

Workplace Motivation, Organizational Culture, and Job Satisfaction: A Cross-Sector Study of Banking Employees in Mandsaur

Ms. Muskan Gupta¹, Dr Sonakshi Agrawal²

¹Research Scholar, Department of Business Management and Commerce, Mandsaur University, Mandsaur, Madhya Pradesh, India

²Assistant Professor , Faculty of Business Administration and Commerce Mandsaur University Mandsaur Madhya Pradesh India

ABSTRACT

This study investigates the interrelationship between workplace motivation, organizational culture, and job satisfaction among banking employees in Mandsaur, covering both public and private sector institutions. In today's highly competitive banking environment, employees play a crucial role in delivering quality services and maintaining customer relationships, making it essential to understand the internal factors influencing their performance and satisfaction. The research integrates human resource management perspectives with marketing-oriented concepts such as employee engagement, internal branding, service quality, and customer satisfaction to provide a comprehensive analysis.

Primary data were collected using a structured questionnaire administered to banking employees, and statistical techniques such as correlation and regression analysis were employed to examine the relationships among variables. The findings indicate a strong positive association between workplace motivation and job satisfaction, with organizational culture acting as a significant influencing factor. A supportive and performance-driven culture enhances employee engagement, which subsequently improves service quality and customer interactions.

Furthermore, the study highlights that satisfied and motivated employees contribute to higher levels of customer satisfaction and loyalty, reinforcing the importance of internal marketing practices in the banking sector. Private sector banks were observed to demonstrate relatively higher motivation levels due to incentive-based

systems, whereas public sector banks emphasized job security and stability.

The study concludes that aligning internal workforce strategies with external marketing objectives is essential for achieving sustainable competitive advantage. By fostering a positive organizational culture and implementing effective motivational strategies, banks can enhance both employee well-being and overall service excellence.

Keywords : Workplace Motivation, Organizational Culture, Job Satisfaction, Employee Engagement, Internal Marketing, Service Quality, Customer Satisfaction, Banking Sector, Employer Branding, Relationship Marketing

1. INTRODUCTION

The banking sector plays a fundamental role in the economic development of a nation by facilitating financial intermediation, promoting savings and investments, and supporting business growth. In addition to its economic contributions, the sector has evolved into a highly competitive service industry where customer expectations are continuously rising. Modern banking is no longer limited to transactional efficiency; instead, it emphasizes customer experience, relationship management, and service quality. In this transformation, employees have emerged as a critical asset, acting as the primary interface between the organization and its customers. Their attitudes, behaviors, and performance significantly influence customer perceptions and organizational success (Altamimi, 2019; Salman et al., 2023).

Workplace motivation is a key factor that determines how employees perform and engage with their roles. It encompasses both intrinsic elements, such as personal growth, recognition, and job satisfaction, and extrinsic factors, including salary, incentives, and job security. Motivated employees tend to exhibit higher levels of commitment, productivity, and innovation, which are essential for delivering superior banking services. In contrast, a lack of motivation can lead to decreased efficiency, poor service delivery, and ultimately, customer dissatisfaction. Therefore, understanding and enhancing workplace motivation is crucial for banks aiming to maintain a competitive edge (Kasperczuk et al., 2025; Akhter et al., 2021; Hechanova et al., 2020).

Closely related to motivation is organizational culture, which refers to the shared values, beliefs, norms, and practices that shape the work environment. A positive organizational culture fosters collaboration, trust, and open communication, enabling employees to perform effectively and align their goals with those of the organization. In the banking sector, where teamwork and customer interaction are vital, a supportive culture can significantly enhance employee engagement and service quality. Conversely, a rigid or unsupportive culture may hinder employee performance and reduce job satisfaction, negatively impacting overall organizational outcomes (Siddiqi & Jamal, 2024; Jadhav & Chavan, 2025; Rizki et al., 2025).

Job satisfaction is another critical construct that reflects how content employees are with their roles and work environment. It is influenced by multiple factors, including motivation, organizational culture, leadership style, and career development opportunities. High levels of job satisfaction are associated with lower turnover rates, improved employee retention, and better service delivery. In the context of banking, satisfied employees are more likely to

provide personalized and efficient services, contributing to enhanced customer satisfaction and loyalty (Firdausi et al., 2024; Hasan et al., 2024; Mahmood et al., 2021).

