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## Research Article

### INFLUENCING FACTORS OF EMPLOYEES JOB SATISFACTION: A STUDY ON PRIVATE COMMERCIAL BANKS IN BANGLADESH

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#### ABSTRACT

Many studies have demonstrated the job satisfaction level and the dependability to their associations yet these explores have not been directed in the creating nations. The motivation behind the studies is to discover the job satisfaction level, its effect on dependability and the elements influencing it, to help productive and viable administration framework in the creating nations like Bangladeshi banking sectors. A model was produced which incorporates the variables influencing job satisfaction. Questionnaires were produced to gather the information for employment satisfaction level in different private commercial banks. Convenient sampling was utilized and 152 surveys were filled from the employees of various private commercial banks in Bangladesh especially in Sylhet region. Measurably, reward and recognition and safety and security were most impacting components to Job` satisfaction; however organizational policy and job satisfaction has insignificant relationship. Certainly, in underdeveloped nations like Bangladesh, these applications are once in a while utilized. Along these lines, this paper underpins utilization of HRM applications in the creating nations. It will help managers to better comprehend satisfaction level of employees and can motivate them.

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## INTRODUCTION

For all organizations, employees are the essential resources and they speak to a vital speculation, in the event that they are satisfied and loyal to their employments. In light of the organization's approach, service builds up their extra bundles, examination and work framework and preparing programs. Fundamentally, these are intended to pick up their dedication for the association and which prompts to most elevated fulfillment level to their employments. The more drawn out an employee's works in an association the more profitable it will be and they will be steadfast and happy with their employments. From the past looks into, the key authoritative goal is Job satisfaction and is fundamental for higher aggressive level and hierarchical achievement (Garcia Bernal *et al.*, 2005). Characterizing the "Satisfaction" is, "last condition of a mental procedure" (Garcia-Bernal *et al.*, 2005). There is no overall meaning of "occupation fulfillment", yet it is a multi-dimensional idea which incorporates resource of good or ominous emotions, which the workers see from their

employments. (Davis and Newstrom, 1999). Job satisfaction is another term, which tells that how much any individual is satisfied and satisfied with their occupation. In past circumstances employments are not accessible like today. Individuals' occupations are as of now settled what their predecessors were doing or what calling they have a place with.

Job satisfaction can similarly be observed general demeanor of the worker towards his or her employment. This demonstrates how much a representative is fulfilled by his or her occupation. Locke (1976) clarified work satisfaction as positive impact of representatives towards their employment. Job satisfaction has turned into the most critical and over and over contemplated state of mind in the field of management sciences. As indicated by Mitchel & LarseHoppock (1987) Job satisfaction is the consolidated responses in view of mental, physiological and ecological requests or disarranges which makes a worker to state that he or she is satisfied or not. Robbins (2005) then again clarified that employment satisfaction is about the sentiments of a man about his or occupation. Job satisfaction is a specific perspective of the work with which representatives

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sees their employment and this view is influenced by positive and ominous sentiments and connections of one's work (Newstrom, 2007). According to Wanous and Lawler (1972) Job satisfaction is the viable heading towards imaginary outcomes. A few analysts characterized job satisfaction as the sentiments of representatives about their occupation (Arches, 1991). Crevice et al (1992) demonstrated that it is about responses of the workers great or terrible which are the consequences of correlation of real and wanted outcomes Loyalty as defined in Encyclopedia Britannica (1998) is how much a person have attachment to a particular object, further that object can be anything; a person, a group of persons, an ideal, a particular job, or any cause which makes him or her to show devotion.

Objectives of the study is to develop standardize and measures to evaluate job satisfaction of the organization with the different factors of job satisfaction. And what factors affect the satisfaction level of job. To find out the factors affecting satisfaction of job and which directly affect the satisfaction level. Also identify new areas for further research. Some researches on job satisfaction have been addressed different variables into two categories: personal traits of employees and the job characteristics (Reiner and Zhao, 1999). In this study we will check the characteristics which affect the satisfaction level of job.

