



# Relationship between Socio-Demographic Characteristics and Job Satisfaction: Evidence from Private Bank Employees

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## ABSTRACT

In this competitive business world satisfied employee is the prime asset of any business organization as an employee's satisfaction can ensure continuous growth. *The purpose of this study was to find out, is there any significant relationship between socio-demographic characteristics and job satisfaction of private bank employees in Bangladesh?* By using Yamane's formula the study consisted of 56 (male 89.3% and female 10.7%) respondents and it used semi-structured questionnaires containing pre-coded and open-ended questions. All questions were rated with the Likert 5-point scale. As all the variables used in this study (both dependent and independent) were categorical, the Chi-square test was used to assess the relationship. In this study, significant relations were found between some demographic characteristics, such as, sex, age, salary, and family income with job satisfaction indicators which were participation in decision making, training facilities, and increase knowledge and capacity. Education and geographic location did not show any significant relationship with job satisfaction indicators. Around 92.5% of male employees reported that the current organization helped to increase their knowledge and working capacity ( $p < 0.028$ ). More than half of the employees (55.3 %) of the 30-35 age group could not take part in decision making ( $p < 0.013$ ). In addition, family income and salary also exerted significant associations with participation in decision-making and proper training facilities respectively. Several stakeholders and concern authorities should give top priority in these demographic areas while developing strategies to improve the job satisfaction level of employees.

**Keywords:** Job Satisfaction, Chi-Square Test, Demographic Characteristics, Private Bank Employees, Bangladesh

## INTRODUCTION

Job satisfaction has significant impact on employee's well-being both in individual and amassed level and also foster productivity. Ultimately, a nation's economic prosperity largely influenced by job satisfaction. Employees' turnover intentions, absenteeism, and performance are highly depending on it as dissatisfaction cause lethargy and cut organizational commitment (Nadinloyi et al., 2013). Satisfied employees are more committed to both organization and occupation and usually do not leave job. Employees with more satisfaction are more productive and

they are the key resource of competitive advantage for any business organization and higher performance from employees as well as organizational success depends on job satisfaction (Judge et al., 2010). While employees' job satisfaction is the key of the performance, productivity, turnover intention of an organization, employees' satisfaction toward job depends on designation, group culture, relations between managers and peers, physical and social environment, management style, organizational justice, reward, work itself, pray and promotion. On the other hand, a study in Lebanon revealed that dissatisfaction occurs due to less opportunity in decision



making, bad relationship with authority, low salaries and benefits, less job security, poor recognition and congested scheduling. It also associated to emotional exhaustion and burnout.

The effect of job dissatisfaction is that it increases the cost of recruitment, selection and training, discourages the current employees and reduces the growth of organization. Extensive research proved that job satisfaction did not happen in isolation, as it depends on organizational variables such as structure, size, pay, and leadership, working conditions, clear staffing policy and channels of communication, participation in decision making, security and good governance (Peterson, 1995; Khan *et al.*, 2020). Job satisfaction is an emotional pleasant and positive status which is resulting from the job assessment or job experience of an individual. Locke (1976) defined job satisfaction "as a pleasurable or positive emotional state which is the result of the appraisal of one's job experiences" (Locke, 1976).

Since banking institutions are the backbone of a nation's economy (Jindal, & Gupta, 2016) and play a vital role for the overall economic development (Rahman *et al.* 2017), so the effective management of human resources and maintenance of higher job satisfaction levels are important to run the banks properly (Jindal, & Gupta, 2016; Azad *et al.*, 2011). Bangladesh is a developing country and banking sector has significant contribution in the development process (Rahman *et al.* 2017). Banking sector brought dramatic changes in agriculture, business and other sectors which have brought higher employment opportunities, increases in income level, and changes in consumption pattern. In addition, with the expansion of private banking business, along with customized services, has created a severe implied competition in this sector (Uddin & Kabir, 2015). This competition has made the service gap wider as private banks offer better services to their internal and external customers (Islam & Islam, 2014; Ahmed, 2020). As better services of banks depend on employees (Donepudi, 2017), job satisfaction is one of the most widely researched areas in organization behavior and human resource management (Opkara, 2002).

## LITERATURE REVIEW

Satisfaction ensures employees high self-confidence, which lifts their performance (Bogler and Somech, 2004). Human resource policies are positively related with human capital development (Ahmed, 2015). Irani (2002) conducted a study to the University of Florida's agricultural communications program to assess how satisfied respondents were with their jobs, as well as explore the relationships between facets of job satisfaction and graduates' perceptions as to the effectiveness of their educational preparation. Results of the study indicated that the majority of respondents were generally satisfied with their positions. Rahman *et al.* (2017) found female employees were more satisfied than males. Khan *et al.*

(2012) revealed that pay, promotion, job safety and security, working conditions, job autonomy, relationship with co-workers, and relationship with supervisor and nature of work affect the job satisfaction and performance. Bae and Yang (2017) showed receiving maternity and child care leave is positively associated with job satisfaction whereas child care subsidy did not show a significant effect on satisfaction. A study by Jiang *et al.* (2016) found that role clarity, formalization, and perceived promotional opportunities were significant predictors of the satisfaction and distributive justice, and procedural justice has often been found to be predictors of job satisfaction in the United States.

