

**The University of Sheffield**  
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**Factors Influencing Job Satisfaction of  
Employees: A Study on Private  
Banking Sector of Kosovo**

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MASTER OF SCIENCE in General Management by

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## **Abstract**

Job satisfaction is just as important as productivity or motivation, it is one of the dependent variables that every organization should take care of in order to enhance its productivity, efficiency and remain competitive in the market. The aim of this research was to identify and assess the current level of job satisfaction and investigate the influence of factors such as *work stress, rewarding system and work engagement*. The research has been focused in Private Banking Sector in Kosovo. Through empirical data, findings of this study confirmed that there is moderate positive relationship between work engagement and job satisfaction, and between rewarding system and job satisfaction. It also proved the negative relationship between work stress and job satisfaction. On the other hand, slight differences were perceived among job satisfaction of millennial and older generations. Finally, no significance differences are perceived among job satisfaction and genders.

**Key words:** *job satisfaction, work stress, rewarding system, work engagement, banking sector.*

## Table of Contents

<b>1. Introduction</b> .....	1
1.2 Significance of the study .....	2
1.3 Purpose of this study .....	3
<b>2. Literature Review</b> .....	4
2.1 Job satisfaction theories.....	4
2.2 Job Satisfaction and Gender Differences.....	5
2.3 Job Satisfaction comparison among Group Ages.....	6
2.4 Current situation in Kosovo’s banking sector .....	6
<b>3. Methodology</b> .....	7
3.1 Data collection .....	8
3.2 Data analysis and measurements.....	8
<b>4. Descriptive analysis</b> .....	8
4.1 Cronbach’s alpha.....	13
4.2 Factors influencing job satisfaction.....	13
<b>5. Discussion and Conclusion</b> .....	16
5.1 Limitations .....	17
5.2 Areas for further research .....	17
Reference list .....	18
Appendix A: Questionnaire .....	22
Appendix B: Consent Form.....	26

## 1. Introduction

Nowadays, business environment is changing rapidly. The relationship between organizations and employees have changed to a great extent over the recent decades of twentieth century, mainly due to increased global competition, technological advancements and major financial events (Goñi-Legaz and Ollo-López, 2017). With all these changes, people's perception regarding their job is changing as well meaning that better understanding of their attitude toward job becomes important (Shrivastava and Purang, 2009). The banking sector as part of the financial system pays a crucial part in overall country's economy and development. Kosovo as a small country that has been declared independent just 10 years ago faces many problems and challenges around itself but despite that its banking sector has shown an exceptional success over the years and has been credited for the contribution given toward households and empowering businesses. Since the entrance of the foreign banks in banking market a disruption among the sector has occurred. Therefore, higher level of stress, competition and constant pressure has been put toward banking employees.

Today Kosovo's Banking Sector lacks information over job satisfaction of banking employees, hence the purpose of this research was to focus on determining and assessing the current level of job satisfaction and the impact of several other factors that influence it. Job satisfaction have been a topic of wide interest since a long time, according to (Becker and Huselid, 2006) it is stated that companies who are willing to maintain their competitiveness in the market must focus on retaining their competitive workforce, this statement is supported also from other study indicating that the importance of knowing how to stimulate job satisfaction is very important for organization(managers) (Judge et al., 2001). The higher level of satisfaction among employees the better company performance and higher profits will be (Wood et al., 2012). Additionally, many studies have proven that certain factors such as work stress, rewards and work engagement have a significant impact on overall job

satisfaction level. A study from (Shahid et al., 2011) confirms that the impact of work stress on overall employee satisfaction is great, while high level of stress contributes to decreased organizational performance and quality of work. Moreover, work stress is responsible for higher staff turnover and absenteeism. In the other hand a study from (Crewson, 1997) states that economic rewards are considered as the most important factors for private sector employees, meaning that such extrinsic rewards have the highest influence on job satisfaction and are considered as the most favored factors for employee motivation (Jehanzeb et al., 2012). Similarly work engagement have shown to be positively related with the overall employee productivity and job satisfaction (Høigaard et al., 2012; Attridge, 2009).

Apart from analyzing the impact of *work stress, rewarding system and work engagement* on job satisfaction, this research will investigated how demographic characteristics have their implication in this issue, therefore the research will analyze the differences among group ages such as millennials vs. senior employees on how they perceive job satisfaction, identify any differences among genders and compare the level of job satisfaction between the random employees and managers. This study will provide useful information regarding this issue and hopes to contribute to raise awareness among banks in order to improve their performance by offering better working conditions for their employees.

## **1.2 Significance of the study**

The significance of this study is supported from many other similar studies that have sized the importance of *job satisfaction, work stress, reward system and work engagement*. The importance of job satisfaction and its determinants are proven to be crucial to organizational performance as well for the profits of the organization (Bakotić, 2016; Gil Saura et al., 2005). Whether the organization consists of public or private sector still the

factors influencing job satisfaction and job satisfaction itself should be taken seriously in order for organizations to grow, prosper and remain competitive in the market.

