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## **Factors Influencing Job Satisfaction of Banking Sector Employees (The case study: Asgariyeh and MehrIran Banks in Qazvin and Alborz, Iran)**

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**Abstract:** Satisfaction in life and everyday work is important in everyone's life. We spend most of our time working or being involved in some economic activity to make a living. This paper focuses on the relative importance of job satisfaction factors and their impact on the overall job satisfaction of employees. The present study is a cross-sectional type of research performed in 2015. The study population is senior executives of the Asgariyeh and MehrIran Banks in Qazvin and Alborz. The research instruments included two questionnaires based on individual characteristics and proprietary. The Individual characteristics questionnaire consists of 4 questions and the Proprietary questionnaire consists of 70 items, including a dependent variable of Job satisfaction. SPSS software was used for data analysis. One-sample t-Test was used to investigate the condition of each of the dependent and independent variables in the research. In conclusion, it can be said that the colleagues, upgrade, and compensation variables are respectively in the first, second, and third place influencing job satisfaction.

**Keywords:** Job Satisfaction, Banking Sector, Employees Satisfaction

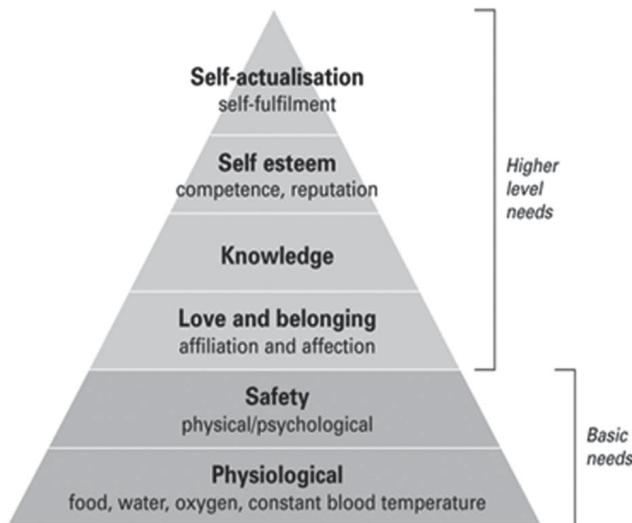
**JEL Classification:** J28, E58, O53

## 1-1- Introduction

Human Resource (HR) is considered to be the most valuable asset in any organization. HR is the most important pillar of economic, social and cultural developments. Employee performance is influenced to a large extent, by motivation and job satisfaction (JS). In other words, employees' opinion about the organizations they work for is very important and their performance depends on their satisfaction of the work. (Uyargil, 2010). Strictly speaking, one of the effective factors on HR performance is Job Satisfaction (JS). The term 'job satisfaction' refers to the attitudes and feelings people have about their work. Positive and favourable attitudes towards the job indicate job satisfaction. Negative and unfavourable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). JS is a topic of wide interest to both people who work in organizations and people who study them.

As shown in figure 1, each person needs to be in five different categories. According to Maslow, the manager needs to know where an employee is on the hierarchical pyramid in order to motivate him/her. Then they need to focus on meeting that person's needs at that level (Robbins, 1999). As one moves up in Maslow's pyramid their needs becomes more complicated. In order to reach each higher lever, one should first fulfil the needs of the lower level. Therefore, when the need in the highest level of Maslow's pyramid is met, more JS is generated and HR will be converted into human capital. It causes organization's growth. There-

Fig 1. Maslow pyramid



fore, JS is measured according to each person's needs in each organization and its fulfilment. This indicates that JS of employees in any organization is important as human capital. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfilment (Kaliski, 2007).

JS represents one of the most complex areas managers face today when it comes to managing their employees. In this regard, Job and JS have great importance for investigation. In this self-report study, five core dimensions of job characteristics (salary, promotion opportunities, supervision and co-workers) are used to evaluate the Job Satisfaction of the newly established banks (MehrIran and Asgariyeh) employees. Section 2 includes the theoretical framework and literature review. Section 3 explains the research methodology. In section 4 the research results will be discussed and section 5 presents a discussion and conclusion.

