

Job Satisfaction Levels among Employees of Private Commercial Banks at Chuadanga District in Bangladesh

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Abstract

Job satisfaction among employees in banking sector is an important issue. The purpose of the study is to measure the level of job satisfaction among bank employees from socio-demographic context at Chuadanga District, in Bangladesh. The cross-sectional study sample consisted of 56 (male 89.3% and female 10.7%) respondents and used semi-structured questionnaire containing pre-coded and open-ended questions. The job satisfaction was estimated using dimension index. Thereafter, ANOVA-test and t-test were used to estimate the level of job satisfaction. In this study, several indicators, such as, salary, sympathetic view to officers, increment allocation method, welfare facilities, bonus facilities, reward, working with present colleagues, leadership style, leave rules, job security, performance appraisal and evaluation process, working schedule and teamwork were recorded higher level of job satisfaction among bank employees. Significance means variation of low level of job satisfaction were found among age (76.04%), designation (72.31%), salary (70.77%), marital status (83.36%), service period (68.27%) and working environment (79.38%) which can be recovered by ensuring equitable and competitive compensation system, periodical increments, allowances, promotion, redesigning of working hour and environment, opportunities to participation in decision making and effective training and development program. More studies are essential to spotlight the issue that helps stakeholders to formulate strategies.

Keywords: Job satisfaction level; Socio-demographic factors; Dimension Index; ANOVA-test and t-test

Introduction

Banking sector plays a vital role for the overall economic development of a country. Since Bangladesh is a developing country, financial institutions, especially banking sector, have significant contribution in the development process [1]. With the opening up of the banking sector, a dramatic change has been observed in agriculture, business and other sectors which have brought higher employment opportunities, increases in income level, and changes in consumption pattern. Consequently it emerges a competitive environment in the country. Specifically, with the expansion of private banking business, along with customized services, has created a severe implied competition in this sector [2]. This competition has made the service gap wider as private banks offer better services to their internal and external customers [3]. As better services of banks depend on employees, Job satisfaction is one of the most widely researched areas in organization behavior and human resource management [4].

According to Locke, job satisfaction is a pleasurable or positive emotional state which is the result from the appraisal of one's job experiences [5]. Allport stated job satisfaction is a person's attitude towards the specific job [6]. Herzberg stated that, job satisfaction can be perceived as a motive for people who work in a company. Experimental studies have found that it is important to satisfy the needs of employee, as job satisfaction is a predictive factor for job performance, counterproductive work behavior, and turnover intentions [7,8]. Satisfied employees are an asset of a company that works like a team to fulfill the goals [9]. Studies revealed that potential employees make their decisions based on their perception of their values that the organization will place on them [10,11]. Employees' desires are perceived as being satisfied when the organization meets or exceeds their expectations [5,12-14]. Efficient human resource with higher job satisfaction level in banks determines not only the performance of the bank but also affect the growth and performance of the entire economy [15].

Job dissatisfaction affects the quality of service, raises worker's voice and creates unrest which affects the degree of customer satisfaction [16-18]. Since job satisfaction has a significant relationship with the performance of the work force, overall productivity and profitability of the organization [19,20]. This scenario has created an urge to the bank policy makers to identify the underlying reasons of job satisfaction and brought them into consideration [2,16]. Job satisfaction is important because most of the people spend a major portion of their life at working place [21]. Only economic factor has never satisfied human. It is always of greater interest to know why people work and at which level and how he/she satisfied with the job [22].

Several studies have been steered in Bangladesh over job satisfaction and most of them are revealed the factors or indicators responsible for job satisfaction like as, Anjom et al. have found that because of smart remuneration, attractive compensation package, dignity, smooth career growth, job security, pension funds, provident fund, gratuity, incentives, and lots of other benefits fresh graduates had fascination for banking sector jobs in Bangladesh [23]. Ahmed revealed that recruitment and selection, training & development, salary & benefits, and reward have positive effect on employees' job satisfaction whereas supervisory role and job security has adverse effect [24]. Uddin et al.