### **1.3 Purpose of this study**

The aim of this study is to investigate the level of job satisfaction and determine how other factors such as *work stress, rewarding system and work engagement* influence it, the focus of the study will be in private banking sector in Kosovo since according to the literature review it is obvious the presence of a huge gap. Furthermore, the research will be taking into account the demographic characteristics, thus the study will try to explain if different group ages and gender differences have any implication in job satisfaction and towards other aforementioned variables. Based on the purpose of the study the following specific objectives have been set to achieve during this research:

- *To identify the level of job satisfaction in private banking sector among different group ages and genders.*
- *To analyze the influence of different variables such as work stress, reward system and work engagement in context of job satisfaction*
- *To develop and create useful recommendations for private banking sector in Kosovo in terms of better managing and using human capital in a more effectively and efficiently manner.*

In line with the above objectives the following research questions have been made which the study seeks to provide answers:

***RQ1.*** *What is the main factor influencing job satisfaction in banking sector according to study variables?*

***RQ2.*** *Are there any differences/similarities in perception of job satisfaction between millennials vs. other generations?*

***RQ3.*** *What are differences/similarities in perception of job satisfaction between different genders?*

*RQ4. How work stress impact on job satisfaction of millennial generation vs. other generations and among genders?*

## **2. Literature Review**

Job Satisfaction indicates employee's perception towards his/her job. There are many studies that have tried to explore job satisfaction. According to (Kalleberg, 1977; Weiss, 2002) job satisfaction is an attitude of the employees that changes throughout the time, therefore measuring an attitude is difficult but it is crucial when it comes to understanding the job satisfaction. Job Satisfaction as a topic has been heavily investigated among researches but undoubtedly one of the most used definition of job satisfaction have been given from Locke (1976) who defined it as “. . . a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences” (p. 1304). Others such as Porter, Steers, Mowday and Boulian (1974), consider job satisfaction as a more rapidly formed and a transitory work attitude which is more related to a specific tangible aspect of the working environment.

### **2.1 Job Satisfaction Theories**

In addition to understand various factors related to job satisfaction and their effects in productivity of work, some early studies have also used motivation theories to try and better understand satisfaction phenomena. Maslow's Needs Theory based on the five-level hierarchy approach was used from need's fulfilment perspective, which in turn leads to jobs satisfaction. A study by (Mahmood et al., 2014) showed that job satisfaction depends on how much and to what extent needs are met through work or how much needs are not met through work.

On the other hand, Herzberg developed two factory theory of job satisfaction by separating satisfaction from dissatisfaction, and sometimes viewed it as completely unrelated phenomena. Intrinsic factors are perceived as motivators and are found to be related to

achievement, recognition, and responsibility (Habib et al., 2017). Extrinsic factors or known as hygiene factors are dissatisfied and involve company policy, administration, salary, supervisor and working conditions. Herzberg and Hygiene Theory have been dominant in the job satisfaction studies, as the job satisfaction is seen as an affective orientation that an employee has toward his/her work.

There are studies supporting the expectations theory. If the individual expectations are high, they will be more satisfied comparing to those with lower expectations (Irving et al., 2009). Job satisfaction is so individual concept and it should be observed for every person. Nevertheless, we will adopt this theory as it is related more to the understanding of factors that impact job satisfaction in banking sector in Kosovo.

## **2.2 Job Satisfaction and Gender Differences**

There are different studies that have investigated job satisfaction among men and women employees across different sectors. The findings appeared to be contradictory, some of the studies found no statistical differences among gender (Hauret and Williams, 2017). Others pointed out that women are more satisfied with their jobs as compared to their counterparts' men (Uddin et al., 2017), and the opposite findings are found in studies by (Naidoo, 2018). Also, a study by (Tabvuma et al., 2015) argued that men are more satisfied with jobs in organizations when they have higher opportunity for advancement, or when women have less opportunity to be employed (Janssen and Backes, 2016). Not surprising, women are more satisfied with their jobs in societies when women are in disadvantage position in labor market (Bönte and Krabel, 2014). This is due to the lower job expectations of women and disadvantage position within such societies, they are satisfied only by being part of the labor market. Therefore, having lower gap between job expectations and actual jobs, leads to higher job satisfactions (Verma et al., 2013).



### **2.3 Job Satisfaction comparison among Group Ages**

Recently, studies have been focused on understanding the behavior, values and social roles of employees of different age groups (Sharma, 2017; Paul, 2012). There are also studies that have investigated job satisfaction among ages of employees and found different results. For instance, a study by (Clark et al., 1996) argued five relationship such as positive linear relationship, negative linear relationship, “U” shape relationship and inverted “U” shape relationship and no significant relationship (Zeitz, 1990). The U shape relationship is argued to be the first finding among age and job satisfaction and is impacted by different factors. For instance, older employees tend to have different work values (e.g. job security, stability) and they are more satisfied with jobs that have such characteristics as compared to younger employees that find them less desirable (Shiu et al., 2015). Young employees tend to value more income and promotion opportunities within a job (Aslaniyan et al., 2013). This also explains the positive relationship between young employees and job satisfaction.

