









“Are you satisfied? Tracing antecedents of bank employees’ job satisfaction in their job role”

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ARE YOU SATISFIED? TRACING ANTECEDENTS OF BANK EMPLOYEES' JOB SATISFACTION IN THEIR JOB ROLE

Abstract

This empirical study aims to explore the factors that impact job satisfaction among employees in private banks in Bangladesh, considering the prevailing atmosphere of intense competition in the country's banking sector. Recognizing that employees are a crucial asset to any organization's success, it is essential to explore the variables that contribute to their work contentment. The methodology adopted for this study follows a quantitative approach, employing regression analysis for scrutinizing the relationships between job satisfaction and selected variables. This study included a sample of 320 individuals employed in private banks in Bangladesh. This sample size was considered suitable for conducting a robust quantitative regression analysis. To collect the necessary data, the questionnaire was given to the bank personnel and employees via their email addresses. The survey instrument utilized in this investigation was modified from earlier research endeavors to ensure validity and reliability. To analyze the collected data, the researchers utilized the statistical software SPSS version 29.0. The regression analysis feature of SPSS was employed to test the model and hypotheses formulated for this study. The findings of the study reveal that green HR practices ($\beta = 0.284$), which encompass environmentally friendly policies and practices in human resource management, significantly contribute to employee job satisfaction. Additionally, remuneration ($\beta = 0.224$) emerges as another vital factor influencing job satisfaction. Furthermore, work environment ($\beta = 0.298$) was found to have a significant positive and highest effect among other two variables on job satisfaction levels.

Keywords

job satisfaction, green HR practice, remuneration, work culture, bank employee

JEL Classification

M10, M12, O30, G21

INTRODUCTION

The banking business segment in Bangladesh has become a critical catalyst for economic growth and development in recent decades (Asheq et al., 2021). The significance of human capital in maintaining and improving the banking industry's competitive advantage cannot be emphasized enough, given the ongoing evolution of the nation's financial landscape. The degree of wellbeing among bank personnel is a crucial variable in determining their commitment, productivity, and overall success within the organization. The basis of this inquiry is the underlying assumption that employees who are satisfied tend to display greater levels of productivity and longevity within the organization. Conversely, dissatisfied employees are more likely to exhibit decreased productivity and an increased probability of voluntarily leaving the organization. A contented and dedicated workforce is considered the most vital asset for any organization, including bank institutions. The effective management of human resources and the cultivation of heightened levels of job satisfaction are crucial for the growth and overall performance of the entire economy, considering the pivotal role that banks play as the backbone of a nation's economy

(Shrivastava & Purang, 2009). Therefore, to guarantee the prosperity of the banking industry, it is imperative to implement proficient human resource management practices and possess a thorough comprehension of employee satisfaction levels. The banking sector in Bangladesh has experienced notable growth and modernization in recent years, in response to the requirements of a progressively dynamic and competitive financial market (Islam & Bhuiyan, 2021). With the ongoing transformation of technology, banks are confronted with the task of adjusting to these changes while simultaneously ensuring the contentment and motivation of their workforce. Bank employees play a crucial role as valuable assets within the organization. They engage directly with customers, manage financial transactions, and significantly impact the reputation of the institution. Hence, it is imperative to comprehend the levels of job satisfaction to attain sustainable growth and uphold a competitive advantage.

1. LITERATURE REVIEW

Job satisfaction (JOBSAT) is a comprehensive and intricate concept that encompasses an individual's emotional, cognitive, and behavioral reactions to their job. The concept has undergone extensive study in various sectors globally, however, its implications within the specific context of the banking industry in Bangladesh have not been thoroughly explored (Islam et al., 2023). The examination of the fundamental factors such as green HR, remuneration and work environment that contribute to job satisfaction and dissatisfaction continues to be a topic of ongoing interest among scholars and organizational leaders.

