

## Factors Influencing Job Satisfaction of Employees of Private Commercial Banks in Bangladesh

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### Abstract

Bangladesh is an emerging country where a growing number of private commercial banks have been established. As a result, presently contemporary banking business considers the job of satisfying their employees as the most important for retaining their valuable skilled workforce. The aim of this paper is to understand the importance and effects of positive employee job satisfaction by identifying key factors which determine the highest degree of job satisfaction of employees of the private commercial banks in Bangladesh. For the study, primary data and information have been obtained from a survey of 390 full-time employees representing 39 private commercial banks in Dhaka city selected through convenience sampling and for secondary data information have been gathered from research articles published in different journals and books of various scholars. This paper shows that there are some factors in the job environment in the private commercial banks of Bangladesh that can lead to an increasing employee productivity as well as can result job dissatisfaction which also responsible for lower productivity and higher turnover and even poor physical and mental health. This study has focused on only the identification and examination of different factors or variables that influence job satisfaction of the employees of private commercial banks in Bangladesh. No cause and effect relationship has been examined among the studied variables in this study. As a result, a future research can be taken to investigate the cause and effect relationship among those variables and to assess the applications of the findings to general population of employees of private sector banks in Bangladesh for facilitating a more comprehensive understanding. At present, many employers are not aware of the effects that employee job satisfaction can have on private sector banking in Bangladesh. However, the study will also originate the value to the employers, practitioners and researchers of the concerned field of study and they will be able to learn about the factors which determine positive job satisfaction in the workplace.

**KeyWords:** External rewards, Internal rewards, Job satisfaction, Personal characteristics, Private commercial banks, Work environment.

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## **1. INTRODUCTION**

One of the most notable changes in the banking sector in Bangladesh has been the increasing number of young talents who have chosen the banking profession as their better career and have entered the private sector banking profession in recent decade. But, the nature of work is changing at whirlwind speed, and the factors that keep an employee satisfied with his or her job are also being changed. Job satisfaction provides “tremendous amount of energy” for enhancing better employee productivity. The present study has been designed to examine the factors which keep the employees satisfied in the private commercial local banks in Bangladesh. Job satisfaction is a heavily research area of inquiry. Locke (1976) has estimated that, as of 1976, about 3,350 articles or dissertations had been written on the topic. Cranny et al. (1992) showed that more than 5,000 studies on job satisfaction have been published. As a result of researchers efforts for many decades, there seems, by all accounts, to be a high level of agreement among researchers on the importance of job satisfaction. Commonly, as a general mentality toward an object, the job, job satisfaction has been conceptualized. Locke (1976) has characterized job satisfaction as “a pleasurable or positive emotional state, resulting from the appraisal of one’s job experiences.” There are, obviously, a few but largely immaterial differences to the general idea. So, in general, job satisfaction alludes to an individual’s positive emotional responses to a specific job. It is an affective reaction to a job that results from the person’s comparison of actual outcomes with those that are desired, anticipated, or deserved. So this study will contribute to understand the private sector banks as workplace by comparing degree of satisfaction among various levels of work in the organization.

## **2. SIGNIFICANCE OF THE STUDY**

Scholars have long been interested in why some people report very satisfied with their jobs and some others express much lower levels of satisfaction (Locke, 1976). The drive to comprehend and clarify job satisfaction has been spurred by utilitarian reasons (e.g., to boost up productivity and organizational commitment, lower absenteeism and turnover and eventually, maximize organizational effectiveness) as well as humanitarian interests (e.g., the idea that employees should be approached with respect and have their mental and physical prosperity boosted). Satisfied employees additionally have a tendency to participate in organizational citizenship practices; that is altruistic behaviors that surpass the formal necessities of a job (Schanake, 1991). So the study on employee job satisfaction in private commercial banks of Bangladesh has a positive and significant role for several reasons:

First, job satisfaction related research is needed in a rapidly developing non-western country like Bangladesh, because of its relationship to cost reduction through increased individual productivity, which in turn leads to economic and industrial growth. Smith (1992) stated that job satisfaction can lead to cost reduction by reducing absences, task errors, and turnover. Both management theorists and experts are concerned with methods for enhancing job satisfaction, on the grounds that more prominent job satisfaction equates to a superior quality of life, better health, and possibly more noteworthy performance and productivity (Cranny et al., 1992). Since work is an imperative part of individuals' lives and the vast majority of employees spend a large part of their working lives at work, understanding the elements required in job satisfaction is urgent to enhancing the performance and productivity of employees.