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conducted a study on the employees of the general insurance companies in Bangladesh and found that pay and promotional potential, well-organized chain of command and general working condition have positive relation with job satisfaction where poor team spirit and poor job security have negative relation [25]. Rana found a positive and significant relationship between job satisfaction and human resource management practices like team work environment, job autonomy and behavior of leadership. It is also inferred that male and female workers have significantly different level of job satisfaction [26]. Masum et al. conducted a study on private university academics which revealed that compensation package, supervisory support, job security, training and development opportunities, team cohesion, career growth, working conditions, and organizational culture and policies are positively associated with the academics' job satisfaction. Amongst them, compensation package, job security, and working conditions were most significant contributors [27]. Hossain showed that working conditions, pay, fairness, and promotion significantly influenced employee job satisfaction in Bank but individual factors such as age and gender did not [16]. According to Rahman employee training and job satisfactions have a significant positive relationship with organizational effectiveness [1]. Mahmud et al. showed job satisfaction of bank officers is significantly dependent upon compensation, promotion opportunities, rewards, relation with boss and coworkers [28]. Rubel et al. revealed that three work related variable have statistically significant predictive relationship with job satisfaction which were role conflict, job autonomy, job stress [29]. Islam and Islam showed that salary, efficiency in work, fringe supervision, and co-worker relation are the most vital factors connecting to job satisfaction [3]. Majumder the employees are dissatisfied with compensation package followed by reward and motivation, career growth, training and development, management style, and job design and responsibilities [30].

However, there is no significant study in Bangladesh that measures the level of job satisfaction of bank employees. Therefore our aim of the study is to measure the level of job satisfaction in context of socio-demographic characteristics.

Data and Methodology

Source of data

For our study we have considered seven branches of seven private commercial banks at Chuadanga district in Bangladesh. The cross-sectional study sample consisted of 56 (male 89.3% and female 10.7%) bank employees who were interviewed from March to April 2016 using semi-structured questionnaire containing pre-coded and open-ended questions. Sample has been selected randomly without considering any biasness. Banks that are considered for our study are Dutch Bangla Bank Limited, BRAC Bank Limited, Shahjalal Islami Bank Limited, United Commercial Bank Limited, Mercantile Bank Limited, Islami Bank Bangladesh Limited and First Security Islami Bank Limited. A semi-structured questionnaire was developed using job satisfaction forces to which the respondents were asked to react using a five bipolar scale ranging from strongly satisfied =1 to strongly dissatisfied =5. All the questions were derived from the previous studies and from general perception of job satisfaction.

In this study, several independent variables were considered (Table 1).

Measuring level of job satisfaction and outcome

We asked 13 questions (indicators) to bank employees to measure the levels of job satisfaction, such as, "Are you satisfied with your current salary?", "Are your Bank is sympathetic to officers?", "Are you

satisfied with your increment allocation method?", "Are you satisfied with the welfare facilities?", "How much are you satisfied with the bonus facilities?", "Are you satisfied with the reward organization providing for the quality of your efforts?", "How much are you Prefer working with present colleagues?", "Are you satisfied with Leadership style?", "Are the leave rules cover average requirements adequately?", "Are you satisfied with Job Security policy of the bank?", "Are you satisfied with the Performance Appraisal & Evaluation Process?", "Are you satisfied with Working Schedule?" and "Does your organization promote an atmosphere of teamwork?" Each question was categorized into five responses: 1=strongly satisfied, 2=satisfied, 3=Neutral, 4=Dissatisfied, 5=strongly dissatisfied. Then the five categories were coded dichotomously: 1=Satisfaction, 2=Dissatisfaction. Thereafter, the "dimension index" formula was used to estimate the levels of job satisfaction (defined as to "what extent bank employees are satisfied") followed by selected indicators. The internal reliability of the indicators was evaluated using Cronbach's alpha, which was 0.91, suggesting high internal consistency. The index was then constructed using the sums of weighted binary input variables, whereby maximum and minimum values were chosen for underlying dimensions. Performance in this dimension index was expressed as a unit-free index ranging from 0 to 1 [31]. The dimension index is shown below:

$$\text{Dimension Index} = (\text{Actual Value} - \text{Minimum Value}) / (\text{Maximum Value} - \text{Minimum Value})$$

Actual values were obtained by summing the binary responses (1=satisfaction, 0=dissatisfaction) for 13 indicators for each respondent, with maximum and minimum value of 13 and 0, respectively. Individual scores were converted into percentages by multiplying each score by 100.

Statistical analysis

Descriptive statistics was used as percentages where it was appropriate. The continuous scores of job satisfaction based on the dimension index were tested using ANOVA-test and t-test. These statistics tested the differences of job satisfaction among various categories of each independent variable. Statistical significance was accepted at $P < 0.05$. Statistical analyses were carried out using SPSS software (version 20.0).

