

# Analyzing the Extents of the Factors Influential to the Level of Job Satisfaction: A Study on Bankers from Dhaka City's Private Commercial Banks

Tonmoy Dey, Shohel Md. Nafi, Masum Miah & Mohammad Maruf Uddin

## Abstract:

Job satisfaction depends on employees' perception and attitude towards their job and the environment where their job belongs to. It is critical to the overall performance and profitability of the organization as there is a strong correlation between job satisfaction and employee motivation as well as productivity. The more satisfied an employee is the more productivity an organization can expect from him. This study is associated with some critical factors upon which job satisfaction mostly depends and the aim of the study is to analyze the extents of the factors influencing the level of job satisfaction with particular focus on bankers from Dhaka City's Private commercial bank. The study has five dependent variables- working environment, supervision, pay and promotion, performance evaluation and relationship with coworkers. Job satisfaction is considered as the dependent variable. This study is empirical in nature and the overall research is based on both quantitative and qualitative statistical methods such as- Mean, Standard Deviation, Weighted Mean, and Pearson Correlation Analysis. Five hypotheses are tested to achieve overall objectives of the study using ANOVA. 200 employees from 39 private commercial banks within Dhaka city are used as the sample population for the study. After the analysis some recommendations are made for the stakeholders based on the findings with a view to providing some insights regarding job satisfaction and the factors influential to it. The insights of the study can practically be applied to Human Resource (HR) policy and decision making regarding effective HR management.



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## 1. Introduction

Job satisfaction is referred as the employees' positive state of mind for the work and the work environment. Job satisfaction is very crucial for the organization and employers' to control the profitability and the overall organizational performance. This is important because of the satisfied employees are less willing to leave their workplace. However, previous studies revealed that job satisfaction depends on the various numbers of factors. So, it is the great challenge for the employers' to correctly identify the workers job satisfaction factors. Some of those factors are salary or pay as well as promotion, nature of the job, working environment, working conditions and preference, engagement and recognition, job design and job enhancement, job alternation and job expansion are all performance approaches. Shah et al. (2012) "shows that reward and recognition, supervision and work itself has positive effects on the job satisfaction." The traditional and commonly used way of measuring job satisfaction is by means of measures that record the employees' reactions and response to their job (Cranny, Smith, & Stone, 1992; Locke, 1969, 1976). That means employee will be positively reacting to their job when they will be fully satisfied to their job and. It will helpful for both the employee and employer and increase the productivity of the organization. Although, previous studies on employee job satisfaction has focused on all the possible factors of job satisfaction. However, in Bangladesh there are very limited studies performed on employee job satisfaction in banking sectors. Therefore, the intent of this research is to examine the factors that influence job satisfaction of employees in private commercial banks in Bangladesh especially in Dhaka city.

## 2. Objectives of the Study

The key objective of the study is to analyze the extents or the degrees of the factors influential to the level of job satisfaction with particular focus on bankers from private commercial sector in Dhaka City. However, for obtaining the key objective another objective is required to be achieved- identifying the relationship between the job satisfaction and factors that influence job satisfaction, which is the secondary objective of the study.

## 3. Scope of the Study

Employees are the most valuable asset for any kind of organization and their job satisfaction has become one of the key issues for employers (Kumari and Pandey, 2011). Target and achievement of the organization depends on employee satisfaction that contributes to the organizational growth and enhances the productivity as well as the quality of work. Satisfied workers are more motivated than dissatisfied one. Moreover satisfied employees are more likely to give better service, which will result in a satisfactory service experience. Multinational companies look for areas in which to invest so that they can gain higher productivity at low cost. But without job satisfaction it is totally impossible because employees are the key factor for any organization and without their contribution expected growth of any organization cannot be reached. For that reason HRM managers have to design their work by which an employee can get maximum possible satisfaction. Thus organizational leaders and human resource managers must understand the dynamic environment in this era of globalization. In globalization era, market structure, labour, work culture, technology, work environment, inter personal relationship are changing quickly. Monga, Verma and Monga (2015) state that "to retain existing and attracting potential candidates having high dedication towards work is the key to success for any organization including the banking sector." Banking sector in all over the world has also encountered the problem associated with job satisfaction like promotion, working environment, salary, reward etc. This study will

analyze the factors which are influential to the level of job satisfaction with focuses on the private commercials banks in Bangladesh, specifically Dhaka city.

