

Influence of Work Environment, Recognition, and Compensation on Job Satisfaction of Employees in Guaranty Trust Bank, Kano State

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Abstract

Original Research Article

Employee job satisfaction has become a critical concern in the banking sector due to increasing work pressure, high performance expectations, and intense competition, particularly in Nigerian commercial banks. In Guaranty Trust Bank, Kano State, issues relating to work environment, employee recognition, and compensation have continued to influence employees' attitudes, motivation, and overall job satisfaction. Against this backdrop, this conceptual paper examines the influence of work environment, recognition, and compensation on the job satisfaction of employees in Guaranty Trust Bank, Kano State. The overall objective of the study is to conceptually analyze how these key human resource factors shape employee satisfaction, while addressing research problems related to inadequate working conditions, insufficient recognition practices, and perceived inequities in compensation systems. The research is a qualitative and conceptual study as it will be employed through the secondary data review of academic journals, textbooks, newspapers, institutional reports, and other literature related to history and the present. The analysis reveals consistent trends indicating that a supportive physical and psychological work environment, effective monetary and non-monetary recognition, and fair direct and indirect compensation significantly enhance employee job satisfaction. The study recommends that bank management should prioritize employee-friendly work environments, institutionalize transparent recognition systems, and ensure equitable compensation policies. The conclusion made in the paper is that integrated human resource practices are critical towards maintaining employee satisfaction and organizational performance. The study however is constrained in the way it is conceptual and uses secondary data implying that it may require empirical validation in the future.

Keywords: Work Environment, Employee Recognition, Compensation, Job Satisfaction, Banking Sector, Human Resource Management, Guaranty Trust Bank.

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1.0 Introduction

1.1 Background of the Study

Job satisfaction is an entity with complexity as it represents a combination of emotions, thought process and behavior of employees when at work in

relation to their work environment, recognition, and compensation. It is generally accepted as one of the key factors of productivity, organizational commitment, and retention in all industries, such as in the banking industry (Spector, 1997; Robbins and Judge, 2019). Positive working environment offers



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the employees the physical, social, and psychological environment that they need to work to the best of their capacity, which results in motivation, engagement, and loyalty (Goni, Mohammed, Sundararajan, and Kassim, 2024). On the other hand, poor working conditions, including inappropriate facilities, work overload, and poor interpersonal relationships, may adversely affect the level of satisfaction and attract absenteeism, low morale, and performance (Mohammed, Sundararajan, and Kumar, 2024). The other important element that has a direct bearing on the employee satisfaction and commitment is recognition. When staff members feel understood and appreciated in their input, they are more engaged, productive, and show a greater number of organizational citizenship behaviors (Armstrong, 2020). Reward may be in form of various ways such as use of money, promotions, appreciation in form of words or by offering a career growth. There is some evidence that recognition does not only support positive behavior but also enhances intrinsic motivation and purpose among employees in the organization (Mohammed, Kumar, Raj, and Sangeetha, 2024).

Pay, both monetary and otherwise, is a literal devaluation of what the organization deems as important in its employees. Competitive remunerations and fair pay are some of the factors that help improve employee satisfaction, decrease turnover intentions, and increase overall motivation to work (Milkovich and Newman, 2021). Employees working in the banking industry, especially in the Guaranty Trust Bank in Kano State, are unique in their challenges to technology development, change of customer expectation and high level performance requirements. Research papers on the digital transformation and smart workplace management highlight that the alignment of human resource practices with those of employees is key to encouraging job satisfaction, sustain performance, and attaining strategic organizational objectives (Manoharan, Mohammed, Chelliah, and UdayaBanu, 2025; Mohammed, Manoharan, Chelliah, and Kassim, 2024). Moreover, the studies show that an appropriate work atmosphere, systematic recognition, and fair payment form a

positive loop, which is reinforcing and leads to the improvement of employee motivation and commitment to the organization. At the time when the banking sector is becoming more and more digitized, the engagement and satisfaction of the workforce in the industry become the key factors of operational effectiveness and competitive edge (Salanova & Schaufeli, 2008). The interaction of work environment, recognition, and compensation is therefore crucial in the work of organizations aiming at maximizing the performance of the employees and also the sustainability of the growth.

1.2 Statement of the Problem

Regardless of the fact that the impact of the work environment, recognition, and compensation on job satisfaction is well-documented, numerous organizations have to face the issue of employee disengagement, high turnover, and low morale. The initial findings of Guaranty Trust Bank, Kano State indicate that there are differences in the employee satisfaction levels, which may have been caused by the lack of uniform recognition practices, the perceived inequity regarding the compensation, and the lack of optimal workplace conditions. These obstacles may adversely influence performance of the organization, staff retention and quality of services. The literature review points to the significant role of providing favorable work conditions and establishing powerful reward systems in improving job satisfaction (Mohammed, Sundararajan, and Kumar, 2024; Goni, Mohammed, Sundararani, and Kassim, 2024). Nonetheless, a certain shortage of local research can be observed, according to which specific impacts of work environment, recognition, and payment are studied on job satisfaction on the example of Nigerian banking organizations. The majority of the previous studies have been performed on the developed economies or on general organizational background, which restricts the way the research results will be applicable to the banking industry in Nigeria (Manoharan, Mohammed, Chelliah, and UdayaBanu, 2025; Mohammed, Kumar, Raj, and Sangeetha, 2024). Lack of context-driven understanding leaves a huge gap to the human resource practitioners and organizational leaders to

formulate evidence based approaches that can be used to help increase employee satisfaction, motivation, and retention. Unless the relationship among these aspects is clearly understood as they exist within the context of unique operational and cultural conditions at Guaranty Trust Bank, interventions by the management can either be generic, inefficient, or uncoordinated to the needs of the employees. This has resulted in a strong imperative to develop an in depth conceptual study, that examines the impact of work environment, recognition, and compensation on job satisfaction among employees, and offers theoretical understanding as well as practical advice in the proper management of human resource.