Results

Table 2 showed the socio-demographic characteristics of the employee. Among the employees, 46.4% belonged to 30-35 age group, 91.1% was master degree holder and Muslim, 42.9% working as training assistant officer/assistant officer/junior officer/assistant officer cash, 30.4% withdraw monthly salary between 26,000 and 35,000, and more than 45,000, 76.8% were married, 64.3% employees live in semi-urban area, 42.9% service period <36 month.

According to Table 3, we observed that around 73.2% employees were satisfied with their salary. Other indicators, such as, sympathetic view to officers, increment allocation method, welfare facilities, bonus facilities, reward, working with present colleagues, leadership style, leave rules, job security, performance appraisal and evaluation process, working schedule and teamwork were found satisfactory among 71.4%, 58.9%, 50%, 60.7%, 58.9%, 53.6%, 58.9%, 33.9%, 50%, 58.9%, 67.9% and 73.2% employees respectively. In contrast (3.6%) employees were found dissatisfied with their salary and (5.4%) with sympathetic view to officers, (5.4%) with increment, (10.7%) welfare facilities, (3.6%) bonus, (8.9%) reward, (7.1%) working with colleagues, (7.1%) leadership style, (10.7%) leave rules, (5.4%) job security, (8.9%) performance appraisal

Variables name	Categories
Gender	1=Male
	2=Female
Age of the respondents (in years)	1 ≤ 30
	2=30-35
	3 ≥ 35
Religion of the respondents	1=Islam
	2=Hindu
Education of the respondents	1=Honors degree
	2=Master's degree
Designation of the respondents	1=Training Assistant Officer/Assistant Officer/Junior Officer/Assistant Officer Cash
	2=Officer
	3=Senior Officer/Principal Officer/Executive Officer/Grade- ii
	4=Senior Principal Officer/ Senior Executive Officer /Grade-i
Salary of the respondents	1 ≤ 2500
	2=25,001-35,000
	3=35,001-45,000
	4 ≥ 45,000
Family member of the respondents	1 ≤ 3
	2=4
	3 ≥ 4
Marital status of the respondents	1=Married
	2=Unmarried
Geographic Location of the respondents	1=Rural
	2=Semi-Urban
	3=Urban
Family income of the respondents	1 ≤ 45000
	2=45000-65000
	3 ≥ 65000
Service period of the respondents (in month)	1 ≤ 36
	2=36-60
	3 ≥ 60
Working Environment	1=Participative
	2=Autonomy

Table 1: Covariates.

& evaluation, (5.4%) working schedule, (1.8%) teamwork. Besides few employees were found highly satisfied and few were highly dissatisfied and some were neither satisfied nor dissatisfied.

Table 4 represented the level of job satisfaction among bank employees in context of socio-demographic factors. Significance mean differences were found among the categories of some selected socio-demographic factors, such as, age of the respondents, designation, salary, marital status, service period and working environment (Table 4). Low levels of job satisfaction were found among employees of 30-35 age group (76.04%), where officer (72.31%), had salary 35,001-45,000 (70.77%), were married (83.36%), with long service period (68.27%) and were working in autonomous environment (79.38%). On the other hand, high levels of job satisfaction were found among employees age >35 (100%) and <30 (91.03%), working as a SPO/SEO/Grade-I (98.10%) and O/PO/EO/Grade-ii (96.58%), withdraw salary ≤2500 (96.79%) and >45,000 (96.40%), Unmarried (94.67%), with service period 36-60 (95.19%) and <36 (91.67%) and with participative working environment (91.32%). On the other hand no significance mean differences were found among these factors namely, family income, geographic location, family member, education, religion and gender.

Figure 1 represented male is more satisfied than their female counterpart considering the indicators, such as salary, bank's sympathetic view, bonus, reward, working with colleagues, leave rules,

job security, appraisal and evaluation and working schedule other than increment, welfare facilities, leadership style and teamwork.

Figure 2 showed that female were highly dissatisfied than male except these indicators like as increment, welfare facilities, leadership and teamwork.

Figure 3 illustrated that senior employees were more satisfied than other two junior category employees for the indicators of salary, bank's sympathetic view, bonus, reward, working with colleagues, leave rules, job security, appraisal and evaluation, working schedule, welfare facilities and leadership style and most junior employees also same satisfied for increment and teamwork like the senior.

Figure 4 represented that employees age 30-35 were dissatisfied for all indicators.

