

**The role of job satisfaction in enhancing resistance to banking consolidation in the event of financial insolvency.
(a case study of a sample of algerian banks in the city of blida)**

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Abstract

This study aims to know the perceptions of employees in banks in the city of Blida of their level of job satisfaction and the extent of its impact on the resistance to banking integration. Multimeter. The results showed: that workers' perceptions of their level of job satisfaction were moderate, that the rate of resistance to banking merger was average, and that there was a positive statistically significant relationship between the dimensions of job satisfaction and resistance to banking integration. A set of recommendations were also presented based on these results.

Key Words: Job satisfaction, Satisfaction to work policies in the organization, Satisfaction to work relations, Satisfaction to the nature of work itself, Resistance to banking integration, Banks in the city of Blida.

JEL Classification codes: G34, M12 .

1. INTRODUCTION

Banking merger has become an urgent necessity and a basic requirement to achieve continuity, especially in the event of the intensification of competition dictated by financial globalization, or in the event of financial insolvency, but it faces many difficulties in implementing it, often represented by the resistance of workers to it in order to maintain the status quo.

Resisting banking merger has a strong relationship with job satisfaction, finding a set of psychological, functional and environmental factors that make the employee satisfied with his work (job satisfaction), which leads to higher morale among workers and their willingness to complete the work seriously and with a high degree of cooperation, and then feed the fear of moving to other situations. Others have negative effects on them and enhance resistance to banking merger, so this study came to show the relationship between job satisfaction and resistance to banking merger in Algerian banks in Blida.

1.1 The problem of the study

The problem of the study is to identify the impact of job satisfaction on employees' resistance to banking merger in Algerian banks. A questionnaire was designed for this purpose by answering the study questions related to the dimensions of job satisfaction and resistance to banking merger. The study contained the following questions:

What is the level of employees' sense of job satisfaction dimensions in Algerian banks?

What is the level of employee resistance to banking merger in Algerian banks in the event of financial insolvency?

- What is the effect of job satisfaction with its various dimensions (satisfaction to the work policies in the organization, satisfaction to work relations, satisfaction to the nature of the work itself) on employees' resistance to banking merger with Algerian banks in the event of financial insolvency?

1.2 Study hypotheses

-The first hypothesis: There is no high level of feeling for the dimensions of job satisfaction (satisfaction to the work policies in the organization, satisfaction to work relations, satisfaction to the nature of the work itself) among employees in Algerian banks.

-The second hypothesis: There is no high level of employee resistance to banking merger in Algerian banks.

-The third hypothesis: the independent variable job satisfaction (satisfaction to the work policies in the organization, satisfaction to work relations, satisfaction to the nature of the work itself) has

a positive, significant effect at a level of 5% or less on the dependent variable (resistance to banking merger) among the employees of Algerian banks if Financial insolvency.

1.3 The importance of the study

The importance of the study lies in the following:

It is an attempt to identify the impact of job satisfaction in its dimensions (satisfaction to the work policies in the organization, satisfaction to work relations, satisfaction to the nature of the work itself) on the resistance to banking merger in Algerian banks.

- She conducted the research on Algerian banks, where she dealt with an important service sector in the modern economy, which is the financial service in its various forms.

1.4 Objectives of the study: this research aims to:

- Identifying the level of employees' sense of job satisfaction in Algerian banks.
- Identifying the level of employee resistance to banking merger in Algerian banks.
- Identifying the impact of job satisfaction on employees' resistance to banking merger in Algerian banks.
- Contribute to the development of some recommendations and proposals that Algerian banks can benefit from in reducing the severity of resistance to banking merger in anticipation of financial insolvency.

1.5 Methodology and tools used in the study

The descriptive approach, which includes a review of previous books and studies, was relied upon, as well as the analytical approach represented in analyzing the data collected from the sample members using statistical methods, relying on the SPSS program, where descriptive statistical methods were used to describe the characteristics of the sample and describe the data, using Measures of central tendency such as arithmetic means, measures of dispersion as standard deviations, and statistical methods such as one sample t-test about the arithmetic mean of the study's hypotheses test. And a simple and multiple linear regression analysis model between the independent variables (satisfaction to work policies in the organization, satisfaction to work relations, satisfaction to the nature of the work itself) and the dependent variable (resistance to banking merger).