1.3 Objectives of the Study

The general objective of this study is to examine the influence of work environment, recognition, and compensation on the job satisfaction of employees in Guaranty Trust Bank, Kano State. The specific objectives are to:

1. To assess the impact of the work environment on the job satisfaction of employees in Guaranty Trust Bank, Kano State.
2. To examine the influence of employee recognition on job satisfaction in the organization.
3. To evaluate the effect of compensation (monetary and non-monetary) on employee job satisfaction.
4. To explore the combined influence of work environment, recognition, and compensation on overall employee job satisfaction in the bank.

1.4 Research Questions

The study seeks to answer the following research questions:

1. What is the impact of the work environment on the job satisfaction of employees in Guaranty Trust Bank, Kano State?
2. How does employee recognition influence job satisfaction in the organization?

3. To what extent does compensation (monetary and non-monetary) affect employee job satisfaction?
4. What is the combined influence of work environment, recognition, and compensation on overall employee job satisfaction in the bank?

1.5 Significance of the Study

The research into the effect of the work environment, recognition, and compensation on employee job satisfaction is important on several levels both academic, managerial, policy, and practicability. Theoretically, the study would add to the knowledge on the effects of human resource management practices on the attitude and behavior of employees in the banking industry. The quality of job satisfaction is an important predictor of productivity, organizational commitment and retention (Robbins and Judge, 2019; Spector, 1997). Analyzing these factors in the Guaranty Trust Bank, Kano State, the current research will shed some context-specific knowledge and contribute to the current theoretical models of employee motivation and organizational behavior (Kumar, Mohammed, Raj, and Balasubramanian, 2024). Managers can use the study to give practical information on the human resource practitioners and the organizational managers. Jurisdiction of the relationship between the work environment, recognition, and compensation systems and employee satisfaction gives the managers the opportunity to formulate and adopt policies that promote motivation, engagement, and performance. To illustrate, the commitment of the employees and turnover intentions can be enhanced through the creation of favorable physical and psychological workplace conditions, organized recognition programs, and competitive remuneration packages (Armstrong, 2020; Ashok Kumar, Mohammed, Kalaiarasi, and Sundaravadivazhagan, 2024). The interventions are especially applicable in the banking industry, where operators are overly pressured with their working tasks and constantly changing technological aspects (Manoharan, Mohammed, Chelliah, & UdayaBanu, 2025).

Policy and organizational governance wise, the findings provide policy consideration to regulatory

body and industry associations about encouraging the welfare standards of the workforce. The analysis of the main factors of job satisfaction that are identified in this research can be used to inform the policies that provide equitable compensation, recognition systems, and favorable working conditions. It conforms to the increased focus on employee well-being as a strategic driver towards sustainable organizational success (Kumar, Mohammed, Raj, and Sundaravadivazhagan, 2024). Lastly, the research is relevant both academically and in future research works since it offers a theoretical background that can be used as a basis in carrying out empirical studies in the Nigerian banking industry or in other service industries. The application of knowledge of HRM, organizational behavior, and industrial innovation shows that the interdisciplinary strategy is critical in the study of job satisfaction and workforce performance (Mohammed, Manoharan, Chelliah, and Kassim, 2024; Kumar, Mohammed, Raj, and Balasubramanian, 2024). This also means that the study does not only contribute to the theoretical knowledge but also provides the practitioners and policy makers with evidence-based interventions to increase the motivation, satisfaction, and performance of employees.

2.0 Literature Review

The chapter contains a literature review on the impact of the work environment, recognition, and compensation in increasing job satisfaction of employees. The review will be divided into conceptual and theoretical discussions, which will focus on important constructs and how they relate to each other. This will be done to give a solid basis of the formulation of a conceptual framework of the study.

2.1 Conceptual Review

Conceptual reviews deal with defining, explaining and clarifying the main constructs of a research. This chapter examines the job satisfaction, work environment and sub-elements as they are related to employee motivation and company performance.

2.1.1 Concept of Job Satisfaction

Job satisfaction is a multidimensional concept that indicates how the employees are positively or negatively affected in relation to their working experiences (Spector, 1997). It is an emotional, cognitive and behavioral aspect, and it is affected by work conditions, recognition, pay, and organizational culture. With increased job satisfaction, employees have greater productivity, less turnover, and greater organizational commitment (Mohammed, Shanmugam, Subramani, and Pal, 2024). Recent studies have also highlighted the importance of continuous learning, upskilling and professional development in job satisfaction, especially in dynamic and technology-driven sectors. As an example, using incremental learning helps employees to adjust to dynamic work conditions without making them less satisfied and engaged (Mohammed, Sujatha, Kulaiarasi, and Sundaravadivazhagan, 2025). This, in addition, has been noted in the banking industry, where satisfaction is a not only remuneration-based feature but also an opportunity of career growth and organizational contribution (Shanmugam Sundararajan, Rajkumar, Senthilkumar, Mohammed, and Prince Martin, 2024).

2.1.2 Concept of Work Environment

Work environment is the physical, social, and psychological environment under which employees work. It has a tremendous impact on motivation, performance, and job satisfaction (Armstrong, 2020). The working environment can be widely divided into the physical and psychological/social subsets that contribute differently to the experiences and attitudes of the employees.

2.1.2.1 Physical Work Environment

The physical workplace condition entails the physical elements, which include office structure, equipment, lighting, air-ventilation, and ergonomics. The physical environment should be well-designed to make it comfortable, less stressful, and allow employees to work effectively (Mohammed, Sundararajan, and Martin, 2024). As an

illustration, a well-designed and ergonomically appropriate working space in the banking industry where the staff is in close contact with the clientele may lessen fatigue, enhance concentration, and lift job satisfaction (Mustapha, Mohammed, and Lawal, 2025). Additionally, the digital transformation programs, such as automation and smart workplace tools, are also aging into the physical space of work to maximize productivity and experience of the employees (Ashok Kumar, Mohammed, Sumanth, and Sivanantham, 2025).