Discussions

In this study, we observed that more than 80% bank employees were satisfied with their job. We considered several job satisfaction indicators, such as salary, sympathetic view to officers, increment allocation method, welfare facilities, bonus facilities, reward, working with present colleagues, leadership style, leave rules, job security, performance appraisal and evaluation process, working schedule and teamwork. A higher portion of the respondents was satisfied based on selected job satisfaction indicators during the study period.

Title/variables	Number	Percentage (%)
Gender		
Male	50	89.3
Female	6	10.7
Age of the respondents (in years)		
<30	18	32.1
30-35	26	46.4
>35	12	21.4
Religion of the respondents		
Islam	51	91.1
Hindu	5	8.9
Education of the respondents		
Honors degree	5	8.9
Masters degree	51	91.1
Designation of the respondents		
TAO/AO/JO/ACO	24	42.9
Officer	15	26.8
SO/PO/EO/Grade- ii	9	16.1
SPO/SEO/Grade-i	8	14.3
Salary of the respondents		
≤2500	12	21.4
25,001-35,000	17	30.4
35,001-45,000	10	17.9
>45,000	17	30.4
Family member of the respondents		
≤3	17	30.4
4	16	28.6
>4	23	41.1
Marital status of the respondents		
Married	43	76.8
Unmarried	13	23.2
Geographic Location of the respondents		
Rural	5	8.9
Semi- Urban	36	64.3
Urban	15	26.8
Family income of the respondents		
<45,000	17	30.4
45,000-65,000	19	33.9
>65,000	20	35.7
Service period of the respondents(in month)		
<36	24	42.9
36-60	16	28.6
>60	16	28.6
Working Environment		
Participative	31	55.4
Autonomy	25	44.7

Table 2: Socio-demographic characteristics of bank employees.

Variables	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Are you Satisfied with your salary	3 (5.4%)	41 (73.2%)	5 (8.9%)	2 (3.6%)	5 (8.9%)
Are your Bank is sympathetic to officers view	1 (1.8%)	40 (71.4%)	8 (14.3%)	3 (5.4%)	4 (7.1%)
Are you Satisfy with your increment allocation method	2(3.6%)	33 (58.9%)	16 (28.6%)	3(5.4%)	2 (3.6%)
Are you satisfied with the welfare facilities	2 (3.6%)	28 (50%)	15 (26.8%)	6 (10.7%)	5 (8.9%)
How much are you satisfied with the bonus facilities	2 (3.6%)	34 (60.7%)	15 (26.8%)	2 (3.6%)	3(5.4%)
Are you satisfied with the reward organization provide for your qualitative efforts	4 (7.1%)	33 (58.9%)	11 (19.6%)	5 (8.9%)	3(5.4%)
How much are you Prefer working with present colleagues	7 (12.5%)	30 (53.6%)	12 (21.4%)	4 (7.1%)	3(5.4%)
Are you satisfied with Leadership style	6 (10.7%)	33 (58.9%)	9 (16.1%)	4 (7.1%)	4 (7.1%)
Are the leave rules cover average requirements adequately	2 (3.6%)	19 (33.9%)	21 (37.5%)	6 (10.7%)	8 (14.3%)
Are you satisfy with Job Security policy of the bank	2 (3.6%)	28 (50%)	17 (30.4%)	3(5.4%)	6 (10.7%)
Are you satisfied with the Performance Appraisal & Evaluation Process	1 (1.8%)	33 (58.9%)	14 (25.0%)	5 (8.9%)	3 (5.4%)
Are you satisfied with Working Schedule	3 (5.4%)	38 (67.9%)	6 (10.7%)	3 (5.4%)	6 (10.7%)
Does your organization promote an atmosphere of teamwork	---	41 (73.2%)	12 (21.4%)	1 (1.8%)	2 (3.6%)

Table 3: Responses on the different factors of job satisfaction.