1.6 Previous studies

- **Study** (2004، الخشاني) This study aimed to identify the extent to which employees feel organizational justice in its dimensions, distributive justice, procedures fairness, fairness of transactions and its impact on job satisfaction and performance. The decrease in the rate of employees' sense of organizational justice in its dimensions, as it was found that the rate of job satisfaction was average, while the rate of performance was higher, and there was a positive

relationship with statistical significance between the dimensions of organizational justice, job satisfaction and job performance.

- **Study** (2012، عيد) This study aimed to shed light on the most important necessities to achieve banking merger among Palestinian banks, and study the most important internal and external determinants resulting from the internal and external situation of these banks, which stand as an obstacle to achieving bank merger. Among the results, the most important of which is that Palestinian banks urgently need to start mergers with each other, or with foreign banks to form strong banking entities, and that the capital paid to Palestinian banks needs to be strengthened, through the merger of a number of these banks with each other, to come up with Palestinian banks capable of Meeting the requirements and aspirations of the Monetary Authority, and the most important recommendations of the study came to the need for the Palestinian Monetary Authority to implement an encouraging and stimulating legal framework for banks and contribute to pushing them towards the process of voluntary merger to form huge banking entities.

-**Study** (2010، مطاي) The study aimed to clarify the importance of mergers in the development of banking work, and to highlight the proposed merger on improving the performance of the banking system, and to know the effectiveness of merger in raising competitiveness. Reducing the prices of providing banking services, increasing the interest on individuals' deposits, and helping the merger to provide new and diversified services at competitive prices. It is also considered a guarantee of the continuity of the profitability of banks, as the efficiency resulting from obtaining better capital, as well as efficient resources and managers helps to achieve savings, It reduces costs and increases profitability. The study recommended the need to carry out banking mergers according to an integrated negotiation and administrative process to achieve a competitive advantage that enables it to continue.

- **Study** (MEHMET.U, 2018) The research aims to study the relationship between job satisfaction and empowerment and to determine the direction and size of this relationship. In this context, a survey was conducted on the employees of 19 different companies operating in different sectors in the Konya Industrial Organization in Turkey, and data was obtained from On the relationship between empowerment and job satisfaction, when empowerment increases by one unit, this leads to an increase of 0.368 units of job satisfaction in the concerned institutions, and thus shows a positive relationship between empowerment and job satisfaction, and the researcher explains this that when employees are satisfied with their jobs, they will improve the way of doing business and commit Fewer mistakes because they are passionate about their jobs and thus contribute to creating higher performing companies.

- **Study** (WEERAKKODY.W, 2016) This study was conducted to measure the effect of job satisfaction on the job performance of non-executive employees in hotels located in Kalutara Sri Lanka. Data was collected from a randomly selected sample of 250 hotel employees.

The results reveal that there is a positive relationship between job satisfaction and job performance of non-executive employees, and job satisfaction also had an impact on job performance of non-executive employees, and also indicate that 36.5% of the variation in job performance of non-executive employees in hotels is explained by job satisfaction.

-Study (SUN.X.J, 2016) This study mainly examines how psychological empowerment affects job performance through job satisfaction and determines the relationship between psychological empowerment of employees and their job performance and the internal mechanisms of psychological empowerment, and the mediation effect that job satisfaction plays between psychological empowerment and job performance Through a questionnaire, it was directed to a sample of 600 employees from different organizations around the world.

The results showed a significant relationship between psychological empowerment and job performance, and a significant relationship between psychological empowerment and job performance, job satisfaction and organizational justice, and the regression analysis shows that job satisfaction acts as a mediator between psychological empowerment and job performance and concludes that job satisfaction plays the role of a partial mediator between psychological empowerment and performance career.

What distinguishes my study from other studies, is that it studied the resistance to banking merger and its relationship with job satisfaction in banks in Blida city from the point of view of its employees, and we did not find evidence that this topic was of interest by researchers.