## **2- Theoretical Framework and Literature Review**

### **2-1- Theoretical Framework**

#### **2-1-1- Job**

The word 'job' literally means forcing someone to work (Shafiabadi, 1997). The concept of job characteristics model focuses on designing a job so that it motivates a person (Droar, 2006) [2]. The five core job features, which are task significance, task variety, task identity, autonomy, and feedback are believed to positively correlate with job satisfaction and performance (Hunter E.P., 2006).

#### **2-1-2- Job satisfaction theories**

Job satisfaction theories are plentiful. Initial studies in the context of work-related attitudes were started since before the First World War I and actively followed in the UK, Europe, and America. Employment phenomenon has been considered since the beginning of human social life. Every thinker has spoken somehow about this issue.

Job satisfaction is an important factor in career success. A factor that increases the efficiency as well as the personal satisfaction. According to Fisher and Hana (1931), Job satisfaction is an internal factor and can be considered as an emotional adaptation with jobs and employment condition. So, if the job is good fun for a person, they would be satisfied with their job. In contrast, if a person doesn't

have desirable job satisfaction, they wouldn't enjoy their work and would like to change his job. According to Hoppock (1935), job satisfaction is a complex and multidimensional concept that is related to the psychological, physical and social factors. Referring to definitions above, it seems that JS is a positive look that each individual has on his place and his vision of the job. Given the significance of JS, investigating the factors that affect JS have great importance.

Sociologists and psychologists have offered different opinions about work and job in recent centuries. For example, Brophy (1981) noted a few theories that include:

### **1) Needs theory**

Job satisfaction rate depends on two factors:

First, how much and to what extent needs are met through work. Second, how much and to what extent needs remain unmet through work.

### **2) The expectations theory**

Individual expectations are effective in determining the type and degree of job satisfaction. Obviously, if the individual expectations from their job are high, they will be more satisfied than the person who have the lowest expectations of their job. Thus, job satisfaction is an individual concept and it should be examined separately for every person.

### **3) Theory role**

Two social and psychological aspects are considered in this theory. Individual's feeling about job situation and their activities in performing entrusted responsibilities and playing a specific role as a member of a society determines the job satisfaction rate.

### **4) Hope and expectation theory**

This theory is also proposed following "theory of expectations" and "theory of probability". This theory believes that job satisfaction is determined by full adaptation of hopes and expectations with individual progress, while the discontent is caused by the failure to meet expectations.

Factors affecting job satisfaction:

A - Organization

B - Environment

C – Work nature

D - Personal factors

### **A- Organization**

1. Compensation: It is a decisive factor of job satisfaction especially when this pay is fair and equitable from an employee's viewpoint.
2. Promotion: promotion includes positive changes in salary, less being supervised, more working challenge, more responsible and freedom of decision making. Individual promotion leads to increasing an employee's spirit.
3. Organizational policies: Rigid policies provoke negative job emotions and flexible policy leads to job satisfaction.

### **B- The environment:**

1. Supervision style: where supervisors have had a friendly behaviour with staff, job satisfaction has been high as well.
2. Working Group: If individuals in the group have similar social characteristics, attitudes and beliefs, they create an atmosphere that ensures job satisfaction. Whenever a working group is larger, job satisfaction is also reduced.
3. Desirable working conditions: better physical and mental relaxation is provided for an individual in desirable working conditions.

### **C- Work nature:**

The nature of an employee's work is best defined as the type of work that he does. This can refer to the basic daily tasks that he carries out as part of his job, and it can refer to other non-routine tasks that may be required by the job as well. Added together, the characteristics of these tasks comprise the nature of an employee's work. The nature of this work may be summed up in the employee's title. For example, a human resources manager is someone who manages a human resources department and performs all of the tasks required of such a position.

### **D- Individual factors:**

While the organization external environment and the nature of job are determinant factors in job satisfaction, individual traits and characteristics also play an important role in it. Individuals who generally have negative attitude always complain about everything that is job related regardless of which job is in question. Also, some personality characteristics increase job satisfaction. In addition, individuals who are placed in hierarchy of higher level needs will have more job satisfaction.