2.1.2.2 Psychological and Social Work Environment

Psychological and social work environment would include interpersonal relationships, organizational culture, leadership practices, communication climate and employee autonomy. These influence a sense of belonging, motivation and engagement among the employees. Emotional well-being and job satisfaction are positively related to positive social interaction and supportive leadership and negative interaction, conflict, or recognition can lower motivation and promote turnover intentions (Mohammed, Shanmugam, Subramani, and Pal, 2024). When it comes to the banking industry in Nigeria, the employees have to work in stressful, customer-oriented settings where psychological and social elements play an essential role in maintaining morale and productivity. According to research, entrepreneurial- and technology-intensive industries indicate that through enabling conducive interpersonal relationships and encouraging active learning, employee satisfaction and retention can be improved (Mohammed, Sujatha, Kulaiarasi, and Sundararavadivazhagan, 2025; Lawal, Abdulsalam, Mohammed, and Sundararajan, 2023).

2.1.3 Concept of Employee Recognition

Employee recognition is an important practice in human resource management, which recognizes the contribution of the employees to the success of the organization. Recognition is used as a tool to strengthen desirable behaviors, enhance motivation, support morale, and create loyalty (Sundararajan,

Mohammed, and Lawal, 2023). Companies that proactively acknowledge the work of employees foster a culture of appreciation, which enhances the engagement and decreases turnover (Mohammed & Sundararajan, 2023). The concept of recognition is multi-dimensional and could be generally divided into monetary and non-monetary, which complement each other in the process of the elevation of organizational performance and employee satisfaction. Studies have shown that recognition is more successful when recognition is timely, specific and based on the organizational values and goals. When employees feel appreciated and as they feel that the recognition is just and consistent, they will be more likely to discretionally work with greater organizational citizenship behaviours and and highly motivated (Sundararajan, Muhammed, and Senthil Kumar, 2024). With the banking environment, where staffs have to work in stressful, customer-focused settings, recognition is decisive in maintaining morale and strengthening productive behaviours.

2.1.3.1 Monetary Recognition

Monetary recognition involves financial rewards in the form of bonuses, performance-based compensation, salary increases, commissions and profit-sharing plans. These are rewards that are presented in a tangible way to show the appreciation shown to employees by the organization (Sundararajan and Mohammed, 2024). Money is also a motivator of performance, as well as it adds to the sense of fairness and equity to the employees, which increases their overall job satisfaction. As an example, performance-based bonuses, based on measurable results like customer satisfaction ratings or transaction goals can be used in Guaranty Trust Bank to encourage high service standards among the employees. Extrinsic recognition can also be attributed to monetary motivation where employees are motivated to deliver results because of the expectation they receive a reward in form of money. Empirical research points to the fact that the right financial incentives may boost employee retention, enhance productivity, and minimize absenteeism (Sundararajan and Mohammed, 2024; Sundararajan,

Mohammed, and Senthil Kumar, 2024). Nevertheless, overdependence on money-based incentives without other non-monetary systems can result in only short-term adherence and not long-lasting participation.

2.1.3.2 Non-Monetary Recognition

Non-monetary recognition is the recognition of intrinsic motivators, i.e., personal growth and professional development, social recognition, and appreciation. These can be verbal praise, recognition in public, certificates of achievement, awards, leadership prospects, and flexible working environments (Sundararajan and Mohammed, 2023; Sundararajan and Mohammed, 2024). Non-monetary recognition instills a sense of belonging, self-esteem of the employees and emotional attachment to the organization. Non-monetary recognition in the banking world may be in the form of employee-of-the-month recognition, a letter of praise, training, or special assignment which offers publicity and development. Research indicates that staff members who experience level non-financial acknowledgment are more satisfied, loyal, and active (Sundararajan and Mohammed, 2023). This blend of monetary and non-monetary rewards would guarantee that the extrinsic and intrinsic motivational needs are satisfied providing a holistic employee motivation strategy.

2.1.4 Concept of Compensation

Compensation is one of the basic dimensions of human resource management and is defined as the total benefits that employees get as a result of their effort composed of both financial and non-financial elements (Sundararajan, Mohammed, and Lawal, 2023). Not merely the reflection of the company value of employee skills and contributions, compensation is also one of the primary factors of motivation, satisfaction, and retention (Mohammed & Sundararajan, 2023). There are two broad categories of compensation direct and indirect and each one has its own contribution to the experience of employees and organizational performance.

2.1.4.1 Direct Compensation

Direct compensation refers to all financial rewards that employees obtain through his or her contractual agreement with the institution. These are base salaries, overtime compensation, performance bonuses, commissions and profit sharing. Direct compensation is one of the main stimuli, which indicates the acknowledgment of contributions and efforts used by employees by the organization (Sundararajan, Muhammed, and Senthil Kumar, 2024). The studies have pointed out that a direct payment has a powerful impact on the perception of fairness and equity among employees which consequently affects job satisfaction and commitment (Adepoju, Mohammed, and Thomas, 2025). Direct financial incentive is paramount in the banking industry where performance could be quantified in terms of targets and output hence employee acts to meet organizational objectives. Research also shows that competitive and open compensation practices lower turnover intentions and attract high-quality talent and performance-oriented behaviors (Sundararajan and Mohammed, 2024).

2.1.4.2 Indirect Compensation

Indirect compensation is also defined as any type of non-monetary compensation and services that are extended to employees, meant to increase their overall well-being, security and work-life balance. They can be health insurance, retirement plans, paid leaves, professional development opportunities, flexible working hours and employee assistance programs (Sundararajan and Mohammed, 2024; Muntaka, Aliyu and Mohammed, 2025). Indirect compensation solves the social and psychological needs of the employees which are supplemented by the direct financial compensation and this has resulted into a complete compensation system. The studies emphasize that indirect compensation is an efficient motivator to boost loyalty, decrease employee turnover, and improve engagement at work, especially in work environments with high pressure (e.g. banking). Furthermore, companies that integrate competitive direct remuneration with strong indirect compensation are in a better position

to recruit and retain talents, facilitate employee job satisfaction, and create a well-motivated and committed workforce (Adepoju, Mohammed, and Thomas, 2025). An excellent compensation system, therefore, not only compensates the past performance, but also motivates the future productivity, aligns the goals of employees with organizational goals, and maintains a positive organizational culture. In the case of Guaranty Trust Bank, it is possible to construct a work environment, which encourages satisfaction, motivation, and long-term involvement, when direct and indirect compensation are integrated successfully.

