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Article *in* European Journal of Business and Management · July 2023

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European Journal of Business and Management
ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online)
Vol.15, No.12, 2023

Factors Affecting the Job Satisfaction of the Bank Employees in Bangladesh: A Study in Mymensingh City

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Abstract
Job satisfaction is when an employee has a positive attitudes or feelings towards his work and shows strong interest in working to achieve an organization goal. Employee job gratification is very indispensable for every organization because its triumphcompletely depend on worker's veneration towards the organization. As the backbone of a country's economy is the banking institution, this paper tries to inquire the factors which affecting employees job satisfaction of bank in Mymensingh city, Bangladesh. A structured form of questionnaire is conducted to gather information for this paper. A regression analysis is conducted using SPSS version 26 to discoverthe factors contributing towards the employee's job satisfaction by the researchers. Reliability test has been applied for ensuring the relevance of data and descriptive statistics has been employed identify the condition of the variables. This study revealed that salary, training facilities, recognition, benefits, working environment, incentives, career growth opportunities, and relationship with co-workers have a straightconnection with the satisfaction of employees in the job. The findings of this investigation will help the decision makers to formulate policy in the development of banking sector. Besides, the future research direction will help the academics to find out the new endeavor regarding job satisfaction.
Keywords: Job Satisfaction, Bank Employee, Banking Industry, Bangladesh, Regression Analysis.
DOI: 10.7176/EJBM/15-12-04
Publication date: June 30th 2023

1. Introduction

In works on organizational behavior, the topic of job satisfaction is hotly discussed. Numerous studies on the subject of job satisfaction reveal that it lowers absenteeism and turnover rates and boosts productivity in producing high-quality work. This topic has received additional research, and it has been covered in extensive creative and research-based writing. Advanced mindful specialists, academicians, and researchers generally concur that factors including pay, incentives, training opportunities, teamwork environments, job autonomy, leadership conduct, organizational commitment, and nature of work are significant factors in determining job satisfaction. However, they are unsure of how each of these drivers may affect outcomes in various scenarios and contexts. Productivity can be increased in a variety of ways, including by investing in technology, accumulating capital and other resources, or changing business practices. Improved human resource management (HRM) procedures are crucial for increasing an organization's productivity (Bloom & Van Reenen, 2007). Employee turnover and productivity may be affected by HRM practices (Sels et al., 2006). Petrescu and Simmons (2008) made the discovery that HRM strategies increase employees' overall job happiness and pay fulfillment. For union members, these consequences are essentially negligible. Where performance-based compensation and reward systems based on seniority are used, workers are more satisfied with leadership style and remuneration. According to Ivancevich et al. (1997), job satisfaction refers to a worker's attitude toward his or her employment and how well-adjusted they feel in the workplace. Job satisfaction, in the opinion of Davis and Newstrom (1999),

is a complex experience. The elements that are most important to working circumstances and type of work are those. Employee job satisfaction is severely impacted by low levels of employment autonomy, job security, pay, and anticipation of promotion (Guest, 2004 and Silla et al., 2005). The research was done by Garrido et al. (2005) to identify the variables that affect sales managers' job satisfaction. Using the model that was previously used by an empirical study on Spanish industrial enterprises, the impact of HRM practices is examined. The study comes to the conclusion that a good wage, incentives, working conditions, perks, access to training, opportunities for growth, etc., all contribute to job satisfaction. Teams are working effectively, enhancing their own added value work, and following their own plans without the customary direct enforcement. Top management gives a team or group of employees in a work area direction and also ensures alignment with customers (Dunkerley, 1975). Only a thorough understanding of management makes it feasible for a company to undergo dynamic changes. Effective management is capable of comprehending teamwork failure. By creating a perception of the organization based on the values of love, sincerity, and care, leadership fosters the desire for improvement in worker productivity, growth, and abilities in order to achieve the goal of employee loyalty to the organization (Aydin and Ceylan, 2009). The formal side of leadership is thought to be in business or politics, whereas the informal side is leadership among friends. The phrase "leadership" typically refers to the possession of certain competences, sometimes known as "leadership skills" (Gill et al., 2010). The corporation must use its resources effectively to gain a competitive edge due to the increasingly dynamic and complicated business environment, rapid technological change, and increased competition. Skilled people are an important and dependable source of competitiveness because they are an integral part of a firm. Workers that are devoted and loyal to their jobs are a company's main source of success. An essential factor in determining employee success at work is job satisfaction. The banking industry in Bangladesh has grown significantly over the past ten years. Due to the arrival of new businesses, the competition facing the enterprises involved in the banking industry is increasing. In order to thrive in the cutthroat market, businesses must concentrate on offering higher-quality financial services at lower costs. The primary challenge facing the nation's banking industry in such a competitive climate is the retention of highly qualified and competent workers. To retain their human resources, many human resource techniques are being used. Finding the influencing elements that have an impact on employee work satisfaction is the main goal of this study. Additionally, this study offers some suggestions for improving employee job happiness.