## LITERATURE REVIEW

### *Employees Satisfaction*

Job satisfaction mentions to the general population's emotions about the advantages they have gotten at work. Employee's satisfaction as just how individuals feel about their employments and different parts of their occupations recommended by Lawler (1990). A few definitions tell about a separated mentality in which job satisfaction is viewed as comprising of satisfaction with different measurements of the occupation and the work circumstance. By totaling the satisfaction distinguished for some different measurements of the occupation and the work circumstance, in this approach work fulfillment is measured. This sort of appraisal gives a correct photo of the employee's ads up to occupation satisfaction. From now, in our review, we quantified job satisfaction utilizing various parts of the occupation and the work circumstance. As indicated by Locke, (1976) job satisfaction as pleasurable enthusiastic state coming about because of evaluation of one's employment or occupation encounter (According to Rainey (1997), work fulfillment is most as often as possible concentrated variable in authoritative research that is huge that what sort of feeling individuals have about their employment and distinctive components of their occupation.

This is a correct and most ideal approach to think about individuals enjoying or despising of their occupation (Spector, 1997) Rainey (1997) said that on examining representative satisfaction the fulfillment of representatives is broadly perused out conflicting in administrative foundation, that is correct that how people consider their work environment or work and diverse parts of the employment. Representative fulfillment as a charming or positive enthusiastic state coming about because of the evaluation of one's employment or occupation encounters Locke (1976). Rice et al. (1989) recommended that

"fulfillment is resolved, to some extent, by the inconsistencies coming about because of a mental correlation prepare including the examination of present place of employment encounters against some individual guidelines of comparison. "Employee satisfaction is a huge variable that can give estimation about general feeling and considering their occupation and working environment. Therefore, representative satisfaction identified with any desires for the worker about the working environment and his methodologies forward his employment. Work fulfillment is an element of the degree to which one's requirements are fulfilled in an occupation (Togia et al., 2004).

### *Non-financial Motivators*

According to Knoop (1995), giving the ability to settle on choice with them to meet extreme goals is non-financial motivators. Interest in non-financial intends to give an open door and offer significance to their worker thinking whether they are unequal progressive system. As per past researched recommend that abnormal state of job satisfaction can be picked up from support in non-financial matters. (Cotton et al., 1988). It is essential to note that worker get a kick out of the chance to take an interest in non-financial and this support prompt to occupation satisfaction. As per (Richie and Miles, 1970) support in non-financial satisfy the need of workers conscience and representative conduct will be more agreeable towards authoritative destinations and objectives According to (Black and Gregersen, 1997; job satisfaction has been expanded by non-financial motivational factors. we can state that when worker required as a piece of critical data and arranging forms, his level of satisfaction will be high and higher inspiration will prompt to higher employment satisfaction.

The past research demonstrates that employment satisfaction, increment because of support in non-financial motivator's factors (Pearson and Duffy, 1999). As indicated by (Wager, 1994), Coch and French (1949) there is a relationship between support in basic leadership and how they impact on employment satisfaction. Luthans, (2005), Moorhead and Grifcin (2004), give an announcement in his exploration demonstrates that when the representative take an interest in non-financial factors their level of non-attendance diminished, enhanced execution, hierarchical duty enormously enhanced and work turnover diminishes, whether job satisfaction expanded. Non-financial motivational factors will likewise prompt to impact to employment qualities, similar to exertion, reward and execution, and occupation attributes impact the employment satisfaction.

***H1: The job satisfaction has positive impact on Non-financial Motivators.***

### *Organizational Policy*

Now days due to high national and worldwide rivalry the businesses are indicating positive conduct towards organizational policy. diverse creators has depicted the idea of strengthening from various sides, for example, Hales and klidas (1998) has clarified the ideas from the relationship and possessions viewpoints they said that the consolidation intends to give learning, realities and power to the partners. Organizational policy giving representative's flexibility of activities to settle on choice how they approach their day by

day exercises (Carless, 2004; Hass, 2010). All the business related and look into related people trust that the people who are workers are the upper hand for the associations (Etzioni; 1961, Siegall and Gardner; 2000). The idea of giving power and flexibility to the general population who are representative can be sought effectively from better places, according to friend approach (Lewin, 1951) join two classes of work in an arranged procedure.