2.2 Theoretical Framework

A theoretical framework offers the basis of how the relationship among the variables of study takes place and how the development of study hypotheses or conceptual models takes place. Various motivational and organizational behavior theories are applicable in the context of this study in the context of determining the impact of work environment, recognition and compensation on employee job satisfaction at the Guaranty Trust Bank in Kano State. These are the Two-Factor Theory of Herzberg, the Hierarchy of Needs by Maslow and the Equity Theory by Adams.

2.2.1 Herzberg's Two-Factor Theory

According to Herzberg, the Two-Factor Theory (1959) is based on the assumption that there are two (distinct) sets of factors that contribute to employee satisfaction and dissatisfaction: hygiene factors and motivators. Extrinsic factors or Hygiene factors consist of pay, company policies, job conditions, and job security. Although their presence will keep the dissatisfaction at bay, it may not be a sure way of generating permanent satisfaction. Motivators or intrinsic factors include recognition, achievement, responsibility and growth opportunities which are proactively involved in employee satisfaction and engagement. Regarding this research, the theory developed by Herzberg is especially applicable as it could be used to explain a dual effect of work environment (hygiene factor) and recognition

(motivator) on job satisfaction. Indicatively, a poor working environment may cause dissatisfaction despite other good factors, and acknowledgment and career development may boost intrinsic motivation and satisfaction (Sundararajan, Mohammed, and Lawal, 2023). In a similar vein, pay is also a hygiene factor, and inadequacy can potentially stop dissatisfaction, but further intrinsic motivators would be required to stimulate an increase in the level of satisfaction (Mohammed and Sundararajan, 2023).

2.2.2 Maslow's Hierarchy of Needs Theory

The Hierarchy of Needs (1943) is a theory suggested by Maslow that human needs can be arranged in the form of a five-level hierarchy: physiological, safety, social, esteem, and self-actualization. The needs of lower levels like physiological or safety are usually fulfilled with the help of compensation, job security, and safe working conditions whereas higher-level needs such as esteem and self-actualization are fulfilled with the help of recognition, career development, and personal growth opportunities. This theory applies in the determination of job satisfaction in banks since the satisfaction of the employees of the bank will be determined by the degree to which the lower order and higher order needs are met. Lower-order needs are met by compensation that assures the provision of financial security, whereas higher-order needs are addressed by recognition, autonomy, and supportive work environments, which play a role in motivation, engagement, and long-term job satisfaction (Sundararajan, Muhammed, and Senthil Kumar, 2024; Adepoju, Mohammed, and Thomas, 2025). The Maslow model highlights that both extrinsic and intrinsic interventions applied to employees in an organization are essential to a holistic employee satisfaction.

2.2.3 Equity Theory

Adams (1965) developed the Equity Theory that suggests that the employees base their satisfaction on the ratio of their input to output in comparison with the ratio of other employees. Efforts, skills and experience form the input, and salary, recognition,

benefits, and career opportunities form the output. Feeling that this balance is not equitable results in dissatisfaction, de-motivation or withdrawal behaviors. Equity Theory can be used to explain the significance of equitable pay and recognition in the banking industry where the measurement of performance is often objective and quantitative. Employees who feel that their input is adequately compensated are more content and loyal. On the other hand, dissatisfaction, low output, or resignation can result due to perceived inequities, including unequal pay or unionized recognition (Sundararajan and Mohammed, 2024). The current theory is a direct determinant of the study focus on compensation and recognition as predictor of job satisfaction.

2.2.4 Relevance of Theories to the Study

The three theories together give a solid insight into the issue of employee motivation and satisfaction:

1. The Two-Factor Theory by Herzberg puts an emphasis on the dual functions of the work environment (hygiene factor) and recognition (motivator) in the development of satisfaction, and in addition to extrinsic factors, the intrinsic ones are also necessary.
2. Hierarchy of Needs by Maslow reminds us that both lower-order (compensation, safety) and higher-order needs (recognition, career growth) are important in the achievement of the holistic satisfaction.
3. The equity Theory supports the importance of equity in payment and rewards by showing how a sense of inequity may have a negative impact on satisfaction and work output.

The combination of these theories in the study provides such a solid conceptual basis upon which the study considers the role of work environment, recognition, and compensation in a combined effect on job satisfaction. The conceptual framework is developed based on the theoretical insights as well, and they assist in identifying the causal relationships and drawing the practical recommendations on how to improve employee satisfaction at Guaranty Trust Bank, Kano State (Sundararajan, Mohammed, and Senthil Kumar, 2024).

2.2.5 Theoretical Framework Diagram

The conceptual model of the research establishes the correlation between the independent variables, Work Environment, Employee Recognition, and Compensation and the dependent variable, Job Satisfaction. Based on the Two-Factor Theory formulated by Herzberg, the Hierarchy of Needs theory developed by Maslow, and the Equity Theory, the diagram conceptualizes the impact of both extrinsic (work environment, compensation) and intrinsic (recognition) factors on the level of satisfaction of employees. The model assumes that an effective and well-organized working environment, equitable and encouraging remuneration, and regular appreciation all contribute to a better job satisfaction. In addition, the diagram also has a feedback loop in which an increase in job satisfaction can support employee engagement, productivity, and organizational commitment, which forms a positive loop of performance and motivation. This framework gives the conceptual framework to the knowledge about influencing HRM practices on employee attitudes across the banking industry, especially in Guaranty Trust Bank in the state of Kano.

