

THE IMPACT OF INDIVIDUAL LEVEL VARIABLES ON JOB SATISFACTION AT THE DIFFERENT COMMERCIAL BANKS IN BANGLADESH

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Employees are the key role player in every organization. Employees make the way of achieving the organizational major goals and objectives smoothly and effectually. So, the level of job satisfaction of the employees is very crucial and significant for the advancement and growth of the organization. Job satisfaction describes how content an individual is with his or her job. The objective of this study is to determine the effects of individual level variables on the job satisfaction among the employees of some commercial banks in Bangladesh. Frequency distribution has been used on the data obtained from 590 employees of mid level, and junior and entry level of the 29 private and 1 state owned commercial banks in Bangladesh. This has been utilized to explore the individual level variables and job satisfaction related characteristics of the respondents and finally, chi-square test and binary logistic regression analysis have been employed to estimate the existing relationships among the variables. In chi-square test, it is found that age, tenure, ability, emotions, values, attitudes and personality have strongly significant impacts on job satisfaction. In logistic model sex, age, tenure, emotions, attitudes and personality have significant effects on job satisfaction of different commercial banks in Bangladesh. Evidently, individual level variables have 88% impact on job satisfaction of the employees at these banks.

Keywords: Individual level variables, job satisfaction, commercial banks, Bangladesh, chi-square test and binary logistic regression.

Introduction

Employee productivity, absenteeism, turnover or even continues performance and efficiency depend on the job satisfaction. Job satisfaction among the employees shapes the cordial and supportive working environment in the organizational level. Satisfied employees are able to contribute more to the productivity of the organization and become loyal to it. That is why the employee commitment is high and they tend to provide the best service to the customers. In a bank the work of the employees is very enormous and tiresome. The employee should be more motivated and satisfied to serve the customer. A satisfied employee can work more hours with better efficiency compared to the unsatisfied employee (Sohail, & Delin,

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2013) and unsatisfied employees always try to change their organization or profession (Smith, 2007). Job dissatisfaction plays an important role in contributing to negative behaviors at the workplace such as frequent absence, lack of discipline in performance and high turnover (Rego, & Cunha, 2008; Spector, 1997). So, there is a need to study the level of job satisfaction of the employees and the factors which have impact on job satisfaction at the commercial banks in Bangladesh. The individual level variables defined by Robbins (2005) -gender, age, tenure, ability, emotions, values, attitudes and personality- have impact on employees' job satisfaction.

Job satisfaction is an effective/emotional response by an employee concerning his or her particular job (Cranny *et al.*, 1992), individual's cognitive, affective, and evaluative reactions towards job (Greenberg, & Baron, 1997), a pleasurable or positive emotional state resulting from the evaluation of one's job experience (Locke, 1976); a collection of feelings that an individual holds toward his or her job (Robbins, 2005). Job satisfaction is the combination of 'positive or negative feelings of workers about their work' (Brikend, 2011) and 'cognitive and affective reactions to the differential perceptions of what an employee wants to receive compared to what he or she actually receives' (Weiss, 2002). Actually, it is 'the extent to which people like their jobs' (Spector, 2000; Ellickson, & Logsdon, 2002) and used to measure the intentions of employees towards their workplace (Sweeney *et al.*, 2002). Clearly, job satisfaction is a factor which would induce the employee to work in the term (Mudor, & Tooksoon, 2011), and how an employee pleased is with his or her job (Victoria, 2010). It depends on the expectation what's the job supply to an employee (Hussami, 2008).

Job satisfaction of bank employees is vital to provide service due to the levels of collaboration developed from content employees. The factors related to job satisfaction of the bank employees is keys in formulating and implementing future policies and strategies in the organizations (Bader *et al.*, 2013), and job satisfaction of the employees will determine the success of the business, either in public or private banks (Jegan, & Gnanadhas, 2011). High satisfaction of bank employees in the jobs will lead to higher productivity, higher participation, and less likelihood of turnover compared to employees who are less satisfied (Sowmya, & Panchanatham, 2011), and understanding that factors which contribute to an individual's job satisfaction essential when related to bank employees (Kamal, & Sengupta, 2008).

Ability is an individual's capacity to perform the various tasks in a job. Emotion is intense feelings that are directed at someone or something. Value is basic convictions that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence. Attitude is the evaluative statement or judgment concerning object, people, or events. Personality is the total sum of ways in which an individual

reacts and interacts with others (Robbins, 2005). These variables have the significant impact on job satisfaction (Robbins, 2005). In Bangladesh, very few researchers conducted such kind of research. Therefore, the objective of this study is to measure the impact of these variables on job satisfaction at the different commercial banks in Bangladesh.

