

# Relationship between Satisfaction, Attitude and Performance: A Case Study of MCB Bank Ltd.

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## Abstract

The objective of this research study was to investigate whether satisfaction and attitude affect the performance of employees at work. At least 20 branches of MCB Bank Multan city were selected for collection of data and a survey method was used and data was collected through a formal questionnaire. The questionnaire was distributed among 120 employees of the selected branches of MCB Bank. SPSS software was used to analyze the data and draw quantitative results, and correlation technique was used to measure strength of relationship between variables. Our results show strong and positive correlation between satisfaction and attitude and performance of employees. Positive attitude at work shows satisfaction and other factors such as pay, promotion, coworker's behavior, supervisors conduct, financial rewards, work load and good environment also affect the performance of employees.

**Keywords:** Satisfaction, attitude, performance of employees, work load.

## I. Introduction

There is few of work have been done at this topic in Pakistan, mostly work done in west. Today banks are facing dynamic and global competitive environment, Satisfied employees are asset of organization, happy employee work well and increase revenue, and implement new ways and ideas to promotes and enhance business. Now world is global village, compete globally, there is need to hire happier and satisfied human power. If one person is happier with his designation, salary and job, working hours its means he/she is satisfied, satisfaction leads to good performance, and good performance boost up organization revenue and output.

Most people prefer work that is challenging and stimulating and they are feeling satisfied. And banks need to provide all kind of satisfaction to employees at work, good compensation is a source of satisfaction; money is motivator in developed countries, while in developing countries money is a source of satisfaction. Satisfaction has a link with personality of the individual. Negative thinking people never satisfied, positive attitude people are mostly satisfied with all conditions.

### 1.1 Back ground of study

Happier and satisfied employees are well doer and hard worker, and more devotees with work. They are productive for organization. They like to achieve organization goals and objectives. They are the earning hands of the organization, increase productivity, profitability and reputation of the company. in the past lot of work have been done by the researcher, but lot of work show weak relationship between satisfaction and performance, there is need to work more on satisfaction ,attitude and performance, these are strongly correlate. There are some other factors have been focused by the researcher in the past, like turnover, satisfaction, commitment, dissatisfaction with performance and their effect on individual performance. Researcher says dissatisfied employees means increase in absenteeism, turnover, switch to other organization, that's why decrease in productivity and profitability of the company, faces loses. It's a natural phenomenon, satisfied employee can perform all task efficiently, while one dissatisfied employee feel depress and hectic not done his job well.

According to Locke (1976) "job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job and job experience". "Job satisfaction is how content an individual is with his or her job." Job satisfaction, performance of individual and job attitude all are interrelated with each other. "Job satisfaction is once attitude towards its job (positive or negative)". According to Abrahan A, there are two types of factors that determine satisfaction of employees

Now days so much inflation in developing countries especially in Pakistan employees needs more money to meet daily expenses. That's why employees in Pakistan feel more convenient to work in those organizations, where they earn handsome salary packages to meet there needs. If employees earn good salary they are happier and happier employees are satisfied, positive attitude great performance and increase output revenue of the organization. There are many factors effect level of satisfaction and attitude, satisfaction come from salary package, working environment, other allowances. Satisfied employees are more committed to work and loyal

with organization. That increase working power, increase employee's performance and boost up income profits of the company

### 1.2 Main Research problem

Our main research question is “*Relationship between satisfaction, attitude and performance; A case study of Muslim commercial bank.*”

### 1.3 Objective of the study

Our research study has the following objectives

- Identify the factors which are effecting satisfaction and performance of the MCB Employees.
- Dependency of attitude and satisfaction upon performance.
- Finding factors which provide Satisfaction (gender, age, income, pay, promotion, coworkers) to the employee.
- Relationship between Employees Attitude at work upon job performance.
- To identify either satisfied employees increase/decrease productivity and profitability

### 1.4 Significance of the study

Believe that research will provide significant helpful for all the management companies of the Pakistan. Not only for banks, in fact for all organization, as well as theoretical, Management of the organization and for upcoming students.