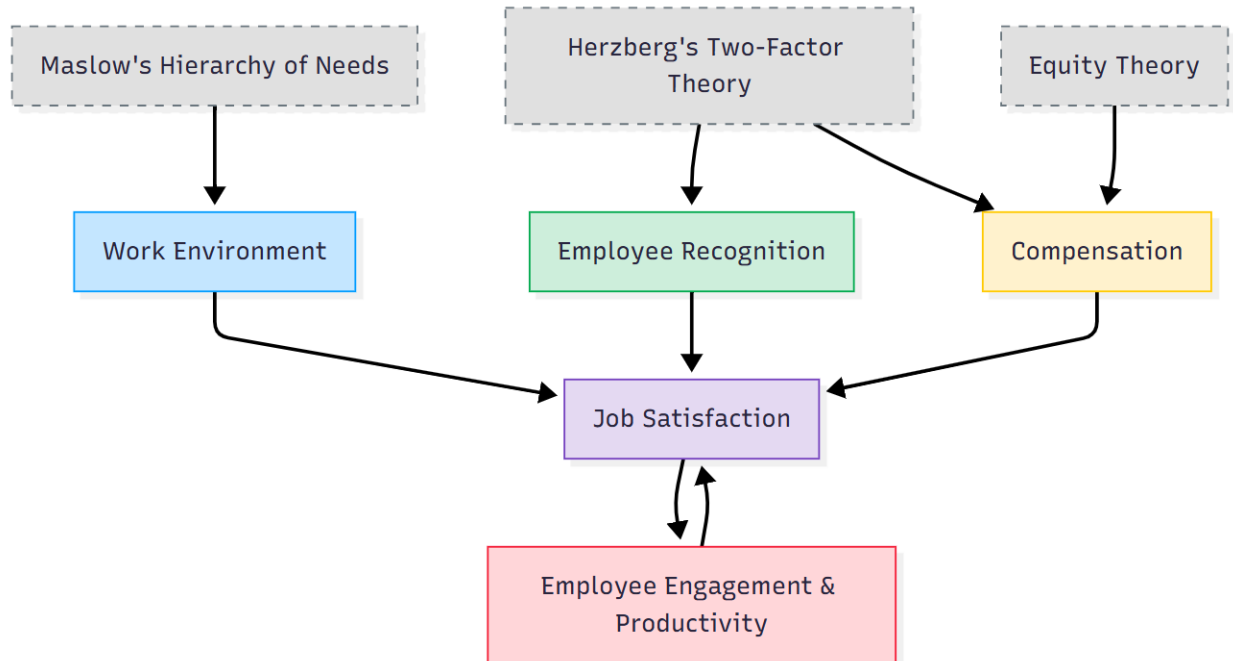


Figure 2.1: Theoretical Model of HRM Practices, Job Satisfaction, and Employee Engagement

Figure 2.1 is a theoretical framework demonstrating the correlations between major HRM practices and employee results based on the known theories of motivation. The independent variables in terms of job satisfaction, which is the central dependent variable denoting the overall degree of contentment, motivation and commitment of the employees, are work environment, employee recognition, and compensation. The framework specifically incorporates the Two-Factor Theory developed by Herzberg, which outlines the importance of recognition and payment to motivate employees; the Hierarchy of Needs as developed by Maslow with its focus on the need of employees to be satisfied with the working environment; and the Equity Theory which focuses on the fairness of compensation as the factor that influences satisfaction in employees. Job satisfaction, in its turn, has a positive influence on employee engagement and productivity, and a feedback loop exists, in which increased engagement and productivity strengthen satisfaction. The study has an explicit theoretical and empirical basis on the impact of HRM practices on the attitudes and

performance of employees using this model to study the matter.

2.3 Empirical Review

The empirical review brings together the previous studies on the relationships between work environment, recognition, compensation, and employee job satisfaction, emphasizing common patterns, contextual understanding as well as evidence in different organizational set ups. In various settings, studies have always indicated that, favorable working conditions, fair wage policies, and proper appreciation initiatives go a long way in promoting job satisfaction which in turn leads to personal performance, interest and organizational performance. A number of research works devoted to human resource management practices show that recognition and compensation play a critical role in shaping the attitude of employees and determining their satisfaction results. Indicatively, Mohammed, Shanmugam, Subramani, and Pal (2024) discovered that strategic human resource management activities such as systematic employee reward and compensation systems have a positive relationship

with employee satisfaction and long-term organizational development. On the same note, in an experiential study of HR management in the post COVID 19 era, Sundararajan, Mohammed, and Lawal (2023) found that the supportive work environments and recognition practices have a positive influence on employees with regards to job satisfaction and turnover intentions, particularly in organizations that are adjusting to the fast changing environment. Sundararajan, Muhammed, and Senthil Kumar (2024) studied HR practices of managing talents in the international context and discovered that recognition and fair compensation systems have a very strong impact on job satisfaction and motivational performance in the world of work. Furthermore, in their literature review on the trends of business transformation, Mohammed and Sundararajan (2023) also found compensation and reward systems as the key elements of employee satisfaction and underlined the necessity to align recognition practices with the overall strategic goals.

In line with these results, a research study by Sundararajan and Mohammed (2024) found out that fair compensation and recognition systems are needed to increase job satisfaction and devotion to the organization especially within highly competitive industries. Beyond these context specific studies, there is empirical data of larger organizational studies that support these patterns. Choudhary (2022) indicated that employee engagement and job satisfaction are more strongly associated with positive work attitudes and motivational rewards in the Nigerian banking industry, which supported the claim that both intrinsic and extrinsic variables are major predictors of job satisfaction. Yusuf, Hamzah, and Yusuf (2020) discovered that the effects of compensation and the work environment have a positive correlation with employee loyalty and satisfaction and the authors emphasize the significance of working conditions and financial incentives to achieve positive employee consequences. Studies by Zulher, Norawati, Basem, and Azmi (2022) revealed that pay is an important factor that affects job satisfaction, despite the work environment factors not having a direct effect on performance in their industry, which implies the critical role of financial rewards in organizational

employee satisfaction. Furthermore, Tripathi and Chaturvedi (2025) found that supportive work environments, facilitated communication and growth opportunities had a great impact on job satisfaction in service organizations compared to pay satisfaction which was not as significant. In investigations of combined effects, Indriprarko and Aima (2025) have discovered a positive and significant effect of work environment and compensation on job satisfaction and overall performance in manufacturing companies, indicating that combined effect of various HR factors enhances the satisfaction results.