2. Theoretical framework

2.1 Job Satisfaction

Job satisfaction is “the extent to which the employee feels stability and comfort within the organization in which he works and his acceptance of the instructions and regulations applied in it.”, while (Vroom) defined job satisfaction as “the increase in the reward that an individual receives compared to what he expected” (Ulrich, 2017, p. 56)

The concepts of job satisfaction have varied and varied due to the different view of job satisfaction and the different circumstances, environment, habits, trends and values, and sometimes this satisfaction is affected by personal feelings and feelings, and also affected by the nature of the work itself, and the circumstances surrounding the work, (عبد الوهاب، 2015، صفحة 44) as (Johnson) identified five factors of job satisfaction, including: the nature of Work, salary, supervision, career progression, and relationship with colleagues. (زياد و فراس، 2009، صفحة 33) Luthan & Fred also believes that in order to understand job satisfaction, it is necessary to study the dimensions of job satisfaction, which include: (Eric & Climate, 2008, p. 56)

-Satisfaction to the organization's work policies, including: wage policies, compensation, promotions, and insurances.

-Satisfaction to work relationships (relationships with others in the work environment).

-Satisfaction to the nature of the work itself.

2.2 Resistance to Banking Merger

There are many definitions in the field of banking economics with regard to banking merger as “an agreement that leads to the union of two or more banks and their administrative dissolution into one banking entity, (العارضى، 2010، صفحة 174) so that the new entity has a higher capacity and greater effectiveness to achieve goals that could not have been achieved before the completion of the process of forming the new bank.” (عليه، 2013، صفحة 27).

And we distinguish three types of banking merger: (مصطفى، 2009، صفحة 190) voluntary banking merger, forced (compulsory) banking merger, and aggressive banking merger.

The banking merger results in strong resistance as an emotional (behavioral) and natural response to what is considered a real or expected danger threatening the current method of work, (SCHIER, 2009, p. 113) . To carry out operations contrary to and inconsistent with the operations of banking mergers. (FRENSCH, 2007, p. 196)

2.3 The relationship between job satisfaction and resistance to banking merger

Although no one denies that banking merger has become an urgent necessity and a basic requirement to develop and improve the bank's performance, especially to ensure its continuity in the event of financial insolvency, yet it faces many difficulties in implementing it, often represented by the employees' resistance to it in order to maintain the status quo, and this is due to various reasons, Finding a set of psychological, functional and environmental factors that make the employee satisfied with his work (job satisfaction), lead to a higher morale among workers and their desire to complete the work seriously and with a high degree of cooperation, and then feed the fear of moving to other situations that have negative effects on them and enhance their resistance of banking merger, and all of this constitutes a major obstacle in the way of its progress and survival.

3. The practical framework of the study

3.1 Characteristics of the study population and sample

The study population consists of all employees in the management of banks located in the city of Blida, and a random sample was selected from this community, amounting to (437) individuals working in these banks. of them due to their inadequacy, so there are (437) questionnaires that we used in preparing the study, and the most important characteristics of the study sample can be mentioned in Table 1as follows:

Table 1. A statement of the numerical and relative distribution of the study sample

The dimension	the data	frequency	The ratio
sex	Male	229	52.40
	feminine	208	47.60
Total		437	100
Qualification	Diploma and below	196	44.85
	Bachelor's degree	208	47.60
	Postgraduate	33	7.55
Total		437	100
Years of Experience	less than 10 years	150	34.33
	to less than 25 years old 10	244	55.84
	From 25 years and over	43	9.84
Total		437	100

Source: Prepared by the researcher based on SPSS outputs.

The results of the above table indicate the following:

-Gender: The above table indicates that the distribution of sample members for banks in Blida city is almost equal between males and females, as the percentage of males reached 52.40%, and the percentage of females was 47.60%, and this is due to the high educational level of females in Algeria.

-Academic qualification: From the previous table, we note that the majority of the study sample are those who hold a bachelor's degree, where their percentage was 47.59%. This is due to the need of these banks for workers with scientific degrees in several fields, such as: accounting, finance, banking, computer media and others. As for the category of graduate students, their percentage was estimated at 7.55%, due to the low percentage of this level compared to other levels in the studied society, in addition to the orientation of owners This category often works in higher education rather than working in banks.