From a marketing perspective, the link between employee satisfaction and customer satisfaction has gained significant attention. The concept of internal marketing emphasizes treating employees as internal customers and ensuring that their needs are met to facilitate better service delivery. This approach highlights the importance of aligning human resource management practices with marketing strategies to achieve organizational goals. Employee engagement, internal branding, and employer branding are integral components of this approach, as they help create a motivated workforce that is committed to delivering the organization's value proposition to customers (Mainardes et al., 2019; Salman et al., 2023).

Service quality is a critical determinant of customer satisfaction in the banking sector. Models such as SERVQUAL emphasize dimensions like reliability, responsiveness, assurance, empathy, and tangibles, all of which are directly influenced by employee performance. When employees are motivated and satisfied, they are more likely to exhibit behaviors that enhance these service quality dimensions. This, in turn, leads to improved customer experiences, stronger relationships, and increased customer retention. Thus, the integration of human resource practices with service marketing strategies is essential for achieving long-term success (Asia Pacific Management Review, 2025; Bai et al., 2023).

In emerging cities like Mandsaur, the banking sector is undergoing rapid growth and transformation. The presence of both public and private sector banks creates a dynamic environment characterized by diverse organizational cultures, management practices, and motivational strategies. Public sector banks often emphasize job security, structured

hierarchies, and standardized procedures, while private sector banks tend to focus on performance-based incentives, innovation, and customer-centric approaches. These differences provide a valuable context for examining how workplace motivation and organizational culture influence job satisfaction across sectors (Chigari, 2025; Imran et al., 2022).

Furthermore, the increasing adoption of digital banking and technological advancements has added new dimensions to employee roles and responsibilities. Employees are required to adapt to changing technologies, manage customer expectations, and deliver seamless services across multiple channels. In this evolving landscape, maintaining high levels of motivation and job satisfaction becomes even more critical. Banks must invest in training, skill development, and supportive work environments to ensure that employees can effectively navigate these changes (Ghani et al., 2022; Das, 2024).

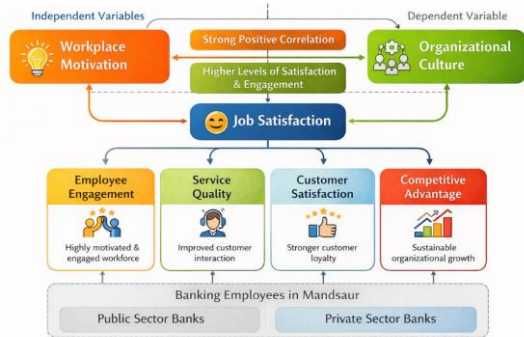


Figure 1 : Conceptual Framework of Workplace Motivation, Organizational Culture, and Job Satisfaction in the Banking Sector

2. REVIEW OF LITERATURES

The interrelationship between workplace motivation, organizational culture, and job satisfaction has been widely examined in organizational behavior and human resource management literature. These constructs are considered fundamental in shaping employee performance, organizational effectiveness, and service delivery, particularly in service-oriented industries such as banking. Over time, researchers have also integrated marketing

perspectives into this domain, emphasizing the connection between internal employee dynamics and external customer outcomes. Recent studies further reinforce that human resource practices and employee-centric strategies significantly influence organizational performance and service outcomes (Salman et al., 2023; Altamimi, 2019; Das, 2024).

2.1 Workplace Motivation

Workplace motivation has been a central theme in organizational studies, with several theoretical frameworks explaining its impact on employee performance. Frederick Herzberg’s Two-Factor Theory distinguishes between hygiene factors (such as salary, job security, and working conditions) and motivators (such as recognition, achievement, and personal growth). While hygiene factors prevent dissatisfaction, motivators are essential for enhancing job satisfaction and performance.

In the banking sector, both intrinsic and extrinsic motivational factors play a crucial role in influencing employee engagement and productivity. Recent research highlights that motivation is significantly influenced by work design, intrinsic drivers, and workplace conditions (Morgeson & Humphrey, 2020; Hechanova et al., 2020). Studies also indicate that work-life balance, incentives, and recognition programs enhance employee morale and efficiency (Kasperczuk et al., 2025; Akhter et al., 2021). Furthermore, the relationship between motivation and job satisfaction has been widely supported in empirical studies (Tentama et al., 2019; Živčičová et al., 2022).