The conviction of enhancing the nature of occupation (Herzberg, Mausner *et al.*, 1959; Harzberg, 1968) was concentrating on improving the power and cooperation in basic leadership in one's employment. It is actuality that before 1990 offering power to the worker must be drawn closer by method for articles in which certain data or we can state the learning is given for example share management, how to control the standard of item, self-awareness and vital arranging (Sullivan, 1994). On the off chance that we took a perspective of articles in which the idea of organizational policy is utilized as a key term we can see that this idea hasn't particular bearing or restriction it can be utilized to clarify individual and also the authoritative one (Honold, 1997).

## ***H2: The job satisfaction has positive impact on organizational policy***

### ***Reward and Recognition***

Many types of projects exist for the reward and acknowledgment of the representatives. As indicated by Bowen (2002) a reward is something given or got against for an administration. Benefits got by the specialists doing their occupations are incorporated into reward (Kalleberg 1977, Mottaz 1988). In simple words, an unmistakable blessing is given to one who has contributed something in organizations. It can be of any shape, a treat or fiscal base. Reward can be given formally or casually or for finish of particular assignment. The affirmation of one's commitment to the association according to open is called acknowledgment (Bowen, 2002). One of the key variables, which impact the occupation satisfaction, is reward and acknowledgment. Maurer (2001) stressed that we ought to consider the connection between authoritative victories as the result of worker occupation fulfillment. Reward and acknowledgment is demonstrated key components, which impact the representative employment fulfillment (Jun *et al.*, 2006). No reward framework and absence of acknowledgment for finishing the undertakings, is the consequence of poor framework, which is winning in run of the mill associations, such framework that blocks in the method for administrators to energize their laborers for benefiting an occupation (Pascoe *et al.*, 2002). Just, poor reward and acknowledgment framework diminishes job satisfaction. Cronin and Becherer (1999) underlined that there is huge connection amongst reward and acknowledgment and Job fulfillment as study directed on medical attendants.

There exist two noteworthy classes of reward; extraneous and characteristic. In our review our concentration rotates around outward elements of reward framework. Steerages (2006) underlined that extraneous reward, for example, cash and advancements are rousing elements for representatives. Extraneous reward as depicted by numerous specialists are every one of those unmistakable reward that associations attempt to give their laborers to keeping them propelled and

fulfilled, similar to advancement, benefits, professional stability, pay, better working conditions (Kallberg, 1977; Mottaz, 1985; Price and Muller, 1986; Tausky, 1984). For getting great outcomes, administration ought to grow such reward and acknowledgment framework, which will upgrade satisfaction of representatives.

## ***H3: The job satisfaction has positive impact on reward and recognition***

### ***Job Safety and Security***

Job disappointment is the aftereffect of instability among representatives (Ashford *et al.*, 1989; Davy *et al.*, 1991). Abegglen (1958) found amid the investigation of Japanese laborers that professional stability prompts to high responsibility in representative game plan like lifetime work and position framework. Jolt (1983), Mooney (1984), Rosow and Zager (1985) presumed that because of instability of occupation the employment execution diminishes. Iverson (1996) advanced that professional stability has earth shattering impact on the authoritative promise. Morris *et al.* (1993) came about the same. It was found that employment execution and hierarchical confirmation are dangerously associated with occupation frailty (Rosenblatt and Ruvio, 1996).

## ***H4: The job satisfaction has positive impact on job safety and security***

### ***Job Training and Development***

For the upgrade of the worker's execution among them it is exceptionally indispensable to expand ability and this ought to be conceivable through preparing that is useful to module individuals' reasoning. One might say that it is a steady procedure of profound sympathy toward the majority of the reviews. Preparing is fundamental and fruitful for both worker and authoritative change. To accomplish singular improvement Employee preparing gives prospects to representatives expand their insight and capacities with regards to all the more efficient collaboration (Jun *et al.*, 2006). As indicated by (Saks, 1996) when laborers get self-development preparing, the level of their occupation satisfaction is progressed than those without such preparing additionally, Martensen and Gronholdt (2001) found that the advancement of individual abilities through different training programs positively affects representative satisfaction. At the point when representatives took care of preparing projects, they accomplish fearlessness of making their employments, they watch profession advancement openings and they imagine that their organizations make interest in them (Jun *et al.*, 2006). Georgellis and Lange (2007) states that the proper accessibility of written materials for learning, courses, participation in seminars and conferences for the employees is to be known as Job training.