#### 4. Research Methodology

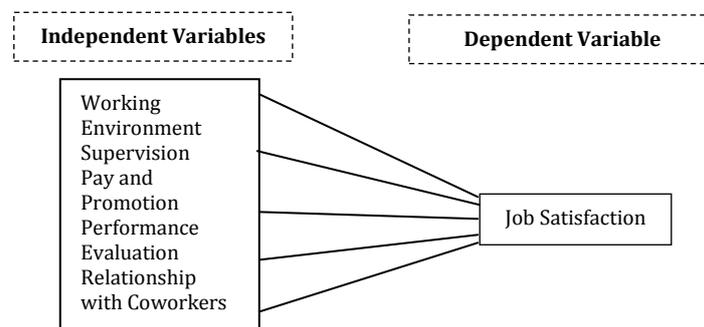
##### 4.1 Types of Research

This study is empirical in nature. Therefore, the overall research is based on both quantitative and qualitative statistical methods.

##### 4.2 Research Design

There are five independent variables in this research model. These are- working environment, supervision, pay and promotion, performance evaluation, and relationship with coworkers. Job satisfaction will be considered as the dependent variable. The extent of the influence of the factors on job satisfaction will be analyzed.

The proposed model for the study is-



**Figure: Study Model**

The hypotheses that will be tested to observe the relationship between dependent and independent variables are-

- H1** Working environment has influence on job satisfaction
- H2** Effective Supervision has influence on job satisfaction
- H3** Pay and Promotion have influence on job satisfaction
- H4** Fair Performance Evaluation has influence on job satisfaction
- H5** Relationship with Coworkers has influence on job satisfaction

##### 4.3 Sample Size

A survey on 200 employees from 39 private commercial banks within Dhaka city was done to collect primary data. The respondents are from different demographic clusters. Moreover, respondents hold different levels and designations within their organizations.

##### 4.4 Data Source

Data are collected from both specific and general sources for the study. A set of questionnaire was used as the instrument for collecting primary or direct data from employees from different private commercial banks in Dhaka city. 16 questions were asked to the respondents and all the questions were closed end. All the responses from the respondents were collected on the basis of 5 degree Likert Scale-

| Degree | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------|-------------------|----------|---------|-------|----------------|
| Scale  | 1                 | 2        | 3       | 4     | 5              |

Moreover, secondary data for supporting the study were collected from secondary sources, such as- website of different banks, published articles from journal.

#### 4.5 Data Analysis

Various statistical methods are used in this study with SPSS and MS Excel as the main tool for data analysis and presentation. Demographic data are analyzed using frequencies and percentages and presented using tables. The objectives are analyzed and the study is carried out with Mean and Standard Deviation for determining the central tendency of the responses and the degree of their dispersion, Pearson Correlation Analysis for testing the significance of the relations between the dependent and independent variables of the study, One-way ANOVA for testing the Hypotheses of the study and finally Weighted Mean for analyzing the preferences of factors influential to the level of job satisfaction by the respondents.

All the responses from the respondents are analyzed on the basis of 5 degree Likert Scale ranging from 1-5 scale.

