

===== Journal of Social Science =====	©Journal of Social Science Vol. 7 No. 12 July 2024 pp. 222-245 Faculty of Social Sciences Begum Rokeya University, Rangpur ISSN 2305-1035 http://doi.org/-----
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Factors Affecting Job Satisfaction of Women Bankers: An Empirical Analysis

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Abstract

This study addresses the increasing participation of women in the banking sector of Bangladesh, which has grown by 6.89 percent, according to Bangladesh Bank's report. The research aims to assess the job satisfaction levels of female bankers and the contributing factors. Factors considered include organizational, environmental, work nature, personal, and social-cultural aspects. A mixed-method approach was employed, involving 75 female employees from private and public banks in Rangpur city. Data was collected through a structured questionnaire and analyzed using SPSS. The study identified critical correlations between job satisfaction and specific factors. Conspicuously, satisfaction with salaries, promotional systems, and organizational policies significantly positively impacted overall job satisfaction. The adequate supervision and cohesive group dynamics enhanced satisfaction in the work environment. Certain factors like work nature, personal affecting factors, and socio-cultural elements did not demonstrate statistically significant impacts. The study contributes to a deeper understanding of the multifaceted nature of job satisfaction in the banking sector. It emphasizes the importance of fair compensation, transparent career advancement opportunities, and supportive management practices. By recognizing and addressing these factors, organizations can foster a more positive and productive work environment, ultimately enhancing employee well-being and organizational success.

Keywords: Job Satisfaction, Female Bankers, Banking Sector, Organizational Factors, Bangladesh.

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1. Introduction

Bangladesh's banking sector drives economic development, with growing opportunities for women, particularly young females, in this expanding industry. Even educated, unemployed women find banking positions alluring due to their inherent characteristics. The banking sector in Bangladesh is witnessing increased female participation, with a 6.89 percent surge in women's involvement in banking jobs according to Bangladesh Bank's semi-annual report ((Bangladesh Bank's semi-annual report, 2023).

Job satisfaction embodies an individual's overall sentiment towards their occupation. It encompasses an employee's cheerful mental and emotional disposition towards their job, significantly influencing their performance evaluation. Scholars like Shaikh (2012) highlight job satisfaction as a critical metric for appraising employee performance. An encouraging work environment fosters high job satisfaction, whereas discontentment with one's role leads to diminished satisfaction (Garwal et al., 2020). Among various determinants, job satisfaction is a paramount driver of employee motivation. In today's competitive landscape, businesses must demonstrate efficiency and responsiveness to gratify customers and staff (M. F. Rahman, 2019). Prospective employees base their employment decisions on compensation packages, a conducive work environment, job nature, and autonomy.

Subsequently, job satisfaction emerges as a dynamic concern imperative for realizing the overarching objectives of Bangladesh's banking sector (M. I. Rahman et al., 2009). It constitutes a multidimensional phenomenon influenced by micro and macro factors (Belias et al., 2015). As affirmed by Hoppock (1935), job satisfaction is an amalgamation of psychological, physiological, and environmental elements. Given the cutthroat competition in Bangladesh's banking sector, ensuring employee job satisfaction is paramount for the effective functioning of these institutions

(Rahman, M. M., & Iqbal, 2013). Heightened productivity, enhanced loyalty, organizational triumph, and reduced absenteeism are intricately linked to workplace contentment (Bhardwaj et al., 2020). Any form of employee dissatisfaction poses unwanted risks for an organization. Conversely, contented and committed human resources are the most invaluable assets for any industry (Saner & Eyupoglu, 2015).

2. Literature Review

The existing body of research underscores the pivotal connection between job satisfaction and various facets of employment. Shamima (2006) succinctly defines job satisfaction as an individual's sentiments and behaviors in response to their work environment. Boon et al. (2015) affirms the positive correlation between job satisfaction and the field of school counseling, elucidating its far-reaching implications. Additionally, Fisher (2000) emphasizes the notable influence of both positive and negative emotions on overall job satisfaction.