## ***H5: The job satisfaction has positive impact on job training and development***

### ***Financial Reward***

It is vital to note that worker get a kick out of the chance to take an interest in financial and this support prompt to occupation satisfaction. As per (Richie and Miles, 1970) support in financial satisfy the need of workers conscience and representative conduct will be more agreeable towards authoritative destinations and objectives. According to (Black

and Gregersen, 1997; job satisfaction has been expanded by financial motivational factors. we can state that when worker required as a piece of critical data and arranging forms, his level of satisfaction will be high and higher inspiration will prompt to higher employment satisfaction. The past research demonstrates that employment satisfaction, increment because of support in non-financial motivator's factors (Pearson and Duffy, 1999). As indicated by (Wager, 1994), Coch and French (1949) there is a relationship between support in basic leadership and how they impact on employment satisfaction. Luthans, (2005), Moorhead and Grifcin (2004), give an announcement in his exploration demonstrates that when the representative take an interest in financial factors their level of attendance diminished, enhanced execution, hierarchical duty enormously enhanced and work turnover diminishes, whether job satisfaction expanded. Financial motivational factors will likewise prompt to impact to employment qualities, similar to exertion, reward and execution, and occupation attributes impact the employment satisfaction.

In any case, Lee and Brand (2005) did not discover any relationship between natural variables and occupation satisfaction and contended that it is because of missing the intervening relationship. In view of this data, there have all the earmarks of being numerous differing components that influence job satisfaction from physical workplace. A few reviews have been led however there is still need to improve the occupation satisfaction from workplace.

### Research Framework

Based on the literature review, following research framework is developed.

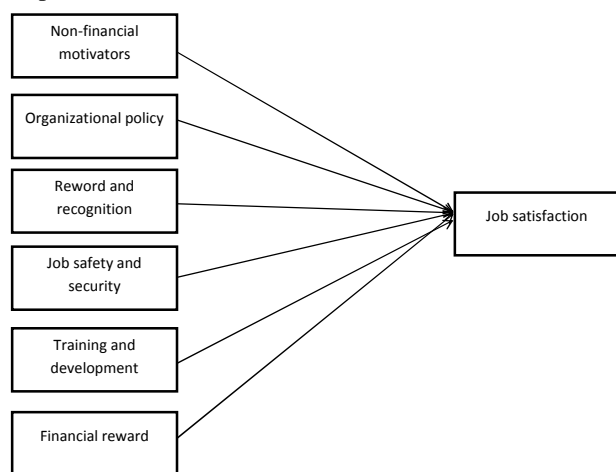


Figure1 Research Framework

## RESEARCH METHODOLOGY

The present research is clear in nature. We can disclose elucidating research as to portray a marvel or a circumstance. In illustrative research we portray the current marvel as opposed to making any judgments. The core objective of descriptive research is to verify the hypotheses that are developed on the basis literature review.

### Sample data

For breaking down the occupation faithfulness and effect of elements on occupation satisfaction level, a sample of 152

employees were taken from various private commercial banks in Sylhet region of Bangladesh.

This exploration was taken as a non-probability sampling technique that was a convenience sampling. Accommodation inspecting is the examining procedure in which tests were taken that were helpfully accessible (Zikmund, 1997) and to gather information rapidly and monetarily (Lym et al., 2010). For the better example estimate, a 95% certainty level is utilized that tells that 5% of the outcome may differ from genuine outcomes. The 95% certainty level is great level for the level of edge (Niles, 2006).