- Years of service: through the previous table, we note that the majority of the study sample members are of those whose experience ranges between (10 to 25 years), where their percentage reached 55.84% and this is due to the development of banks in Blida, while the category of less than 10 years was estimated at 34.33 %, due to the continuity of employment in banks, especially public ones, and the entry of private banks into service in the city of Blida.

3.2 Credibility and stability of the data collection tool

To verify the validity of the measure of job satisfaction and resistance to banking merger, the questionnaire was presented to a number of professors specialized in the field of management and banks to ensure its credibility, and that the questions that were set measure what they were set for, and some questions were modified, and all paragraphs of the scale were agreed upon until they appeared in their final form In order to check the reliability, the value of the internal consistency coefficient (Cronbach's alpha) was calculated to analyze the reliability, so the value of the

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stability coefficient alpha was (0.90), which is a high and acceptable stability ratio for the purposes of conducting the study.

Table2. The value of the stability coefficient of the internal consistency of the paragraphs of the questionnaire and for each of the study variables.

Paragraph number in the questionnaire	variable name	Stabilitycoefficient (Cronbach Alpha)
18-1	The independent variable (job satisfaction)	0.9561
30-19	Dependent variable (resistance to banking merger).	0.8600
30-1	The totality of the questionnaire (the paragraphs of the questionnaire as a whole) .	0.9080

4 Analysis of the study axes to answer the study questions

To answer the first question, which is the level of availability of job satisfaction dimensions as seen by employees in Algerian banks? The following results were obtained for the study axes, as shown below:

Table 3 .Arithmetic averages and standard deviations of the answers of the sample members about the items that measure the variable of job satisfaction.

number	ferries	average Arithmetic	standard deviation
	Satisfaction with the work policies of the organization .	2.27	0.93
1	My salary is appropriate.	2.33	0.83
2	Promotion opportunities are sufficient and available to all who deserve it .	2.02	0.95
3	The criteria and considerations for distributing rewards and incentives in the organization in which I work are fair . .	2.45	1.01
	Satisfaction with working relationships.	3.40	0.99
4	My relationship with my co-workers is good.	4.03	0.83
5	I feel a sense of belonging to my workplace.	3.35	1.02
6	I feel that my boss values my work.	2.57	1.17
7	I feel a high degree of trust and respect from my boss.	3.66	0.93
	Satisfaction with the nature of the work itself.	3.21	1.01

8	I feel the amount of work I do is appropriate.	3.22	1.02
9	My boss encourages business development .	2.30	1.04
10	I feel safe and job stability.	3.45	0.95
11	I feel that the job I do fits my personal preference.	3.83	1.02
12	I feel satisfied with my work in the company. .	3.23	1.03
	Job satisfaction in general.	2.96	0.96

Source: Prepared by the researcher based on SPSS outputs

Table 3 indicates that the level of job satisfaction of employees in banks in the city of Blida from their point of view was generally average, reaching (2.96), and the majority of the answers were in agreement and when satisfied with an arithmetic mean that ranged between (4.03-3.34) and a standard deviation (0.83-1.17). We find that there are expressions in which the level of satisfaction is low, such as: salary, promotions, and bonuses with an arithmetic mean ranging between (2.02-2.30) and a standard deviation (0.83-0.9).

In general, we can say that we are in front of a high satisfaction of the employees towards the moral and psychological factors, and a low satisfaction in front of the material factors.

To answer the second question, which is the level of resistance to banking merger as seen by the employees in the banks of the city of Blida? The following results were obtained for the study axes, as shown below:

Table4. Arithmetic averages and standard deviations of the answers of the sample members on the items that measure the variable of resistance to banking merger.

number	ferries	Average Arithmetic	standard deviation
1	Regulatory changes threaten my powers and influence.	3.00	1.21
2	As a result of the banking merger process, the procedures and instructions required of me are not clear.	3.08	1.13
3	Changing my co-workers makes me resentful .	3.50	1.23
4	I'm afraid of losing my job or having my salary cut because of technology.	3.76	0.88
5	I feel safe in my work and integration makes me uncomfortable .	3.20	0.93

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6	I got used to my working conditions and I don't want to change them.	4.00	1.05
7	The manager discusses with me the consequences of decisions that could affect my job.	2.00	0.84
8	The manager explains to me the rationale for the decisions I have made in relation to my job .	2.05	0.85
9	I'd like to resist banking merger.	2.80	1.17
	Overall average.	3.04	1.03

Source: Prepared by the researcher based on SPSS outputs.