- Research will provide theory base for attitude at work, satisfaction of employee and individual performance relationship explained very clearly, and this work support further research and better understanding.
- New students want to work on the attitude of employee, satisfaction and factors of satisfaction (pay, promotion, appraisals, supervision) and individual performance increase and decrease by effect of attitude and satisfaction are explained very well. That work not only explained the relationship between satisfaction, attitude and performance but also explained the dependency of satisfaction and attitude upon performance of individual at work.
- For management it is helpful to better coordinate with their employees increase performance of individual and better understand attitude of workers, and increase satisfaction for the growth of organization, and learn about the factors which are effecting employees performance and as well as satisfaction management can decrease these elements and got loyalty of employees for long time.

## II. Literature Review

Lumley, et al.(2011) “researched whether satisfaction relate to organizational commitment” find significant relationship, 6 point liker scale used to measure variables related to job satisfaction survey (jss) (Spector 1997) and 7 point liker scale used to measure organizational commitment scale (ocs) (Meyer & Allen 1997), 36 statements were include in questionnaire and all having equal value.

Correlation and regression analysis investigated the relationship between satisfaction, attitude and performance of individual at job, (Ostroff 1992, shorey 1989) school survey conduct to know attitude, satisfaction, school characteristics, and performance, questionnaire were given to student teacher and principal they are selected for analyses, “correlation based on aggregated data can be spuriously inflated by many factors such as random error at the individual level, correlated error when the same individual provide responses to different measures, grouping procedures, or unmeasured third variable”.

It is also possible that satisfaction brings little effect on individual performance, employees having positive attitude at work and committed towards work are satisfied and perform great, Ahmad ET, al (2010). Job satisfaction increase performance of employees at work it means banking workers performance increase more and more as a result of satisfaction, it is confirmed by (Organ, 1977) satisfaction causes performance and performance causes satisfaction having correlation with each other.

There are so many internal and external factors which cause satisfaction and dissatisfaction with job and it is important to fully observe these conditions and factors,

(Bhagat 1982) discussed 2 situational factors 1st Organizational pressure 2<sup>nd</sup> time pressure both of these factors variant employees satisfaction and performance at work, but other variables provide assistance and moderate the relation between satisfaction, attitude, commitment and performance.(Lise M, 2004) looking gaps between practice and theory of satisfaction and attitude, research is about application of attitude in industries and organizations by elaborate attitude. To overcome these gaps organization need to hire HR practitioners and they must have ability to understand employee's behavior and convert into productive attitude for organization. Evaluating employees attitude and satisfaction with other organizations now days compulsory employees having

knowledge of statistics to know the numerical values, figures and how their performance is evaluated, and finally asks questions about attitude of employees gradually.

Workers having positive attitude at work are great participator in growth of the company (Celik and Suki, 2011,) “job satisfaction is an emotion which comes out of climate, culture, and identification of managements which is bound to managers fair behaviors”. Individual skills, good link with coworkers, commitment with work and willingness is important for good performance of individual in an organization.

(Sulaiman, et al, 2013) given the facts about competency and attitude having equal affect on performance, competency is employees well-knowledge, potential and attitude is internal feeling to perform tasks efficiently and quickly. Employees are the source of earning for all services provider organizations and if they are committed with their work can provide services efficiently, attitude and performance are correlated good behavior person can deal with customers perfectly and increase organization profit (lee and chen, 2013) concluded that employees doing work long time in organization are having negative attitude because of long time they passed with the specific organization and its commitment with work is also lower and find motivation is a solution for this type of situation.

(Schleicher, et al, 2004) worked on mental stress and uncomforted employees attitude and its effect on individual behavior at work, and searched higher ability to fight with internal uncomforting and stress level they are having satisfaction and great performance at work. stress not only disappoint the individual but affects its performance badly, stressed employees feeling mentally sick and tired and their ability to deal with work challenges affect gradually. (Judge et al. 2001) noted that “although most social psychologist would argue that attitudes do predict corresponding behaviors, industrial organizational psychologists continue to hold the view that the most focal behavior on the job (job performance)”

In services related organizations employees are essential part of the organization success and failure, employees satisfaction having considerable value in MCB Bank management is bound to provide happier environment to their employees for growth and bet competition globally. (Riketta 2002-08) performance of individual is depend on satisfaction level of a employees at work satisfied employees are assets of the company satisfaction is feeling about work either positive or negative and employees behavior at work affect performance of employees and organization growth. if employees of MCB Bank start behaving badly with customers that attitude not only affects individual performance but also effect MCB Bank reputation as well “job attitude causes performance” research focused and conclude attitude and performance of employees are closely correlated.