2. Literature Review

Previous research suggests some important factors that influencing the employees' job satisfaction of thebanking area. Among them salary (Maharjan, 2019), recognition (Akafo&Boateng, 2015), job security (Wilczyńska et al. 2016), benefits (Hina et al. 2014), working hours (Kasbuntoro et al., 2020), working environment (Agbozo et al., 2017), promotion & growth system (Bhardwaj et al., 2021), incentives (Qader, 2021), training & development (Muhammad et al., 2020), career growth opportunities (Shujaat et al., 2013), relationship with co-workers (Liyanto, 2018), transfer policy and Administrative Management System (Madukwe et al., 2019) have been identified for conducting this research for examining the job satisfaction of bank employees.

2.1 Salary

Salary is highly correlated to the job satisfaction. Maharjan, R. (2019) argued that an employee's level of satisfaction in his or her job relationship totally depends on his or her salary. So, salary play an important role in employee productivity. When an employee gets handsome salary, it increases employee job satisfaction level. Malik et al. (2012) the study explored thecompensation and advancementhas effect on the employee'sjob satisfaction. From the above research studies, we may say that there is a strongrelationship between the compensation andemployee's job satisfaction.

H1*:There is a significant relation between salary and job satisfaction.*

2.2 Recognition for contribution

Recognition for contribution is the essentialelement of managerialaccomplishments. It plays an imperative role in increasingemployee's job satisfaction. Zeb, A. et al.(2014) sated that employee's recognition for contribution is the vital issues to the organizational success. The recognition for contribution of works have a great impact on employee motivation which helps in employeejob happiness. Akafo, V., &Boateng, P. A. (2015) in their study discoveredthe reward and recognitionof employeesmay increase their job satisfaction and motivation level. The previous studies suggested, recognition for contribution is a potential predictor of job satisfaction.However, Recognition is given to an employee for being a valued worker of an organization.

H2*: There is a significant relation between recognition for contribution and job satisfaction.*

2.3 Job security

When an individual is safe from being cut a job, it is called job security. It is an important predictor which help

enhancing employees' job satisfaction. Gholamreza et al. (2011) sated that the job security may influence employees' commitment andsatisfaction among a sample of 158 employees in municipalities and the outcomes of the study exposed anaffirmativecorrelation between the job security and employees satisfaction. Nikolaou, A. et al. (2005) discoveredthe job security has a positive impact on employee's job satisfaction in European countries.

H3*: There is a significant relation between job security and job satisfaction.*

2.4 Benefits

Hina et al. (2014) the study was to examine to assess employee welfares or benefits that effects on the teacher's job satisfactionamong a sample collection from the selected 160 faculty members of different universities in Islamabad and the outcomesindicated that benefits expressivelylinkedwith the employee job satisfaction. Tessema et al. (2013) in their research explored that the recognition for contribution, salary, and benefits can influence on the employees job satisfaction.

H4: *There is a significant relation between benefits and job satisfaction.*

2.5 Working hours

When an employee performs any task for a specific period of time within a working day. It is called working hours. Employees like different working hours with their work life balance. Some prefer more working hours and some prefer little working hours. Kasbuntoro et al. (2020) stated that balance in work or working hours is an essential predictor which increased job satisfaction.

H5: *There is a significant relation between working hours and job satisfaction.*

2.6 Working environment

Working atmosphere is one of the most essential factors of any organization. It provides a vital role in the employee job satisfaction. Many researchers agree that employee's job satisfaction depend on suitable working atmosphere. Agbozo et al. (2017) the study indicated that the consequence of working environment has a positive impact on the employee job satisfaction. Finding of that research depicted the positive working environments encourage employee job satisfactionand production that help to win the heart of bank customers.