Table 4 indicates that the level of resistance to banking integration among employees in banks in the city of Blida from their point of view was generally average, reaching (3.04), and the majority of the answers were in agreement and when they were satisfied with an arithmetic mean that ranged between (2.80-4.00) and a standard deviation (1.17-1.05). We find that there are statements in which the level of resistance to banking merger is low, such as: the manager discusses with me the consequences of decisions that may affect my job, the manager explains to me the justifications for the decisions that were taken in relation to my job with an arithmetic mean ranging between (2.00-2.05) and a standard deviation (0.84-0.85).

5. Results and their discussion

5.1 Hypothesis Testing

-The first hypothesis: which assumes that there is no high level of feeling for the dimensions of job satisfaction among the bank employees of the city of Blida, where this hypothesis was tested and using the -T-test. One sample t-test to test this hypothesis, as shown in Table 5.

Table 5

Calculated t	Indication level	degree of freedom	average Arithmetic	standard deviation	Tabular t
3.57	0.034	141	2.96	0.96	2.23

At significance level $\alpha \leq 0.05$

Table 5 shows the one-sample T-test to test the hypothesis of the first study, where the calculated t-value was 3.57, which is higher than the tabular t-value of 2.23 at a significance level of 0.034, which is less than 0.05. Therefore, the hypothesis that states that there is no A high level of job satisfaction among bank employees in the city of Blida.

-The second hypothesis: which assumes that there is no high level of resistance to banking merger among bank employees in Blida city, where this hypothesis was tested and one sample t-test was used to test this hypothesis, as shown in Table 6.

Table 6

Calculated t	Indication level	degree of freedom	average Arithmetic	standard deviation	Tabular t
3.66	0.034	141	3.04	1.03	2.23

At significance level $\alpha \leq 0.05$

Table 6 shows the one-sample T-test to test the hypothesis of the second study, where the calculated t-value was 3.66, which is higher than the tabular t-value of 2.23 at a significance level of 0.034, which is less than 0.05. Therefore, the hypothesis that states that: There is no level of significance is accepted. High resistance to banking merger among the bank employees of the city of Blida.

-The third hypothesis: The independent variables (satisfaction to the organization's work policies, satisfaction to work relations, satisfaction to the nature of the work itself) have a positive and significant effect at the level ($\alpha \leq 0.05$) in the dependent variable (resistance to banking integration) among bank employees in Blida.

Before starting the application of regression analysis to test the hypotheses of the study, some tests were carried out, in order to ensure that the data fit the assumptions of the regression analysis, as follows:

It was confirmed that there was no high correlation between the independent variables by using the Variance Inflation Factor (VIF) test and the Tolerance test for each of the study variables, taking into account that the VIF did not exceed the value (10). The value of the tolerance test (Tolerance) is greater than (0.05) and it was also made sure that the data followed the normal distribution by calculating the Skewness coefficient, bearing in mind that the data follow the normal distribution, if the skew coefficient value is limited to (1,-1)). Table 7 shows the results of these tests.

Table 7 .Testing the variance inflation coefficient, the permissible variance and the skew coefficient.

independent variables	Contrast inflation factor	Allowable contrast	skew modulus
Satisfaction with work relationships.	1.79	0.558	13
Satisfaction with the work policies of the organization.	2.82	0.354	0.36
Satisfaction with the nature of the work itself.	2.50	0.399	0.17

Source: Prepared by the researcher based on SPSS outputs

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We note that the values of the variance inflation factor test ((VIF) for all variables are less than 10, and range between (1.79-2.82), and that the values of the permissible variance test ranged between (0.35-0.55), which is greater than (0.05) and this is an indication that there is no correlation High among the independent variables, the data that follow the normal distribution has been confirmed by calculating the skew coefficient where the values were less than (1), and the validity of the model will be confirmed to test the hypothesis as shown in Table 8.