Within the domain of academic research, Green Human Resource Practices (GHRP) is defined by Kramar (2014) as encompassing the HR Practices that actively contribute to fostering positive environmental outcomes. The emerging concept involves several practices, such as evaluating candidates' pro-environmental values during hiring process and contracting, evaluating staff green contributions in time of staff productivity appraisals, and providing developmental coaching to increase consciousness of environmentally sustainable practices (Renwick et al., 2013). Green HR practices are implemented to reduce carbon emissions and minimize the wastage of valuable resources by promoting responsible and environmentally conscious behavior (Moin et al., 2021). The idea of GHR practices and its potential implications for personnel contentment are currently underexplored and in the early phases of progress (Dumont et al., 2017). Green HR practices are commonly defined as a specific set of hu-

man resource management practices that support and promote a dynamic outlook to green management. These practices aim to achieve remarkable results in terms of environmental practices. This explanation is built on the existing body of literature (Shafaei et al., 2020). The extant scholarly literature suggests that there is a correlation between the alignment of an organization's values and those of its personnel, that results in the formulation of positive mind set, including job satisfaction (Freire & Pieta, 2022). The alignment between the individual and the organization indicates a positive adjustment, which leads to a general improvement in workplace wellbeing. On the contrary, the absence of alignment can lead to negative outcomes, such as the anticipation of stress. Multiple studies have previously emphasized the correlation between ethical and environmentally responsible behaviors exhibited by organizations and the favorable attitudes displayed by employees in the workplace (Koh & Boo, 2001). This connection is particularly evident with respect to occupational contentment (Pinzone et al., 2019). It is expected that the implementation of Green HR practices will result in increased job happiness and occupational contentment among banking institutional employees.

Remuneration (REMU) is the term used to describe the compensation given to employees based on their contributions to the organization, specifically for their outstanding performance (Wahyuhadi et al., 2023). Undoubtedly, compensation holds paramount significance for both employees and the organization as a whole. Remuneration refers to the provision of monetary payment by an employer to an employee in exchange for the successful comple-

tion of assigned work tasks (Calvin, 2017). The compensation package includes different components such as allowances, commissions, and additional benefits. These are provided to employees upon the successful completion of individual or group job tasks (Asiamah et al., 2019). Remuneration encompasses the employee's basic salary, as well as additional elements such as bonuses and commissions, which are specified in the employment contract (Calvin, 2017). Moreover, remuneration is a crucial component of the comprehensive rewards package that employees receive in exchange for performing the specific job duties outlined in their employment agreements. The effectiveness of organizational rewards, such as salary increments and bonuses, in stimulating employee performance has been demonstrated in previous studies (Hua et al., 2020). A study by Alam et al. (2020) showed that the provision of generous monetary incentives not only serves to increase employee motivation but also yields a favorable effect on overall employee productivity. Moreover, empirical research has demonstrated that remuneration is an effective metric for enhancing employee satisfaction (Asiamah et al., 2019). It is expected that the better remuneration and monetary benefits will result in increased job satisfaction among bank employees.

The working environment (WRENV) includes mainly two primary facets: work conditions and surroundings. The concept of the work dimension encompasses a range of job characteristics, including the methods used for executing and completing tasks, the activities related to tasks, the level of personal control over job-related tasks, the sense of accomplishment derived from job duties, the range of duties, and the underlying value of duties (Agbozo et al., 2017; Chaudhry et al., 2017; Raziq & Maulabakhsh, 2015). Numerous research papers have predominantly concentrated on the underlying attributes of job satisfaction. These studies consistently reveal a positive correlation between the WRENV and intrinsic job gratification (Asriani & Riyanto, 2020). Moreover, the contextual dimension of occupational referred to as "context," encompasses factors such as physical working conditions and social working conditions, as emphasized in a previous study conducted by

Skalli et al. (2008). The work environment comprises both tangible and intangible elements within the workplace, which have an impact on employees' dedication, efficiency, and overall contentment (Akinwale & George, 2020). The importance of a supportive work environment in promoting job satisfaction is especially evident in the banking sector, where there have been frequent strikes because of inadequate working conditions. The comprehensive physical and emotional environment described by Akinwale (2019) plays a significant role in determining important aspects such as work settings, staff and workers' rights, staff opinion, safety protocols, collaborative team dynamics, and supportive supervisors. The aspect pertaining to the work environment and its influence on employee satisfaction is situated within the context dimension. This dimension encompasses both the physical working environment and the social working conditions, as emphasized by Dartey-Baah and Amoako (2011). According to Lane et al. (2010), the concept of the work environment encompasses multiple factors. These factors include ensuring employees' safety, providing job security, fostering positive relationships among colleagues, recognizing outstanding efforts and achievements, promoting strong motivation for exemplary performance, and encouraging active participation in organizational decision-making processes. It has been proven that the work environment has a favorable and statistically significant influence on hotel employees' satisfaction with their work (Pawirosumarto et al., 2017). So, it is anticipated that improved working conditions will cause increased job satisfaction among bank personnel.

