

## IMPACT OF EMPLOYEE WORK SATISFACTION ON CUSTOMER SATISFACTION: EVIDENCE FROM BANKING SECTOR OF LAHORE (CAPITAL OF PUNJAB PROVINCE), PAKISTAN

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### ABSTRACT

*This study aimed to determine the impact of the employee work satisfaction on the customer satisfaction. Customer's satisfaction is the emerging issue now-a-days. This research was conducted to evaluate the customer's satisfaction via employee's satisfaction. The area selected for the study was services sector (banking sectors of Pakistan). A convenience sampling was used to conduct the field survey. It was examined that Customer satisfaction is strongly predicted by the employee satisfaction. Furthermore, questionnaires were developed on 5 point likert scale to identify the responses of employees and customers separately. Response rate was 80%. Data was analyzed through reliability analysis, correlation and regression analysis using SPSS 16. Limitations and future directions were also communicated in this research paper.*

**Key Words:** Employee Job satisfaction, Customer Satisfaction, Banking Sector, Lahore, Punjab, Pakistan.

## 1. Introduction

### 1.1 Background of study and Banking sector in Pakistan

Banking sector is one of the fastest growing businesses all over world. Economy of every company depends upon banks. Banks affect the economy in different ways such as poverty elevation, fund mobilization and distribution and production of public finance etc. Bank plays very important role in providing financial assistance and financial services.

Pakistan has well-developed system of banking that contains a wide variety of the institute, ranging from commercial bank to central bank. They also provide special services to different sectors. In Pakistan banking sector started in 1947 and showed a fast growth in the first two decades. There are 41 numbers of scheduled banks working at present, 2 Microfinance bank (MFBs), and 6 Development Finance Institutions (DFIs) services in Pakistan. Overall commercial banks includes 3 privatized banks, 3 nationalized banks, 14 foreign banks, 15 private sector banks, 4 specialized banks and 2 provincial scheduled banks.

The structure of banking in Pakistan has changed significantly, especially following the privatized state-owned banks. In 1990, the

banking system was consisted of 5 commercial banks. In 1990, Banking Companies Ordinance was modified with some particulars concerning about the state-owned banks. In 1991 and 1993 two state-owned banks are privatized namely, Allied Bank (ABL) and Muslim Commercial Bank (MCB). The reform procedure were delayed for many years and recommenced in early 2000s. The third largest bank United Bank (UBL) was also privatized in 2002. In September 2003, an asset of the local public sectors and private bank was 41 percent and 47 percent respectively. Habib Bank (HBL) another larger state owned bank that completed the process of privatization in February 2004. During the privatization the assets of banking sector delay by public sector and commercial banks decline less than 25 percent. Another largest bank National Bank of Pakistan (NBP) having market share approximately 20 percent was remain state-owned while it's privatization did not occur that time, and government marked it 25 percent of its capital in 2001-03.

In private sector only management and ownership are the chief support for improvement. The capital is much lower than in comparison to the depositors' money,

leading to unnecessary risk. State Bank of Pakistan takes some judicial actions to avoid the bank risks. The State Bank of Pakistan strengthen their ability by getting new skills, providing the high positioning HR base, provided approved procedure of technology and re-engineering. The structure and direction of banks were fully designed on international standards. The reliability of banking system shows the sound and vigorous result with high financial solidity. There is lot of innovation done in banking sector and they expanded their products from financial assistance to mortgage financing, agriculture and consumer financing and exceeded SME's (small and medium enterprises).

### 1.2 Problem statement

This study investigates the relationship between employee's work satisfaction and customer's satisfaction in banking sector of Pakistan. Employee satisfaction always encourages the customer satisfaction. If employees are dissatisfied with their job they do not work well to the extent they make their customers satisfied. It is important to find the satisfaction level of employees in order to attain the customer satisfaction.

### 1.3 Objectives of study

Human resource manager are more valuable mainly because of their job to identify the factors that measure the job satisfaction. The objective of this study was to check how employee job satisfaction affects customer satisfaction.

### 1.4 research Questions

The main objectives of this study are:

- To explore what is employees work satisfaction and customer satisfaction via literature review;
- To explore the relationship exist among employee job satisfaction and customer satisfaction in banking industry of Lahore.

### 1.5 Significance of study

1. The research result will support the management and administration of banks

to bring the more satisfaction for employees.

