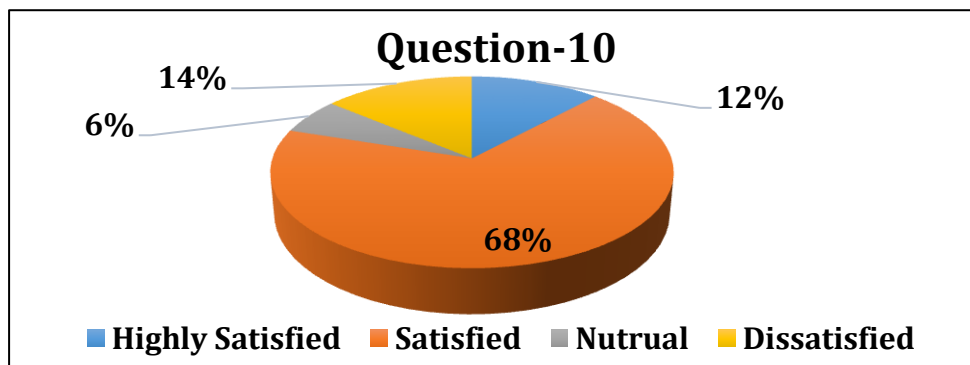
What is your feedback regarding the Allover Job Preference of IBBL-?

Table-14: Job Preference

Opinion	Frequency	Percentage
Highly Satisfied	6	12%
Satisfied	34	68%
Neutral	3	6%
Dissatisfied	7	14%
Total	=50	=100%

Source: Author’s field study & analysis output

Figure-14: Job Preference



Source: Author’s field study & analysis output

The figure-14 denotes that, out of 50 employees, 68% are satisfied where 12% employees are highly satisfied. Which mean total 80% employees positively characterized and satisfy with their job in IBBL. Though a there is a noticeable point is that, the dissatisfaction level is at 14% which is comparatively higher with compare other factor’s view. As concerns, the significant unit of employees reported positive opinion with regarding their job Preference. But a thoughtful matter is, at most it shows the peak level (14%) of dissatisfaction record. So with reference this research I want to provide a notable suggestion to the IBBL, they should concern on the indicators that affecting the Job’s Preference position of their employees significantly.

Conclusion:

The succession history of any organization significantly figured on their skilled and loyal human resources. In logically we can simply say that, every single organization tried their level best to recruit such manpower as much possible. And it is also equally important issue to holds those employees by satisfying them in in best possible way. Otherwise company will face extensively high rate of employees turnover and lose the trust of job security and diminishing trend of profitability which lead the situation of shutting down. So employees job satisfaction and assess it periodically is simultaneously important for any organization. Many scholars contribute their research and rich the knowledge. It’s a simple research work on IBBL. Where I tried to cover the most important variables for analysis that significantly affect the employees job satisfaction’s level for IBBL. In essence, this study presents that IBBL is in a better position on the basis on their employee’s job satisfaction. But some noticeable points I remarked in this study have to improve. I honestly believe, if IBBL focus to develop that marking factors, they will turn to achieve better output from their employees. The previous research works are on past situations. The market situation, competition, human behavior is changing with response of current world conditions. This research has conducted in a global environment when the whole world leads to change. For such reason, I am confident to

provide an update and authentic study which may assist the particular beneficial for their further study or improvement the focusing factors.

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