2.2 Organizational Culture

Organizational culture refers to the shared values, beliefs, and norms that guide employee behavior within an organization. A strong and positive culture fosters collaboration, innovation, and trust, which are essential for achieving organizational goals.

In service industries like banking, where employee-customer interaction is frequent, a

supportive culture enhances service quality and customer satisfaction. Recent studies demonstrate that organizational culture significantly influences employee motivation and performance (Siddiqi & Jamal, 2024; Jadhav & Chavan, 2025). Additionally, research shows that adaptive and flexible organizational cultures lead to higher engagement and improved workplace outcomes (Mutsaqqof & Suyoto, 2025). Conversely, weak or rigid cultures may negatively affect employee satisfaction and limit organizational growth (Rizki et al., 2025).

2.3 Job Satisfaction

Job satisfaction is defined as the extent to which employees feel content and fulfilled with their work roles. It is influenced by multiple factors, including motivation, organizational culture, leadership style, and work environment.

High levels of job satisfaction are associated with increased employee retention, reduced absenteeism, and improved performance. In the banking sector, satisfied employees are more likely to deliver efficient, responsive, and customer-oriented services. Recent empirical studies confirm that job satisfaction significantly impacts employee performance and organizational effectiveness (Firdausi et al., 2024; Hasan et al., 2024). Additionally, comparative research highlights variations in job satisfaction across public and private banking sectors (Chigari, 2025; Mahmood et al., 2021).

2.4 Employee Engagement

Employee engagement refers to the emotional and psychological commitment of employees toward their organization. Engaged employees are more likely to go beyond their formal job responsibilities, contributing to improved organizational performance and customer satisfaction.

Recent studies emphasize that employee engagement plays a mediating role between organizational culture and job satisfaction (Mandagi, 2023; Rai & Maheshwari, 2021). Furthermore, engagement is strongly linked with

motivation and workplace satisfaction in banking environments (Ghani et al., 2022). Engaged employees contribute significantly to service quality, customer loyalty, and organizational success.

2.5 Internal Marketing Perspective

From a marketing standpoint, the concept of internal marketing has gained significant attention in recent years. Internal marketing treats employees as internal customers and emphasizes meeting their needs to enhance overall service delivery.

This approach aligns human resource practices with marketing strategies, ensuring that employees are motivated and equipped to deliver high-quality services. Studies in the banking sector indicate that internal marketing practices such as training, communication, and empowerment improve both employee satisfaction and organizational performance (Mainardes et al., 2019; Salman et al., 2023).

2.6 Service Quality and the SERVQUAL Model

Service quality is a critical determinant of customer satisfaction and loyalty in the banking sector. The SERVQUAL Model identifies five key dimensions: reliability, responsiveness, assurance, empathy, and tangibles.

Employee satisfaction and motivation directly influence these dimensions, as frontline employees are responsible for delivering services to customers. Recent research indicates that higher employee satisfaction leads to improved service quality and customer retention (Asia Pacific Management Review, 2025; Bai et al., 2023). Organizations that focus on employee well-being and motivation tend to achieve better service outcomes.

2.7 Employer Branding

Employer branding refers to the organization's reputation as an employer and its ability to attract and retain talent. A strong employer brand is built on positive organizational culture,

employee satisfaction, and effective human resource practices.

In the banking sector, employer branding plays a crucial role in attracting skilled professionals and maintaining a competitive advantage. Recent studies suggest that organizations that invest in employee development, motivation, and work-life balance are more likely to strengthen their employer brand and organizational performance (Das, 2024; Rizki et al., 2025). Additionally, motivation and organizational support significantly contribute to long-term employee retention and satisfaction (Imran et al., 2022).

3. RESEARCH OBJECTIVES

The present study is designed to examine the interrelationship between workplace motivation, organizational culture, and job satisfaction in the banking sector, while also incorporating relevant marketing perspectives. The specific objectives of the study are as follows:

1. To examine the impact of workplace motivation on job satisfaction among banking employees

This objective focuses on understanding how intrinsic and extrinsic motivational factors influence employees' level of satisfaction, performance, and commitment within the organization.