H6*: There is a significant relationship between working environment and job satisfaction.*

2.7 Promotion & growth system

The promotion and growth of employees from one position to a higher and more prestigious and responsible position is called promotion. As a result of promotion, the employee's honor and status, responsibilities, duties, pay, allowances and privileges are increased. Promotion increases employee job satisfaction, increases trust and loyalty to the organization and creates new motivation to work. Hossain, M. (2014) the study indicated that some elements like as working conditions, pay, fairness and promotion ominously influence thejob satisfaction of employees and finding of the paper revealed a deep relation between promotion and job satisfaction. Bhardwaj et al. (2021) in their study explored promotion is an eventual predictors of employees' job happiness.

H7: *There is a significant relation between promotion & growth system and job satisfaction.*

2.8 Incentives

Incentive means inspiration, motivation and encouragement to do something. It might be monetary or non-monetary packages given to employees to stimulate their working activities that help in employees' job satisfaction. Qader (2021) the study was to find out the consequence of non-monetary incentives on the job satisfaction the employees and the findings of this study revealed non-monetary incentives have special impacts on the job satisfaction.Gabriel, J. M. O. &Nwaeke, L. I. (2015) the study was to empirically examine the association of non-financial incentives have grater influence on employees satisfaction.

H8: *There is a significant relation between incentives and job satisfaction.*

2.9 Performance appraisal system

Performance appraisalis the process of assessing employee job performance and realizing an employee's potential for further growth and development. It provides a significant role in job satisfaction of employees. If performance appraisal of the employees is better than before, then the employees are promoted thereby which has a momentousinfluence on the job satisfaction. Ramous Agyare et al. (2016) the study stated thatperformance appraisal influencestowards the employees job satisfaction and commitment among 200 respondents from Microfinance sectors and the findings of research expressed equality appraisal processprofoundlyassociated with the employees' job satisfaction. Al-Baidhani, P.& Alsaqqaf, A. (2022) the research was to examine the consequence of performance appraisal system on the job satisfaction in Yemen and the results revealed that positive performance appraisal system is significantly correlated with job happiness.

H9: There is a significant relation between performance appraisal system and job satisfaction.

2.10 Training and development

It is the mostsuitable method of teaching fresh or present employees in an organization to improve their current working activities that help to achieve organizational goals. It plays a significant role in employees' job satisfaction. Naeem et al. (2016) the research was to examine the influence of training and development on employee's job satisfaction level. Muhammad et al. (2020) discovered the impacts of T&D on job satisfaction among a sample of 450 respondents and the findings of the study explored the T&D activities have a muscularlyconsequence on the employees' job satisfaction in an organization.

H10: *There is a significant relation between training & development facilities and job satisfaction.*

2.11 Career growth opportunities

Career growth opportunities are a process for employees to reach new levels of professionalism through the advancement of their own education, skills and experience.It is an essential factor that showssignificant role in theemployee's job satisfaction. Shujaat et al. (2013) the study was stated that the employees' career development opportunities may influence to their job satisfaction. The findings of the research revealed career growth opportunities canincrease employees' job satisfaction and ameliorate work environment among employees.

H11: *There is a significant relation between Career growth opportunities and job satisfaction.*

2.12 Relationship with Co-workers

Co-workers or colleagues are those who are always worked with in an organization. Saeed et al. (2013) elucidated affiliation with co-workers which is the potentialelements of the employee's job satisfaction. Finding of the research regardsco-workers relation in the workplace can effect on employee satisfaction. A positive emphasis on cooperative and collegial work activities enhance the employee job happiness.

H12: *There is a significant relation between relation with coworkers and job satisfaction.*

2.13 Transfer policy

Transfer policy is a process of moving employees from one place to another where they are likely to be more effective and to become more work satisfaction. In transfer policy, there is no possibility to modification in the duty, position or remuneration. It is one kinds of process of employee's adjustment with the new place. Sometimes disciplinary action might be taken by Transfer policy. Madukwe et al. (2019) found that transfer had insignificant low negative relationship that were not predictive of the employees' job satisfaction. However, many researchers revealed transfers alleviate employees' monotony and enhance employees' job satisfaction, skills, knowledge etc. effectively.

H13:*There is a significant relation between transfer policy and job satisfaction*.