Title/variables	Number	Mean level	P values
Gender			
Male	50	86.0%	0.705
Female	6	85.9%	
Age of the respondents (in years)			
<30	18	91.03%	0.019
30-35	26	76.04%	
>35	12	100%	
Religion of the respondents			
Islam	51	86.0%	0.952
Hindu	5	86.2%	
Education of the respondents			
Honors degree	5	86.2%	0.808
Masters degree	51	86.0%	
Designation of the respondents			
TAO/AO/JO/ACO	24	86.54%	0.049
Officer	15	72.31%	
SO/PO/EO/Grade- ii	9	96.58%	
SPO/SEO/Grade-i	8	98.10%	
Salary of the respondents			
≤2500	12	96.79%	0.016
25,001-35,000	17	76.92%	
35,001-45,000	10	70.77%	
>45,000	17	96.40%	
Family member of the respondents			
< = 3	17	94.12%	0.235
4	16	86.54%	
>4	23	79.60%	
Marital status of the respondents			
Married	43	83.36%	0.013
Unmarried	13	94.67%	
Geographic Location of the respondents			
Rural	5	90.77%	0.488
Semi- Urban	36	88.25%	
Urban	15	79.0%	
Family income of the respondents			
<45,000	17	76.47%	0.092
45,000-65,000	19	84.62%	
>65,000	20	95.38%	
Service period of the respondents(in month)			
<36	24	91.67%	0.005
36-60	16	95.19%	
>60	16	68.27%	
Working Environment			
Participative	31	91.32%	0.002
Autonomy	25	79.38%	
Total	56	85.99%	

Table 4: Mean level of job satisfaction based on dimension index.

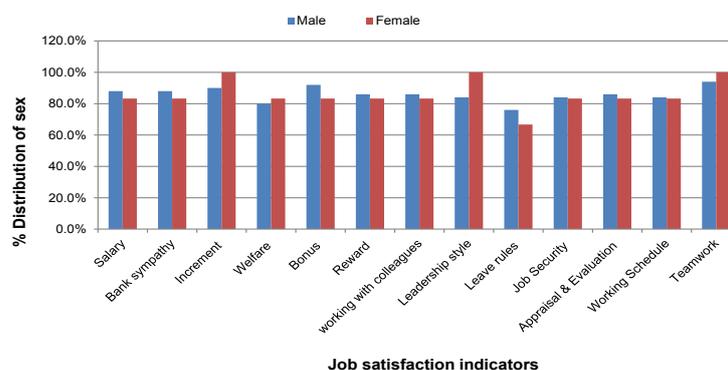


Figure 1: Differences of job satisfaction between sexes.

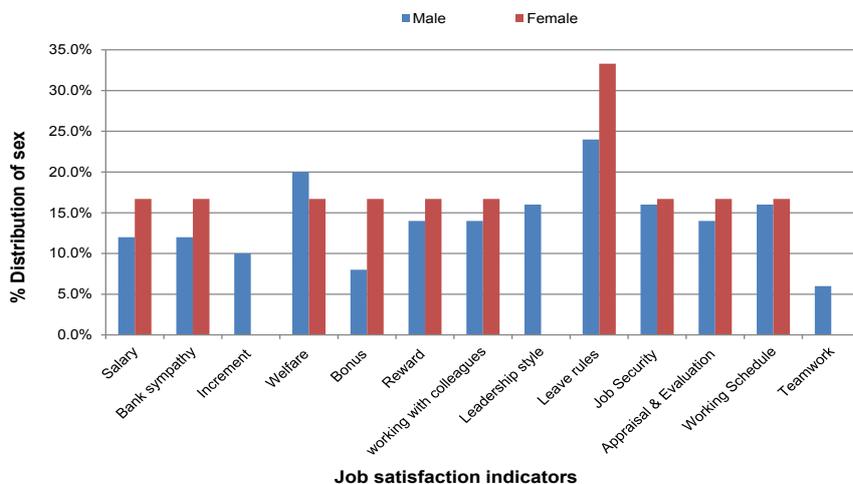


Figure 2: Differences of job dissatisfaction between sexes.

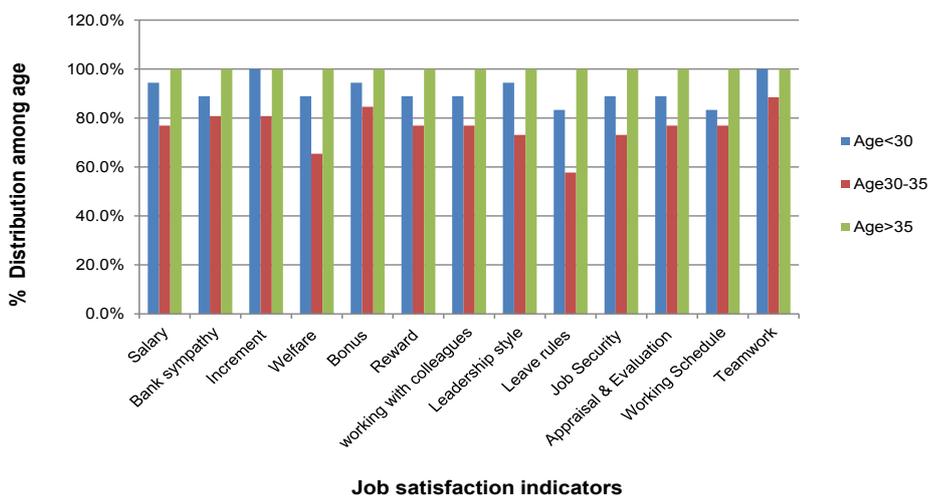


Figure 3: Differences of job dissatisfaction among age group.