### **2.4 Current situation in Kosovo’s banking sector**

As a new country, Kosovo has made a decent progress within its banking sector throughout the years, currently there are 10 commercial banks operating in Kosovo and there is the Central Bank of Kosovo which plays the role of a supervisor of the financial system. Among young people banking sector is perceived as the most attractive sector to work at, although the current situation of the employees of this sector is unknown in terms of lack of information over the job satisfaction, work stress, motivation, job insecurity, employee rights and other aspects/conditions of the workplace. There are investigations and measures of such issues within the banks but those results are only held for the internal use, therefore no information is available to the public. Some researchers have been conducted over job satisfaction in public and private sector but none of them focusing on banking sector. The study from (Bytyqi et al., 2010) shows that public sector employees are very committed and

satisfied but at the same time they deal with high levels of work stress, study suggests that these organizations must pay attention to this issue and assist employees in dealing with work stress. Additionally, organizations are strongly advised to provide adequate trainings to their employees in order to help them built competencies which they will use to overcome any possible uncertainty. Another study from (Shkëmbi et al., 2015) investigated the work stress levels among public sector employees more specifically among teachers, the results showed that moderate to high levels of stress exist among teachers. Study mentions two top stressors as a cause to such stress levels which are inadequate wages mainly driven by poor economic situation in Kosovo and poor physical working environment.

### **3. Methodology**

According to many studies the success of the research is depended from choosing the right research method. According to (Kover, 2008) the chosen methodology must match and suit with the research objectives. As seen from the literature review numerous of studies have used the quantitative research method during their investigation as well a smaller number of studies that have used mixed method. In our case we have used the quantitative research method in order to understand job satisfaction in banking sector. Based on previous studies and considering the advantages, this method was assessed to fit best for this research. Additionally, deductive reasoning was chosen in this study, as it allows searching from a general rule and it ends up offering a guaranteed specific conclusion (Smith, 2003). In our case we will be moving from general perspective (job satisfaction) toward the specific topic which in our case consist of influencing factors of job satisfaction in banking sector, furthermore the research will get deeper into investigation seeking different comparison between group ages and gender differences. After justifying the approach, it is believed that true and specific conclusion will be able to be obtained.

### **3.1 Data collection**

The chosen sample method consists of simple random sampling. The reason for such approach is based on the topic that we are doing, the research on understanding job satisfaction and its related factors in banking sector in Kosovo. The study population consists of banking employees irresponsible to their job position. Data have been collected by structured questionnaire, see appendix A. The questionnaire has been distributed paper based and online form in order to have higher number of the respondents. With the aim of minimizing the frustration of the respondents and the number of uncompleted questionnaires, questions have been chosen carefully and kept at the limited minimum. Data were collected from 130 respondents of five different private banks in Kosovo. The sample consisted of managers and other employees/clerks, both males and females of different age groups, educational level and working experiences.

### **3.2 Data analysis and measurements**

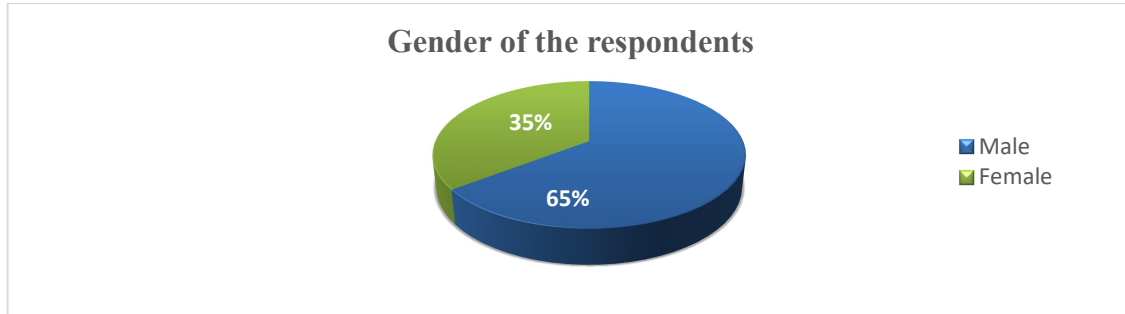
Data have been analyzed using statistical package for the social science (SPSS) Version 24. Descriptive statistics have been used in order to study the level of job satisfaction. Cronbach's alpha coefficients are used to check for internal consistency and the reliability of data. Additionally, non-parametric tests (: Friedman Test, Wilcoxon Signed Ranks Test, Spearman's rho correlation) were used to examining the condition research of the study variables (job satisfaction, job stress, work engagement, reward system) and answering the research questions. These tests reveal more useful results where data are not distributed normally; the sample size is lower, and the nature of the study.

## **4. Descriptive analysis**

Regarding the gender of respondents in this study, 84 out of 130 were males or 64.62% while 46 were females or 35.38%, figure 1. This shows the dominance of males in this study.