2.14 Administrative Management System

The process of managing information through individuals is called administrative management. It plays usually a leading role in achieving employee's satisfaction by performance storage and distribution of information to employees within an organization. It has animportant influence on the employee's job gratification.

H14: *There is a significant relation between administrative management system and job satisfaction.*

3. Objectives of the Study

The main objective of the study is to identify the factors influencing employee job satisfaction in banking sector. The specific objectives are as follows:

- To measure the status of employee job satisfaction of the banks.
- To recommend some ways to upsurge the job satisfaction of the bank employees.

4. Methodology of the Study

4.1 Sampling Design and Sample Size

The researcher followed convenience sampling to collect data from the respondents. It is less expensive and less time consuming so the researcher used it. Employees of all banks located in Mymensingh city were included in this survey. Data collection of only 130 employees of prominent private and public sector banks was selected due to limitation of time and financial constraints.

4.2 Questionnaire and Measurement Drivers

Data have been collected though a self-administered questionnaire. The questionnaire consists of two parts. Personal details covering gender, age, designation, educational qualification, job experience, type of bank, and income range. General portion of the questionnaire corresponds of questions focusing on employee job

satisfaction. The questionnaire applied a five-point Likert scale (1= Highly Dissatisfied, 2= Dissatisfied, 3= somewhat satisfied, 4= Satisfied, 5=highly satisfied) to measure a degree of satisfaction with each of a sequence of statements related to job satisfaction.

4.3 Data Collection

For conducting and analyzing this research, primary data was used. A suitablequestionnaire was used to gather primary data from the both private and public sector banking employees located in Mymensingh district. The survey conducted from July 2022 to September 2020.

4.4 Data Analysis Techniques

Regression analysis was employed to identify the factors that play vital role in ensuring employee job satisfaction and to determine the relationship between dependent variable and independent variables. Frequency distribution and percentages were used to identify the demographic information of employees. After collecting the data, reliability test has been applied to trial the consistency of the data. Statistical Package for the Social Sciences (SPSS) 26 version was employed to analyze the data. The following regression model was proposed based on review of literature:

$Y = \beta 0 + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \beta 6X6 + \beta 7X7 + \beta 8X8 + \beta 9X9 + \beta 10X10 + \beta 11X11 + \beta 12X12 + \beta 13X13 + \beta 14X14 + \varepsilon$

Where, Dependent Variable

Y = Employee Job Satisfaction.

Independent Variables

X1 = Salary
X2 = Recognition
X3 = Job security
X4 = Benefits
X5 = Working hours
X6 = Working environment
X7 = Promotion & growth system
X8 = Incentives
X9 = Performance appraisal system
X10 = Training & development
X11 = Career growth opportunities
X12 = Relationship with co-workers
X13 = Transfer Policy
X14 = Administrative Management System

$\beta 1, \beta 2, \beta 3, \beta 4, \beta 5, \beta 6, \beta 7, \beta 8, \beta 9, \beta 10, \beta 11, \beta 12, \beta 13$ & $\beta 14$ = Coefficient to estimate

$\beta 0$ = Constant and

ε = Error Term

4.5 Reliability of Data

The researchers use Cronbach's alpha to cheek the reliability of data. The overall score of all variables is 0.857 which is an excellent symptom of the satisfactory reliability of the selected data. That means we may conduct further analysis of the data to continue our research. The reliability test values of this study are given as the following table.

Table -01:Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.857	.859	15

Source: Data collected through Questionnaire

* The value of Alfa 0.7 or higher are considered acceptable.

5. Data Analysis and Findings

Data analysis in this study was done using software SPSS version 23. In the data analysis, job satisfaction was considered as dependent variable and the rest factors were considered as independent variables.

5.1 Demographic Respondents View

Gender, Age , Marital status, Education level, Job Designation, Types of Banks, Job experience and Income range were included as respondent's demographic view. These were analyzed and shown in the following way.