### **III. Research Methodology**

#### **3.1 Data and Type**

We used primary data in this study and it was collected through a structured questionnaire. Total 120 employees of 20 branches of MCB Bank were selected as a target group of respondents.

#### **3.2 Sample**

To analyze the correlation of job satisfaction, attitude and individual performance of employees in Muslim commercial bank Pakistan, 20 branches of Muslim commercial bank Multan, Punjab Pakistan were visited for data collection, survey was targeted 120 employees (managers, clerical staff and operational staff). Muslim commercial bank is selected for the collection of data because convenient sampling, tough job as compare to others organizations, cost effective, huge network of MCB Bank working in Pakistan and abroad countries, homogeneous data were collected. Questionnaires areprovided to the employees of MCB Bank to know their views and behavior about job and banking.

#### **3.3 Instruments and measures**

Data related to the variables attitude and satisfaction collects through questionnaire. 30 elements were used for data collection, different type of questions about employee’s satisfaction and attitude with their job, income, work, environment, loyalty, allowances are asked from the employees of Muslim commercial bank, 150 questions are given to population and take accurate filled questionnaire are 120.out of 30 questions ten (job satisfy, work satisfy, quitting job, most satisfy, most quitting, working hours, bank polices, coworkers, hard work performance, hard work productivity) are used to find satisfaction level of individual in MCB Bank. Ten statements are added (hard work well done, compare all productive, quality quantity, anticipate, income, supervisor, hard work, wasting time, worth, enjoy, free time, relax ) for testing job attitude. By using questionnaire technique were find dependency of these factors on each other, ten elements (smart one, lot responsibility, problem, proud, interesting, help organization, reluctant, performance) are asked to check dependency of individual job performance. Correlation and dependency between satisfaction, attitude and performance were measured.

Age, gender, education, income, designation are controlled variable in the questionnaire. 5 point liker scale (1=strongly agree, 2=agree, 3=neutral, 4=strongly disagree, 5=disagree) used for authentic results.

Total 150 questionnaires are distributed to the employees of Muslim commercial bank in 20 branches, 120 questionnaires are given back to me, and out of 150 only 120 are filled correctly and accurately. In every branch permission is taken from branch managers, than all questionnaires are given to the operation manager of the branch and he/she distribute between all staff members.

### 3.4 Data analysis tool

All that work done through SPSS (statistical packages for social sciences), used as a tool for estimation and calculation of correlation between satisfaction, attitude and performance.

## IV. Findings and Results

In this research focused on job life of the individual either they are satisfied or dissatisfied with job, and employee's attitude at work is affecting employee's performance in MCB Bank. "Job satisfaction is how content an individual is with his or her job." Job satisfaction, performance of individual and job attitude all are interrelated with each other. "Job satisfaction is once attitude towards its job (positive or negative)". If employees earn good salary they are happier and happier employees are satisfied, positive attitude great performance and increase output revenue of the organization. There are many factors effect level of satisfaction and attitude, satisfaction come from salary package, working environment, other allowances. Satisfied employees are more committed to work and loyal with organization. That increase working power, increase employee's performance and boost up income profits of the company. Is there rational relationship exist between satisfaction, attitude and performance? What do you think job satisfaction and job attitude effects employees' performance? Supervision and tight check and balance on employees decrease satisfaction of employees, supervision must be friendly and work oriented. Coworker's positive, friendly and work as a team behavior and good working environment is source of satisfaction. There is strong positive correlation between satisfaction, job attitude and individual performance. Satisfied and happier employee highly performs good work and increase performance of the company.

And positive attitude holding employees and satisfaction create loyalty and commitment with the organization, employees feeling they are part of the organization and create retention for long time. Identify the factors which are effecting satisfaction and performance of the MCB employees. The dependency of job attitude and job satisfaction upon job performance was checked. Find factors which provide Satisfaction (gender, age, income, pay, promotion, coworkers) to the employee. Research will provide theory base for attitude at work, satisfaction of employee and individual performance relationship explained very clearly, and this work support further research and better understanding.