Second, the study is important, because in a rapidly developing country such as Bangladesh there is a need to understand the attitudes of workers towards their work: determining the job satisfaction of bank employees could lead to improvements in the workplace that would help them to remain satisfied with their jobs.

Third, the study is important, because organizational commitment, turnover intentions, and absenteeism of employees are costly to an organization, as they could lead to low morale, poor performance, lower productivity, and higher costs of hiring, retention, and training.

Fourth, from a theoretical perspective, it is important to increase understanding of the impact of environmental and demographic factors differential on job satisfaction in a non-western environment. This could stimulate further research in this area.

Finally, from a practical stand point, it is vital to provide practitioners with key information that could enable them to make informed managerial decisions in a non-western work environment. In this way, the study has dealt with issues that are conceivably important for learners, academicians and practitioners alike.

### **3. LITERATURE REVIEW**

Job satisfaction is commonly defined as the extent to which employees like their work (Agho et al., 1993). Newstrom and Davis (2002) have defined job satisfaction as a set of favorable and unfavorable feeling and emotions with which employees view their work. In their view, job satisfaction is an affective attitude- a feeling of relative like or dislike toward something. Most efforts to explain job satisfaction have been dominated by the person-environment fit paradigm (Mottaz, 1985; Brief, 1998). Simply, the more a person's work environment fulfills his or her needs, values, or personal characteristics; the greater is the degree of job satisfaction. In terms of job satisfaction, the person-environment fit approach has been applied to studies of need fulfillment (Maslow, 1954), job characteristics (Hackman and Oldham, 1980), value attainment (Locke, 1976; 1984; Mottaz, 1985), equity and organizational justice (Greenberg, 1990; McFarlin and Sweeney, 1992; Trevino, 1992; Cropanzano and Folger, 1996), and personal traits (Ganzach, 1998). The impact of age, tenure, salary, job type, job level, and work environment on an employee's job satisfaction has been discussed extensively (Jayaratne, 1993).

There are numerous organizational phenomena identified with employment satisfaction, for example, motivation, performance, leadership, attitude and so on. (Gupta and Sharma, 2009). Employee job satisfaction can be affected by a variety of factors, for example, level of satisfaction in their occupation, quality of workplace environment, quality of relationship with their superiors, organizational commitment and so forth (Bajpai and Srivastava, 2004). Numerous researchers examined that to distinguish the diverse parts of job satisfaction, to measure relative performance of every element of job satisfaction and to study what effects of these elements on the performance and output of the employees (Qasim et al., 2012).

There are positive relationships among job satisfaction, employee performance and employee productivity. Job satisfaction is fundamental for employee performance since it has positive impact on employee behavior. Much more dedication of employees to the organization depends on employees' high level of job satisfaction that accelerates their long-term stay in the current job. As a result, the industry can achieve the highest level of productivity in their work (Robbins and Cenzo, 2014). Kathawala et al. (1990) have identified motivation and job satisfaction of

compensated employees as a main consideration in their conducted study. Expansion in pay for performance was considered as one of the important elements for job satisfaction of employees with a high organizational commitment should have been more concerned in this study. Friedlander & Margulies (1969) have demonstrated that the level of job satisfaction relies on friendly relationship between management and employee, though Herzberg (1969) disagreed with the outcome of the study of Friedlander & Margulies and affirmed that management is the inconsequential to the level of job satisfaction. Various studies have also identified that compensation, remuneration, job security & promotion, supervisor support & behavior, and other work related factors influence job satisfaction (Kabir and Parvin, 2011).