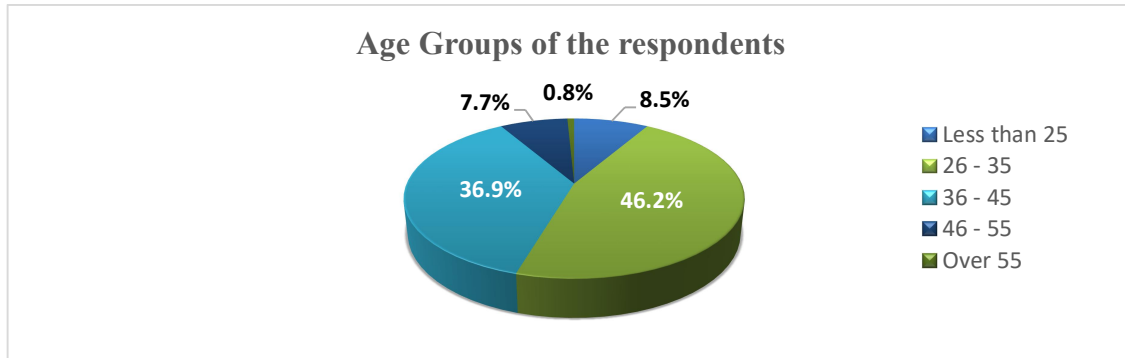
Additionally, with regard to the age characteristics there were five age groups used in the study of which 8.5% were less than 25, 46.2% were between 26-35, 36.9% were between 36–45, 7.7% were between 46 – 55 and lastly 0.8% or only one respondent was over 55, figure 2, these results show that relatively young employees characterize the private banking sector.

**Figure 1:** Gender of the respondents



Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

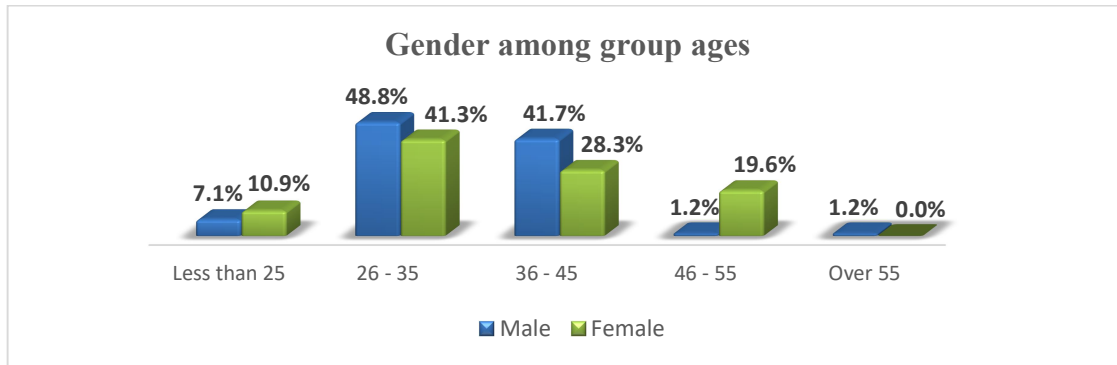
**Figure 2:** Age Groups of the respondents



Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

In order to identify further the demographic characteristics a cross-tabulation test have been used to see the dominance of the gender regarding group ages. Therefore figure 3, shows that males are dominant in three group ages while females are dominant only in two group ages (less than 25 and 46 – 55). Again, this proves the dominance of males in this study.