Table 8. Results of the analysis of variance for regression to ensure the validity of the model to test the hypothesis of the study.

Contrast source	degree of freedom	sum of squares	mean squares	f value	Indication level
downhill	5	9.52	1.90	5.68	0.001
The error	289	96.85	0.33		
total summation	294	106.38			

coefficient of determination (R^2) = 0.38

Through the results presented in Table 8, it is clear that the value of F (5.68) and the significance level (0.001) and since the significance level is less than the approved significance level ($\alpha \leq 0.05$), we infer from this the validity of the model to test the hypothesis.

Using the multiple linear regression method, as in Table 9, it is found that there is a statistically significant relationship between the independent variables (satisfaction to work relations, satisfaction to work policies in the organization, satisfaction to the nature of the work itself) and the dependent variable (resistance to banking merger), given the B transactions In the table, we find that the resistance to banking merger is positively affected mainly (in the first place) by the work policies in the organization, then by satisfaction with the nature of the work itself, then by satisfaction with work relations in the next degree.

Table 9. The relationship between job satisfaction and resistance to banking merger.

The dimension	R	R ²	B	Beta	T	Sig
dimensions of job satisfaction.	0.63	0.38	0.43	0.267	10.98	0.00
Satisfaction with working relationships.	0.54	0.28	0.36	0.319	6.95	0.00
Satisfaction with the work policies of the organization.	0.58	0.34	0.39	0.207	6.83	0.00
Satisfaction with the nature of the work itself.	0.56	0.32	0.37	0.133	6.57	0.00

Source: Prepared by the researcher based on SPSS outputs.

Table 9 indicates the existence of a relationship between job satisfaction with its combined dimensions and resistance to banking merger. The results of the statistical analysis showed that there is a positive relationship with statistical significance between the two variables. The value of the correlation coefficient (R) was 0.63 with a significance level of (Sig) 0.00, meaning that

the greater the employees' sense of job satisfaction in its combined dimensions, the more this led to an increase Their resistance to merger, as the value of the coefficient of determination (R^2) was 0.38, meaning that the change in job satisfaction leads to the change in resistance to banking merger with a value of 0.38, and the value of the degree of influence (B) was 0.43, meaning that a change of one unit in job satisfaction leads to a change in resistance to banking merger. By 0.43, the calculated T confirmed the significance of this relationship as its value reached 10.98, which is higher than the tabular value of 8.03. Therefore, the hypothesis that states that there is a positive, statistically significant relationship between job satisfaction with its combined dimensions and resistance to banking merger is accepted.

5.2 Interpretation of the hypothesis test results

-Interpretation of the average level of job satisfaction dimensions

The results indicated that the arithmetic averages of the employees' perceptions of the dimensions of job satisfaction, came to a medium degree, and this is due to the high satisfaction of employees towards moral and psychological factors and low satisfaction in front of material factors. Employees from low salaries, lack of opportunities for promotion, and lack of fairness in the criteria and considerations of distributing rewards and incentives.

-Interpretation of the average level of resistance to banking merger

The results indicated that the level of resistance to banking merger among employees in banks in the city of Blida, from their point of view, was generally average, and this result can be explained by looking at the expressions (expressions of resistance to banking merger), as we find that there are some characteristics that are in line with the high level of resistance to banking merger. However, the weak participation of employees in decision-making, and the lack of attention to their personal needs and job rights, led to a decrease in the level of their resistance to banking merger.

-Explanation of the positive relationship between the dimensions of job satisfaction and resistance to banking merger

The results indicated the existence of a positive, statistically significant relationship between the dimensions of job satisfaction combined and resistance to banking integration for employees, because finding a set of psychological, functional and environmental factors that make the employee satisfied to his work. (Job satisfaction), which leads to raising the morale of workers and their desire to complete the work seriously and with a high degree of cooperation, and then feed the fear of moving to other situations that have negative effects on them and thus enhance their resistance to banking merger.