Gaining a comprehensive understanding of the various variables that exert an effect on job satisfaction for bank personnel is of utmost importance for human resource management and organizational development strategies. This is primarily due to the direct impact it has on employee retention, performance, and overall organizational effectiveness.

The objective of this study is to examine the various factors that impact job satisfaction among bank employees in Bangladesh. Additionally, the study aims to identify potential strategies

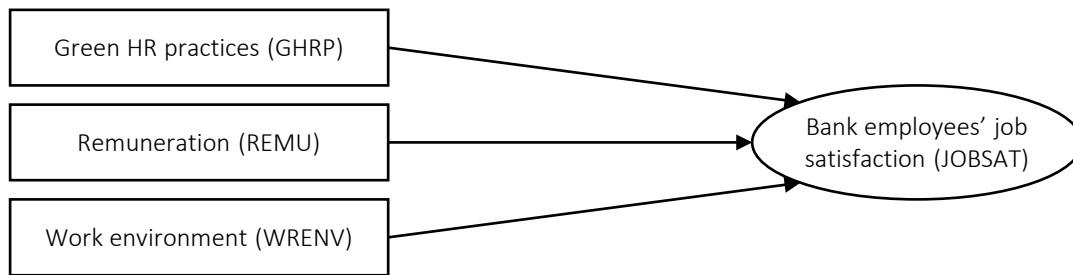


Figure 1. Research model

that can be implemented to improve employee well-being and enhance organizational performance. This paper's aim is to determine the impact of green HR practices, remuneration and work environment on bank employees' job satisfaction. This paper produced the following hypotheses based on literature review.

H1: There is a positive link between GHRP and bank employees' JOBSAT.

H2: There is a positive association between REMU and bank employees' JOBSAT.

H3: There is a positive association between WRENV and bank employees' JOBSAT.

2. METHODOLOGY

The study employed a simple random sampling strategy to select participants. The rationale behind this approach was based on its ability to provide an equitable opportunity for the inclusion of all individuals within the population. In addition, this methodology aids in the reduction of biases and guarantees that researchers maintain impartiality towards participants, avoiding any favoritism. To collect the requisite data, a survey questionnaire was randomly distributed among employees from four banks located in major cities in Bangladesh. A total of 320 responses were collected, with an equal distribution of 80 respondents selected from each bank. The utilization of self-administered questionnaires, which are distributed through both in-person and email channels, is a method that aligns well with existing literature. The purpose of including employees from various banking institutions was to gather insights from a wide range of individuals, thereby enabling

the results to be applicable to a larger population. The study variables were adapted from Raziq and Maulabakhsh (2015), Jalal et al. (2017) and Ahmad and Umrani (2019).

Table 1. Reliability and validity analysis

Construct	Items	Loading	Cronbach (α) value
Green HR practices (GHRP)	GHRP1	0.749	0.874
	GHRP2	0.947	
	GHRP3	0.846	
	GHRP4	0.732	
Work environment (WRENV)	WRENV1	0.800	0.846
	WRENV2	0.903	
	WRENV3	0.901	
Remuneration (REMU)	REMU1	0.740	0.902
	REMU2	0.841	
	REMU3	0.941	0.946
	REMU4	0.846	
	REMU5	0.862	
Bank employees' job satisfaction (JOBSAT)	JOBSAT1	0.704	0.933
	JOBSAT2	0.792	
	JOBSAT3	0.746	
	JOBSAT4	0.947	
	JOBSAT5	0.846	