The results of such studies support the idea that job satisfaction is a product of many different variables influencing the employee. Previous examinations of this topic suggest that job satisfaction is determined by the external and internal rewards of the job and by the personal characteristics of the employee.

External rewards in the form of compensation or fringe benefits are important aspects of any employment experience (Herzberg et al., 1957). The availability of fringe benefits, such as vacation time, is another form of external reward. In a study, the results of a random sample of federal government employees indicated that annual and sick leave benefits were the strongest reasons for staying in government service (U.S. Merit Systems Protection Board, 1987). Employee perceptions about job security and opportunity for promotion also influence job satisfaction.

Internal rewards include job attributes or the nature and characteristics of the work that a worker performs. People generally need and like jobs that make use of their talents, knowledge and abilities (National Commission on the State and Local Public Service, USA, 1993). Workers who perform tasks that have a greater degree of skill variety, job significance, autonomy and feedback are more satisfied than workers who perform jobs with fewer of these attributes (Hackman and Lawler, 1971). In general, people who perceive the job environment positively and who relate well with their fellow employees display greater job satisfaction than those workers with negative perceptions.

Personal characteristics such as gender, age, race, and educational attainment, also affect job satisfaction (Mottaz and Potts, 1986).

Regardless of the theoretical approach used to study job satisfaction, most studies have identified at least two general categories of antecedent variables:

**A. Environmental factors:** Environmental antecedents of job satisfaction pertain to factors associated with the work itself or work environment.

**B. Personal factors:** Personal factors focus on individual attributes and characteristics.

Now these antecedents are going to discuss with references and variables contributing job satisfaction and to develop on the basis of literature review.

#### **A. Environmental antecedents**

Previous studies of job satisfaction have identified a number of important environmental antecedents. An abundance of literature links extrinsic rewards such as promotional opportunities (Blegan and Mueller, 1987; Ting, 1996) and pay to increased job satisfaction.

Extrinsic rewards can be defined as financial, material or social rewards from the environment (Kreitner and Kinicki, 2004). Based on a review of the literature, it can be said that overall job satisfaction is positively influenced by employee perception of adequate training or training opportunities, satisfaction with pay, and satisfaction with fringe benefits.

Research by Peters et al. (1985) indicates that organizational obstacles or constraints such as inadequate tools and equipments, in efficient training, cramped work spaces, unsafe work environments and uneven work load distributions among coworkers may be important predictor variables of employee attitudes, motivation and performance. Most studies in this area have focused primarily on the adverse effect of constrains on organizational performance, but a few have examined the influence of organizational constraints on employee job satisfaction (Eulberg et al., 1984). Thus, it can be assumed that the perceived absence of organizational obstacles in the work environment will have a positive effect on job satisfaction, In other words, the fewer the obstacles, the higher the job satisfaction and overall job satisfaction is positively influenced by employee perception of an evenly distributed workload among co-workers.

Hopkins (1983) has observed that the nature of supervision at workplace can be defined by the relationship between an individual employee and his/her immediate supervisor. Numerous studies have shown that positive relationship between supervisors and subordinates contribute to higher levels of job satisfaction (Kahn, 1972; Locke, 1976; Daley, 1986; Emmert and Taher, 1992). Ting (1997) has reported that government employees who enjoyed a supportive relationship with their immediate supervisor experienced higher level of job satisfaction than those who did not. For the purpose of this study, it can be anticipated that as the quality of supervision increases, employee job satisfaction will also increase. So, it can be said that satisfaction with one's immediate supervisor is positively related to overall job satisfaction.

#### **B. Personal characteristics**

The second most usually researched wellspring of variety in occupation fulfillment relates to the statistic qualities of the representatives themselves. Numerous analysts likewise trust that individual credits serve to direct the connection between natural components and occupation fulfillment and in this way it ought to be incorporated as control factors in any model of employment fulfillment. Gender specifically, has gotten impressive consideration from hierarchical researchers.