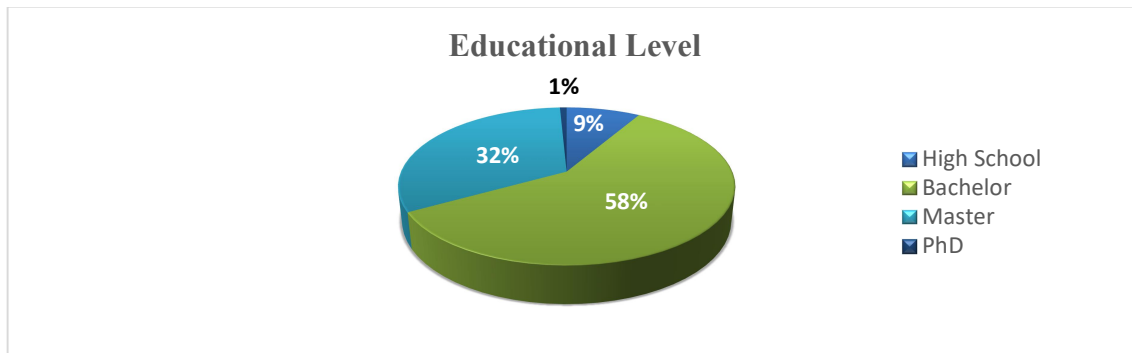
**Figure 3:** Gender among group ages



Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

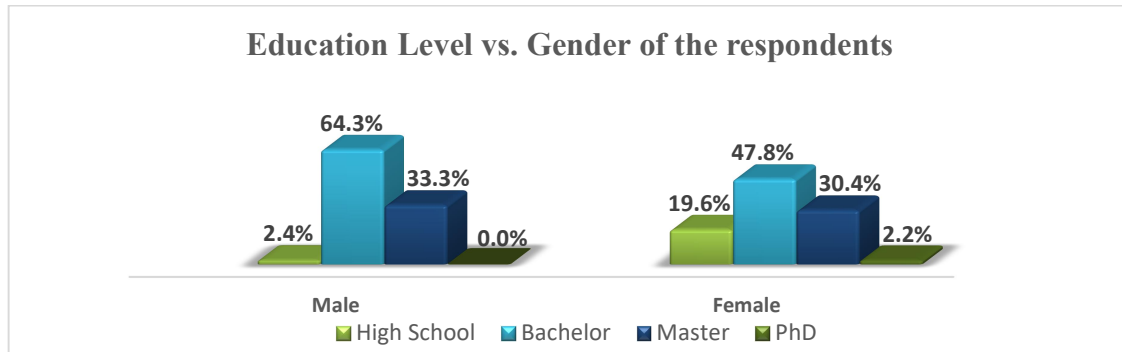
In figure 4 the data regarding education level of the respondents is presented. The figure indicates that most of the participants hold bachelor's degree 58% followed by a master's degree with 32% while only 1% is shown to be with PhD. It is important to point out also that 9% of the respondents have finished only the high school. A conclusion can be made that employees of the banking sector are well educated. Additionally, using a cross-tabulation test again the differences among gender and the level of education have been provided, see figure 5.

**Figure 4:** Educational Level



Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

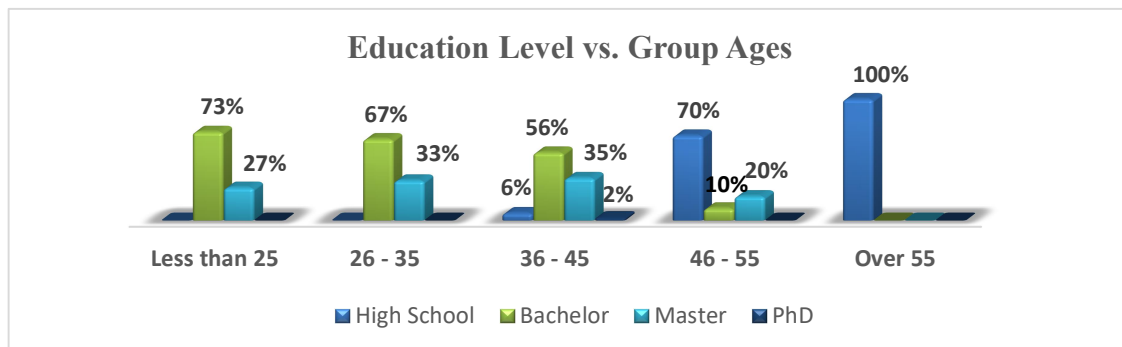
**Figure 5:** Education Level vs. Gender of the respondents



Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

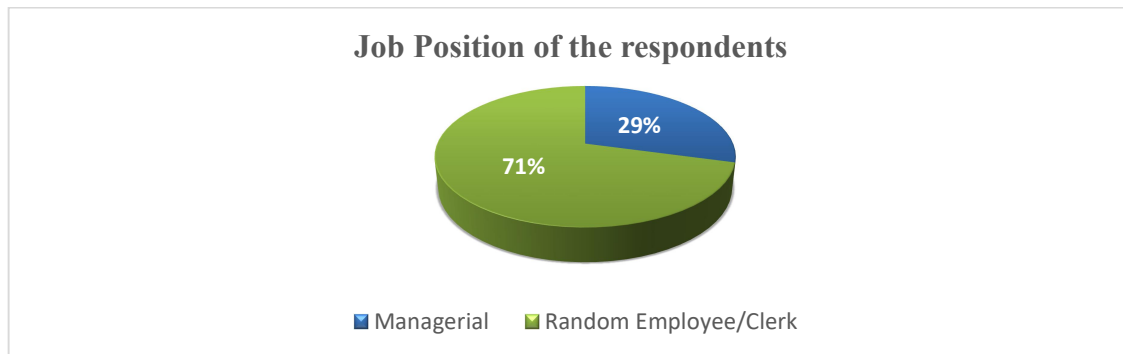
The results from figure 5 show that males are more educated overall compared to females, although there is almost the same level of education in terms of master’s degree where both genders have similar percentage 33.3% males and 30.04% females. Additionally, the differences among group ages and level of education have been presented in figure 6. The results show that most of the young generations up to 35 years old are overall more educated compared to the rest of group ages, these results are supported also from the fact that around 70% of the respondents group age of 46-55 have only finished the high school. Furthermore, the results presented in figure 7 show the information regarding the job position of the respondents, there were 29% in managerial position while 71% were random employees/clerks. Additionally, table 1, shows the results from crosstabulation test where gender vs. job position is compared. This study sample shows the dominance of males in both job positions.

**Figure 6:** Education Level vs. Group Ages



Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

**Figure 7:** Job Position of the respondents



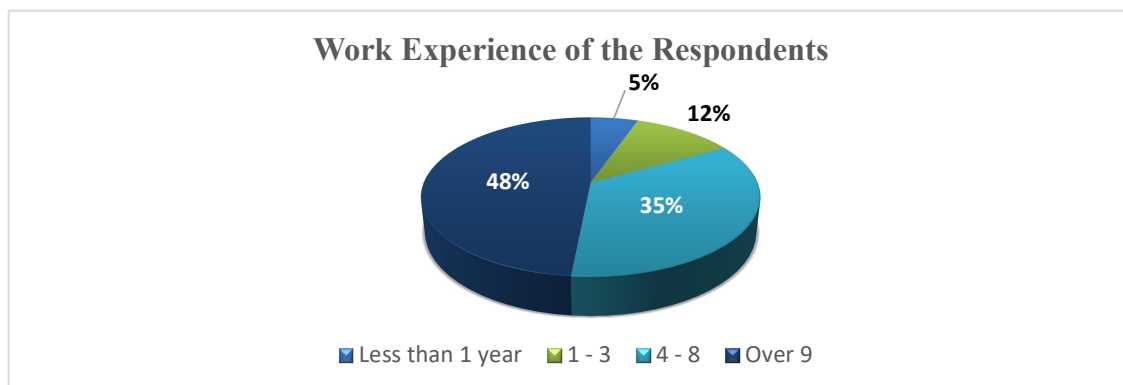
Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