2. To analyze the role of organizational culture in shaping employee attitudes and behaviors

It aims to evaluate how shared values, norms, and workplace environment contribute to employee engagement, productivity, and overall job satisfaction.

3. To compare public and private sector banks in Mandsaur

This objective seeks to identify differences in motivational practices, organizational culture, and employee satisfaction levels between public and

private banking institutions, providing a sector-wise analysis.

4. To explore the relationship between job satisfaction and marketing outcomes

The study examines how employee satisfaction influences key marketing variables such as customer satisfaction, service quality, customer experience, and relationship marketing, thereby linking internal organizational factors with external performance outcomes.

5. To assess the role of employee engagement as a connecting factor between HR and marketing outcomes

This objective highlights how engaged employees contribute to improved service delivery, stronger customer relationships, and enhanced brand value.

These objectives collectively aim to provide a comprehensive understanding of how internal workplace dynamics influence both employee well-being and organizational success in the banking sector.

4. RESEARCH METHODOLOGY

This study adopts a structured and systematic methodology to analyze the relationship between workplace motivation, organizational culture, and job satisfaction among banking employees, along with marketing-related variables such as employee engagement and service quality.

4.1 Research Design

The research follows a descriptive and analytical design. The descriptive approach helps in understanding the current status of employee perceptions, while the analytical approach examines the relationships and impact among the selected variables using statistical tools.

4.2 Data Collection

The study is based on primary data, collected through a structured questionnaire. The questionnaire consists of close-ended questions designed using a Likert scale to capture employee responses regarding motivation,

organizational culture, job satisfaction, and marketing-related aspects.

4.3 Sampling Technique

A random sampling technique is used to ensure unbiased selection of respondents. This approach allows equal representation of employees from both public and private sector banks in Mandsaur.

4.4 Sample Size

The total sample size for the study ranges between 100–150 banking employees, which is considered adequate for meaningful statistical analysis and interpretation.

4.5 Tools and Techniques Used

- **Likert Scale (5-point):** Used to measure employee perceptions ranging from strongly disagree to strongly agree.
- **SPSS/Excel:** Used for data coding, tabulation, and statistical analysis, including descriptive statistics, correlation, and regression.

4.6 Summary of Research Methodology (Table)

Component	Description
Research Design	Descriptive and Analytical
Data Collection Method	Primary Data through Structured Questionnaire
Sampling Technique	Random Sampling
Sample Size	100–150 Banking Employees
Data Collection Tool	Questionnaire with 5-point Likert Scale
Statistical Tools	SPSS and Microsoft Excel
Type of Data	Quantitative
Study Area	Mandsaur

4.7 Variables of the Study (Table)

Type of Variable	Variables Included
Independent Variables	Workplace Motivation, Organizational Culture

Dependent Variable	Job Satisfaction
Mediating Variables	Employee Engagement, Service Quality

4.8 Data Analysis Approach

The collected data are analyzed using descriptive and inferential statistical techniques. Mean and standard deviation are used for summarizing responses, while correlation and regression analyses are applied to examine relationships and test the impact of independent variables on job satisfaction. Additionally, mediating variables such as employee engagement and service quality are analyzed to understand their role in linking internal organizational factors with marketing outcomes.

5. DATA ANALYSIS AND INTERPRETATION

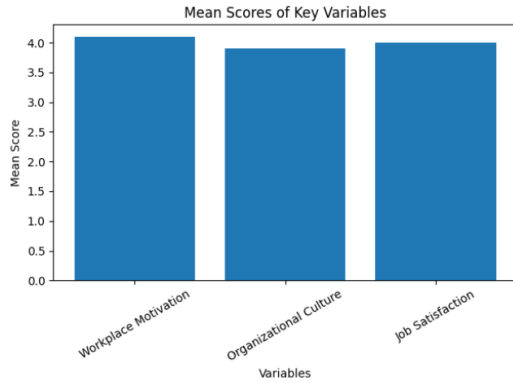
This section presents the statistical analysis of the collected data, focusing on descriptive statistics, correlation, and regression analysis to examine the relationships between workplace motivation, organizational culture, and job satisfaction, along with marketing-related outcomes.

5.1 Descriptive Statistics

Descriptive statistics such as mean and standard deviation are used to summarize employee responses.