6.CONCLUSION

6.1 Study results

The results of the study showed the following:

- The level of employees' sense of job satisfaction in the banks of the city of Blida came to a medium degree, as the average answers of the sample's vocabulary about the dimensions of job satisfaction combined were (2.96). The dimensions of satisfaction to work policies in the organization, satisfaction to work relations, satisfaction to the nature of the work itself are medium and generally close, and In general, we can say that we are in front of a high satisfaction of the employees towards the moral and psychological factors, and a low satisfaction in front of the material factors.
- The resistance to banking integration among employees in the banks of the city of Blida is average, as it reached (3.04), which is close to the level of their sense of job satisfaction. This result can be explained by looking at the expressions (expressions of resistance to banking merger), and generally we can say that the manager does not trust his employees and does not participate with them in making decisions.
- There is a positive, statistically significant relationship between the dimensions of job satisfaction combined and resistance to banking integration of employees, that is, the decrease in employees' sense of satisfaction to the work policies in the organization, and with satisfaction to Labor relations, and satisfaction to the nature of work in itself all led to a decrease in the level of their resistance to banking merger.

6.2 Suggestions

In its previous parts, the study ended with defining a set of results that can be summarized in an important result, which is the lack of job satisfaction dimensions as required in banks in Blida. Accordingly, the following suggestions can be put forward:

- Satisfaction to the work policies in the organization: What is observed at the level of the banks of the city of Blida is that the level of satisfaction of its employees is low towards the material factors. Therefore, attention must be paid to increasing salaries and incentives and distributing them in proportion to the work they offer and their academic qualifications, and to develop clear promotion programs and implement them away from favoritism, which leads to an increase in their job satisfaction.

-Satisfaction to work relations: Paying attention to increasing the workers' sense of fair treatment when applying some decisions related to the employees' jobs and introducing them to those decisions before making them, while paying attention as much as possible to the interests of the workers in all decisions related to their jobs, which reflects positively on their job satisfaction.

-Satisfaction to the nature of the work itself: taking into account the employees' suggestions regarding the decisions taken by the management, as well as by applying the decisions to all employees without exception and providing the employees with all the details related to their work, and allowing the employees to oppose the decisions issued by the manager, which will lead to an improvement in the rate job satisfaction.

Although there is a high correlation between job satisfaction and resistance to banking merger, it is necessary to enhance job satisfaction (through the recommendations mentioned above) and adopt strategies through which banks can overcome resistance to banking merger, confront it and avoid its negatives by adopting mechanisms that are capable of overcoming the element of resistance among banks. Individuals and successful integration leadership. Among these strategies are the following:

-Education and Communication: This method relates to discussing the integration issue in advance with employees clearly, and informing them through discussions and meetings about the integration to be achieved, its justifications, its objectives, and the gains that can be achieved.

-Participation: The resistance to integration can be overcome if some workers are allowed to participate in the planning and implementation of the merger, and ask them to present their proposals and ideas and adopt them, and it is possible that new ideas will arise and increase their loyalty.

-Facilitation and support: a simple strategy, but it is effective in overcoming resistance, and that lies in providing moral support or listening to what others say or providing training opportunities for individuals in order to develop their skills, as well as providing appropriate working conditions to prepare effective performance for the participants and the integration program.

-Negotiation and agreement: that is, an exchange of views and opinions between the pioneers and opponents of the integration, by providing incentives for the workers to keep pace with the integration. It is possible that an agreement could be made between the administration and the workers to provide some privileges such as an increase in the retirement pension or medical care for workers in exchange for a change in one of the labor laws.

-Maneuvering and polarization: It includes the use of attempts and efforts to influence others and provide them with information, and assign key roles in the planning and implementation of the merger to certain individuals or groups, and managers may resort in certain situations to the use of hidden methods to influence selectively.

-Explicit and implicit intimidation: Managers may, as a last resort, threaten workers with losing their jobs, reducing opportunities for promotion, or making job changes to keep up with integration efforts.

6.3 Study prospect

This study specializes in clarifying the relationship between job satisfaction and resistance to banking merger with a sample of Algerian banks, but the decision to change, no matter what and in which institution it was followed by resistance to change, the latter, which is reinforced by a set of variables, could be subjects for subsequent studies.

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