As it has been discovered by Telaumbanua and Suwaji (2025), together with compensation and work environment, a high percentage of employee loyalty and satisfaction lies in the interdependence of the two variables. These linkages are attested in other studies. Nneyi and Bernard (2025) have shown that work life balance programs that include psychosocial support and compensation associated programs very significantly boost job satisfaction among the female bankers in Nigeria. Onwuesi and Bature (2025) in their study of banking in Abuja have discovered that workload management, organizational support and work life balance are important variables of job satisfaction and hence the importance of work environment and recognition dynamics. Kanu, Odinko, and Ujoatuonu (2023) emphasized a positive linkage between pay satisfaction and work-life balance and a psychological empowerment between the employees of a Nigerian bank, which supports the value of compensation in job satisfaction and well being. Oumwense (2018) also found that supervisor quality and relationship with coworkers were important predictors of job satisfaction amongst Nigerian bank workers as well as pay and promotion were less significant in understanding variation in satisfaction. Finally, a survey of Nigerian working conditions revealed that good working work environments that emphasize ergonomics and humane work requirements are closely related to job satisfaction levels of bank staff members implying that both physical and psychosocial factors of the working environment contribute to employee attitude. On the whole, these empirical studies support the report that job

environment, recognition, and pay are the main determinants of job satisfaction. The data includes several situations and industries that support the idea that favorable physical and psychological working conditions, fair and encouraging pay systems, and significant employee performance recognition patterns, can and will always lead to increased satisfaction, engagement, and commitment.

2.4 Research Gap

Although much literature has been done on the effect of work environment, recognition and compensation on employee job satisfaction, a number of gaps are present especially in the banking context of Nigeria. The majority of empirical studies are carried out in developed economies or general service sectors which creates a contextual gap on how these HRM practices influence job satisfaction in Nigerian banks (Choudhary, 2022; Yusuf, Hamzah, and Yusuf, 2020). In addition, unlike the previous researches, which usually concentrate on one aspect, say on compensations or recognition, there are scanty studies that combine work environment, employee recognition, and compensation to determine their synergistic impact on job satisfaction. The importance of this integration is that these factors are dynamically related; thus, recognition can moderate the relation between compensation and satisfaction, or a positive working environment can help to intensify the impact of intrinsic and extrinsic rewards (Sundararajan, Mohammed, and Lawal, 2023). The other gap lies in regard to theoretical basis and practical implementation of the findings in the banking institutions of Nigeria. Although Herzberg, Maslow, and Equity theories offer strong theories in the motivation of employees, there is little empirical evidence of the theories in the Nigerian banks. Moreover, the existing literature lacks research examining the effect of job satisfaction, which is the result of such HR practices, on employee engagement, employee productivity, and

commitment to the organization in the local banking sector. The solution of the gaps is important in informing managerial interventions that can result in improved employee performance, low turnover, and organizational effectiveness in banks like Guaranty Trust Bank, Kano State.

2.5 Model of the Study

The proposed Model of this study shows the theorized connections between independent variables Work Environment, employee recognition, and compensation and the dependent one, Job Satisfaction. Based on the Two-Factor Theory of Herzberg, Maslows Hierarchy of Needs, and Equity Theory, the framework assumes that intrinsic and extrinsic factors in combination can contribute to job satisfaction among the employees. Work Environment refers to both the physical (e.g. office structure, ergonomics) and the psychosocial environment (e.g. supportive culture, teamwork), on which the motivation and satisfaction are based. Employee Recognition is a non-monetary and monetary recognition of performance which is an important intrinsic motivator. Payments are both direct and indirect to the employees, and they cater to extrinsic needs as well as financial stability of the employees. The framework also assumes that employee satisfaction leads to improved employee engagement, productivity, and commitment to an organization in a positive feedback cycle, whereby satisfied employees lead to an improvement in the organization, which reinforces the work environment and recognition practices. This model is a combination of both empirical and theoretical results that present an elaborate framework through which the influence of HRM practices in influencing job satisfaction among the Nigerian banking sector is to be explored. It has become a guide to the empirical research and the practical HR intervention to enhance the state of employees and organizational functioning.

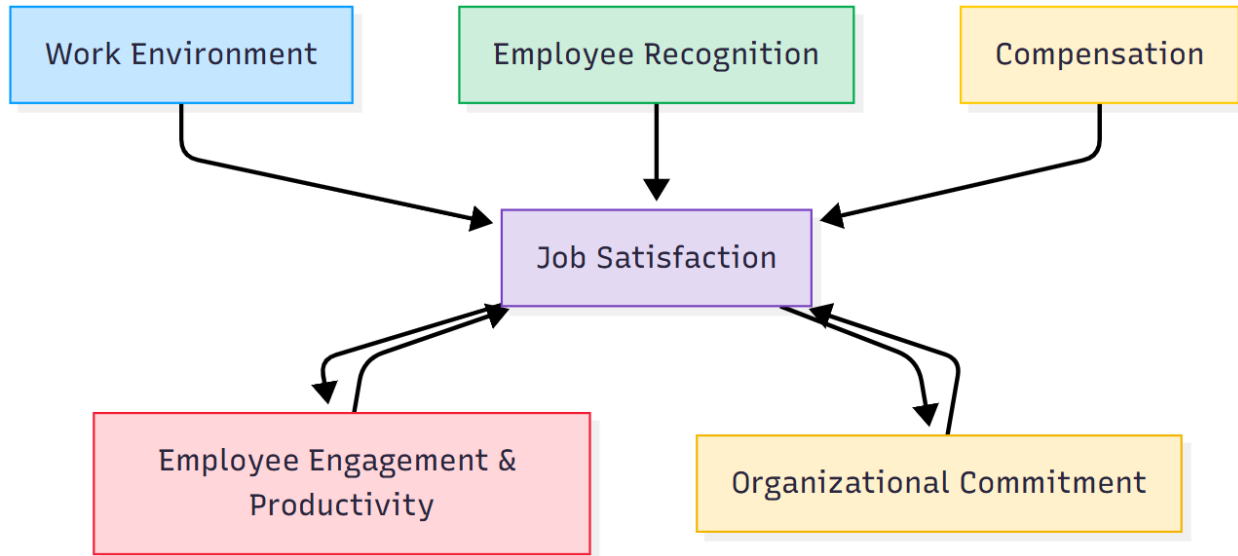


Figure 2.2: Proposed Conceptual Model of HRM Practices, Job Satisfaction, and Employee Outcomes