### Instrument and measures

This study considers concentrates on two noteworthy viewpoints: initial one is to discover the relationship of occupation satisfaction to employment dedication and the second one is to gather data about different variables which impact the job satisfaction level. The overview contains two segments. Area first incorporates the individual and statistic elements like gender, age, income and education. Area two incorporates the factors of the review. These factors incorporate non-financial motivators, organizational policy, reward and recognition, job safety and security, training and development and financial reward. The scales of the study were taken from the published research papers and the literature.

### Procedures

The survey was dispersed for getting reaction among different sorts of representatives as specified previously. Add up to 175 respondents were approached. Before getting respondent's views the reason for study was quickly clarified for understanding and clear reaction. Out of 175 samples, 152 were chosen for further examination because of deficient reaction remaining 23 was excluded. In next stride filled reactions were included into SPSS sheet for further investigation.

## FINDINGS AND DISCUSSIONS

Table 1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.856
Approx. Chi-Square	
Bartlett's Test of Sphericity	df 2437.788
Sig.	325
	.000

The above table: KMO and Bartlett's Test shows that the correlation matrix has significant correlations among at least some of the variables.

The Total Variance Explained presents the number of common factors extracted, the Eigen values associated with these factors, the percent age of total variance accounted for by each factor, and the cumulative percent age of total variance accounted for by the factors. Using the criterion of retaining only factors with Eigen values of 1 or greater, six factors were retained for rotation.

**Table 2** Communalities

	Initial	Extraction
X7	1.000	.658
X8	1.000	.757
X9	1.000	.715
X12	1.000	.636
X13	1.000	.725
X14	1.000	.575
X16	1.000	.744
X17	1.000	.785
X18	1.000	.628
X19	1.000	.730
X21	1.000	.631
X22	1.000	.730
X23	1.000	.701
X24	1.000	.728
X25	1.000	.742
X26	1.000	.629
X27	1.000	.737
X28	1.000	.695
X29	1.000	.540
X30	1.000	.385
X31	1.000	.820
X32	1.000	.713

Here the Scree Plot also suggests or a six-factor solution.

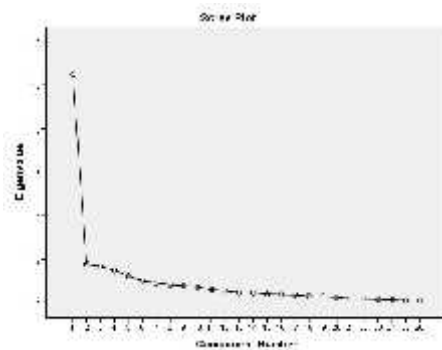
From the rotated component matrix we can see that Factor1 has high coefficients for variables X23-Satisfied with creativity and innovation opportunity, X24-Satisfied with the attitude of top management, X26- Satisfied with recognition for good work, X27- Satisfied with the opportunity to spend special time with family, X28- Satisfied with career development opportunities, X29- Satisfied with motivation system of the bank, X35-Satisfied with recreation facility of the bank; Factor2 has high coefficients for variables X25- Satisfied with communication process of the bank, X31-Satisfied with leave policy of the bank, X32-Satisfied with available leave facilities at the bank, X33-Satisfied with grievance settlement system of my bank, X34-Satisfied with overall status of banking life; Factor3 has high coefficients for variables, X7-Satisfied with frequency and amount of bonus, X8-Satisfied with salary on performance; Factor 4 has high Coefficients for variables X12-Satisfied with participation in decision making, X18-Satisfied with training of new technologies, X19-Satisfied with training programs; Factor 5 has high coefficients for variables, X9-Satisfied with job security, X13-Satisfied with my social