Data and Methods

This is a cross sectional study involving 590 employees of the different commercial private banks in Bangladesh. Data on selected individual level variables and job satisfaction related factors have been collected through questionnaire method during August- November, 2013 from the employees of mid level, and junior and entry level of the 29 private commercial banks and 1 state-owned bank which nature is like private, by purposive sampling technique. To fulfill the objective frequency distribution, chi-square test, binary logistic regression analysis, correct classification rate (CCR) and cross validity prediction power (CVPP) have been used in this study. Initially, frequency distribution has been used to explore individual level variables and the job satisfaction related characteristics of the respondents and finally, chi-square test and binary logistic regression analysis have been employed to estimate the existing relationships among the variables. In this study gender, age, tenure, ability, emotions, values, attitudes and personality are considered as independent variables and job satisfaction as dependent variable mentioned by Robbins (2005). In logistic model, impact on job satisfaction is considered as dependent variable (Y) and it is classified into following classes:

$$Y = \begin{cases} 1, & \text{have impact on job satisfaction} \\ 0, & \text{otherwise} \end{cases}$$

The analyses of the data have been made using the statistical software SPSS-16.0 version.

To check how much the model is stable over the population, the cross validity prediction power (CVPP), p_{cv}^2 is applied. Here

$$p_{cv}^2 = 1 - \frac{(n-1)(n-2)(n+1)}{n(n-k-1)(n-k-2)}(1-R^2)$$

Where, n is the number of cases, k is the number of predictors in the model and the cross validated R is the correlation between observed and predicted values of the dependent variable (Stevens, 1996). The shrinkage coefficient of the model is the positive value of $(p_{cv}^2 - R^2)$; where p_{cv}^2 is CVPP and R^2 is the coefficient of determination of the model. 1- Shrinkage is the stability of R^2 of the model. The information on model fitting and estimated CVPP has been demonstrated in the results and discussion and CVPP was also employed as model validation (Islam,

2005a; 2005b; 2011; 2012a; 2012b; 2013; Islam, & Hossain, 2013a; 2013b; Hossain, & Islam, 2013; Islam *et al.*, 2013; Faroque *et al.*, 2014).

Results and Discussions

Results of the Effects of Individual Level Variables on Job Satisfaction of the Employees of Different Commercial Banks in Bangladesh

The results of descriptive statistics have been demonstrated in table 1 where the frequency with percentage distribution of the selected individual level variables and association on job satisfaction among employees of different commercial banks in Bangladesh is revealed. In table 1, it is observed that male have 85% impact on job satisfaction, whereas female has only 15%. Gender has no statistically significant impact on job satisfaction (Bader *et al.*, 2013; Campbell, 2011; Sohail, & Delin, 2013; Okpara, 2004; Eyupoglu, & Saner, 2009; Jegan, & Gnanadhas, 2011; Sousa-Poza, & Sousa-Poza, 2007) but significant impact on job satisfaction (Sageer *et al.*, 2012). The male employees have high job satisfaction than female (Khan *et al.*, 2013; Mondal *et al.*, 2012; Hunjra *et al.*, 2010; Mora, & Ferrer -i- Carbonell, 2009; Phill, 2009; Rose, 2005); but female employees are more satisfied than male (Sageer *et al.*, 2012; Clark, 1997; Clark *et al.*, 1996; Warr, 1992). Age is the important variable which has highly significant impact on job satisfaction (Khan *et al.*, 2013; Sageer *et al.*, 2012). There is 45% impact on job satisfaction age below 30 years and 55% impact aged 30 years and above. But there is an inverse relationship between age and job satisfaction (Mondal *et al.*, 2012; Kamal, & Sengupta, 2008; Sousa-Poza, & Sousa-Poza, 2007; Clark *et al.*, 1996; Warr, 1992), and there were no significant impact on job satisfaction (Eyupoglu, & Saner, 2009; Phil, 2009). Tenure also have highly significant impact on job satisfaction (Kamal, & Sengupta, 2008; Jegan, & Gnanadhas, 2011). There are 70% and 30% impact on job satisfaction of employees whose tenure is below 5 years, and 5 years and above respectively. So, low tenure employee is more satisfied than senior one and job satisfaction is decreasing with increasing the tenure (Mondal *et al.*, 2012; Klassen, & Chiub, 2010; Phil, 2009; Clark *et al.*, 1996) and it was insignificant to different studies (Eyupoglu, & Saner, 2009; Phil, 2009).

Lastly, ability, emotions, values, attitudes and personality have the impact on job satisfaction among the employees are as 87%, 56%, 80%, 84% and 87% respectively; and emotions (Fisher, 2000), attitudes (Sageer *et al.*, 2012; Sarri, & Judge, 2004; Schleicher *et al.*, 2004) and personality (Judge, Heller, & Mount, 2002; Sageer *et al.*, 2012) were significant with job satisfaction. These variables have strong significant impact on job satisfaction. Finally, the individual level variables - age, tenure, ability, emotions, values, attitudes and personality -have the strong association with job satisfaction of the employees of commercial banks in Bangladesh.