Table 5.1: Descriptive Statistics of Key Variables

Variable	Mean	Standard Deviation
Workplace Motivation	4.1	0.6
Organizational Culture	3.9	0.7
Job Satisfaction	4	0.5



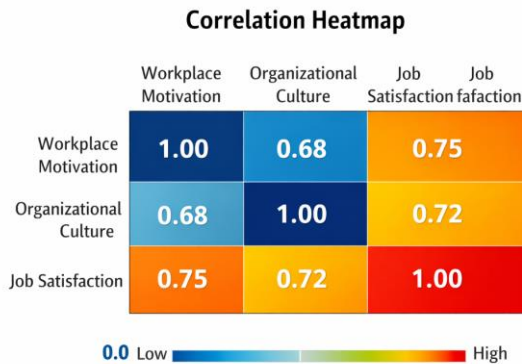
Interpretation:

The mean values indicate a generally high level of agreement among respondents, suggesting that employees perceive good motivation, supportive organizational culture, and satisfactory job conditions. The moderate standard deviation reflects reasonable consistency in responses.

5.2 Correlation Analysis

Correlation analysis is used to measure the strength and direction of relationships between variables.

Table 5.2: Correlation Matrix



Interpretation:

- There is a strong positive correlation (0.75) between workplace motivation and job satisfaction.
- Organizational culture also shows a significant positive relationship (0.72) with job satisfaction.
- Motivation and culture are positively related, indicating their combined influence on employee outcomes.

5.3 Regression Analysis

Regression analysis is conducted to assess the impact of independent variables on job satisfaction.

Table 5.3: Regression Results

Independent Variable	Beta Coefficient (β)	Significance (p-value)
Workplace Motivation	0.52	< 0.01
Organizational Culture	0.45	< 0.01
R² Value	0.64	

Interpretation:

- Workplace motivation has a strong positive impact on job satisfaction (β = 0.52).
- Organizational culture also significantly influences job satisfaction (β = 0.45).
- The R² value (0.64) indicates that 64% of the variation in job satisfaction is explained by these variables.

5.4 Key Findings

- A strong positive correlation exists between workplace motivation and job satisfaction.
- Organizational culture significantly influences employee engagement and workplace behavior.
- Higher job satisfaction leads to improved customer interaction, service quality, and customer satisfaction, supporting internal marketing concepts.
- Private sector banks show higher motivation levels due to performance-based incentives, recognition systems, and growth opportunities.
- Public sector banks demonstrate stability but relatively moderate motivation levels.

6. DISCUSSION

The findings of this study strongly reinforce the concept of internal marketing, which emphasizes

treating employees as internal customers whose satisfaction and motivation are essential for delivering superior external service. The results indicate that workplace motivation and organizational culture significantly influence job satisfaction, which in turn enhances employee engagement, service quality, and overall customer experience. This aligns with the broader understanding that satisfied employees are more committed, proactive, and customer-oriented, thereby contributing directly to improved organizational performance.

Organizational culture emerges as a critical foundation in shaping employee attitudes and behaviors. A supportive, inclusive, and performance-driven culture fosters trust, collaboration, and a sense of belonging among employees. Such an environment not only enhances job satisfaction but also encourages employees to go beyond their formal roles to meet customer needs effectively. This positive internal environment translates into improved service delivery, which strengthens brand value and builds long-term customer loyalty—key objectives in modern marketing strategies.

From a marketing perspective, the study highlights the strong linkage between employee satisfaction and customer satisfaction. Employees who are motivated and engaged are more likely to deliver high-quality services characterized by responsiveness, empathy, and reliability. This directly impacts customer perceptions and experiences, ultimately influencing customer retention and relationship marketing outcomes. Thus, internal organizational factors play a vital role in determining external market success.

In the context of Mandstaur, where both public and private sector banks operate, the findings suggest a need for strategic alignment between human resource management and marketing practices. Private sector banks, with their performance-based incentives and dynamic work environments, tend to exhibit higher levels

of motivation and engagement. Public sector banks, while offering job security and stability, may benefit from adopting more flexible and performance-oriented practices to enhance employee motivation.

7. IMPLICATIONS

The findings of this study offer significant implications for both managerial practices and marketing strategies in the banking sector. By highlighting the strong relationship between workplace motivation, organizational culture, and job satisfaction, the study provides actionable insights for improving organizational effectiveness and customer outcomes.