2. This study is of significance because in this modern era, technology is increasing incredibly. And employers will be able to understand the current perceptions of employees regarding their satisfaction level in the workplace

## 2. Literature Review

Customer level of satisfaction is when an organization compares any product's recognized effectiveness along with customers' expectations. Additionally, it can refer to release, extinguishment, as well as pension linked to a great responsibility about the recommendation, and obligor. Though pleasure might be equated along with effectiveness, it indicates pay out or even alternative effectiveness that indicates undertaking, which was truly promised (Diener et al., 1985). A pleasant feeling arises when a person gets something which he desired, or maybe when he has finished something he wished to carry out. This state of satisfying or being fulfilled desire is a satisfaction on part of customer

- A source of fulfillment
- Reparation or compensation for a wrong completed or received (Diener et al., 1993).

**Employee satisfaction:** Employee satisfaction describes if a worker is pleased with their job and the employer. A number of the factors that contribute to worker satisfaction include empowerment of the member of staff, wonderful salary, wonderful advantages as well as recognizing wonderful overall performance.

**Customer satisfaction:** Customer satisfaction is dependent on the price. The quality of goods and services also create the satisfaction and it is not only related to the price (Jamal & Naser, 2002). According to Crosby (1979) goods and services satisfy the customer and also reduce the failure cost.

## 2.1 Employee job satisfaction

Employee job satisfaction deploy important effect on customer satisfaction because satisfied employees tend to be more productive, provide improved services to the customers and eventually can considerably increase business profitability (**Heskett & Schlesinger, 1994**). The finding revealed that employees who are fully satisfied deliver better services. Similarly, the service-profit chain makes a relationship between profitability, development and growth. Other study shows that there is a significant relationship between employee work satisfaction and customer service quality (**Bernhardt et al., 2000**).

Employee job satisfaction is another significant variable for the success of institutions in a competitive environment. According to most of the academic studies, there are several factors which are affecting job satisfaction like demographical factors or institutional factors while these effects are likely positive or negative depending on the person. Moreover, they are not only reflected on individual's business life but also on their social life. In this case, organizations have some missions to increase the level of their employees' job satisfaction together with the emotional intelligence experience. This is to say; if organizations fulfil their duties and responsibilities, employees work satisfaction level can vary accordingly (**Hoppock, 1935**).

Employees who are working in the private sector get most satisfaction from the working environment than employees working in the state-owned sector (**Ongtang et al., 2012**).

The findings of this research also support the hypothesis that there is a strong impact of employee satisfaction on customer satisfaction. The result indicates that the empirical facts certify structural associations between customer cares along with employment pleasure.

A new rating including personnel full satisfaction would help the company comprehend the actual circumstances so as to create suitable surgery to boost personnel full satisfaction. It is usually inside company's

curiosity to raise personnel full satisfaction in the event needed, for the reason that company's inventive as well as prescient eye-sight singles away client passion since strategy is the way the firm utilizes inside mission to find the planet head with car items as well as related services. In order to make buyer passion with buyers, workers find 1st for getting enthusiastic. A serious number including ways for only an organization to handle this specific alienation, viz. operate turn, operate development together with career enrichment (**Malik et al., 2010**).

This paper shows satisfactions & turnover finds that a degree to which worker needs are a supply by their company has a significant direct relationships to continue employments in that company. Those needs were as follows, in order importance:

- Require for the recognition.
- Require for the autonomy
- Require for the doing important work

Elements which have an effect on employee job satisfaction:

**Work:** Staff prefers exciting and difficult duties that provide opportunities regarding self-actualization and acknowledgement. For workers to help perform the responsibilities successfully, they may demand teaching and progress, which function help their supervisor to achieve its HR locates, remembering the usually are involving mutual fascination on the supervisor and the employee (**Butt et al., 2007**).

**Pay:** The remuneration employees get is perceived as an indication of their worth to the organization after evaluating their input & peer's input against their pay. Concurred & offered that money is more persuasive than fringe benefits seeing that it encourages employees to perform better than expected of them (**Nguyen & Bradley, 2003**).

**Promotion:** Possibilities regarding marketing are noticed to be key in identifying work fulfilment. Employee's conception in the everyday living connected with the ability to home actualizes in the corporation by way of obtaining a better job & this conception of getting used to contribute in the direction of

work fulfilment. This result holds that strive functionality way of measuring system needs to be in position & used mainly because promotions usually arise whenever staff members are usually evaluated & remunerated for the endeavours they've already added towards corporation (**Muiruri**).