**Extraction Method:** Principal Component Analysis

**Table 3** Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.474	40.286	40.286						
2	1.782	6.855	47.141						
3	1.684	6.476	53.617						
4	1.491	5.736	59.354						
5	1.255	4.825	64.179						
6	1.001	3.848	68.028						
7	.913	3.510	71.537						
8	.828	3.184	74.722						
9	.796	3.061	77.783						
10	.725	2.788	80.571						
11	.612	2.355	82.926	10.474	40.286	40.286	4.327	16.641	16.641
12	.544	2.092	85.018	1.782	6.855	47.141	3.203	12.321	28.962
13	.473	1.819	86.837	1.684	6.476	53.617	2.656	10.215	39.177
14	.462	1.778	88.615	1.491	5.736	59.354	2.626	10.099	49.276
15	.406	1.561	90.176	1.255	4.825	64.179	2.447	9.411	58.687
16	.386	1.484	91.660	1.001	3.848	68.028	2.428	9.340	68.028
17	.365	1.403	93.063						
18	.316	1.216	94.279						
19	.296	1.140	95.419						
20	.269	1.034	96.453						
21	.206	.791	97.244						
22	.187	.718	97.962						
23	.167	.644	98.606						
24	.149	.574	99.180						
25	.114	.440	99.620						
26	.099	.380	100.000						

**Extraction Method:** Principal Component Analysis.



status; and Factor 6 has high coefficients for variables, X16-Satisfied with the rewarding system, X17-Satisfied with flexible working hour, X36-Satisfied with accommodation facility provided to the employees. So, we can conclude that the job satisfaction of the employees at banking sector of Bangladesh is basically affected by the factors like Non-financial Motivators, Organizational Policy, Financial Rewarding System, Training & Development Opportunities, Security & Safety and Non-financial Facilities.

**Table 4** Rotated Component Matrix

	Components					
	1	2	3	4	5	6
X7						
X8						
X9						
X12						
X13						.652
X14						.820
X16						
X17						
X18						
X19						
X21						
X22				.706		
X23			.733			
X24	.539		.777		.812	
X25	.640					
X26					.789	
X27	.638	.652				
X28	.825			.738		
X29	.718			.692		
X30	.578					
X31						
X32						
X33						
X34		.817				
X35		.577				
X36		.756				
	.547	.504				
						.569

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 6 iterations.

Variables	Factors
X23-Satisfied with creativity and innovation opportunity	Non-financial Motivators
X24-Satisfied with the attitude of top management	
X26-Satisfied with recognition for good work	
X27-Satisfied with the opportunity to spend special time with family	
X28-Satisfied with career development opportunities	
X29-Satisfied with motivation system of the bank	
X35-Satisfied with recreation facility of the bank	
X25-Satisfied with communication process of the bank	Organizational Policy
X31-Satisfied with leave policy of the bank	
X32-Satisfied with available leave facilities at the bank	
X33-Satisfied with grievance settlement system of my bank	Financial Reward
X34-Satisfied with overall status of banking life	
X7-Satisfied with frequency and amount of bonus	Financial Reward
X8-Satisfied with salary on performance	
X12-Satisfied with participation in decision making	Training &Development
X18-Satisfied with training of new technologies	
X19-Satisfied with training programs	Security &Safety
X9-Satisfied with job security	
X13-Satisfied with my social status	Non-financial Facilities
X16-Satisfied with the rewarding system	
X17-Satisfied with flexible working hour	
X36-Satisfied with accommodation facility provided to the employees	

**CONCLUSION**

From the study, the researchers can conclude that there are six factors: Non-financial motivators, Organizational policy, Reward and recognition, Training & Development

opportunities, Job security & Safety and Financial rewarding system through which an organization can ensure the employees job satisfaction in the private commercial banks in Bangladesh. In the modeling, statistically there is significant relationship between independent variables and JS. This study

has some of the limitations. As the analysis of this study shows that there is JS and job satisfaction factors has positive and significant relationship yet they can't be generalized to whole population in Bangladeshi commercial banking sectors due to the sample size is confined not only to small geographical area but sample is also small. So if the sample size and the area of study are increased the results will be more significant and accurate. It cannot be said that JS is only backed by these six factors yet there are many other factors which was not taken in this study. In spite of some above mentioned limitations, this study contributes some to literature, as it is conducted in the organizations of small city of a developing country Bangladesh. This study gives contribution to both academic and business employees in understanding of Job satisfaction among the private commercial banks in Bangladesh. This study helps managers that how JS of an employee can enhance the efficiency and effectiveness of an organization. Some other factors can also be taken to enhance the JS which can be further studied.

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