In this regard, there are different tools and methods to assess JS. By examining the available resources in this case, we can mention the following methods and tools.

- 1) Self-reported grading scale
- 2) Sensitive events (critical incidents)
- 3) Explicit behaviour
- 4) Practical orientation
- 5) Scale emoticon
- 6) Interview
- 7) Scale and a questionnaire

## 2-2- Literature Review

A great deal of research has been done in this case. We will refer to some of them below. Yadav and Dabhade (2014) revealed the importance of work life balance for women employees. Bowra and Nasir (2014) explored the impact of fairness of performance appraisal on employee motivation and job satisfaction and the endeavours to influence the banking sector in Pakistan.

Jeet and Sayeeduzzafar (2014) examined the impact of human resource management practices on job satisfaction of private sector banking employees. Panghal and Bhambu (2013) in their published work concluded that job satisfaction is closely related to the nature of work, the quality of management, supervisor behaviour, co-worker behaviour, pay, promotion, organizational aspects, and working environment. Kord (2012) in his study entitled "A Cross-Cultural Study of Job Satisfaction and Organizational Commitment of Bank Employees of Iran and India" ascertained the relationships between job satisfaction and organizational commitment and also compared the mean scores of job satisfaction and organizational commitment of bank employees. Nawab and Bhatti (2011) in their study consider building an understanding of the impact of employee compensation on their job satisfaction and employee's organizational commitment among Pakistani university teachers. They also develop a course of action for university's administration to come up with practices which would enable them to attract and retain top level faculty at their institutions. Ahmad and Amini Yekta (2010) to determine the impact of leadership behaviour and perceived organizational support on the job satisfaction of Iranian employees, worked on 136 employee of Tehran Cement Company, showed significant impact of leadership behaviour on both intrinsic and extrinsic job satisfaction. Additionally, their study showed that perceived organizational support is significantly related to extrinsic job satisfac-

tion. Sehgal (2012) studied job satisfaction in banking employees in Shimla as the capital and largest city in Northern India. In this study job satisfaction between private and public banks is compared. Also it is explained that it is important to manage human resource effectively to reach an acceptable job satisfaction and have a success banking as a result. An empirical investigation by Chang & Lee (2006) in the manufacturing, banking, and service industries revealed that personality traits and job characteristics have a positive and significant influence on organizational commitment as well as job satisfaction. Bhuain & Menguc (2002) explored the new configuration of job characteristics, organizational commitment, and job satisfaction. Bhuain, Al-Shammari, & Jefe (2001) echoed the similar findings that job autonomy, task identity, and feedback have impacted job satisfaction, while task variety has influenced employees' commitment. Sanker & Wee (1997) conducted a survey on the association of job characteristics and job satisfaction in three different countries and they reported that job characteristics influenced job satisfaction of the respondents in all of the countries.

Researches, studies and programming evaluation centre (1994) of the Islamic Republic Iran Broadcasting (IRIB) conducted a poll from Tehran citizens about «job satisfaction». The results showed that 19% of the respondents were dissatisfied or completely dissatisfied with their job in total calculated scores. However, 29% of them were completely satisfied with their job and more than half of the respondents were also moderately satisfied. The respondents showed more satisfaction feeling with their job and only 9% of them expressed their dissatisfaction, while dissatisfaction was more among males.

Mayo (1945) suggested that psychological and sociological factors were of major importance in determining a worker's behaviour, effectiveness, and satisfaction. Herzberg (1966) and his associates contributed to the job enrichment movement with the intentions of creating the means for increasing motivation, satisfaction, and productivity of people at work. The Job Characteristics Model has its roots in the pioneering works of (Herzberg, 1966), Blood and Hulin (1967) all of who examined the relationship between certain objective attributes of tasks and employees' reactions to their work. The design of job has long been considered an important influence on individual's intrinsic motivation and later leads to higher job performance level of employees (Amabile, 1988,) (Amabile T. , 1985) (Kanter, 1988) (George & Zhou, 2001) (Oldham & Cummings, 1996) (Tierney & Farmer, 2002), (McCrae, 1987), (Ruscio, Whitney, & Amabile, 1998), (West & Farr, 1989).