Table-02: Demographic View of respondents (n=130)

Characteristics	Number (n)	Percent (%)	Characteristics	Number (n)	Percent (%)
Gender			**Job Designation**		
Male	102	78.5	Officer	54	41.5
Female	28	21.5	Senior Officer	45	34.6
Age			Principal Officer	31	23.8
20-30 years	46	35.4	**Job Experience**		
30-40 years	62	47.7	Less than 1 yrs.	6	4.6
40-50 years	21	16.1	1-5 years	68	52.3
Above 50 yrs.	1	.8	6-10 years	36	27.7
Marital Status			Above 11 yrs.	20	15.4
Married	85	65.4	**Income Range**		
Unmarried	45	34.6	Less than 25,000 tk.	3	2.3
Educational Level			26,000 to 50,000 tk.	79	60.8
Honors	38	29.2	51,000 to 75,000 tk.	36	27.7
Master	91	70.0	More than 75,000 tk.	12	9.2
M. Phil	1	.8			

Source: Data Collected through Questionnaire

As shown in table -02, 78.5% of the total respondents were male and the remaining 21.5% were female. 35.4% of the total respondents were aged between 20-30 years, 47.7% were aged between 30-40 years, 16.1% were aged between 40-50 years, and the rest .8% were aged above 50 years. 65.4% of the total respondents were married whereas 34.6% were unmarried. Regarding Educational qualification level, out of the total number of respondents, honors degree holders were 29.2%, master degree holders were 70% and MPhil degree holders were .8%. Regarding their job designation, 41.5% of employees were officers, 34.6% of employees were senior officers, and 23.8% of employees were principal officers. However, 4.6% of the total respondents were having job experience for less than 1 years, 52.3% between 1-5 years, 27.7% between 6-10 years, and the remaining 15.4% were above 11 years. Finally, 2.3% of the respondents had income less than 25,000 tk., 60.8% between 26,000 to 50,000 tk., 27.7% between 51,000 to 75,000 tk. and the rest 9.2% were more than 75,000 tk.

5.2 Item statistics analysis

Table-03: Item Statistics

	Mean	Std. Deviation	N
Satisfaction on salary	4.11	.718	130
Recognition for contribution	3.90	.541	130
Job Security	3.79	.640	130
Satisfaction on benefits	3.76	.786	130
Working Hours	3.28	.998	130
Working Environment	3.96	.698	130
Promotion & Growth system	3.39	.960	130
Satisfaction on Incentives	3.58	.825	130
Performance Appraisal	3.65	.913	130
Training & development facilities	4.09	.560	130
Career Growth Opportunities	3.48	.900	130
Relation with coworkers	3.91	.811	130
Transfer Policy	3.43	.880	130
Administrative Management System	3.88	.788	130
Overall Satisfied with the job	3.85	.544	130

Sources: Data collected through Questionnaire

All items of questionnaire were rated on a Likert scale from 1(Highly Dissatisfied) to 5 (Highly Satisfied). The above table demonstrates that only two variables ensuring a mean value of greater than four (Satisfied). That means respondents were only satisfied with the salary and training facilities. In maximum of the cases (twelve), the mean value is greater than three (somewhat satisfied). As a result, the mean value of the dependent variable (Overall satisfaction) is greater than three (somewhat satisfied).

5.3 Linear Regression Result

Table-04: Model Summary of Regression Analysis

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	.748[a]	.559	.505	.383	.559	10.414	14	115	.000	1.715

Source: Data analyzed through SPSS

The above table shows that the value of R is 0.748 which means that there is a strong connection between the independent and dependent variables. The model also reveals fit as the R square value is 0.599. So we may conclude that all our null hypotheses are rejected and all alternative hypotheses are accepted with 0.05 level of significance.

5.4 Coefficients of Regression Analysis

Table-05: Coefficients of Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.262	.370		4.788	.010
	Satisfaction on salary	.607	.072	.230	2.856	.005
	Recognition for contribution	.163	.076	.062	.828	.000
	Job Security	.051	.052	.068	.989	.325
	Satisfaction on benefits	.540	.053	.058	.763	.005
	Working Hours	-.009	.038	-.017	-.242	.809
	Working Environment	.015	.056	.019	.266	.791
	Promotion & Growth system	.035	.055	.061	.630	.530
	Satisfaction on Incentives	.304	.052	.005	.070	.001
	Performance Appraisal	-.077	.052	-.129	-1.479	.142
	Training & development facilities	.436	.050	.063	.732	.001
	Career Growth Opportunities	.037	.057	.062	.652	.516
	Relation with coworkers	.178	.054	.266	3.283	.001
	Transfer Policy	.047	.047	.076	.993	.323
	Administrative Management System	.284	.055	.411	5.129	.000
a. Dependent Variable: Satisfied with the job						