New work on the attitude of employee, satisfaction and factors of satisfaction (pay, promotion, appraisals, supervision) and individual performance increase and decrease by effect of attitude and satisfaction are explained very well. That work not only explained the relationship between satisfaction, attitude and performance but also explained the dependency of satisfaction and attitude upon performance of individual at work. Rekitta (2002) worked at employees Attitude at work, organization commitment of employees and their job performance, relationship between these factors are positive and Meta analysis technique used to test this relation. Positive attitude enhance satisfaction and satisfaction enhance individual performance and income of the organization. Timothy (2004) addressed 3 gaps between theory and practical implication of satisfaction and these are 1.cause of employee attitude 2.result of negative positive satisfaction 3.how to measure and influence employee's attitude. The work done on 2 thoughts "happy employees are productive" and 2<sup>nd</sup> happier employees are not productive" conflict statement to get more appropriate correlation between satisfaction, attitude and performance. Attitude relationship with performance and satisfaction commitment Meta analysis of 16 studies, statistically found that attitude and performance have significant relation. Job attitude is collection of feelings about job, positive and negative, consider yourself part of the organization, committed to your work attitude badly effects performance more than satisfaction and commitment.

Empirically test the relationship of attitude toward satisfaction and performance, and commitment toward satisfaction and performance by Susanty.et al. (2013) found that little addition in commitment bring positive change in the satisfaction of the employee at work. Organization must keep close eye on the factors which are effecting employee's satisfaction and disturbing their performance. Bhaggat (1982) discussed 2 situational factors 1st Organizational pressure 2<sup>nd</sup> time pressure both of these factors variant employees satisfaction and performance at work, but other variables provide assistance and moderate the relation between satisfaction, attitude, commitment and performance. (Riketta, 2002-08) performance of individual is depend on satisfaction level of a employees at work satisfied employees are assets of the company satisfaction is feeling about work either positive or negative and employees behavior at work affect performance of employees and organization growth. if employees of MCB Bank start behaving badly with customers that attitude not only affects individual performance but also effect MCB Bank reputation as well "job attitude causes performance" research focused and conclude attitude and performance of employees are closely correlated. To find bank

employees satisfaction in Pakistan 30 questions are added and mean of all statements are written in table no.1 shows the reliability statistic Cronbach's Alpha Coefficient for the questions of Job satisfaction, attitude towards work and job performance. The value of Alpha coefficient is 0.893 shows the scale is appropriate for the target population and table no. 2 is asking about percentage distribution of the respondent demographic variables which shows that the majority of the 69.2 percent of the employees were male, 65.8 percent of employees education was master while 62.5 percent of the respondent monthly income was 25,000-50,000 and 48.3 percent of the respondent nature of job was operational. In the table no. 3 mean response of each variable the employees on the scale of job satisfaction, attitude towards work and job performance.

**Hypothesis of the study**

The table no. 3 (a) shows the result of impact of employee's demographic variables such as (Gender, education, income level and designation) on job satisfaction. The result shows that male employees are more satisfied than female employee's, graduate employees are more satisfied than other employees while employees who have monthly income 25,000 to 5,000 are more satisfied than others and Clerical staff are more satisfied than other staff members of banks.

The table no. 3 (b) shows the result of impact of employee's demographic variables such as (Gender, education, income level and designation) on job performance. The result shows that male employees job performance is higher than female employee's, employees who's education level is HSSC were show higher job performance rather than highly educated employees while the employee's who monthly income is 10,000 to 25,000 were show high job performance rather than other income level employees and Clerical staff show high job performance than operational and managerial staff.

The table no. 3 (c) shows the result of impact of employee's demographic variables such as (Gender, education, income level and designation) on attitude toward work. The result shows that male employees show higher attitude toward work than female employee, graduate employee shows high attitude towards work than highly qualified workers, while employees who 10-25 thousand per month income show their high attitude toward work and Clerical staff show their higher attitude toward their work.

**Hypothesis of the study**

Table No. 4 and 5 shows the correlation, means and standard deviation between variables. The result shows that there is strong positive correlation between the job satisfaction, attitude toward work and job performance. Table no. 5 shows job satisfaction is strong impact on employee's job performance rather than attitude toward work.