Nwafor et al.'s(2015) study in Nigeria sheds light on the pivotal role of job satisfaction in alleviating burnout among nurses, underscoring the intricate interplay between self-concept, work satisfaction, and burnout (2015). Furthermore, Asegid et al. (2014) identify critical determinants of projected turnover among Sidama zone nurses, highlighting the impact of work environment, group cohesion, and individual satisfaction.

Pepe et al. (2021) highlight the role of work engagement as a mediator between job satisfaction and psychological distress in teachers, emphasizing the need for organizational policies. Castaeda-Hidalgo et al. (2009) stress the importance of understanding job satisfaction factors for overall well-being due to the significant time spent in workplaces.

The positive correlation between job satisfaction and nurses' physical and mental health is a salient finding in the work of Castaeda-Hidalgo et al. and Blegen (2009; 1993). Smith et al.

(2018) contribute to the discourse by establishing a positive relationship between conscientiousness, openness, agreeableness, and job satisfaction. Ahmed (2010) and Kvist et al. (2014) corroborate the profound impact of job satisfaction on reducing turnover and enhancing service quality.

Alrawahi et al. (2019) pinpoint key satisfaction factors, including salary, co-worker relationships, and job security, while Deriba et al. (2017) underscore the pivotal role of incentives, recognition, developmental opportunities, and patient appreciation in bolstering job satisfaction. Weiss (2002) introduces the concept of job satisfaction arising when an employee's values surpass their expectations. Studies by Ilies et al. (2018), Newman et al. (2017), and Ziegler et al. (2012) emphasize the positive effects of job satisfaction on employees, while Geleto et al. (2015) establish its critical role in employee turnover. Amarantidou, Mantis, & Koustelios (2009), Reese & Johnson (1988), Reese et al. (1991), and Koustelios, Theodorakis, & Goulimaris (2004) delve into the nuanced relationship between job satisfaction and factors like positive interactions with students, working conditions, and school size. Conversely, Koustelios & Tsigilis (2005) and Koustelios et al. (2004) identify adverse working conditions, low salaries, and limited advancement opportunities as significant sources of dissatisfaction.

Sharma et al. (2014) recommend improving remuneration, performance assessment, promotions, and training in public sector banking for higher job satisfaction. Vrind N.N. and Nisha Ann Jacob (2015) show job satisfaction's positive impact on productivity, especially in complex roles. Shallu (2012) highlights correlations between socio-personal factors, age, income, and employee satisfaction, emphasizing their role in job contentment.

Despite the breadth of existing research, there remains an opportunity to delve deeper into specific industry contexts, such as the banking sector, to gain a more comprehensive understanding

of the nuanced factors influencing job satisfaction. This targeted exploration can contribute valuable insights to the existing body of knowledge.

3. Methodology of the Study

This study employs a comprehensive research design incorporating qualitative and quantitative methodologies. There are 42 private and public commercial banks operating in Rangpur city. A meticulously crafted questionnaire, consisting of 29 items distributed across five major factors, is the primary data collection instrument. The survey encompasses diverse dimensions of job satisfaction.

A purposive sampling strategy was deployed to select a representative sample of 75 female employees from private and public commercial banks operating within Rangpur city, Bangladesh. The data collected was analyzed using Microsoft Excel and the Statistical Package for Social Sciences (SPSS).

Respondents expressed their perspectives on a five-point Likert Scale, ranging from 1 (strongly disagree) to 5 (strongly agree), providing nuanced insights into their levels of agreement or disagreement with each statement about job satisfaction.

The analytical framework encompasses a range of statistical tools. Pearson correlation was utilized to ascertain the relationships between dependent and independent variables. Descriptive analysis facilitated a comprehensive overview anchored by mean and standard deviation. Furthermore, multiple regression analysis was conducted to gauge the significance of job satisfaction-related factors vis-à-vis the overall satisfaction of female bankers.