Figure 2.2 explains the conceptual model proposed with the work environment, employee recognition and compensation as the independent variables affecting job satisfaction as the main dependent variable. Job satisfaction, in its turn, not only influences the outcomes variables of interest the primary outcome variables, namely, employee engagement and productivity, but also has a feedback loop according to which the higher the engagement and productivity, as well as organizational commitment is, the greater the satisfaction. The model is a combination of theoretical and empirical knowledge that emphasize on the dynamism of HRM practices and employee outcome as a way of providing a systematic basis through which job satisfaction mediates the relationship to have HRM initiatives and the overall employee performance within the Guaranty Trust Bank, Kano State.

3.0 Research Methodology

Research methodology will describe the strategy that will be followed in investigating how work environment, recognition and pay affect job satisfaction of staff working in Guaranty Trust Bank situated in Kano State. Since this is a conceptual research, a qualitative research is utilized.

Conceptual research employs prior literature, theoretical frameworks, and empirical evidence to come up with new understandings, models and propositions without actually having to collect empirical data. A case-by-case examination of the relationships between constructs is possible, relying on previous research and existing literature to develop a complete picture of the research issue (Mohammed, Shanmugam, Subramani, and Pal, 2024; Sundararajan, Mohammed, and Lawal, 2023). The research design used in this study will be a systematic review and synthesis of academic journals, books, and other reliable online databases in order to determine the role of work environment, recognition and compensation in employee job satisfaction development. Through critically examining the theoretical and empirical works, the study reveals patterns, gaps and interrelations among variables. This approach focuses more on the combination of motivation and organizational behavior theories, such as Herzberg Two-Factor Theory, Maslow Hierarchy of Needs, and Equity Theory, to offer a solid conceptual framework by which the satisfaction of employees in the banking industry can be understood (Sundararajan, Muhammed, and Senthil Kumar, 2024).

The chosen qualitative method of the current

conceptual research also contributes to the formation of a proposed conceptual framework demonstrating the connections between the independent variables (work environment, recognition, compensation) and the dependent variable (job satisfaction) and the effects they have on the organizational outcomes including the levels of employee engagement and commitment. In contrast to quantitative research, which is based on statistical information and measurement, this type of conceptual approach enables the researcher to draw conclusions across various contexts and critically assess prior literature and formulate theoretical propositions that may facilitate future empirical research (Mohammed & Sundararajan, 2023). Moreover, the research uses logical and analytical arguments that enable a correlation between empirical evidence and the theoretical model. The methodology will guarantee a comprehensive perspective of the relationship between intrinsic and extrinsic factors and job satisfaction because of the numerous sources used such as past research in the banking industry of Nigeria and other global studies on HRM practices. The paper also reveals the areas that need additional empirical confirmation, providing a systematic framework in the framework of the future qualitative or quantitative research projects. As such, the research methodology will focus on the conceptual-analytical approach, which will involve literature review, theoretical synthesis, and critical assessment to formulate a consistent perception of the determinants of job satisfaction in Guaranty trust bank, Kano state. This structure will make sure that the study has its share of theoretical and practical recommendations that can be used by HR managers, policymakers and organizational leaders who are interested in improving employee well-being and organizational performance.

4.0 Findings of the Study

4.1 Conceptual Findings on Work Environment and Job Satisfaction

1. Favourable physical work environment (good space, security, ergonomic facilities and availability

of tools) has a positive effect on employee job satisfaction and also minimises work stress.

2. The emotional well-being of employees and job satisfaction is improved with the help of a positive psychological and social work environment, teamwork, leadership support, and interpersonal relationships.

3. The environmental factors are work-life balance and workload management which greatly impact on job satisfaction particularly in high-pressure banking systems.

4. Effective communication and organizational support enhances the feeling of fairness and belonging by the employees hence increasing job satisfaction in general.

4.2 Conceptual Findings on Recognition and Job Satisfaction

1. Employee recognition is a major intrinsic motivator that improves job satisfaction because it satisfies the employees in the need to be valued and appreciated.

2. Non-financial rewards (praise, awards, promotional opportunities, public acknowledgment) produce a positive impact on job satisfaction in the long-term when it is employed alone and not in combination with monetary rewards.

3. There must be consistency and equity in the methods of recognition; a feeling of favoritism or lack of it will result in disappointments and low morale.

4. Since recognition enhances employee engagement and organizational commitment, which indirectly strengthens job satisfaction, they are very effective.

4.3 Conceptual Findings on Compensation and Job Satisfaction

1. Adequate and competitive pay is one of the underlying determiners of job satisfaction especially to fulfill the financial and security needs of employees.

2. The employees are more likely to be satisfied with

their jobs due to perceived equity in pay up to a certain extent, as opposed to the pay levels.

3. Indirect compensation (health benefits, pensions, bonuses, and welfare packages) makes a great contribution to the satisfaction and organizational loyalty of employees.

4. Job satisfaction has a higher positive influence on compensation systems that are unambiguously based on performance and recognition.

4.4 Integrated Discussion of Findings

1. The interactions between work environment, recognition, and compensation are in such a way that they do not act as uninterested entities that affect the job satisfaction.

2. The intrinsic motivators (recognition and supportive work environment) enhance the motivating impacts of extrinsic rewards (compensation).

3. The job satisfaction is a mediating factor of HR practices and organizational performance in the form of productivity and commitment.

4. These variables have a relation to job satisfaction in banking institutions based on their contextual factors like the organizational culture and leadership style.

4.5 Alignment of Findings with Existing Theories and Empirical Studies

1. The results correspond to the Two-Factor Theory developed by Herzberg and prove that the work environment and the payment are considered as hygiene factors, and recognition is identified as a motivator.

2. The findings confirm Maslow Hierarchy of Needs, where compensation is the solution to lower order needs and recognition to higher order esteem needs.