#### 5. Literature review

Job satisfaction denotes to an individual's comprehensive attitude or approach towards his job. It is a pleasurable situation for the employees because their performance has been appraised by the higher authority of the company. Robbins et al. (2003) denotes that job satisfaction can be a person's general attitude or approach toward his or her job. Basically there is link between job satisfaction and emotional state of the workers. Job satisfaction has been denotes as an emotional response to the work condition (Cranny, Smith, & Stone, 1992; Locke, 1969, 1976). Locke (1969) defines job satisfaction as a "pleasurable or positive emotional state resulting from the appraisal of one's or job experiences". Abdullah and Djebavni (2011) found that some factors like wages, employee loyalty, recognition of the work and promotion have a consequence on employee job satisfaction level. On the other hand Salman & Muhammad (2011) identified four components that are influencing the job satisfaction such as work, salary, recognition and promotion. Additionally, Calisir et al. (2010) mentioned that salaries and support from the organization are the most vital factors for job satisfaction. There is an important relation between employee's job satisfaction and financial improvement of the organization. Aronson et al. (2005) states that "dissatisfaction amongst higher-level employees will most likely reflect on lower-level employees thus resulting in economic, financial and morale problems which indicates that a positive relationship between job satisfaction and job level conveys certain economic advantages to business organizations." Traditionally, a satisfied, efficient and hardworking employee is the major asset for the organization. Nowadays, job satisfaction has received significant attention from economists in recent years. Most of the satisfied employees are less likely to leave their company (Clark 2001, Shields and Ward 2001, Pergamit and Veum 1989, McEvoy and Cascio 1985, Freeman 1978), have lower rates of absenteeism (Clegg, 1983) and have higher productivity (Mangione and Quinn 1975). It can be easily understood that job satisfaction is relevance of employees' performance over jobs. Zeal, Anwar and Nazrul (2012) studied on job satisfaction of male and female executives in Bangladesh. Their study showed that there are very insignificant differences between male and female job satisfaction factors. Moreover Laxmisha (2010) studied on the employee motivation and job satisfaction in commercial

banks and conclude that internal and external factors are significantly impact on the employee job satisfaction. Abbas (2011) mentioned that monetary factors, working conditions, administration and career growth are linked with the job satisfaction. Moreover, Deshwal (2011) also stated that the factors such as “working conditions, organizational policies, independence, promotion opportunities, work variety, compensation, work itself, colleagues’ cooperation, responsibility, social status of job and job security are associated with job satisfaction.”

A various studies have been navigated on the job satisfaction but a very few studies have been done on the job satisfaction of employees in Bangladesh’s socio-economic context especially in the private banking sector as they are holding a very important role to the development of a country. So in this regard we have undertaken this present study.

## 6. Analysis of the findings

### A. Demographic and Background Information of the respondents:

Demographic and background information of the respondents are presented in the tables below-

**Table 01: Gender of the respondents**

| Particular | Frequency |        |        | Percentage |        |        |
|------------|-----------|--------|--------|------------|--------|--------|
|            | Male      | Female | Others | Male       | Female | Others |
| Gender     | 130       | 70     | 0      | 65%        | 35%    | 0%     |
| Total      | 200       |        |        | 100%       |        |        |

Source: Field study

**Table 02: Experience of the respondents**

| Particular | Frequency |            |                    | Percentage |            |                    |
|------------|-----------|------------|--------------------|------------|------------|--------------------|
|            | 0-5 Years | 6-10 Years | More than 10 Years | 0-5 Years  | 6-10 Years | More than 10 Years |
| Experience | 51        | 68         | 81                 | 26%        | 34%        | 41%                |
| Total      | 200       |            |                    | 100%       |            |                    |

Source: Field study

**Table 03: Designation/Level of the respondents**

| Particular | Frequency         |                |                 | Percentage        |                |                 |
|------------|-------------------|----------------|-----------------|-------------------|----------------|-----------------|
|            | Operational Level | Tactical Level | Strategic Level | Operational Level | Tactical Level | Strategic Level |
| Level      | 35                | 147            | 18              | 17.5%             | 73.5%          | 9%              |
| Total      | 200               |                |                 | 100%              |                |                 |

Source: Field study

Based on the table above it can be interpreted that from total of 200 respondents from 39 different selected private commercial banks there were 130 male respondents and 70 female respondents. Which are 65% and 35% respectively. Moreover there were 51 employees with experience of less than 5 years, 68 of less than 10 but more than 5 years and 81 employees with experience of more than 10 years among the respondents. This study focuses on employees from different managerial level. 17.5% of the respondents serves for the operational level, 73.5% for tactical level and 9% serves strategic level. Thus, the highest portion of the respondents of the survey holds position at mid-level of management.