Based on the above empirical studies, it is inferred that job characteristics have a positive influence on the work motivation and job satisfaction. To prove this hypothesis, an investigation is carried out based upon the selected newly established private MehrIran Bank & Asegariyeh Bank employees in Qazvin and Alborz.

### 3- Research methodology

A large number of organizations use evaluation to determine individual's job satisfaction levels. One of the valid instruments for measuring job satisfaction is the Job Descriptive Index (JDI- just do it) - just do the job and it does not represent the attitude towards the organization.

As shown in figure 2, five main factors are proposed as job satisfaction dimensions in JDI model that include as follows:

Compensation, work conditions in the current environment, promotion opportunities, direct responsible (supervisor's abilities to show interest and attention of staff), and colleagues.

Fig 2. Job Descriptive Index



The purpose of research is to study the effect of the above 5 independent variables on job satisfaction and also rate them respecting their impact on job satisfaction.

The assumption is that each of these 5 independent variables have effect on the dependent variable.

The present study was a survey study of descriptive – analytical type in 2015. The research population of this study was staff of Qazvin and Alborz Provinces Asgariyeh and MehrIran Banks.

The sample size is calculated using the Cochran formula of 35 samples including senior executives of Asgariyeh and MehrIran Banks. The research instruments included individual characteristics questionnaire and proprietary questionnaire. The individual characteristics questionnaire was designed based on the latest scientific findings and consists of 4 questions. The proprietary questionnaire consists of 70 items, including a dependent variable of Job satisfaction (1-22) and 5 independent variables including direct responsible (23-36), colleagues (37-47), promotion (48-54), compensation (55-63) and work conditions in the current environment (64-70).

Individual characteristics questionnaire validity was approved by the professors. The above mentioned questionnaire includes the questions that have been used in similar researches continually and thus their reliability is approved. Proprietary characteristics questionnaire validity was approved based on the related papers and also by professors' judgement. The questionnaire was randomly handed out to 10 individuals to determine its reliability and then the reliability rate of total questionnaire (0.95) and dependent and independent variables, i.e. job satisfaction (0.88), direct responsible (0.85), colleagues (0.83), promotion (0.76), compensation (0.80) and work conditions in the current environment (0.75) at the appropriate level of reliability were confirmed by using the Cronbach's alpha coefficient.

After collecting, coding and entering data into computer, the SPSS statistical software was used to analyse the data. Kolmogorov-Smirnov test was used to investigate the normality of the research variables; one-sample t-test was used to examine the research variables condition. The Friedman test was used for examining hypotheses i.e. the impact of each the independent variables on Job satisfaction, the linear regression, and to rank the effect of each independent variables on Job satisfaction.

## **4- Research results**

### **4-1- Descriptive Statistics**

Table 1 shows the condition of subjects in terms of the demographic variables. It can be seen that the majority of male individuals have been between 30 and 41 years old, married and with a master's degree.

**Table 1. Demographic characteristics of subjects**

Variable	Level	Number	Percentage
Gender	Male	6	86.6
	Female	4	11
Age	Under 30 years	3	8
	31-40 years	16	45.7
	41-50 years	12	34.3
	Above 50 years	4	11
Education	Diploma	1	2
	Associate Degree	2	5
	BS	29	82.9
	MA	3	8
Marriage	Single	11	31.4
	Married	24	68.2

#### 4-2- Inferential statistics

First, normality of research variables distribution should be examined to investigate the condition of research variables and hypotheses test. As shown in Table 2, the significance level of Kolmogorov-Smirnov test is larger than 0.05 for the Job satisfaction, direct responsible, colleagues, promotion, compensation and work conditions in the current environment, the claim of distribution normality is accepted for these variables and parametric tests can be used for examining the condition of research variables and hypotheses test.