TABLE 1: RESULTS OF ASSOCIATION BETWEEN INDIVIDUAL LEVEL VARIABLES AND JOB SATISFACTION RELATED CHARACTERISTICS AMONG EMPLOYEES AT COMMERCIAL BANKS IN BANGLADESH

Variables	Impact on job Satisfaction		Total	% of Impact	χ^2 cal and p Value
	Yes	No			
Gender					
Male	441	58	499	85	$\chi^2= 1.016$
Female	77	14	91	15	$P= 0.199$
Total	518	72	590	100	
Age					
Below 30 years	235	47	282	45	$\chi^2= 10.044$
30 years and above	283	25	308	55	$P= 0.001$
Total	518	72	590	100	
Length/ Tenure					
Below 5 years	361	61	422	70	$\chi^2= 7.013$
5 years and above	157	11	168	30	$P= 0.004$
Total	518	72	590	100	
Ability					
Agree	459	52	511	87	$\chi^2= 14.639$
Disagree	59	20	79	13	$P= 0.000$
Total	518	72	590	100	
Emotions					
Agree	288	29	317	56	$\chi^2= 5.968$
Disagree	230	43	273	44	$P= 0.010$
Total	518	72	590	100	
Values					
Agree	415	38	453	80	$\chi^2= 26.499$
Disagree	103	34	137	20	$P= 0.000$
Total	518	72	590	100	
Attitudes					
Agree	434	32	466	84	$\chi^2= 58.933$
Disagree	84	40	124	16	$P= 0.000$
Total	518	72	590	100	
Personality					
Agree	452	36	488	87	$\chi^2= 61.369$
Disagree	66	36	102	13	$P= 0.000$
Total	518	72	590	100	

Determining the Factors Affecting on Job Satisfaction at the Different Commercial Banks

The results of binary logistic regression analysis have been depicted in table 2 which contains the estimate of binary logistic regression coefficient (β), standard error of estimates {S.E.(β)}, p -value and odds ratio with 95% confidence interval (C.I.) that are calculated for each of the categorical variable. According to the fitted model gender, age, tenure, emotions, attitudes and personality have played statistically significant role on job satisfaction at different commercial banks in

Bangladesh. Again, it is found from table 2 that -2Log likelihood is 490.618, Cox and Snell R square is 0.426, Nagelkerke R square is 0.568 in this model. It implies that there are 42.6% (according to the value of Cox and Snell R square) and 56.8% (according to the value of Nagelkerke R square) variation of the effect on job satisfaction by the selected variables.

Sex has been appeared as an important strongly significant factor affecting on job satisfaction. The regression coefficient for the female is -1.137 and the corresponding odd ratio is 0.321 with (95% C.I. [0.168, 0.163]). The result implies that the likelihood of affecting job satisfaction is 0.321 times less for the female employees compared to the male employees and this is similar to some previous studies (Khan *et al.*, 2013; Mondal *et al.*, 2012), but dissimilar to others (Sageer *et al.*, 2012; Clark, 1997; Clark *et al.*, 1996; Warr, 1992). Respondent's age is another important strongly significant factor affecting on job satisfaction. The regression coefficient for the respondent's age 30 years and above is -2.029 and the corresponding odd ratio is 0.131 with (95% C.I. [0.074, 0.232]). The result depicts that the likelihood of affecting job satisfaction is 0.131 times less for the respondent's age 30 years and above compared to the respondent's age below 30 years and this is similar with earlier studies (Mondal *et al.*, 2012; Sageer *et al.*, 2012) but dissimilar to the others (Mora, & Ferrer -i- Carbonell, 2009). Respondent's tenure has also significant role on job satisfaction. The regression coefficient for the respondents tenure 5 years and above is -0.619 and the corresponding odd ratio is 0.539 with (95% C.I. [0.241, 1.204]) which implies that the likelihood of affecting job satisfaction is 0.539 times less for the respondent's tenure 5 years and above compared to the respondent's tenure below 5 years and this is alike with prior studies (Mondal *et al.*, 2012) and unlike with the others (Bader *et al.*, 2013; Jegan, & Gnanadhas, 2011; Bilgic, 1998).