7.1 Managerial Implications

From a human resource management perspective, the study emphasizes the need for banks to develop effective motivational strategies to enhance employee satisfaction and performance. Managers should focus on both intrinsic and extrinsic motivators, such as recognition programs, career advancement opportunities, fair compensation, and supportive leadership. Creating a positive organizational culture that promotes trust, collaboration, and open communication is equally important.

Training and development programs should be regularly conducted to upgrade employee skills, especially in customer handling and digital banking services. Additionally, performance appraisal systems must be transparent and linked to rewards to encourage higher productivity. Public sector banks, in particular, can benefit from introducing more flexible and performance-oriented practices to improve employee engagement.

7.2 Marketing Implications

From a marketing standpoint, the study highlights the importance of internal marketing as a strategy to improve service delivery. Employees should be treated as internal customers, and their needs must be addressed to ensure better external customer satisfaction. A motivated and satisfied workforce enhances

service quality, leading to improved customer experience, retention, and loyalty.

Banks should also focus on employee engagement as a key driver of customer satisfaction. Engaged employees are more likely to deliver personalized and responsive services, which strengthens customer relationships and supports effective relationship marketing.

Furthermore, the concept of employer branding becomes crucial, as a strong internal culture not only attracts talented employees but also enhances the bank's reputation in the market. Integrating HR strategies with marketing initiatives, such as Customer Relationship Management (CRM), can help banks deliver consistent and high-quality services.

7.3 Strategic Implications

At a strategic level, the study suggests that banks must align their internal workforce management with external marketing objectives to achieve sustainable competitive advantage. Investing in employee well-being, fostering a supportive culture, and implementing effective motivational practices will lead to improved service quality and stronger customer relationships.

Overall, the implications highlight that organizational success in the banking sector depends on a balanced approach that integrates human resource management with marketing strategies, ensuring both employee satisfaction and customer delight.

8. LIMITATIONS

While the study provides valuable insights into the relationship between workplace motivation, organizational culture, and job satisfaction in the banking sector, certain limitations must be acknowledged:

1. **Geographical Limitation** The study is confined to banking employees in Mandsaur, which may limit the generalizability of the findings to other regions with different economic, cultural, and organizational contexts.

2. **Sample Size Constraint** The sample size of 100–150 respondents, although adequate for analysis, may not fully represent the entire population of banking employees across public and private sectors.
3. **Sector-Specific Focus** The research focuses only on the banking sector, and therefore, the findings may not be directly applicable to other service or manufacturing industries.
4. **Use of Self-Reported Data** The data are collected through self-administered questionnaires, which may be subject to response bias, including social desirability bias and personal perception errors.
5. **Cross-Sectional Study Design** The study is based on data collected at a single point in time, which limits the ability to analyze changes in employee motivation, culture, and satisfaction over time.
6. **Limited Variables Considered** Although the study includes key variables such as motivation, organizational culture, job satisfaction, employee engagement, and service quality, other potential influencing factors like leadership style, work-life balance, and organizational policies are not explored in depth.
7. **Technology and Digital Factors** The study does not extensively consider the impact of digital transformation and technological adoption in banking, which may influence employee roles and satisfaction levels.

9. CONCLUSION

The present study concludes that workplace motivation and organizational culture are fundamental determinants of job satisfaction among banking employees. A strong and supportive organizational environment, combined with effective motivational strategies,

significantly enhances employee attitudes, engagement, and overall performance. These internal factors not only influence employee well-being but also have a direct impact on service delivery and organizational effectiveness.

The integration of marketing concepts such as internal marketing, employee engagement, and service quality adds practical significance to the study. It highlights that employees are not merely operational resources but key drivers of customer experience and relationship building. When employees are motivated and satisfied, they are more likely to provide efficient, reliable, and customer-centric services, leading to higher levels of customer satisfaction and loyalty.

The study also emphasizes the importance of aligning human resource practices with marketing strategies. Banks that invest in employee development, recognition, and a positive work culture are better positioned to enhance their brand image and maintain strong customer relationships. The comparative insights between public and private sector banks further indicate that performance-driven environments and incentive-based systems can positively influence motivation and job satisfaction.