### B. Overall observation analysis:

Based on the data obtained from the respondents an overall understanding or a summary can be presented-

**Table 04: Summary of the obtained data from the respondents**

| Factors                                    | Degree            |          |         |       |                | Total Frequency |
|--|-------------------|----------|---------|-------|----------------|-----------------|
|  | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |                 |
| Satisfied with Working Environment         |                   |          | 14      | 55    | 131            | 200             |
| Satisfied with Supervision                 | 7                 | 12       | 43      | 58    | 80             | 200             |
| Satisfied with Pay and Promotion           | 13                | 45       | 60      | 52    | 30             | 200             |
| Satisfied with Performance Evaluation      | 8                 | 43       | 23      | 60    | 66             | 200             |
| Satisfied with Relationship with Coworkers |                   |          | 54      | 70    | 76             | 200             |

Source: Field study

**Table 05: Overall opinion regarding Job Satisfaction from the respondents**

| Factors  | Degree            |          |         |       |                | Total Frequency |
|--|-------------------|----------|---------|-------|----------------|-----------------|
|  | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |                 |
| Are you certainly satisfied with your current job? | 4                 | 7        | 60      | 45    | 84             | 200             |
| Percentage   | 2%                | 4%       | 30%     | 23%   | 42%            | 100%            |

Source: Field study

Observing the above tables it can be stated that almost all of the respondents of the study are conscious about their job and job related facilities. The factors that we presented in front of them were clearly defined and justify their perception regarding level of job satisfaction. Maximum number (65%) of the respondents agree that they are satisfied with their job. 30% of the respondents is neutral about the current state of job satisfaction. And very least amount (6%) of the respondents seems dissatisfied or they disagree that they are not satisfied with their current job. So, there may be dispersions among the responses. In that case, Mean and Standard Deviation can be used to determine the consistency of the responses regarding the overall opinion regarding job satisfaction from current job.

**Table 06: Mean and SD of Overall opinion regarding Job Satisfaction from the respondents**

|                          | N   | Mean | Std. Deviation |
|--------------------------|-----|------|----------------|
| Overall Job Satisfaction | 200 | 3.99 | 1.022          |

Source: SPSS Test Output

From the above observation it is clear that the responses regarding the overall opinion regarding job satisfaction from current job are less dispersed. Thus, the overall level of Job Satisfaction is satisfactory.

### C. Analyzing the correlation of the variables:

Pearson Correlation Analysis is used for testing the significance of the relations between the dependent and independent variables of the study-

**Table 07: Correlation coefficients of variables**

| Variables                | Overall Job Satisfaction | Working Environment | Supervision | Pay and Promotion | Performance Evaluation | Relationship with Coworkers |
|--------------------------|--------------------------|---------------------|-------------|-------------------|------------------------|-----------------------------|
| Overall Job Satisfaction | 1                        | .326**              | .367**      | .341**            | .466**                 | .399**                      |

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

Source: SPSS Test Output

From the above table it can be said that dependent variable of our study-overall job satisfaction is moderately and positively correlated with the independent variables of our study, such as- working environment, supervision, pay and promotion, performance evaluation, relationship with coworkers. Hence, all the factors, less or much, are justifiably influential to the overall level of job satisfaction.

### D. Test of Hypotheses:

#### ➤ *Test of H1: Working environment has influence on job satisfaction*

For the convenience of calculation a null hypothesis will be used and the null hypothesis is- ***H0<sub>1</sub>: Working environment has no influence on job satisfaction.*** If the p value of the test returns 0.05 then the null hypothesis will be accepted. If not then the H1 will be accepted.

| ANOVA               |                |     |             |        |      |
|---------------------|----------------|-----|-------------|--------|------|
| Working Environment |                |     |             |        |      |
|                     | Sum of Squares | df  | Mean Square | F      | Sig. |
| Between Groups      | 22.704         | 2   | 11.352      | 12.070 | .000 |
| Within Groups       | 185.276        | 197 | .940        |        |      |
| Total               | 207.980        | 199 |             |        |      |

Source: SPSS Test Output

As the p value (sig.) obtained from ANOVA test is less than the 5% significant level. Thus null hypothesis H0<sub>1</sub> is rejected and H1 is accepted. It is clear that working environment is influential to overall job satisfaction.