The another most usually researched wellspring of variety in job satisfaction relates to the demographic characteristics of the employees themselves. Numerous researchers also believe that individual attributes serve to direct the relationship between environmental factors and job satisfaction, and in this way, ought to be included as control factors in any model of job satisfaction. Gender, specifically, has received considerable attention from organizational researchers. In fact, Tait, Padgett, and Baldwin (1989), using meta-analysis techniques, have traced the absence of gender differences in job satisfaction to the mid-1970s where it is noted that men and women began to approach parity in organizational positions held (e.g., administrative and professional). So, it is assumed that there will be a no relationship between employee gender and overall job satisfaction.

Employee age is another potential antecedent of job satisfaction that has been frequently analyzed in the job satisfaction literature. However, taken as a whole, previous research is inconsistent

regarding the effects of age on job satisfaction (Blegen and Mueller, 1987). While various studies have reported a positive relationship between age and job satisfaction, others have distinguished either no relationship, (Ganzach, 1998) or a noteworthy negative relationship. Despite the fact that research results about with respect to the relationship between employee age and job satisfaction are conflicting, so it can be accepted that there will be a positive relationship between employee age and overall job satisfaction.

#### 4. OBJECTIVES OF THE STUDY

The objectives of the study are to investigate the factors or determinants that affect on the job satisfaction of employees of private commercial banks in Bangladesh and to compare the views of private commercial banking professionals toward their works in light of these factors of their working environment. Moreover, the objective of the study is to provide key information to the practitioners that can enable them to make effective managerial decisions in the working environment of Bangladesh.

#### 5. METHODOLOGY OF THE STUDY

The study is empirical in nature. This study employs the following research methodology to investigate the factors which keep the employees satisfied in their job of the private commercial banks in Bangladesh.

##### Sample

The population for this study comprised the employees of various levels of private sector banks. To know how these factors are influencing variation in job satisfaction, the data have been obtained from a survey of 390 full-time employees from 39 private commercial banks operated in Dhaka city, the capital of Bangladesh. 10 full-time employees have been selected as respondents from each of the 39 private commercial banks through convenience sampling due to not having any proper sampling frame to identify the correct size or number of population for the study.

Table 1: Sample Characteristics

Characteristics	Male	Female	Total
<b>Age</b>			
20-29 Years	70	40	110
30-39 Years	140	80	220
40-49 Years	40	08	48
50 Years and over	10	02	12
<b>Total</b>	<b>260</b>	<b>130</b>	<b>390</b>
<b>Education</b>			
Bachelor Degree	47	31	78
Master's Degree	216	96	312
<b>Total</b>	<b>263</b>	<b>127</b>	<b>390</b>
<b>Annual Income</b>			
Below BDT 2,49,000	62	28	90
BDT 2,50,000-3,49,000	80	50	130
BDT 3,50,000-4,49,000	70	40	110
BDT 4,50,000-5,49,000	30	08	38
BDT 5,50,000 and more	20	02	22
<b>Total</b>	<b>262</b>	<b>128</b>	<b>390</b>

Table-1 summarizes the sample statistics. Respondents ranged in age from their early 20s to over 50s, although the majority was in their 30s and 40s. Mostly 80% held a Master's degree, while about 20% also held a Bachelor's degree. There were more men (66.67%) than women (33.33%) in the sample.

#### ***Questionnaire and data collection***

Data and information have been drawn mainly from the primary sources through administering field survey for identifying and comparing the factors contributing to job satisfaction of employees among private commercial banks in Bangladesh. A set of semi-structured questionnaire has been used as research instrument in this study and has been designed to measure job satisfaction of employees of private commercial banks in Bangladesh. A total of 390 questionnaires have been administered to selected and potential respondents chosen from 39 banks.