As regard to the years of experience figure 8 shows the results of the study, indicating that overall employees of the banking sector are well experienced, in this study sample 48% of the respondents had more than 9 years of working experience followed by 35% of the respondents with 4 to 8 years of working experience.

**Table 1:** Job Position vs. Gender

Job Position vs. Gender Crosstabulation					
			Gender		Total
			Male	Female	
Job Position	Managerial	Count	26	12	38
		% within Job Position	68.4%	31.6%	100.0%
	Random Employee/Clerk	Count	58	34	92
		% within Job Position	63.0%	37.0%	100.0%
Total		Count	84	46	130
		% within Job Position	64.6%	35.4%	100.0%

**Figure 8:** Work Experience of the Respondents



Source: Job Satisfaction Survey in Kosovo Banking Sector conducted in 2018

## 4.1 Cronbach's alpha

In order to measure the reliability of scales, Cronbach's alpha test was used. Data in table 2, shows means and standard deviation of variables. As it can be noted, the reliability estimated indicates that the internal consistency of the scales is high. Alpha coefficients for Job Satisfaction and Work Engagement are above .90 indicating excellent reliability. Also, alpha coefficient for Job Stress ( $\alpha = .79$ ) and Reward Systems ( $\alpha = .72$ ) show a good reliability as in social science an alpha value greater than .7 is considered acceptable.

**Table 2:** Cronbach's alpha test

Research Variables	N	Mean	Std. Deviation	Cronbach's Alpha
Job Satisfaction	130	61.7000	12.25798	0.954
Job Stress	130	26.0462	5.95573	0.791
Reward Systems	130	24.4308	3.92357	0.729
Work Engagement	130	88.1385	14.92189	0.915

## 4.2 Factors influencing job satisfaction

The main objective of this part is to understand which is the main factor influencing the job satisfaction. Therefore, due to the data conditions being not normally distributed and having more than three study variables, *Friedman two – way analysis of variance test* has been used. In SPSS, the Friedman test was selected under the nonparametric tests, and then *K – related samples* under the option test Friedman was selected. Also, correlation analysis using *Spearman tests* was performed to understand the strength of the correlation between all variables of the study (table 7). This section concludes by giving answer to the first research question.

Based on the data in table 4, there is statistical differences at 99% level of confidence between the means ranks of the study variables ( $p = .000$ ). In other words, respondents perceived differently related variables, nevertheless, post – hoc tests by Wilcoxon signed-rank test was used to further understand where the statistical differences actually occur.



**Table 3:** Mean Rank of study variables

Ranks	
	Mean Rank
Job Satisfaction	3.02
Job Stress	1.64
Reward Systems	1.38
Work Engagement	3.96

**Table 4:** Friedman Test

Test Statistics <sup>a</sup>	
N	130
Chi-Square	343.744
df	3
Asymp. Sig.	.000

a. Friedman Test

Data in Table 5 shows the Wilcoxon signed-rank test on each of the combinations between dependent and independent variables. Also, in table 6 we can see that at the  $p < .001$  significance level, all independent variables were significantly different ( $p = .000$ ). In overall, there was statistical differences in perceived job satisfaction and job stress, reward systems, and work engagement  $p = .000$ . Post – hoc analysis with Wilcoxon signed-rank tests revealed significance level set at  $p < .001$ .

**Table 5:** Wilcoxon Signed Ranks Test

Ranks				
		N	Mean Rank	Sum of Ranks
Job Stress – Job Satisfaction	Negative Ranks	129 <sup>a</sup>	65.87	8497.50
	Positive Ranks	1 <sup>b</sup>	17.50	17.50
	Ties	0 <sup>c</sup>		
	Total	130		
Reward Systems – Job Satisfaction	Negative Ranks	128 <sup>d</sup>	66.39	8498.00
	Positive Ranks	2 <sup>e</sup>	8.50	17.00
	Ties	0 <sup>f</sup>		
	Total	130		
Work Engagement – Job Satisfaction	Negative Ranks	5 <sup>g</sup>	7.70	38.50
	Positive Ranks	125 <sup>h</sup>	67.81	8476.50
	Ties	0 <sup>i</sup>		
	Total	130		
a. Job Stress < Job Satisfaction				
b. Job Stress > Job Satisfaction				
c. Job Stress = Job Satisfaction				
d. Reward Systems < Job Satisfaction				
e. Reward Systems > Job Satisfaction				
f. Reward Systems = Job Satisfaction				
g. Work Engagement < Job Satisfaction				

h. Work Engagement > Job Satisfaction
i. Work Engagement = Job Satisfaction

**Table 6:** Wilcoxon Signed Ranks Test based on positive and negative ranks

Test Statistics <sup>a</sup>			
	Job Stress – Job Satisfaction	Reward Systems – Job Satisfaction	Work Engagement – Job Satisfaction
<b>Z</b>	-9.855 <sup>b</sup>	-9.857 <sup>b</sup>	-9.805 <sup>c</sup>
<b>Asymp. Sig. (2-tailed)</b>	.000	.000	.000
a. Wilcoxon Signed Ranks Test			
b. Based on positive ranks.			
c. Based on negative ranks.			