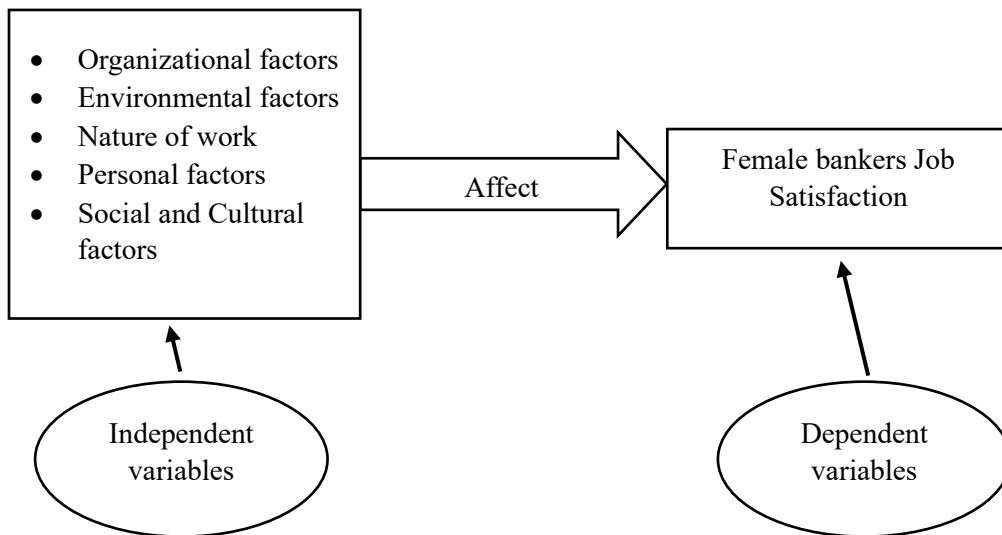
In tandem with primary data, secondary data was curated from a spectrum of reputable sources, including websites, scholarly journals, articles, and books.

While diligently conducted, this study is constrained by a limited sample size and a localized scope

in Rangpur city, Bangladesh. Additionally, self-reporting bias and the absence of longitudinal data present inherent

3.1 Study Framework

The researcher developed a model to determine the hypothetical relationship between dependent and independent variables. The developed model aims to establish a theoretical framework for the study. It seeks to illustrate the presumed connections between the independent variables—organizational factors, environmental factors, nature of work, personal factors, and social-cultural factors—and their combined influence on the dependent variable, Female Bankers' Job Satisfaction.



Source: Author's Compilation

4. Results and Discussion

Table 1: Demographic Analysis

Demographic Factors		No. of Respondents	Percentage(%)
1. Age	20 years - 25 years	7	9.3%
	26 years -35 years	51	68.0%
	36 years - 45 years	15	20.0%
	above 45 years	2	2.7%
2. Length of	0-5 years	36	48.0%

Service	6 years 10 years 11 years -15 Years above 15 Years	32 5 2	42.7% 6.7% 2.7%
3. Professional Hierarchy	Senior Middle level Junior	17 25 33	22.7% 33.3% 44.0%
4. Type of professional hierarchy	Permanent temporary seasonal	72 2 1	96.0% 2.7% 1.3%
5. Education	MBA/Master/equivalent BBA/Honors/Equivalent HSC/Equivalent	62 11 2	82.7% 14.7% 2.7%
6. Marital Status	Married Unmarried	58 17	77.3% 22.7%
7. Area of Living	Rural Urban	16 59	21.3% 78.7%
8. Family Type	Joint Nuclear	38 37	50.7% 49.3%

Source:
Author's
Compilation

The
presented
table
provides a
detailed
analysis of
the
demographic

characteristics of survey respondents, offering valuable insights for research and decision-making.

Regarding "Age," a significant 68.0% fall in the 26 to 35-year age bracket, highlighting a mid-career professional presence. Additionally, age groups of 36 to 45 years (20.0%) and 20 to 25 years (9.3%) showcase diversity in age distribution, with a minor 2.7% above 45 years.

The "Length of Service" category reveals a diverse tenure distribution, with 48.0% having 0-5 years of service, 42.7% with 6 to 10 years, 6.7% between 11 to 15 years, and 2.7% with over 15 years of service.

In "Professional Hierarchy," 44.0% are junior-level employees, 33.3% mid-level, and 22.7% senior-level, illustrating a balanced hierarchy. Most (96.0%) hold permanent positions, with temporary (2.7%) and seasonal (1.3%) roles being less common.

Regarding "Education," 82.7% have advanced degrees (MBA, Master's, or equivalent), 14.7% have BBA, Honors, or equivalent qualifications, and 2.7% have education at the HSC or equivalent level.