The dependent variable in this study is the respondent's degree of job satisfaction. The study has analyzed the effect of three categories of independent variables on job satisfaction among the employees of private commercial banks. These categories are the internal rewards of the job, the external rewards of the job and the personal characteristics of the employee.

The questionnaire has been designed to assess employee perceptions about 10 different aspects of these external and internal variables of the workplace. In an additional question, respondents have been asked to respond which two elements of their job are the most important to them in determining their overall level of job satisfaction. This question has also included a space for respondents to give open-ended reasons for their answer. The questionnaire has served the purposes of forcing the respondents to think about the pros and cons of work in each aspect including: i. Good working relationship and environment, ii. Interesting work provision, iii. Opportunities to skills and career development & training, iv. Equally distributed workload, v. Pay and benefits, vi. Promotional opportunities, vii. Regular feedback and recognition, viii. Good communication and co-workers, ix. Employees recognition as individuals, and x. Supervising and good relationship with immediate supervision. In addition, 3 demographic variables possibly related to job satisfaction have been selected for analysis. Demographic variables are the information regarding age, level of education, annual salary (before taxes) of employees based on gender (male and female). Age is the respondent's age measured in years. Education is operational as the highest grade level completed by the respondent. Respondent's annual income is the annual salary (before taxes) measured in Bangladeshi currency (Taka termed as BDT), and respondent's gender is measured as male and female.

The instruments used to gather primary data have been hand delivered to the various levels of employees identified for this study. Research assistants have been responsible for hand delivering and collecting the instruments. This procedure has not been considered problematic or perceived to constitute a bias, because the identity of respondents has been kept confidential.

#### **6. FINDINGS AND ANALYSIS OF THE STUDY**

The following table illustrates the findings of the study in which respondents shown their opinion and support for the variables or factors which keep them satisfied in their jobs of the private commercial banks in Bangladesh.

**Table 2: Summary of the Variables or Factors that Influence Job Satisfaction of Employees of the Private Commercial Banks in Bangladesh and Their Responses to the Variables**

Sl. No.	Variables	Level of Importance						Level of Satisfaction					
		Very Important		Somewhat Important		Not Important		Very Much Satisfied		Somewhat Satisfied		Not Satisfied	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
i.	Good working relationship and environment	359	92.05%	28	7.18%	3	0.77%	234	60%	143	36.67%	13	3.33%
ii.	Interesting work provision	355	91.03%	30	7.69%	5	1.28%	172	44.10%	187	47.95%	31	7.95%
iii.	Opportunities to skills and career development & training	248	63.59%	130	33.33%	12	3.08%	156	40%	195	50%	39	10%
iv.	Equally distributed Workload	240	61.54%	130	33.33%	20	5.13%	125	32.05%	197	50.51%	68	17.44%
v.	Pay and benefits	372	95.38%	10	2.56%	8	2.05%	186	47.69%	109	27.95%	95	24.36%
vi.	Promotional opportunities	340	87.18%	48	12.31%	2	0.51%	129	33.07%	199	51.03%	62	15.90%
vii.	Regular feedback and recognition	315	80.77%	64	16.41%	11	2.82%	165	42.31%	170	43.59%	55	14.10%
viii.	Good communication and coworkers	320	82.05%	58	14.87%	12	3.08%	176	45.13%	167	42.82%	47	12.05%
ix.	Employer's attitude towards Employee recognition as individual	345	88.46%	32	8.21%	13	3.33%	219	56.15%	29	7.44%	142	36.41%
x.	Supervising and good relationship with immediate supervisor	340	87.18%	40	10.26%	10	2.56%	198	50.77%	111	28.47%	81	20.77%
	<b>Average percentage of responses to all variables</b>		<b>82.92%</b>		<b>14.62%</b>		<b>2.46%</b>		<b>45.13%</b>		<b>38.64%</b>		<b>16.23%</b>

Source: Primary Data through Field Survey

From the above presentation in the Table-2, it is evident that 82.92% respondents (employees) of various levels and various private commercial banks have supported these variables or factors as very important for the determination of their level of job satisfaction and about all of these factors, 45.13% respondents have strongly expressed that they are very much satisfied. 14.62% respondents have expressed that these factors are somewhat important for bringing their job satisfaction where only 2.46% respondents have said that they do not think that none of these factors are important for determining their level of job satisfaction. On the other hand, 38.64%



respondents have said that they are somewhat satisfied with these factors and only 16.23% respondents have opined that they are not satisfied.