Source: Data analyzed through SPSS

5.5 ANOVA Analysis

Table-06: ANOVA Analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.369	14	1.526	10.414	.000[b]
	Residual	16.855	115	.147		
	Total	38.223	129			

Source: Data analyzed through SPSS

a. Dependent Variable: Overall Satisfied with the job

b. Predictors: Administrative Management System, Salary, Working Hours, Job Security, Relation with coworkers , Recognition for contribution, Working Environment , Satisfaction on benefits, Transfer Policy, Training & development facilities, Satisfaction on Incentives, Performance Appraisal, Career Growth Opportunities, Promotion & Growth system

The F-test value is 10.414 significant at α 0.00. This shows a fairly good fit of the models to explain the variations. It also shows that all null hypotheses are rejected. On the other hand, all factors are found to be highly significant as predictors towards overall satisfied with the job.

So the linear relation can console as

$Y = \beta0 + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5X5 + \beta6X6 + \beta7X7 + \beta8X8 + \beta9X9 + \beta10X10 + \beta11X11 + \beta12X12 + \beta13X13 + \beta14X14 + \varepsilon$

Job Satisfaction (Y) = β0 + (.607) X1 + (.163) X2 + (.051) X3 + (.540) X4 + (-.009) X5 + (.015) X6 + (.035) X7+ (.304) X8 + (-.077) X9 + (.436) X10 + (.037) X11 + (.178) X12 + (.047) X13 + (.184) X14 + ε and the

equation states that job satisfaction is the collocation of satisfaction on given salary, benefits, training facilities, working environment, incentives, and recognition.

6. Discussion and Implications

Salary, working hours, job security, relationships with coworkers, appreciation for contributions, working environment, satisfaction with benefits, transfer policy, training & development resources, satisfaction with incentives, performance appraisal, career growth opportunities, promotion & growth system related to job satisfaction, and administrative management system were some of the critical factors identified in the prior literature. This empirical study discovered a number of significant variables that positively influence job satisfaction, including income, incentives, training opportunities, workplace culture, and relationships with coworkers. On the other side, bank employees' discontent has been linked to a lack of job security. There are several management and theoretical ramifications of this study. The findings will add to the body of existing literature, and the direction of future research will help academics. In addition, policy makers might use the study's suggestions to create rules for how firms should manage their human resources (HRM).

7. Limitations and Further Research Direction

The choice of sample size for analysis is the primary source of our study's limitations. According to a more thorough analysis and the generalizability of the findings, sample size shouldn't be restricted to the banking industry alone but should also include multidimensional industrial samples. By increasing the sample size and incorporating additional elements (such as working conditions, worker protection, and ways to assure job security), a more thorough analysis might be carried out. By examining important variables that are empirically unique to the banking industry, this study contributes to the body of HRM literature. The three priorities three important factors for job happiness is not a single element at all, but this assignment analyses and provides empirically correct and particular key issues for the banking sector, making an invaluable contribution to the literature on human resource management. By doing this, workers will be able to lower their existing turnover rate and experience more job satisfaction.

8. Recommendations and Conclusion

This study's primary goal is to quantify the variables affecting Bangladeshi bank personnel. This study makes an effort to precisely quantify the contribution that each element makes at all levels to achieving job satisfaction. The empirical findings from cutting-edge investigations offer numerous cues for interpreting the outcome. Salary, education, rewards, working conditions, and job happiness are thought to be positively correlated. The banking industry has been leading a notable transition for a number of years. Along with the influx of new players, the banking industry has been severely impacted by the economic downturn, political unrest, energy crises, effects of climate change, and several other businesses. As a result, the number of transaction is also decreasing along with the decrease in their transaction volume. For this reason effort are being made to increase transaction in the banking sector. The findings of this study are helpful for both public and private banks, in addition to the owners of private banks. The management should concentrate on job security, effective leadership behavior to their employees, and should properly provide them with a good team work environment in order to improve their level of work fulfillment, as this study finds that workers weigh leadership behavior, quality of work, and team work environment more heavily than self-government to enhance their work consummation, unwillingness, attrition, and turnover. The experimental analysis of this study suggests that human resource strategies be developed taking into account both genders rather than on the basis of gender distinction (Male and female). Additionally, businesses need to consider the working hours and promotion opportunities.

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