Marital status indicates that 77.3% are married, and 22.7% are unmarried.

Geographically, 78.7% reside in urban areas, while 21.3% live in rural regions.

Lastly, the "Family Type" shows almost equal distribution between joint (50.7%) and nuclear (49.3%) family structures.

In brief, this table offers a comprehensive overview of respondent demographics, empowering researchers and organizations with essential data to tailor strategies and decisions according to the unique attributes of the surveyed group. These insights provide a valuable foundation for research and informed organizational actions.

Table 2: Pearson’s Correlation and Descriptive Statistics

Pearson’s Correlation			Descriptive Statistics	
Factors of job satisfaction			Mean	Standard Deviation
Organizational factors	Satisfaction of Salaries and Wages	1	3.60	.854
	Good promotional System	.384**	3.37	.955
	Good organizational policies for employees	.235*	3.72	.781
Environmental factors	Good Supervision System and Management	.348**	4.08	.882
	Group work cohesiveness is fine	.311**	3.85	.692
	Cleanliness and patronage environment	.185	3.93	.684
	Congenial working condition	.260*	3.65	.707
Work nature	Available job varieties	.071	3.56	.842
	Large scope to work	.396**	3.75	.856
	Work Freedom	.217	3.57	.961
	Clear job role and responsibility	.380**	3.92	.983
	Availability for ingenuity divulging	.242*	3.35	.878
Personal affecting factors	Age and seniority for boosting up the job’s benefits	.429**	3.61	.751
	Considering tenure factor level	.264*	3.37	.731
	Personality focus level	.334**	3.91	.720
	Sensitive orientation focus	.448**	3.99	.762
	Personal pressure availability level	.294*	3.57	.873
Social and cultural factors	Maintain good flow of cross culture sentiment	.153	3.56	.702
	Discrimination availability	-.200	2.84	1.091
	Sexual harassment and hassle	-.216	2.53	1.388
Overall Job satisfaction level		.631**	3.88	.788

Source: Author’s Compilation

Various factors influence job satisfaction. Organizational factors, like salary satisfaction ($r = 0.60$) and a good promotional system ($r = 0.384$), significantly affect job satisfaction. Environmental factors play crucial roles, including effective supervision ($r = 0.348$) and group work cohesiveness ($r = 0.311$). Work nature positively correlates with job satisfaction, particularly a broad scope of work and clear job roles ($r = 0.396$ and $r = 0.380$, respectively). Personal factors such as age, seniority ($r = 0.429$), and specific personality traits ($r = 0.334$ and $r = 0.448$) impact satisfaction. Lastly, social, and cultural factors, like cross-cultural sentiment ($r = 0.153$) and the absence of discrimination and harassment ($r = -0.200$ and $r = -0.216$), contribute significantly to job satisfaction.

The table comprehensively analyzes factors influencing job satisfaction, revealing their correlations with overall satisfaction levels and key descriptive statistics. These insights provide valuable guidance for organizations striving to foster a positive and productive work environment.

Notably, organizational factors such as salaries, promotion systems, and policies significantly impact job satisfaction, emphasizing the importance of fair compensation, transparent career opportunities, and favorable HR policies. Environmental factors, including adequate supervision and cohesive team dynamics, are crucial, highlighting the importance of strong leadership and supportive management practices. Work-related factors like clear job roles and diverse responsibilities are linked to higher job satisfaction levels, emphasizing the need for well-defined roles and varied tasks. Personal affecting factors show that older, experienced employees and individuals with specific personality traits report higher satisfaction, indicating the value of recognizing and valuing these attributes.

Social and cultural factors underscore the importance of promoting cultural sensitivity and inclusivity while addressing discrimination and harassment. Organizations should consider and

address these factors in their HR practices, management approaches, and workplace culture to enhance employee well-being, productivity, and overall success.