The researchers utilized a 5-point Likert scale to evaluate the participants' responses. This scale ranged from "not at all satisfied" to "fully satisfied." Statistical packages are widely recognized by scholars as the most appropriate and reliable tools for efficiently analyzing large datasets. All statistical analyses in this study were performed using the Statistical Package for Social Sciences (SPSS) software. The suitability of regression analysis as a method for the current research has been established (Islam et al., 2021). The regression model was employed as the analytical approach in this study. Regression is a statistical methodology used to analyze the relationships between variables of interest and to test hypotheses about a dependent variable in combination with multiple independent

variables. The primary objective of this analytical tool is to determine if the variables of interest explain a statistically significant amount of variation in the dependent variable, even after considering the impact of all other variables. Table 1 presents the outcomes of a factor analysis that includes four constructs: Green HR practices (Cronbach's $\alpha = 0.874$), Work environment (Cronbach's $\alpha = 0.846$), Remuneration (Cronbach's $\alpha = 0.902$), and Bank employees' job satisfaction (Cronbach's $\alpha = 0.933$). Each construct is composed of multiple items, and the factor loadings indicate significant correlations between the items and their corresponding constructs.

3. RESULTS

Table 2 provides an overview of the demographic profile and job experience attributes of professionals in the workforce of Bangladesh. These insights are derived from a sample size of 320 respondents. In relation to job experience, a significant portion of the professionals (59%) indicated having 0 to 4 years of experience, suggesting a relatively youthful and potentially vibrant workforce. A notable percentage (26%) of individuals had a professional background of 6 to 10 years, whereas a smaller segment (15%) had accumulated over 10 years of experience. This indicates a limited number of highly experienced professionals within the surveyed group. In relation to gender representation, the study revealed that 62.8% of the participants identified as male, whereas 37.2% identified as female.

Table 2. Demographic information

Variable	Frequency	Percentage (%)
Job Experience		
0 to 4 years	127	59%
6 to 10 years	56	26%
More than 10 years	32	15%
Gender		
Male	201	62.8%
Female	119	37.2%
Marital status		
Single	104	32.5%
Married	216	67.5%
Education		
High School Certificate	0	0.0%
Bachelor Degree	114	35.6%
Postgraduate Degree	201	62.8%
Diploma Certificate	5	1.6%

Variable	Frequency	Percentage (%)
Monthly Salary (in Bangladeshi taka)		
Below 20,000	56	17.5%
20,001 to 40,000	143	44.7%
More than 40,000"	121	37.8%

Note: $n = 320$.

The observed data suggest a greater representation of males in the labor force, potentially indicating gender disparities or imbalances within specific industries or occupational fields. The analysis of marital status indicates that a majority of professionals (67.5%) were married, whereas the remaining 32.5% were single. The aforementioned insight could potentially provide valuable insights into the correlation between work-life balance and family responsibilities among professionals in the labor market. In the analysis of education levels, it was observed that a significant majority (62.8%) of professionals possessed postgraduate degrees. This finding underscores the increasing importance placed on higher education and its pertinence in the current job market. In addition, it was found that 35.6% of the participants held bachelor's degrees, whereas only 1.6% possessed diploma certificates. Notably, none of the respondents reported having solely a high school certificate. The significance of advanced educational qualifications in the professional landscape of Bangladesh is underscored by this statement. In terms of monthly salary distribution, it was found that 44.7% of professionals earned a salary ranging from 20,001 to 40,000 Bangladeshi taka. Additionally, 37.8% of professionals received salaries exceeding 40,000 taka, while 17.5% earned below 20,000 taka. The salary distribution presented here offers valuable insights into the earning potential of professionals in the workforce of Bangladesh. It is observed that a considerable proportion of individuals fall within the mid-range income category.