DeTienne *et al.* (2012) Showed moral stress is statistically responsible for increasing employee fatigue and turnover and decreasing job satisfaction. Rahman *et al.* (2017) revealed low level of job satisfaction was associated with age, designation, salary, marital status, service period and working environment. Hossain (2014) revealed that working conditions, pay, fairness, and promotion significantly influenced employee job satisfaction in Bank but individual factors such as age and gender did not. Anjom *et al.* (2016) have found that because of smart remuneration, attracts the compensation package, dignity, smooth career growth, job security, pension funds, provident fund, gratuity, incentives, and lots of other benefits fresh graduates have a fascination for banking sector jobs in Bangladesh.

Ahmed (2015) revealed that recruitment & selection, training & development, salary & benefits, and reward have a positive effect on employees' job satisfaction whereas supervisory role and job security have an adverse effect. Uddin *et al.* (2016) conducted a study on the employees of the general insurance companies in Bangladesh and found that pay and promotional potential, well-organized chain of command and general working condition have positive relationship with job satisfaction where poor team spirit and poor job security have negative relation.

## METHODOLOGY

There are 7 private banks are operating in Chuadanga and all the 7 banks have been selected for this study. We included Mercantile Bank Ltd., Dutch-Bangla Bank Ltd., Islami Bank Bangladesh Ltd., Shajalal Islami Bank Ltd, First Security Islami Bank Ltd., BRAC Bank Ltd. and United Commercial Bank Ltd banks in our study.

The cross-sectional study sample consisted of 56 (male 50 and female 6) bank employee's respondents. They were interviewed from 1<sup>st</sup> January to 26<sup>th</sup> February, 2020.

A semi-structured questionnaire was developed using job satisfaction forces to which the respondents were asked to react using a three Bipolar scale ranging which was (i) Yes (ii) No and (iii) No comment.

**Sample Size**

This study used Yamane (1967) formula to calculate sample size. Yamane (1967) provided a simplified formula to calculate sample size.

Equation is-

$$n = \frac{N}{1 + N(e^2)}$$

Where

n = is the sample size

N= is the population

1 = is a constant

e<sup>2</sup> = is the estimated standard error which is 5% for 95% confidence level

$$n = \frac{66}{1 + 66(0.05^2)} = 56.65/56$$

**Dependent variables:** We used several dependent variables, which were categorical, such as Gender, age, family income, salary, education and geographic location in this study (see table 1).

**Independent variables:** To measures the associations between demographic characteristics and job satisfaction indicators five (5) independent variables were used which were categorized decoratively. The independent variables were ‘Participation in decision making’, ‘Availability of tools and resources’, ‘Training facilities’, ‘Gender discrimination’ and ‘Opportunity of increasing knowledge & capacity’.

**ANALYSIS AND RESULTS**

SPSS 22.0 and Excel have been used to process and analyze the data. Dependent and independent variables were analyzed by using Chi-square test. As all the variables used in this study (both dependent and independent) were categorical and to measure the relationship between categorical variables Chi-Square test fit best. That is why this study used Chi-Square test. It has been used to test the statistical significance of the parameters at 5% level. The written consent has been taken from the respondents. This study is approved by the research authority of the First Capital University of Bangladesh.

Table 1 showed the socio-demographic characteristics of the employee. Among the employees, 89.3% were male, 46.4% belonged to 30-35 age group, 91.1% was master degree holder and Muslim, 42.9% working as training assistant officer /assistant officer /junior officer /assistant officer cash, 30.4% withdraw monthly salary between 26,000 and 35,000, and more than 45,000, 76.8% were married, 64.3% employees live in semi urban area, 42.9% service period <36 month.