Table 3: Regression Model Summary

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin - Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.640 _a	.409	.366	.62712	.409	9.553	5	69	.000	1.736
a. Predictors: (Constant), Social and Cultural Factor, Work Nature, Organizational Factor, Environmental Factor, Personal Affecting Factor										
b. Dependent Variable: Overall Satisfaction										

Source: Author's Compilation

The presented regression analysis model reveals valuable insights into the factors influencing "Overall Satisfaction." With a moderately strong positive correlation ($R = 0.640$) and an R^2 value of 0.409, indicating that 40.9% of the variability in overall satisfaction is explained by the included predictor variables (Social and Cultural Factor, Work Nature, Organizational Factor, Environmental Factor, and Personal Affecting Factor), the model demonstrates statistical significance. Furthermore, the F-test's low p-value (0.000) underscores the model's superiority over the null model, highlighting its ability to predict Overall Satisfaction significantly. Additionally, the Durbin-Watson statistic of 1.736 suggests no significant autocorrelation in the model's residuals. While this analysis is informative and statistically robust, it's important to note that the model's Adjusted R^2 value of 0.366 indicates that, although significant, the collective explanatory power of the predictors is moderate. Further research and exploration may be necessary to uncover additional factors that could enhance our understanding of overall satisfaction.

Table 4: Coefficients

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.428	.677		.633	.529
	Organizational Factor	.301	.110	.301	2.741	.008
	Environmental Factor	.461	.136	.355	3.380	.001
	Work Nature	.203	.133	.178	1.520	.133
	Personal Affecting Factor	-.015	.159	-.011	-.094	.926
	Social and Cultural Factor	-.041	.077	-.051	-.532	.597

a. Dependent Variable: Overall Satisfaction

Source: Author's Compilation

The critical insights about the factors influencing job satisfaction among female bank employees in Rangpur, Bangladesh. Two standout variables are the Organizational Factor and the Environmental Factor. A one-unit increase in the Organizational Factor is linked to a 0.301-unit increase in job satisfaction, while a one-unit increase in the Environmental Factor corresponds to a substantial 0.461-unit rise in job satisfaction. Both relationships are statistically significant, with low p-values.

In contrast, the Work Nature, Personal Affecting Factors, and Social and Cultural Factors exhibit smaller and less significant associations with job satisfaction. While a one-unit increase in Work Nature suggests a 0.203-unit boost in job satisfaction, it lacks statistical significance due to its higher p-value. Similarly, the Personal Affecting Factor shows minimal impact on job satisfaction, and the Social and Cultural Factor exhibits a slight negative association, but neither are statistically significant. The paramount importance of the Organizational Factor and Environmental Factor in positively influencing job satisfaction among female bank employees.

These findings offer actionable insights for organizations looking to improve employee well-being and productivity.

Depending on the values of the independent factors, forecast job satisfaction ratings (Organizational Factor, Environmental Factor, Work Nature, Personal Affecting Factor, and Social and Cultural Factor).

The following model used:

$$\text{JobSatisfaction} = \beta_0 + \beta_1 \times \text{OrganizationalFactor} + \beta_2 \times \text{EnvironmentalFactor} + \beta_3 \times \text{WorkNature} + \beta_4 \times \text{PersonalAffectingFactor} + \beta_5 \times \text{SocialandCulturalFactor} + \epsilon$$

$$\text{Job Satisfaction} = 0.428 + (0.301 * \text{Organizational Factor}) + (0.461 * \text{Environmental Factor}) + (0.203 * \text{Work Nature}) - (0.015 * \text{Personal Affecting Factor}) - (0.041 * \text{Social and Cultural Factor})$$

The Organizational Factor significantly boosts job satisfaction, with a 0.301-unit increase per one-unit rise. Environmental Factor also positively influences satisfaction, increasing it by 0.461 units for every one-unit increase. Work Nature contributes positively, raising satisfaction by 0.203 units per unit rise. Although not statistically significant, the Personal Affecting Factor has a minor negative effect, slightly reducing satisfaction. Similarly, the Social and Cultural component has a negligible impact, resulting in a 0.041-unit decrease in satisfaction when it increases. The baseline satisfaction, with minimum predictor values, is 0.428. This model aids in understanding complex interactions and offers insights for improving job satisfaction among female bankers.