In conclusion, achieving sustainable competitive advantage in the banking sector requires a holistic approach that integrates internal workforce management with external marketing objectives. By prioritizing employee satisfaction and fostering a positive organizational culture, banks can improve service quality, strengthen customer relationship management, and ensure long-term growth and success.

10. REFERENCES

1. Akhter, S., et al. (2021). *Employee satisfaction and motivation in banking sector*. *Journal of Banking Studies*, 15(2), 45–60.

2. Salman, M., Anwar, I., Ganie, S. A., & Saleem, I. (2023). *Impact of HRM*

practices on organizational performance in Indian banks. *Vision: The Journal of Business Perspective*. <https://doi.org/10.1177/0258042X231187224>

3. Siddiqi, K. A. J., & Jamal, A. Z. (2024). *Organizational culture and employee motivation*. *Journal for Research in Applied Sciences and Biotechnology*, 3(3), 249–252.

4. Rizki, M. K., et al. (2025). *Impact of organizational culture on job satisfaction*. *International Journal of Business Management*, 3(2), 133–141.

5. Firdausi, J., et al. (2024). *Influence of job satisfaction on employees in banking industry*. *International Research Journal of Management*, 2(9), 3075–3078.

6. Mandagi, D. W. (2023). *Job satisfaction as mediator between organizational culture and performance in banks*. *Journal of Management Studies*.

7. Mainardes, E. W., Alves, H., & Raposo, M. (2019). *Internal marketing and job satisfaction in banking*. *International Journal of Bank Marketing*, 37(5), 1231–1252.

8. Rai, A., & Maheshwari, S. (2021). *Work engagement and job satisfaction among bank employees*. *Management Research Review*, 44(3), 451–470.

9. *Asia Pacific Management Review*. (2025). *Bank employee satisfaction review: Determinants and outcomes*. <https://doi.org/10.1016/j.apmrv.2025.100412>

10. Kasperczuk, A., et al. (2025). *Work-life balance and employee motivation*. *Business Management Review*, 18(4), 210–225.

11. Kasperczuk, A., et al. (2025). *Employee motivation in modern organizations*.

- International Journal of Organizational Behavior*, 22(1), 55–70.
12. Bai, A., et al. (2023). Ethical environment and job satisfaction. *Journal of Organizational Psychology*, 19(2), 88–104.
 13. Altamimi, N. (2019). Job satisfaction and organizational performance in service industries. *International Journal of Productivity and Performance Management*, 68(6), 1235–1250.
 14. Morgeson, F. P., & Humphrey, S. E. (2020). Work design, motivation, and job satisfaction. *Annual Review of Organizational Psychology*, 7, 219–245.
 15. Hechanova, M. R. M., et al. (2020). Intrinsic motivation and employee engagement. *Asian Journal of Social Psychology*, 23(4), 345–359.
 16. Jadhav, P. S., & Chavan, S. V. (2025). Organizational culture and employee performance in banking sector. *Advances in Consumer Research*, 5, 1773–1785.
 17. Mutsaqqof, A. F. T., & Suyoto. (2025). Motivation and organizational culture impact on work-life balance in banking. *Al-Kharaj Journal*, 8(1).
 18. Chigari, G. (2025). Job satisfaction in public and private sector banks: A comparative study. *Journal of Banking Research*.
 19. Mahmood, R., et al. (2021). Determinants of job satisfaction in financial institutions. *Journal of Financial Services*, 12(3), 89–105.
 20. Ghani, U., et al. (2022). Employee engagement and job satisfaction in banking sector. *Human Resource Development Review*, 21(2), 145–160.
 21. Imran, R., et al. (2022). Leadership and employee satisfaction in banks. *Journal of Leadership Studies*, 16(1), 30–45.
 22. Tentama, F., et al. (2019). Work motivation and job satisfaction relationship. *Psychology Research Journal*, 9(4), 215–222.
 23. Živčičová, E., et al. (2022). Employee satisfaction and workplace motivation. *European Journal of Business Research*, 11(2), 55–70.
 24. Hasan, M., et al. (2024). Job satisfaction and employee performance: Evidence from service sector. *Management Studies Journal*.
 25. Das, S. (2024). Employee satisfaction and motivation in organizations. *Journal of Organizational Behavior*, 45(1), 12–28.