The following data illustrates the statistical significance of the independent variables across various levels. The independent variables are considered statistically significant at a significance level of 10% when $p < 0.10$. Similarly, they are considered statistically significant at a significance level of 5% when $p < 0.05$. Table 3 and Figure 2 present the results of a regression analysis that investigates the correlation between three independent variables, namely Green HR practices (GHRP), Remuneration (REMU), and Work environment

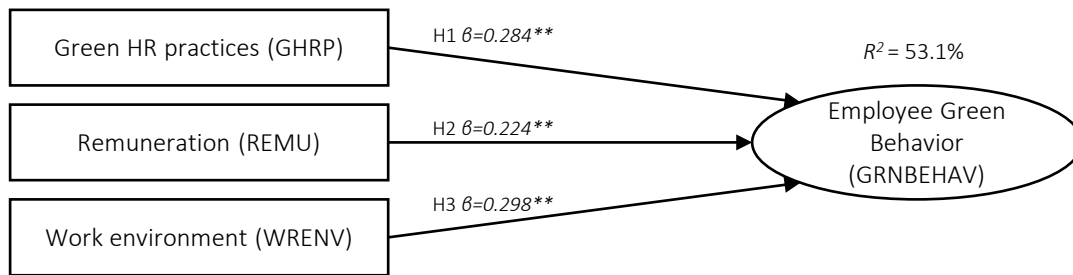


Figure 2. Regression results

Table 3. Regression coefficient analysis

Variables	β value	t- value	Sig.	Tolerance	VIF
Green HR practices (GHRP)	0.284	4.304	0.000**	0.584	1.943
Remuneration (REMU)	0.224	3.401	0.000**	0.634	1.049
Work environment (WRENV)	0.298	5.006	0.000**	0.844	1.843

Note: $R^2 = 0.531$; Durbin-Watson value = 2.117; Dependent variable: Bank employees' job satisfaction (JOBSAT); * $p < 0.10$; ** $p < 0.05$ (n = 320).

Table 4. Summary of hypothesis testing

Proposed Hypotheses	Decision
H1: There is a positive association between GHRP and bank employees' JOBSAT	Accepted
H2: There is a positive association between REMU and bank employees' JOBSAT	Accepted
H3: There is a positive association between WRENV and bank employees' JOBSAT	Accepted

(WRENV), and a dependent variable (not specified in the table). The Durbin-Watson value is 2.117, which is a statistic used to identify autocorrelation in the regression model's residuals. A value close to 2 suggests that the residuals lack substantial autocorrelation. In Table 3, each variable exhibits a t -value and beta value exceeding the critical value, and all are statistically significant at $p < 0.001$ (denoted by **), thereby indicating significant relationships. The three independent variables, GHRP, REMU, and WRENV, exhibit positive β values, indicating a positive correlation with the dependent variable. The R^2 value of 0.531 represents the determination coefficient (Table 3). This suggests that approximately 53.1% of the variance in job satisfaction among bank employees can be represented by the independent variables included in the regression model.

4. DISCUSSION

In this study, Table 3 designated that green HRM practices, remuneration, and work environment are the independent variables, while bank employees' job satisfaction is considered the dependent variable. In terms of outcomes of regression analysis, hypothesis 1 (one) postulates that there

is a positive association between green HR practices (GHRP) and bank employees' job satisfaction (JOBSAT), which is accepted by the 5% significance criterion ($\beta = 0.284$; $p < 0.05$). Also, this finding is consistent with past studies that explained that there is a correlation between the alignment of an organization's values and those of its employees, which leads to the development of positive attitudes, including job satisfaction (Freire & Pieta, 2022). The use of green human resource practices (GHRP) within the banking industry is vital in augmenting employee job satisfaction (JOBSAT). Green HR strategies enhance employee engagement by matching job tasks and responsibilities with environmental objectives, creating a good work atmosphere through the implementation of eco-friendly measures, and supporting employee well-being through sustainable lifestyle programs (Hastuti & Muafi, 2022). This not only serves as a means to attract and retain highly skilled individuals but also contributes to cost reduction, fostering a sense of work security and overall job happiness. In addition, the inclusion of employees in environmentally friendly activities and the recognition of their contributions can effectively reinforce their dedication, thereby fostering a comprehensive improvement in job satisfaction within the banking sector. On the other hand, H2 articulates that