Table 5: Hypothesis Testing

Hypothesis	Null Hypothesis (H0)	Alternative Hypothesis (H1)	Result
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Hypothesis 1	There is no relationship between Organizational Factor and Overall Satisfaction.	There is a relationship between Organizational Factor and Overall Satisfaction.	Significant relationship found (p = 0.008).
Hypothesis 2	There is no relationship between Environmental Factor and Overall Satisfaction.	There is a relationship between Environmental Factor and Overall Satisfaction.	Significant relationship found (p = 0.001).
Hypothesis 3	There is no relationship between Work Nature and Overall Satisfaction.	There is a relationship between Work Nature and Overall Satisfaction.	No significant relationship found (p = 0.133).
Hypothesis 4	There is no relationship between Personal Affecting Factor and Overall Satisfaction.	There is a relationship between Personal Affecting Factor and Overall Satisfaction.	No significant relationship was found (p = 0.926).
Hypothesis 5	There is no relationship between Social and Cultural Factors and Overall Satisfaction.	There is a relationship between Social and Cultural Factors and Overall Satisfaction.	No significant relationship found (p = 0.597).

Source: Author's Compilation

The results of hypothesis testing reveal significant findings about the relationships between various factors and Overall Satisfaction among female bank employees in Rangpur, Bangladesh. Hypotheses 1 and 2 show that both Organizational Factor and Environmental Factor have a significant positive relationship with Overall Satisfaction, supported by low p-values of 0.008 and 0.001, respectively. However, Hypotheses 3, 4, and 5 do not provide substantial evidence to reject the null hypotheses. This means that Work Nature, Personal Affecting Factor, and Social and Cultural Factors do not exhibit statistically significant relationships with Overall Satisfaction, as indicated by higher p-values (0.133, 0.926, and 0.597, respectively). These results provide valuable insights into which factors significantly influence job satisfaction and which do not, aiding in the

development of informed strategies and decisions for improving employee well-being and productivity in the banking sector.

5. Synopsis:

This study thoroughly examined the complex relationship between various independent variables and the overall job satisfaction of female bank employees in Rangpur, Bangladesh. The research first categorized respondents by demographic attributes, revealing a diverse group of mid-career professionals in the 26 to 35-year age bracket. The length of service exhibited a balanced distribution, with both newcomers and mid-term employees. Junior-level personnel dominated the professional hierarchy, complemented by middle and senior-level employees, and permanent positions were prevalent. Regarding education, most respondents held advanced degrees, emphasizing a well-prepared workforce. Marital status revealed that most were married, and urban living was predominant, aligning with regional urbanization trends. The family type distribution indicated a nearly equal balance between joint and nuclear family structures. Moving to the empirical analysis, Pearson's Correlation and Descriptive Statistics unveiled significant correlations between job satisfaction factors and overall job satisfaction. Organizational factors, including salaries, promotions, and policies, strongly correlated with job satisfaction, highlighting the importance of fair compensation and transparent career opportunities. Environmental factors like supervision and team dynamics also played a pivotal role, emphasizing the significance of strong leadership and supportive management. Clear job roles and diversified responsibilities positively influenced job satisfaction, while personal affecting factors and cultural sensitivity were associated with higher satisfaction levels. The regression analysis model, explaining 40.9% of satisfaction variability, confirmed the significance of organizational and environmental factors in shaping job satisfaction. However, work nature,

personal affecting factors, and social and cultural factors did not exhibit statistically significant impacts. Hypothesis testing validated these relationships, reinforcing the importance of organizational and environmental factors in job satisfaction. This comprehensive understanding equips researchers and organizations with valuable insights to create a positive and productive work environment for female bank employees in Rangpur, Bangladesh.

6. Conclusion and Policy Implications

In conclusion, this study highlights the critical role of organizational policies and work environment conditions in shaping the job satisfaction of female bank employees in Rangpur, Bangladesh. It underscores the need for fair compensation and supportive workplaces. While workplace characteristics, individual traits, and social factors also play roles, these are secondary. To enhance job satisfaction and organizational success, we recommend 1) Fair compensation, 2) Supportive work environments, 3) Trim approaches, 4) Continuous assessment, 5) Social support promotion, and 6) Ongoing research. These strategies offer a comprehensive framework for organizations to address the multifaceted nature of job satisfaction in this context.

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