**Supervision:** The number of specialized and also interpersonal help extensive by the boss for the employee influences work full satisfaction. Superiors' immediate activities are associated with workers through organizing, foremost, planning and also curbing the actual organizational assets. Because they are open to employee's strategies in accordance with their particular careers and also making their particular advices part of the options that affect their particular careers, many people perform a crucial role throughout employee's work full satisfaction (**Spear et al., 2004**).

**Co-Workers:** the relationship of superiors with co-workers is appears to affect the job satisfaction moderately given the employee predisposition/emphasis to career orientation. Extrinsic factors which are known as 'hygiene' elements were examined to affect the satisfaction of the employees and depict their dissatisfaction, includes company policy, administration, pay, interpersonal relationship and all working conditions. Herzberg and Mausner's Motivation-Hygiene theory has describe the study of the nature of work satisfaction, and formed a basis for the development of job satisfaction analysis.

The effect of rank, age, gender and length of service on job satisfaction of employees for the universities in United Kingdom (UK) was studied by Hunjar et al. (2010). The study found individual's rank within the organization as a major predictor of job satisfaction and there was positive and strong correlation between the two. In the same way, the length of service was significantly and negatively correlated to the job satisfaction. But the relationship between work satisfaction and age and gender was found to be insignificant for employees of the UK universities.

There is much discussion on the role of gender in work satisfaction, but there is a more conflict in the findings of different studies. Few studies shows that females are more satisfied with their jobs than male employees but there some other studies on the gender case that shows a different finding (**Weaver, 1974; Ward & Sloane, 1998; Shapiro & Stern, 1975; Forgionne & Peeters, 1982**).

According to **Lee et al. (1994)** participation of employee's in decision making processes effects positively on employee's job satisfactions.

## 2.2 Customer satisfaction

Over the past few decades, the concept of customer satisfaction has attracted the attention of researchers. Although mostly, it is used as a business performance & consumer choice indicator, there are different views as to what this multidimensional concept means (**Dominici & Guzzo, 2010**). **Kau & Loh (2006)** have conceptualized this concept as an emotional response to an evaluative process.

Customer satisfaction is a growing issue for the organizations for the firms that are operating beyond all the boundaries. The satisfied customer is a permanent commercial and nice will of the company, so they are putting their efforts to satisfy the consumer up to maximum level. Firms commonly ask customers whether their product or service meet their satisfaction level or not (**Daniel et al., 2012**).

Customer satisfaction is necessary for a successful organizations but the value for employee satisfaction is there to achieve the vision and mission of organization (**Banker et al., 2000**). The Banking employees also emphasized that non-financial measures play the game of your goodwill and produce the long term benefits for the organizations. The services sector specially should take good care of the employee satisfaction. In such industries customers interact directly with employees, their behaviour and their attitudes. It helps employees to retain customers or make them leave the organization. Researches have also



proved that satisfied employee can satisfy the customer (**Johnson, 1996**).

**Hasan et al. (2011)** found that business world has been dominated by services. At present service industry is largest, fast growing and profitable in the developing countries. **Dominici & Guzzo (2010)** conducted a study which shows that delivering high quality services and increasing customer satisfaction are widely known as key factors boosting the performances of companies in the banks.

**Ward & Sloane (1998)** found that during the dining experience, customers are affected by various factors, as shown by research in environmental psychology and marketing. Physical environment have a strong effect on people's cognition, emotions, and behaviour. **Andaleeb & Conway (2006)** shows that environment can influence feelings that encourage people to remain in or to leave the environment. They have presented a model depicting how the physical surroundings of a service organization impact individual satisfaction. This dimension includes noise, music, lighting and temperature, layout which includes the arrangement of furniture and equipment etc. On contrary, **Wall & Berry (2007)** found that physical environment has no significant effect on customer physical surroundings.

### 2.3 Relationship between employee work satisfaction and customer satisfaction

Employees who interact with customers are in a position to developing awareness and feedback to customer goals, achievements and needs. Satisfied or motivated employees have the motivational resource to provide adequate efforts and cares).