**Table 2. Testing distribution normality of research variables**

Research variables	Significant Level	Condition
Job Satisfaction	0.966	Normal
Direct responsible	0.727	Normal
Colleagues	0.838	Normal
Promotion	0.286	Normal
Compensation	0.503	Normal
Work conditions in the current environment	0.906	Normal

According to Table 3, t-tests are significant for the independent and dependent variables of research and with considering the average above 3 of these variables, considering the dependent variable, it can be said that respondents have signifi-

cant Job satisfaction. It can also be said that the 5 identified variables (Direct responsible, Colleagues, Promotion, Compensation, Work conditions in the current environment) are important. Linear regression has been used to investigate the research hypotheses test, i.e. the effect of each 5 independent variables on job satisfaction.

**Table 3. Investigating the research variables condition**

Research variables	Average	Standard deviation	Critical t-statistics	Significance level
Job Satisfaction	3.200	0.231	5.110	0.000
Direct responsible	3.263	0.379	4.100	0.000
Colleagues	3.600	0.440	8.058	0.000
Promotion	3.457	0.596	4.531	0.000
Compensation	3.482	0.373	7.646	0.000
Work conditions in the current environment	3.404	0.436	5.481	0.000

Table 4 shows the Pearson correlation coefficient rate between the dependent and independent variables of research. Given the presence of high and significant correlations between the 5 independent (Direct responsible, Colleagues, Promotion, Compensation, Work conditions in the current environment) variables and the dependent (job satisfaction) variable, linear regression can be used to investigating the impact rate.

**Table 4. Pearson correlation coefficient of the research variables**

Research variable	Job Satisfaction	Direct responsible	Colleagues	Promotion	Compensation
Job Satisfaction	-	-	-	-	-
Direct responsible	0.350*	-	-	-	-
Colleagues	0.455*	0.122	-	-	-
Promotion	0.413*	0.237	0.010	-	-
Compensation	0.390*	0.411*	0.078	0.219	-
Work conditions in the current environment	0.366*	0.274	0.170	0.090	0.439*

\*: at level of 0.05, significant

Table 5 shows regression coefficients, regression coefficient test statistics and test significance level to test for examining the effect of each independent variable on Job satisfaction. It is observed that all variables have a positive significant impact and impact on Job satisfaction. Also, colleagues and direct responsible variables had the highest and lowest impact factor variable on job satisfaction, respectively.

**Table 5. Regression coefficients of affecting the independent variables and hypotheses test**

Independent Variable	Regression coefficient	The test statistics	Significance level
Direct responsible	0.220	3.520	0.002
Colleagues	0.322	4.120	0.000
Promotion	0.301	3.900	0.000
Compensation	0.298	3.778	0.000
Work conditions in the current environment	0.276	3.714	0.001

Friedman test has been used to rate the effectiveness of the 5 independent variables on job satisfaction. According to Table 6, the rank difference of 5 independent variables affecting Job satisfaction is significant. Thus, it can be said that the 5 independent variables have different ranks affecting Job satisfaction. According to ranks, it can also be said that colleagues, promotion, and compensation variables are respectively the first, second, and third in affecting job satisfaction.

**Table 6. Friedman test and average rank of the research independent variables**

Research independent variable	Average rating
Direct responsible	2.41
Colleagues	3.53
Promotion	3.19
Compensation	3.09
Work conditions in the current environment	2.79
Friedman test significance level	0.040

## 5- Discussion and conclusion:

“Job satisfaction” represents the extent to which individuals are satisfied with their job and love it. Study about the important causes and consequences of the staff attitude on job satisfaction is one of the main aspects of industrial and organizational psychology. Many organizations determine job satisfaction levels of their employees from their attitude. To assess job satisfaction, various aspects of the job need to be examined such as pay, promotion opportunities, supervisors, colleagues and supervisors’ style, work environment, policies and procedures, belonging to the working group, working conditions, and job benefits. One of the valid tools for measuring job satisfaction is job description index (JDI- just do it - just do it and not the attitude toward the organization). The purpose of research was to investigate the influence and ranking of variables on the JS. The present study was a descriptive–analytic survey in 2015.

According to the results obtained from t-tests, colleagues, promotion and compensation variables are significant and based on their average above 3, these variables are placed among the variables affecting job satisfaction. However, the direct responsible and the work conditions in current environment variables haven't had a significant effect on increasing competitiveness. Then, managers should try to pay more attention to colleagues, promotion, and compensation in their organizations.

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