Among the variables more than 80% of total respondents have said that good working environment, interesting work provision, pay and benefits, promotional opportunities, regular feedback and recognition, good communication and co-workers, employee recognition as individual, supervising and good relationship with immediate supervisor are the most important factors of employee job satisfaction in the private commercial banking sector of Bangladesh and their satisfaction level about these factors area among the total respondents, 60% respondents are very satisfied with good working environment, where only 3.33% respondents have said that they are not satisfied at all about it. 47.69% respondents have said that they are very satisfied with the pay and benefits which they are getting from their job, where only 24.36% respondents are not satisfied about their pay and benefits. 33.07% respondents have opinion that they are very much satisfied with their promotional opportunities, where 15.90% respondents have opinion that they are not satisfied with the provision of their promotional opportunities. 56.9% respondents are very satisfied about the employer's attitude towards employee recognition as individual, where 36.14% respondents have shown very negative opinion. 50.77% respondents have said that the system of supervising and good relationship with immediate supervisor is very satisfactory and only 20.77% respondents have said that they are not satisfied with the system of the relationship.

Therefore, it can be said that among the variables, these are the most crucial and they have shown various degree of satisfaction which have important implications for employers of private commercial bank in Bangladesh for further thinking. Overall result of this survey has been shown in the last column of the Table-2 as average percentage of responses to all variables. Here the result is reflecting the real picture of contributing factors which keep the employees satisfied in the private commercial banking profession in Bangladesh.

To sum up, overall findings of the study are indicative of systematic contributions of factors which keep the employees satisfied with their work environment of the private commercial banks in Bangladesh. The results of this survey indicate that the respondents have shown their supports to the variables or factors which have been supported by the previous studies discussed in the literature review section and also suggested that the level of job satisfaction of employees of private commercial banks in Bangladesh is determined by a combination of jobs, work, and personal characteristics related variables.

#### **7. LIMITATIONS OF THE STUDY AND FUTURE RESEARCH OPPORTUNITY**

In this empirical study, only 390 respondents have been taken through convenience sampling from 39 private commercial banks in Dhaka city of Bangladesh. If the study would concentrate on the bank branches of all cities of Bangladesh for selecting sample size through probability sampling technique, the result of the study might be different. However, this study has focused on only the identification and examination of different factors or variables that affect on employee satisfaction of private commercial banks in Bangladesh. However, no cause and effect relationship has been examined among the studied variables in this study. So a future research can be undertaken to investigate the cause and effect relationship among those variables in the banking sector of Bangladesh.

## 8. CONCLUSION AND RECOMMENDATION

For the growth and development of the private commercial banks in Bangladesh, employee productivity is very crucial. To enhance this productivity, the employee attitude has to be understood and it needs to motivate the employees in better ways. Because employee job satisfaction is the pre condition of highly-motivated workforces who are the most valuable resources of the private commercial banking sector in the country. As a result, without thinking twice, of course the employees should be retained for the long-run growth of the commercial banks in Bangladesh.

So the major conclusions from this analysis are as follows:

First, individual respondent's opinions regarding factors which determine employee job satisfaction levels of the private commercial banks in Bangladesh have been tended to be fairly uniformed.

Second, there is a strong support for the assumptions about the contributing factors of job satisfaction which employers should take into account for taking actions regarding employee job satisfaction of the private commercial banks in Bangladesh.

Finally, further research is required to assess the applicability of these findings to general population of private commercial banking employees in Bangladesh for facilitating a more comprehensive understanding. This present study provides a starting point for additional research using more sophisticated methodology.

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