#### ➤ *Test of H2: Effective Supervision has influence on job satisfaction*

For the convenience of calculation a null hypothesis will be used and the null hypothesis is- ***H0<sub>2</sub>: Effective Supervision has no influence on job satisfaction.*** If the p value of the test returns 0.05 then the null hypothesis will be accepted. If not then the H2 will be accepted.

| ANOVA          |                |    |             |   |      |
|----------------|----------------|----|-------------|---|------|
| Supervision    |                |    |             |   |      |
|                | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups |                |    |             |   |      |
| Within Groups  |                |    |             |   |      |
| Total          |                |    |             |   |      |

|                | Sum of Squares | df  | Mean Square | F     | Sig. |
|----------------|----------------|-----|-------------|-------|------|
| Between Groups | 31.750         | 4   | 7.938       | 8.783 | .000 |
| Within Groups  | 176.230        | 195 | .904        |       |      |
| Total          | 207.980        | 199 |             |       |      |

Source: SPSS Test Output

As the p value (sig.) obtained from ANOVA test is less than the 5% significant level. Thus null hypothesis  $H_{02}$  is rejected and  $H_2$  is accepted. It is clear that effective supervision is influential to overall job satisfaction.

➤ **Test of H3: Pay and Promotion have influence on job satisfaction**

For the convenience of calculation a null hypothesis will be used. And the null hypothesis is-  **$H_{03}$ : Pay and Promotion have no influence on job satisfaction.** If the p value of the test returns 0.05 then the null hypothesis will be accepted. If not then the  $H_3$  will be accepted.

| ANOVA             |                |     |             |       |      |
|-------------------|----------------|-----|-------------|-------|------|
| Pay and Promotion |                |     |             |       |      |
|                   | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between Groups    | 28.538         | 4   | 7.134       | 7.753 | .000 |
| Within Groups     | 179.442        | 195 | .920        |       |      |
| Total             | 207.980        | 199 |             |       |      |

Source: SPSS Test Output

As the p value (sig.) obtained from ANOVA test is less than the 5% significant level. Thus null hypothesis  $H_{03}$  is rejected and  $H_3$  is accepted. It is clear that pay and promotion are influential to overall job satisfaction.

➤ **Test of H4: Fair Performance Evaluation has influence on job satisfaction**

For the convenience of calculation a null hypothesis will be used. And the null hypothesis is-  **$H_{04}$ : Fair Performance Evaluation has no influence on job satisfaction.** If the p value of the test returns 0.05 then the null hypothesis will be accepted. If not then the  $H_4$  will be accepted.

| ANOVA                  |                |     |             |       |      |
|------------------------|----------------|-----|-------------|-------|------|
| Performance Evaluation |                |     |             |       |      |
|                        | Sum of Squares | df  | Mean Square | F     | Sig. |
| Between Groups         | 28.538         | 4   | 7.134       | 7.753 | .000 |
| Within Groups          | 179.442        | 195 | .920        |       |      |
| Total                  | 207.980        | 199 |             |       |      |

Source: SPSS Test Output

As the p value (sig.) obtained from ANOVA test is less than the 5% significant level. Thus null hypothesis  $H_{04}$  is rejected and  $H_4$  is accepted. It is clear that Fair Performance Evaluation is influential to overall job satisfaction.

➤ **Test of H5: Relationship with Coworkers has influence on job satisfaction**

For the convenience of calculation a null hypothesis will be used. And the null hypothesis is- **H0<sub>5</sub>: Relationship with Coworkers has no influence on job satisfaction**. If the p value of the test returns 0.05 then the null hypothesis will be accepted. If not then the H5 will be accepted.

| ANOVA                       |                |     |             |        |      |
|-----------------------------|----------------|-----|-------------|--------|------|
| Relationship With Coworkers |                |     |             |        |      |
|                             | Sum of Squares | df  | Mean Square | F      | Sig. |
| Between Groups              | 49.638         | 4   | 12.410      | 15.283 | .000 |
| Within Groups               | 158.342        | 195 | .812        |        |      |
| Total                       | 207.980        | 199 |             |        |      |

Source: SPSS Test Output

As the p value (sig.) obtained from ANOVA test is less than the 5% significant level. Thus null hypothesis H0<sub>5</sub> is rejected and H5 is accepted. It is clear that Relationship with Coworkers is influential to overall job satisfaction.