Results in table 7 shows that Spearman’s rho correlation between job satisfaction and reward systems is .468 and .478 respectively. This indicates correlation is statistically significant at the p= .01 level of significance and the relationship between job satisfaction and reward system is positively moderate. In other words, with increase of reward system, job satisfaction will increase as well. Similar relationship (positively moderate) is within job satisfaction and work engagement. It is found a weak negative relationship between job stress and job satisfaction. With increase of job stress, job satisfaction will decrease.

**Table 7:** Correlation analysis

Research Variables	1	2	3	4
<b>1. Job Satisfaction</b>	1			
<b>2. Job Stress</b>	-.154	1		
<b>3. Reward Systems</b>	.468**	-.186*	1	
<b>4. Work Engagement</b>	.478**	-.061	.252**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

## 5. Discussion and Conclusion

As a conclusion, job satisfaction is pointed out to be influenced by different factors. In this study only *work stress, reward system and work engagement* were considered. Findings of this study confirmed that there is moderate positive relationship between work engagement and job satisfaction and between reward systems and job satisfaction. It also proved the negative relationship between job stress and job satisfaction. Moreover, results revealed that in the current study the highest influencing factors of job satisfaction were work engagement and reward system. The overall level of job satisfaction appeared to be moderate.

On the other hand, slight differences were perceived among job satisfaction and male and female employees. Similarly, slight differences were perceived among job satisfaction and generations (millennial vs. older generations). This study concluded the invert “U” shape of job satisfaction among generations. Millennial generations appeared to have higher level of satisfaction as compared to older generations. Additionally, the level of job stress is pointed out to be moderate within the banking sector among male and female workers. By contrast, female workers showed to have higher level of stress, not necessary as a result of not being able to keep work-life balance as has been shown from previous studies. However, this study revealed that female workers are having higher stress levels as a result of taking a leave which is associated with insecurity of jobs in developing countries.

In this study older generations resulted to have greater work engagement but appeared to have lower level of job satisfaction. Hence, a new context of understanding job satisfaction among generations (as applied in this study) has challenged the up to date literature that all employees who are engaged to the work are satisfied. Also, having reward system in place appeared to be influencing for job satisfaction, but not necessarily work engagement. Finally, the most dominant influencing factor of this study toward work engagement is found to be

personal relationship with employees and managers. And this seemed to be more dominant among male workers and millennial generation.

## **5.1 Limitations**

One of the limitations of this study may be considered the sample population. The total number of employees in banking sector is larger and the sample of this research may not represent the whole sector. Similarly, it is not representable for the whole Kosovo's population, thus findings cannot be generalized. Another limitation of this study as acknowledge by different researches is considered the language and quantitative methodology. The data collection was realized in Albanian language, with the aim of having higher rate of respondents.

Therefore, in order to overcome this limitation, the questionnaire was translated by an independent translator. Regarding the quantitative approach, it was considered as the best fit method due to the nature of the study, thus providing more generalized conclusion. Another limitation might be seen the usage of non – parametric tests to analyze the data. Parametric tests are assumed to be more powerful, however, when data are non-normally distributed and on large sample size, non-parametric tests produce more useful results.

## **5.2 Areas for further research**

There is a room for further research on understanding job satisfaction among different levels within the organization not only based on gender and age. It would be interesting to conduct a comparative study in understanding factors that influence job satisfaction among different industries and/or countries. Hence, further investigation of job satisfaction factors in relation to cultural and institutional context is recommended.

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## Appendix A: Questionnaire

### Part I – Demographic Data

#### 1. Age

- Less than 25
- 26 - 35
- 36 - 45
- 46 – 55
- Over 55

#### 2. Gender

- Male
- Female

#### 3. Education Background:

- High school
- Bachelor
- Masters
- PhD
- Other/ please specify \_\_\_\_\_

#### 4. Are you currently employed?

- Yes
- No

#### 5. What is your job position?

- Managerial
- Random Employee/Clerk

#### 6. How long have you been working in banking sector?

- Less than 1 year
- 1-3
- 4-8
- Over 9

## Part II - Job Satisfaction

Please indicate how *satisfied* are you with the aspect of your *current job* by choosing

No.	Statements	Very dissatisfied	Dissatisfied	Neutral	Satisfied	Very satisfied
		1	2	3	4	5
1	The chance to be of service to others.					
2	The chance to try out some of my own ideas.					
3	The chance to work by myself.					
4	The variety in my work.					
5	The chance to do the kind of work that I do best.					
6	The social position in the community that goes with the job.					
7	The policies and practices toward employees of this company.					
8	The way my supervisor and I understand each other.					
9	My job security.					
10	The opportunities for advancement on this job.					
11	The friendliness of my co-workers.					
12	The technical "know-how" of my supervisor.					
13	The way I am noticed when I do a good job.					
14	The chance to be "somebody" in the community.					
15	Being able to take pride in a job well done.					
16	The freedom to use my own judgment.					
17	The praise I get for doing a good job.					
18	The feeling of accomplishment I get from the job.					