3. The results are aligned with the Equity Theory that recognizes the importance of fairness in pay and recognition in the job satisfaction formation.

4. The positive correlation between favorable work environment, equitable rewards, recognition, and job satisfaction is supported by empirical studies in different industries, which include banking.

5.0 Recommendations

5.1 Managerial Recommendations

1. The management must promote a favorable working environment by enhancing the physical workplace, providing safety, and promoting interpersonal relationship between the employees.

2. To promote motivation and job satisfaction, managers are supposed to apply transparent and uniform employee recognition systems that recognize individual and group performance.

3. Organizations must also make sure that remuneration packages are competitive and fair and that compensation packages are periodically compared to those of the industry to ensure that it is fair.

4. Supervisors ought to encourage their employees to be open and actively participate in decision-making to enhance trust, commitment and satisfaction among employees.

5.2 Policy Recommendations

1. Banking regulators and policymakers ought to come up with general rules on employee welfare within the industry, which focus on equitable remuneration, security of working environment, and employee recognition.

2. Formal HR policies should be embraced by the organization to give the recognition criteria, performance evaluation procedures and compensation structures to be uniform and objective.

3. The policymakers ought to promote the adoption of work-life balance policy, including flexi-work schedule and the wellness initiative, in the banking industry.

4. To increase job satisfaction in the long term, institutional policies are to focus on ongoing

professional development, associating the training opportunities with the recognition and career advancement opportunities.

5.3 Recommendations for Guaranty Trust Bank, Kano State

1. Guaranty Trust Bank is advised to carry out periodical job satisfaction reviews of the staff members to establish discrepancies regarding working environment, reward and payment.
2. The bank ought to enhance non-financial appreciation programs, including employee-of-the-month awards, public praise and unambiguous career advancement opportunities.
3. The management must provide equitable work allocation and stress management systems, especially to the frontline banking employees who have high working demands.
4. Guaranty Trust Bank must ensure that it addresses pay and benefits package concerning performance results keeping it transparent in order to prevent the notion that the bank is not fair.

5.4 Suggestions for Future Research

1. Future investigations ought to take empirical quantitative designs to test the relationship hypotheses in this conceptual framework statistically.
2. Mediating variables or moderating variables (organizational culture, leadership style, employee engagement, etc.) can be investigated by researchers in the relationship between HR practices and job satisfaction.
3. Comparative analysis of such banks or other regions in Nigeria would give a larger picture of sector-related and contextual variances.
4. The designs that are used to investigate changes in job satisfaction over time are longitudinal research designs, especially when the interventions are changes in policy or management.

6.0 Conclusion

6.1 Summary of Key Conceptual Insights

The research conceptually determined that job satisfaction among the employees is a multidimensional construct that is affected by the environmental as well as motivational factors. A positive work environment including physical, psychological, and social components was reported as a pre-requisite that helps the employees to work effectively and have a positive attitude towards their work. Such factors as safe working conditions, healthy relationships between people and effective communication systems proved to contribute to more comfort, less stress, and feeling of a sense of belonging among employees. Moreover, the research found that employee recognition was a fundamental intrinsic driver that strengthens the positive working behaviors and the satisfaction. Recognition was realized to satisfy the esteem needs of the employees either monetary or non-monetary by confirming effort, competence and achievement. Moreover, remuneration became a core extrinsic variable that fulfils both the financial and security needs of the employees. Competitive, transparent and fair compensation systems were conceptually related to more job satisfaction and less job dissatisfaction. All these points focus on the fact that job satisfaction is the result of the interaction of work-environment, recognition, and compensation and not of the isolated HR practice.

6.2 Theoretical Implications of the Study

Theoretically, the results of this study support and build upon proven motivational theories. The conceptual difference between hygiene factors (work environment and compensation) and motivators (recognition) proves the Two-Factor Theory of Herzberg as hygiene factors avoid dissatisfaction but recognition does increase satisfaction. The work is also in line with the Hierarchy of Needs as Maslow introduced because it shows how lower-level needs are met with the compensation and job security, and the upper-level ones are met with the recognition and supportive working conditions which fulfill esteem and self-actualization. Also, the focus on fairness and the perceived equity in compensation and

recognition practices reinforces Equity Theory. The assessments of employees on their contributions and output in comparison to others are essential towards influencing the level of satisfaction. With a combination of these theories into one conceptual framework, the analysis would add to the more comprehensive picture of job satisfaction, especially in service industry with high competition like in the banking industry.

6.3 Managerial Implications for the Banking Sector

This study has significant managerial implications to the banking institutions in Nigeria. Bank managers and human resources ought to understand that increasing job satisfaction among employees should be done in a balanced way taking into consideration the intrinsic and extrinsic needs. The development of a favorable and healthy workplace must be one of the priorities since it directly influences the morale of the employees, their productivity, and retention rates. This would involve keeping workloads manageable, encouraging team work, and nurturing of positive relationships between supervisors. Moreover, the managers ought to entrench clear and uniform performance, innovation and commitment rewards. These systems will increase the motivation and emotional attachment of the employees to the organization. It is also essential that there should be fair and competitive compensation structures that are based on the contributions of the employees and their remuneration should be based on the industry standards. Employees will feel fair and committed with regards to rewards and recognition, and the quality of services delivered and performance in the banking industry is bound to improve.

6.4 Final Reflections on Employee Job Satisfaction in Nigerian Banks

To sum up, job satisfaction by employees in the Nigerian banks operating in a progressively competitive and dynamic working environment is a critical success factor within the organization. This paper explains the need to consider job satisfaction as a strategic organizational performance which is

influenced by work environment, recognition, and compensation. In the case of banks like the Guaranty Trust Bank, Kano State, the welfare of employees is not merely a moral concern but also an organisational need to maintain performance and confidence of customers. The theoretical knowledge presented in this paper can be used in future research and practice to enhance employee satisfaction. Through the implementation of an integrated HR approach that facilitates justice, appreciation and conducive work conditions, the Nigerian banks will be in a position to improve employee satisfaction, minimise turnover and attain organisational sustainability in the long term.

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