### E. Weighted Mean Observation

As all the hypotheses of the study are accepted and we can conclude that independent variables of our study, such as- working environment, supervision, pay and promotion, performance evaluation, relationship with coworkers are significantly influential to the job satisfaction. But our concern is now to determine the extent of the influence of the factors on overall level of job satisfaction. Hence, Weighted Mean will be observed for analyzing the extents of the factors influential to the level of job satisfaction according to the responses from our study population.

Table 08: Weighted Mean of the variables

| Factors                     | Weighted Mean |
|-----------------------------|---------------|
| Working Environment         | 61.13         |
| Supervision                 | 52.80         |
| Pay and Promotion           | 42.73         |
| Performance Evaluation      | 48.87         |
| Relationship with Coworkers | 54.80         |

Source: MS Excel Output

According to the above table of weighted mean of the response values it is clear that employees are satisfied mostly with working environment. Moreover, relationship with coworkers and effective supervision are also satisfactory according to the weight of their responses. On the other hand, performance evaluation and pay and promotion are not that much satisfactory. These factors, in reverse notion, are the main focus of the employees in determining overall job satisfaction. Precisely, because employees of our observation feel the absence of proper pay and promotion facilities and effective performance evaluation strategies from their current employers.

## 7. Recommendation and Conclusion

Essentially, job satisfaction is very much critical considering the need of the employees. The meaning of job satisfaction has changed a lot in today's context which can be observed from

the findings of the study and thus some insights and recommendations can be made for the stakeholders of the study. Job satisfaction is not an independent term. There are many factors influential to it. However, all the factors are not equally influential and impotent to the employees in deciding whether they are satisfied with their job or not. It is an insight for the employers that a well-organized working environment, cooperative working attitude from colleagues as well as supervisor are comparatively satisfactory according to the respondents or the employees. On the other hand, employees are concerned much with remunerations and benefits as well as proper evaluation of their job performance. Precisely, employees are more concerned with financial factors influential to their level of motivation and satisfaction at job. They lack all these and not satisfied much with these factors. Although, bankers in Bangladesh, both from public and private sectors, are smartly paid. However, they require more values in exchange of their talent, skills and competence. Fairness in performance evaluation lack also satisfactory attitude from the employees indicating the factor's importance in determining job satisfaction. So, it is recommended that these facts should be considered further by the employers and a scientific system should develop and follow to study the psychology of the employees. Other factors such as- a well-organized working environment, cooperative working attitude from colleagues as well as supervisor are found comparatively satisfactory. This indicates changes in their needs and expectations from their employers. This study tried to explore that changes in the expectations of the bankers in private banking sector of Bangladesh and the extents of the factors influencing the level of job satisfaction. The key objective of the study was to analyze the extents or the degrees of the factors influential to the level of job satisfaction with particular focus on bankers from private commercial sector in Dhaka City. Stakeholders of the further researches and the employers are expected to have some insights from the study and the insights of the study can practically be applied to Human Resource (HR) policy and decision making regarding effective HR management.

### 7.1 Limitations of the Study and Future Research Scopes

The findings of the study can be considered as the base of further studies on the same or relevant topic in case of Bangladesh and her banking industry. Moreover, the limitations of the current study can be the strength of the future studies on job satisfaction in Bangladesh. While conducting the study, some limitation were faced. First of all, this study is only limited to Dhaka City. Due to time constraints, data could not be collected from many of the expected respondents. Moreover, because of some organizational policies, in most cases, data collection was challenging. Finally, this study focuses only on the job satisfaction in response to working environment, supervision, pay and promotion, performance evaluation, and relationship with coworkers. Besides there are other factors such as bank policy, working epoch, performance of the HRM department, job design etc. which are also need to be concerned in further studies. Sample size of the data should also be increased with more diversified demographic clusters. In addition, further, a comparative analysis can be done based on financial and non-financial motivating factors on job satisfaction. Researchers can also consider the public banking sector for their study on job satisfaction in Bangladesh along with the private sector and then can develop a comparative study model of these two banking sectors in Bangladesh.

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