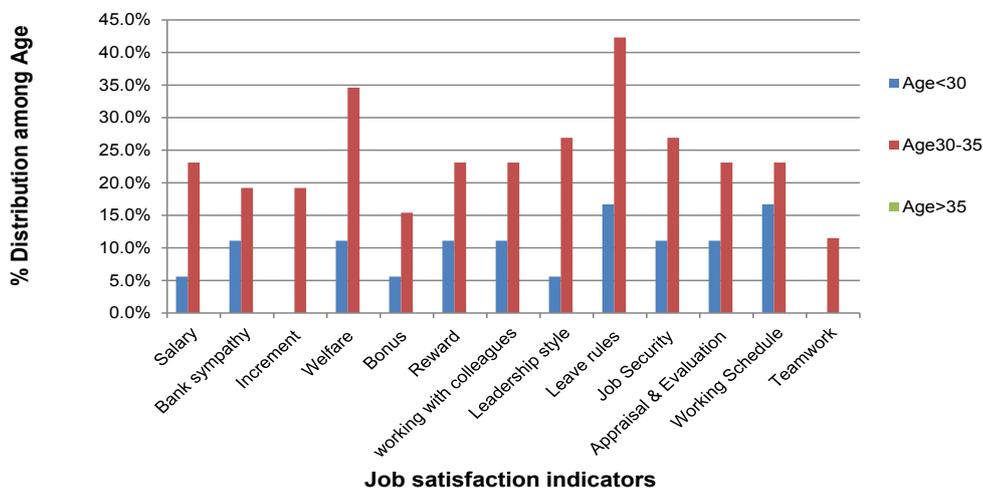


Figure 4: Differences of job dissatisfaction among age groups.

Several studies have been conducted in different countries, like, Malaysia, Pakistan, India, UAE, Europe and Western Europe along with Bangladesh regarding this issue. Some similar job satisfaction indicators, such as, policy, administration, salary, reward, recognition, training, fairness, compensation and benefits, promotion, career development, interpersonal relations and working conditions were used to identify the proportions of satisfaction [16,22,24,32-34].

According to numerous studies, various demographic characteristics such as education, age, sex, income, occupation and race have an influence on job satisfaction [2,28,35]. However, we estimated the levels of job satisfaction in the context of socio-demographic factors using dimension index in this study. No significant studies were available to compare the appropriate match. In our study, significance variations in satisfaction levels have been found among the categories of age, designation, salary, marital status, service period, and working environment.

Job satisfaction level of newly joined and young age employees are high because of designation, participative working environment and higher opening salary on bank than other job. But with the passes of year satisfaction level decrease because promotion, increment and rewards facilities aren't increasing at a desired level. Empirical study showed that less salary, noisy working environment, delay of promotion, demographic and biographical characteristics, working hours, training and development and job insecurity reduce job satisfaction level and become cause of employee turnover [21]. Study showed that female workers have lower level of job satisfaction than their male counterparts because male officials dominate most of the organizations [36,37]. Workers with higher educational level would tend to be more satisfied with their job than workers with lower educational level [38,39].

Limitations of the Study

One of the major limitations was the small sample size. Some employees denied to give information may limit our study. Another limitation is only private banks were included in this study. However, it represented a clear picture of the level of job satisfaction among employee in Bangladesh.

Conclusion and Recommendation

Based on the aim of this study, various socio-demographic factors, such as, age, designation, salary, marital status, service period and working environment showed significance interclass variations in satisfaction levels among employees. However, the overall level of job satisfaction was high. In spite of this factors, management should focus on different issues, such as, transparency, equitable and competitive compensation system, periodical increments, allowances, promotion and other compensations, redesigning of working hour and environment, opportunities to participation in decision making and effective training and development program regarding job satisfaction among bank employees. More research on job satisfaction is essential to formulate the strategies to keep the employees satisfied with their job.

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