**very dissatisfied, dissatisfied, neutral, satisfied, very satisfied.**

### Part III - Job Stress

Please indicate the level of *agreement/disagreement* with **job stress** at your *current job* by choosing **strongly disagree, disagree, neutral, agree, strongly agree**.

No.	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
1	I have a lot of work and fear that very little time to do it.					
2	I feel so burdened that even a day without work seems bad.					
3	I feel that I never take a leave.					
4	Many people at my office are tired of the company demand.					
5	My job makes me nervous.					
6	The effect of my job on me is too high.					
7	Many a times, my job becomes a big burden.					
8	Sometimes when I think about my job, I get a tight feeling in my chest.					
9	I feel bad when I take a leave.					

### Part IV - Reward System

Please indicate the level of *agreement/disagreement* with **reward system** at your *current job* by choosing **strongly disagree, disagree, neutral, agree, strongly agree**.

No.	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
1	The rewards are distributed rightfully.					
2	The rewards match my work effort.					
3	I am satisfied with the quality/quantity of the rewards.					
4	I am ready to increase my work efforts in order to gain the rewards.					
5	Employees work more as a team in order to gain the rewards.					
6	The rewards have a positive effect on the work atmosphere.					
7	The rewards motivate me to perform well in my job.					

## Part V - Work Engagement

Please indicate the frequency of the following statements related to work engagement at your *current job* by choosing among **never, rarely, occasionally, sometimes, frequently, usually, always.**

No.	Statements	Never	Rarely	Occasionally	Sometimes	Frequently	Usually	Always
		1	2	3	4	5	6	7
1	At my work, I feel bursting with energy.							
2	I find the work that I do full of meaning and purpose.							
3	Time flies when I am working.							
4	At my job, I feel strong and vigorous.							
5	I am enthusiastic about my job.							
6	When I am working, I forget everything else around me.							
7	My job inspires me.							
8	When I get up in the morning, I feel like going to work.							
9	I feel happy when I am working intensely.							
10	I am proud of the work that I do.							
11	I am immersed in my work.							
12	I can continue working for very long periods at a time.							
13	To me, my job is challenging.							
14	I get carried away when I am working.							
15	At my job, I am very resilient, mentally.							
16	It is difficult to detach myself from my job.							
17	At my work, I always persevere, even when things do not go well.							

## Appendix B: Consent Form

### Participant Consent Form

**Title of Research Project:** “*Job Satisfaction and its related factors in Private Banking Sector: Case of Kosovo*”

<i>Please tick the appropriate boxes</i>	Yes	No
<b>Taking Part in the Project</b>		
I have read and understood the project information sheet and the project has been fully explained to me. (If you will answer No to this question please do not proceed with this consent form until you are fully aware of what your participation in the project will mean.)	<input type="checkbox"/>	<input type="checkbox"/>
I have been given the opportunity to ask questions about the project.	<input type="checkbox"/>	<input type="checkbox"/>
I agree to take part in the project. I understand that taking part in the project will include completing a questionnaire.	<input type="checkbox"/>	<input type="checkbox"/>
I understand that my taking part is voluntary and that I can withdraw from the study at any time and I do not have to give any reasons for why I no longer want to take part and there will be no adverse consequences if I choose to withdraw.	<input type="checkbox"/>	<input type="checkbox"/>
<b>How my information will be used during and after the project</b>		
I understand my personal details such as name, phone number, address and email address etc. will not be revealed to people outside the project.	<input type="checkbox"/>	<input type="checkbox"/>
I understand and agree that my words may be quoted in publications, reports, web pages, and other research outputs. I understand that I will not be named in these outputs unless I specifically request this.	<input type="checkbox"/>	<input type="checkbox"/>
I understand and agree that other authorised researchers will have access to this data only if they agree to preserve the confidentiality of the information as requested in this form.	<input type="checkbox"/>	<input type="checkbox"/>
I understand and agree that other authorised researchers may use my data in publications, reports, web pages, and other research outputs, only if they agree to preserve the confidentiality of the information as requested in this form.	<input type="checkbox"/>	<input type="checkbox"/>
I give permission for all the data that I provide to be deposited in Researcher’s data repository so it can be used for future research and learning.	<input type="checkbox"/>	<input type="checkbox"/>
<b>So that the information you provide can be used legally by the researchers</b>		
I agree to assign the copyright I hold in any materials generated as part of this project to The University of Sheffield.	<input type="checkbox"/>	<input type="checkbox"/>

\_\_\_\_\_  
Name of participant

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Jeton Shatri  
\_\_\_\_\_  
Name of Researcher

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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