Researchers examine a positive relation between change in customer's satisfaction and change in profit sales. Findings revealed that there exists a positive relationship between changes in employee satisfaction and changing in the business profit (**Mobley, 1977**).

It is critical to understand impact of employees' performance because the intangibility of services leads customers to rely on employees' behaviour in forming the

opinion about the services offering. Now day's customer satisfaction is nonfinancial measure, monitored by many of organizations (**Bateman & Organ, (1983)**).

**Research Hypothesis 01:** *There is a significant positive relationship between employee's work satisfaction and customer satisfaction*

## 3. Theoretical Framework

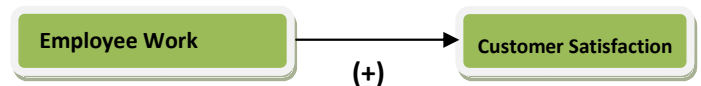


Figure 1: Research Framework

## 4. Methodology

The research model explained the structure of the study.

### 4.1 Type of research study:

The quantitative research method is most preferable research approach to investigate the relationship that exists between the study variables.

### 4.2 Sampling Technique

In this study Convenience random sampling was used. The data was collected from the 25 banks of Lahore. Only those banks were selected which are listed in Lahore Stock Exchange. To create diversity in this research the data were collected from all levels of employees (i.e. top level, middle level and lower level).

### 4.3 Instrument

The questionnaire should be designed in such a way that it should capture the all possible aspect of objective of particular research. The first part of questionnaire was consists of demographic or personal or general information about respondent such as gender, age, sector (public or private), job experience, position, bank type (conventional or Islamic). The second part of questionnaire consists of 23 items. 5-points Likert scale is used, ranging from 1=Strongly Disagree to 5=Strongly Agree. The section 1 of second part consists of 14-items which measure

employee work satisfaction and the section 2 consist of 4-items which measures customer satisfaction.

**4.4 Survey Method**

Initially data was collected through mail survey, but the response rate was so low. To improve the response rate of respondents, personal visits were made to these banks.

**4.5 Response Rate**

For the purpose of data collection 25 banks are listed in Lahore Stock Exchange among of these 5 banks didn't return the questionnaires. A total of 270 questionnaires were distributed and only 235 questionnaires were collected. A total of 270 questionnaires were received which were complete in all respect, making 85%of the response rate, 5questionnaires were discarded because of missing responses.

The response rate is satisfactory because data require for evaluation of this research was collected from all levels of banks employee's. During collection each respondent were requested to provide best information according to their experience.

**4.6 Data Analysis**

The data analysis in research includes reliability,descriptive statistics, and frequency test of demographic information, correlation and regression analysis. SPSS software version 16 was used.

**5. Results**

**5.1 Reliability Analysis**

Reliability means degree of consistency of scale. According to previous studies reliability is "ability of measure to remain the same over time". This analysis was done using the Cronbach's Alpha.It is suggested that when reliability is closer to 1.0 it is better. Generally reliability which is in range of .70 are acceptable and which are above .80 are good. Table 1 indicates the Cronbach's alpha of employee satisfaction has an alpha .925 and customer satisfaction has .903 alphas.

Constructs	Alpha
Employee Work Satisfaction	.838
Customer Satisfaction	.903

**Table 1: Reliability Statistics**

**5.2 Descriptive Statistics**

Characteristics of data are explained with the help of descriptive statistics that includes minimum, maximum, mean and standard deviation. Average scores are calculated with the help of mean which are consistent to measure the central tendency. It is calculated by taking average of score divided by total number. It is preferred and most frequently measure of central tendency.

Dispersion in data is calculated with the help of standard deviation in probability and statistics.It can be easily applied to random variable, probability distribution or any data set or any population. It is used to measure the spread of values in data. When values in data set are close o mean it means there is small deviation and vice versa. If standard deviation is zero it means that values of data are equal to mean.