**Hypothesis of the study**

The table no. 6 shows the results of job satisfaction and attitude toward work and its impact on employee's job performance. The result shows that the regression coefficient is 0.317 the positive relationship between the variables. The p-value is 0.001 shows the test is significant at 5% level of significant.

**Table No. 1** Reliability Statistics

Cronbach's Alpha	No. of Items
0.893	30

The above table shows the reliability statistic Cronbach's Alpha Coefficient for the Quality of life Scale. The value of Alpha coefficient is 0.893 shows the scale is appropriate for the target population.

**Table No. 2:** Demographic Variables

Variables	Categories	Frequency	Percentage
Gender	Male	83	69.2
	Female	37	30.8
	Total	120	100.0
Education	HSSC	13	10.8
	Graduation	24	20.0
	Master	79	65.8
	M.Phil / PhD	4	3.3
	Total	120	100.0
Income Level	Rs. <10,000	3	2.5
	10,000-25,000	42	35.0
	25,000-50,000	75	62.5
	Total	120	100.0
Designation	Clerical staff	29	24.2
	Operational	58	48.3
	Managerial	33	27.5
	Total	120	100.0

Table no. 2 shows results regarding respondent gender that 69.2 percent of the respondents were male



and 30.8 percent of the respondents were female and results regarding respondent education, 10.8 percent of the respondents were education till than HSSC, 20.0 percent of the respondent were educated till graduation, 65.8 percent of the respondent were educated till master and 3.3 percent of the respondent were educated till M.phil/PhD while results regarding respondent income level, 2.5 percent of the respondents monthly income was <10,000 while 35.0 percent of the respondents monthly income was 10,000-25,000 and 62.5 percent of the respondents monthly income was 25,000-50,000 thousand per month and results regarding respondent designation, 24.2 percent of the respondent were belong to clerical staff while 48.3 percent of the respondent were belong to operational staff and 27.5 percent of the respondent were belong to managerial staff.

**Table No. 3 (a)**

Impact of gender, education, income and designation of the respondent on job satisfaction

Gender	Mean	Education	Mean	Income level	Mean	Designation	Mean
Male	2.37	HSSC	2.31	(Rs.) <10,000	2.00	Clerical staff	2.76
Female	2.08	Graduation	2.50	10,000 to 25,000	2.24	Operational	2.10
Total	2.28	Master	2.23	25,000 to5 0,000	2.32	Managerial	2.18
		M.Phil PhD	2.00	Total	2.28	Total	2.28
		Total	2.28				

**Table No. 3 (b)**

Impact of gender, education, income and designation of the respondent on job Performance

Gender	Mean	Education	Mean	Income level	Mean	Designation	Mean
Male	2.52	HSSC	2.54	(Rs.) <10,000	2.00	Clerical staff	3.00
Female	1.92	Graduation	2.50	10,000 to 25,000	2.40	Operational	2.22
Total	2.33	Master	2.27	25,000 to5 0,000	2.31	Managerial	1.94
		M.Phil PhD	2.00	Total	2.33	Total	2.33
		Total	2.1417				

**Table No. 3 (c)**

Impact of gender, education, income and designation of the respondent on attitude

Gender	Mean	Education	Mean	Income level	Mean	Designation	Mean
Male	2.35	HSSC	1.77	(Rs.) <10,000	1.00	Clerical staff	2.52
Female	2.08	Graduation	2.67	10,000 to 25,000	2.33	Operational	2.28
Total	2.27	Master	2.24	25,000 to5 0,000	2.28	Managerial	2.03
		M.Phil PhD	2.00	Total	2.27	Total	2.27
		Total	2.27				

To test the interdependency between job satisfaction, job performance and attitude Pearson Correlation is applied (table 5 & 6). Finally find a very strong relationship between job satisfaction, job performance and attitude of worker. It shows that there is significant relationship between job satisfaction, job performance and attitude. As mean of attitude is greater than job satisfaction and job performance it suggest that respondents job satisfaction and job performance is depend on the worker attitude.