Emotions is the another important factor which have strongly significant impact on job satisfaction (Fisher, 2000). The regression coefficient for the respondent's emotions disagree is -1.379 and the corresponding odd ratio is 0.252 with (95% C.I. [0.158, 0.401]). The result indicates that the likelihood of affecting job satisfaction is 0.252 times less for respondent's emotions disagree compared to the respondent's emotions agree. Attitudes play also important role affecting on job satisfaction. The regression coefficient for the respondent's attitudes disagree is 0.565 and the corresponding odd ratio is 1.759 with (95% C.I. [1.001, 3.090]). The result depicts that the likelihood of affecting job satisfaction is 1.759 times more for respondent's attitudes disagree compared to the respondent's attitudes agree. Lastly, Personality has significant impact on job satisfaction (Judge, Heller, & Mount, 2002; Sageer *et al.*, 2012). The regression coefficient for the respondent's personalities disagree is 0.676 and the corresponding odd ratio is 1.967 with (95% C.I. [1.094, 3.535]). The result clears that the likelihood of affecting job satisfaction is 1.967 times more for respondent's personality disagree compared to the

respondent's personality agree. These are the findings of this study at the different commercial bank's employees in Bangladesh.

TABLE 2: RESULTS OF BINARY LOGISTIC REGRESSION ANALYSIS OF JOB SATISFACTION BY SOME SELECTED FACTORS (1= IMPACT ON JOB SATISFACTION)

<i>Explanatory Variables</i>	<i>Coefficients (β)</i>	<i>S.E. of Estimates {S.E.(β)}</i>	<i>ρ Value</i>	<i>Relative Risk {EXP(β)}</i>	<i>95% C.I. for EXP(β)</i>	
					Lower	Upper
Gender						
Male [ref.]	.....	.....	.....	1.000		
Female	-1.137	0.330	0.001	0.321	0.168	0.613
Age						
Below 30 years[ref.]	.....	.....	.....	1.000		
30 years and above	-2.029	0.291	0.000	0.131	0.074	0.232
Length/ Tenure						
Below 5 years [ref.]	.....	.....	.....	1.000		
5 years and above	-0.619	0.411	0.132	0.539	0.241	1.204
Ability						
Agree[ref.]	.....	.....	.....	1.000		
Disagree	0.193	0.318	0.544	1.213	0.650	2.262
Emotions						
Agree [ref.]	.....	.....	.....	1.000		
Disagree	-1.379	0.237	0.000	0.252	0.158	0.401
Values						
Agree[ref.]	.....	.....	.....	1.000		
Disagree	0.328	0.305	0.283	1.388	0.763	2.523
Attitudes						
Agree [ref.]	.....	.....	.....	1.000		
Disagree	0.565	0.288	0.050	1.759	1.001	3.090
Personality						
Agree [ref.]	.....	.....	.....	1.000		
Disagree	0.676	0.299	0.024	1.967	1.094	3.535
-2 Log likelihood = 490.618 Cox & Snell R square = 0.426 Nagelkerke R square = 0.568						

TABLE 3: CLASSIFICATION TABLE OR CORRECT CLASSIFICATION RATE (CCR)

<i>Observed Impact on Job Satisfaction</i>	<i>Predicted Impact on Job Satisfaction</i>		<i>Percentage Correct</i>
	<i>Yes</i>	<i>No</i>	
Yes	411	107	79.3
No	51	21	29.2
Overall Percentage			73.2

a. The cut value is 0.500

Results of CCR

Table 3 represents the correct classification rate (CCR) which has been used to measure the fitness of the model. If it is used 0.500 as the threshold or cut value, 73.2 has been found as the value of CCR. Since a model that affords better classification should be judged superior by the goodness of fit test that indirectly assesses the classification performance of the model. It has been concluded through classification performance that the fitted model may be used for prediction.

Results of CVPP

The estimated CVPP and R^2 of the given logistic model are 0.555 and 0.426 respectively. The shrinkage coefficient of the model is 0.129 and the stability of R^2 of the model is more than 87%. Hence the fitted model is well due to the shrinkage coefficient. Therefore, from these statistics it is also concluded that the fit of the model is well.

Conclusions

In this study, it is found that age, tenure, ability, emotions, values, attitudes and personality have strong significant impacts on job satisfaction of the employees of different commercial banks in Bangladesh. The result implies that the likelihood of affecting job satisfaction is 0.321 times less for the female employees compared to the male employees, 0.131 times less for the respondent's age 30 years and above compared to the respondent's age below 30 years, and 0.539 times less for the respondent's tenure 5 years and above compared to the respondent's tenure below 5 years. On the other hand, evidently, it is clear that the likelihood of affecting job satisfaction is 0.252 times less for respondent's emotions disagree compared to the respondent's emotions agree, 1.759 times more for respondent's attitudes disagree compared to the respondent's attitudes agree; and finally, 1.967 times more for respondent's personality disagree compared to the respondent's personality agree. Thus, these individual level variables have significant impact on job satisfaction of the employees at the studied commercial banks in Bangladesh.

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