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Employee Satisfaction	230	1.00	4.57	1.899	0.73576
Customer Satisfaction	230	1.00	4.75	1.844	0.85745

**Table 2: Descriptive Statistics-N=230**

Table 3 shows, the descriptive statistics of sample of 230 respondents. The minimum, maximum, mean and standard deviation of sample is shown above. The mean employee satisfaction and customer satisfaction were 1.899 and 1.844

### 5.3 Frequency Distribution

Variables	Frequency	Percent
<b>Gender</b>		
Male	149	64.8
Female	81	35.2
<b>Age</b>		
20 or less	30	13.0
20-24	34	14.8
25-29	77	33.5
30-39	58	25.2
40-49	31	13.5
<b>Job Tenure</b>		
Less than one year	34	14.8
1-2 year	45	19.6
2-3 year	36	15.7
3-5 year	52	22.6
5-10 year	39	17.0
More than 10 years	24	10.4
<b>Job Type</b>		
Manager	118	51.3
Non Manager	112	48.7

Table 3: correlation Statistics-N=230

There were total 230 respondents employed in various banks of Lahore. Total population includes distribution of gender as male respondent 149(64.8%) and female respondent 81(35.2%). It can be observed that 13.0% respondent were around the age of 20 or less than 20 year. 14.8% of respondent were around the age of 20-24 years, 33.5% of respondent were around the age of 25-29 years, 25.2% of respondent were around the age of 30-39, and remaining 13.5% of respondent around the age of 40-49. Most of respondent having of less than one year are 34(14.8%) in numbers, 45(19.6%) respondent were on 1-2 years, 36(15.7%) respondent were on 2-3 years, 52(22.6%) respondent were on 3-5 years, 39(17.0%) respondent were on 5-10 years and 24(10.4%) respondent were on more than 10 years. Out of total population 118(51.3%) were from non-managerial position and 112(48.7%) from managerial population.

### 5.4 Correlation Analysis

For measuring the positive or negative strength of interrelationship among all variables, correlation matrix is used. This analysis is used to observe relationship or covariance of variables with each other. The correlation coefficient ranges from -1 to +1. The perfect correlation coefficient occur when values are +1 and perfect negative correlation occur when value are -1. If the relationship between two variables is zero than there does not exists any interdependence between the variables.

Variables	Employees satisfaction	Customer satisfaction
Employee work satisfaction	1	
Customer satisfaction	.699**	1

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

Table 4: Correlation Statistics-N=230

Correlation coefficient was calculated with the aim of determining the strength of interrelationship among employee’s job satisfaction, and customer satisfaction in banking sector of Pakistan.

The result reported in the table shows that the relationship between employee satisfaction with customer satisfaction is significantly positively correlated with a value of 0.699\*\* at 1% level of significance. Hence the hypothesis i.e., “*there is a significant positive relationship between employee’s work satisfaction and customer satisfaction*” is proved.

### 5.5 Regression Analysis:

Regression analysis examines the association between criterion and predicted variable.

	R	R <sup>2</sup>	Beta	F	P
Employee satisfaction	.488	.486	.699	217.639	0.000

Dependent variable: Customer Satisfaction

Table 5: Regression Analysis-N=230

Table 5 shows the result of regression analysis of dependent variable and independent variables i.e. customer satisfaction with employee satisfaction. The value of Adj R-square is .486 that depicts 48% variation in dependent variable is due to independent variable and remaining variation due to other factors.

Beta value of customer satisfaction and employee satisfaction is 0.699 that shows the fact that increases in one unit of independent variable will increase dependent variable by 0.699. This finding also supports the research hypothesis 1 that “*there is a significant positive relationship between employee’s work satisfaction and customer satisfaction*”.

## 6. Conclusion

The objective of this study was to explore the existence of customer satisfaction via employee work satisfaction. The overall results of current research indicate there is a significant positive relationship between employee’s work satisfactions with customer satisfaction. The result of the current study suggest that many organizations are taking interest in enhancing the satisfaction level of their employee’s through these they can accomplish their goals with little investment.

## 7. Limitations and Future Recommendations

### 7.1 Limitations

Limitations of this study was that the data was collected from only one city (Lahore) due to lack of time and resources

### 7.2 Future Recommendations

Future researchers can tap the following areas of the study:

- Future researchers should conduct the similar study in other industries such as textile industry, manufacturing, telecommunication sector.
- Comparative studies can also be done on the same topic. Multiple samples collected from different organizations bring diversification in the study that how differently these industries or organization perceived these types of relationships.
- Future researchers are also advised to take a larger sample (through proper sampling technique) to conduct the same study. This will help generalize the finding in the researched industry.
- Another interesting suggestion for future research is to investigate the compression between private bank and the schedule banks. Because private bank’s employees are more satisfy as they receive more benefits and facilities.

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