**Table No. 4:** Correlation between job satisfaction, job performance and attitude

Scale		Job. Satisfaction	Job. Performance	Attitude
Job. Satisfaction	Pearson Correlation	1	.729**	.779**
	Sig. (2-tailed)		.000	.000
Job. Performance	Pearson Correlation	.729**	1	.525**
	Sig. (2-tailed)	.000		.000
Attitude	Pearson Correlation	.779**	.525**	1
	Sig. (2-tailed)	.000	.000	

**Table No. 5:** Mean and Standard deviation job satisfaction, job performance and attitude

Scale	Mean	Std. Deviation
Job satisfaction	2.28	.611
Job Performance	2.33	.748
Attitude	2.27	.670

To examine the impact of attitude and job satisfaction on job performance Multiple Regression is used and an interesting result is observed. The table of the test implies that attitude towards works depend on the job satisfaction of worker that have impact on the job performance of the workers.

**Table No.6 Dependent variable: Job Satisfaction**

Constant	Attitude	R-Square	F
1.026 0.243 [4.216] 0.000	0.544 0.110 [4.928] 0.000	0.171	24.282

**Table No. 7 Dependent variable: Job performance**

Constant	Job satisfaction	Attitude	R-Square	F
0.830 0.248 [3.348] 0.001	0.410 0.115 [3.561] 0.001	0.247 0.087 [2.824] 0.006	0.230	17.461

## V. Conclusion

Overall employees of MCB Bank were having positive attitude at job its means they are satisfied with their jobs. In MCB Bank there are lot of external and internal factors which are effecting employees attitude and satisfaction (income, co-workers behavior, promotion, unfair rewards, supervision at work, job security, respect, loyalty, work load, stress, working conditions etc) and ultimately individual performance at MCB Bank were effected, and performance of employees effects company productivity and profitability. MCB Bank employees were ordinary satisfied with work load, job stress, and working hours. Pay, promotion, procedure, policies, responsibilities' was distributed among employees very clearly and they were satisfied. Coworker's behavior in MCB Bank is very supportive and helping with each other most of the employees having positive attitude. Research develops a rational relationship between satisfaction, job attitude and performance of employees at work. Managers in MCB Bank are having leadership style but they were very friendly and helping with their staff. Employees of MCB Bank were strongly satisfied with hard work leads to good performance and productivity.

In this research focused on job life of the individual either they are satisfied or dissatisfied with job, and employee's attitude at work is affecting employee's performance in MCB Bank. The present study have following objectives to explore the demographic factor impact on employees job satisfaction, attitude toward work and job performance and identify the factors which are effecting satisfaction and performance of the MCB employees and also to explore the dependency of attitude and job satisfaction upon job performance. For testing hypothesis researcher use correlation and regression analysis, the results of descriptive statistics show that graduate employee shows high attitude towards work than highly qualified workers, while employees who 10-25 thousand per month income show their high attitude toward work and Clerical staff show their higher attitude toward their work. The result shows that there is strong positive correlation between the job satisfaction, attitude toward work and job performance. Regression analysis result shows that there is positive attitude enhance satisfaction and satisfaction enhances individual attitude toward wok which has significant impact on job performance of employees. Riketta, (2002-08) argued that job performance of individual is depend on job satisfaction level. The present study concluded that job satisfaction and attitude toward work has significant impact on the job performance of Bank employees.

Employee's attitude is interrelated with satisfaction, but direct attitude having medium correlation with the performance of individual. Employees of MCB Bank were like to do work with lot of responsibility. In MCB Bank quality and quantity of work matter very much, smart people can perform all tasks quickly and concisely. Satisfaction with work means a positive and strong correlation with performance. As compare with other workers satisfied employees performed well and more committed towards its work and MCB Bank as well, male female are equally satisfied with their jobs in MCB Bank. MCB Bank is running successfully by its work force, satisfied and happier employees were perform well, all banking depend on its competent employees because employees are one who run all functions and provide its product and services to its customers. Banking sector profitability and growth is very much dependent on employees performance so employees must having positive attitude at work, and satisfied with all aspects for better work and performance not only individual but enhancement in performance of an organization.

Finally employees were fairly rewarded in MCB Bank for their performances, and that's why rate of absentee and switch to other banks intension is very low. Employees how were working from many years they were more loyal, committed with bank and more satisfied.

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