there is a positive and significant relationship between remuneration (REMU) and bank employees' job satisfaction (JOBSAT), which is supported by the results of 5% ($\beta = 0.224$; $p < 0.05$), and this hypothesis is consistent with previous studies as remuneration is an effective metric for enhancing employee satisfaction (Asiamah et al., 2019). The significance of compensation in relation to job satisfaction among bank employees is a crucial element within the realm of human resource management in the banking sector. The employment satisfaction of bank employees is directly influenced by competitive and equitable compensation packages, encompassing salary, bonuses, and benefits. Sufficient compensation not only functions as a fundamental incentive, acknowledging the valuable contributions of employees, but also plays a pivotal role in the attraction and retention of highly skilled individuals in the fiercely competitive financial industry (Bhardwaj et al., 2021). When employees consider their compensation as fair and consistent with their expectations, it has a beneficial impact on their overall job satisfaction, promotes a favorable work environment, and decreases the probability of employee turnover (Cahyono et al., 2022). This, in turn, contributes to the stability and prosperity of the banking institution. However, hypothesis 3 (three) indicates that there is a positive association between work environment (WRENV) and bank employees' job satisfaction (JOBSAT), which is supported by the 5% significance criterion ($\beta = 0.298$; $p < 0.05$). This outcome is related to prior research that postulates that the work environment has a favorable and statistically significant influence on hotel employees'

satisfaction with their work (Pawirosumarto et al., 2017). The function of the work environment in influencing job satisfaction among bank employees is of utmost importance. Job satisfaction is greatly influenced by a positive work environment, which is characterized by several aspects such as the presence of helpful coworkers, effective leadership, and well-designed workspaces (Kurniawaty et al., 2019). When employees perceive a sense of appreciation, maintain a harmonious equilibrium between work and personal life, and possess adequate access to essential resources, their level of job satisfaction tends to be elevated (Islam et al., 2022). These workplaces have the potential to augment the well-being, engagement, and motivation of employees, ultimately resulting in heightened levels of job satisfaction. On the contrary, an unfavorable or tension-filled work environment might have adverse consequences, resulting in diminished levels of job contentment and potentially elevated rates of employee attrition within the banking industry (Lestari et al., 2018). Therefore, the cultivation of a favorable work environment is vital with a view to enhance the job happiness of banking institutional employees. An appropriately structured and encouraging physical environment promotes ease and efficiency, while a favorable organizational culture and proficient interpersonal connections enhance overall job satisfaction (Taheri et al., 2020). Gaining insight into and maximizing the many aspects of the work environment are crucial for improving job satisfaction among bank workers and cultivating a favorable organizational atmosphere (Adhikari & Deb, 2013).

CONCLUSIONS

The goal of this study is to establish the influence of green HR practices, remuneration, and work environment on bank employees' job satisfaction. The employees, staff and personnel are considered the core essence of a business firm and assist in obtaining the main motto of the organization. The study has offered insightful information on the complex factors that affect job satisfaction in the banking industry. In this study, the findings specify that green HRM, remuneration, and work environment have a positive and significant effect on employee's job satisfaction in an organization. Additionally, 0.531 percent, or 53.1%, of the variation in employee job satisfaction has been described by green HRM, remuneration, and work environment in this research, which yields useful results for the field of knowledge in this study. Job satisfaction is a complex and diverse concept, though, and it varies among people and organizational circumstances. A general strategy might not be appropriate as a result. The goals of banking institutions should be to build a better work ambiance that promotes job satisfaction by tailoring their methods to the specific demands and preferences of their employees. Insights into the complex processes that affect

job satisfaction in the banking industry have been gained through the research, which is very helpful. The results of the study highlight the value of job satisfaction in the banking sector. Employees who believe their personal and professional lives are in balance report higher levels of job satisfaction. Achieving this balance requires a combination of flexible green HRM practices, remuneration, and an attractive working environment. Moreover, the results demonstrate how green HRM strategies, work environments, and remuneration may affect worker job satisfaction. Therefore, the banks should consider implementing environmentally sound HRM practices like fostering green projects, lowering carbon emissions, and encouraging social responsibility, while the management of the bank industries should provide an attractive compensation package that can boost job satisfaction and lower turnover rates. On the other hand, the study emphasizes the critical part that a favorable professional environment plays in affecting staff and workers' job well-being. The development of a culture that values open communication, collaboration, and respect should be a top priority for banks. Employee motivation and sense of belonging are influenced by the workplace environment, which raises job satisfaction and boosts productivity.

AUTHOR CONTRIBUTIONS

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