**Table 1:** Socio-demographic characteristic of bank employees

Variables	Number	(%)
<b>Gender</b>		
Male	50	89.3
Female	6	10.7
<b>Age of the respondents (in years)</b>		
<30	18	32.2
30-35	26	46.4
>35	12	21.4
<b>Religion of the respondents</b>		
Islam	51	91.1
Hindu	5	8.9
<b>Education of the respondents</b>		
Honors degree	5	8.9
Master’s degree	51	91.1
<b>Designation of the respondents</b>		
TAO/AO/JO/ACO <sup>1</sup>	24	42.9
Officer	15	26.8
SO/PO/EO/Grade- ii <sup>2</sup>	9	16.1
SPO/SEO/Grade-i <sup>3</sup>	8	14.2
<b>Salary of the respondents</b>		
≤ 2500	12	21.4
25,001-35,000	17	30.4
35,001-45,000	10	17.8
>45,000	17	30.4
<b>Family member of the respondents</b>		
<<3	17	30.4
4	16	28.5
>4	23	41.1
<b>Marital status of the respondents</b>		
Married	43	76.8
Unmarried	13	23.2
<b>Geographic location of respondents</b>		
Rural	5	8.9
Semi- Urban	36	64.3
Urban	15	26.8
<b>Family income of the respondents</b>		
<45000	17	30.4
45000-65000	19	33.9
>65000	20	35.7
<b>Service period of the respondents</b>		
<36	24	42.9
36-60	16	28.5
>60	16	28.6
<b>Working Environment</b>		
Participative	31	55.4
Autonomy	25	44.6

<sup>1</sup>=Training Assistant Officer /Assistant Officer/Junior Officer /Assistant Officer Cash

<sup>2</sup>=Senior Officer/Principal Officer/Executive Officer/Grade- ii

<sup>3</sup>=Senior Principal Officer/ Senior Executive Officer/Grade-i

**Table 2:** Association between job satisfaction indicators and Sex

Variables	Sex		P Value
	Male	Female	
<b>Availability of Tools and Resources</b>			
No	24(88.9%)	3(11.1%)	1.00
Yes	26(89.7%)	3(10.3%)	
<b>Participation in decision</b>			
No	35(92.1%)	3(7.9%)	.374
Yes	15(83.3%)	3(16.7%)	
<b>Training facilities</b>			
No	23(95.8%)	1(4.2%)	.223
Yes	27(84.4%)	5(15.6%)	
<b>Gender discrimination</b>			
No	36(85.7%)	6(14.3%)	.319
Yes	14(100%)	0(0.0%)	
<b>Increase knowledge &amp; Capacity</b>			
No	1(33.3%)	2(66.7%)	.028
Yes	49(92.5%)	4(7.5%)	

**Table 3:** Association between job satisfaction indicators and Age

Variables	Age			P Value
	<30	30-35	>35	
<b>Availability of Tools &amp; Resources</b>				
No	9(33.3%)	13(48.1%)	5(18.5%)	0.877
Yes	9(31.0%)	13(44.8%)	7(24.1%)	
<b>Participation in decision</b>				
No	13(34.2%)	21(55.3%)	4(10.5%)	0.013
Yes	5(27.8%)	5(27.8%)	8(44.4%)	
<b>Training facilities</b>				
No	8(33.3%)	13(54.2%)	3(12.5%)	0.346
Yes	10(31.3%)	13(40.6%)	9(28.1%)	
<b>Gender discrimination</b>				
No	12(28.6%)	22(52.4%)	8(19.0%)	0.302
Yes	6(42.9%)	4(28.6%)	4(28.6%)	
<b>Increase knowledge &amp; Capacity</b>				
No	2(66.7%)	1(33.3%)	0(0.0%)	0.373
Yes	16(30.2%)	25(47.2%)	12(22.6%)	

**Table 4:** Association between job satisfaction indicators and Education

Variables	Education		P Value
	Honors	Master	
<b>Availability of Tools and Resources</b>			
No	3(11.1%)	24(88.9%)	0.664
Yes	2(6.9%)	27(93.1%)	
<b>Participation in decision</b>			
No	4(10.5%)	34(89.5%)	1.0
Yes	1(5.6%)	17(94.4%)	
<b>Training facilities</b>			
No	4(16.7%)	20(83.3%)	0.153
Yes	1(3.1%)	31(96.9%)	
<b>Gender discrimination</b>			
No	4(9.5%)	38(90.5%)	1.0
Yes	1(7.1%)	13(92.9%)	
<b>Increase knowledge &amp; Capacity</b>			
No	0(0.0%)	3(100.0%)	1.0
Yes	5(9.4%)	48(90.6%)	

According to table 2 around 92.5% male employees reported that the current organization helped to increase their knowledge and working capacity ( $p < 0.028$ ). On the contrary around 66.7% female recorded that they have very little opportunity which can increase their knowledge and working capacity. Table 3 showed that more than half

employees (55.3%) of 30-35 age group could not take part in decision making where around 44.4% employees of more than 35 age group can participate ( $p < 0.013$ ). In table 4, we did not find any significant relationship between education and job satisfaction indicators. Although Availability of tools and resources were closed.

Table 5: Association between job satisfaction indicators and Salary

Variables	Salary				P Value
	≤2500	25,001-35,000	35,001-45,000	>45000	
<b>Availability of Tools and Resources</b>					
No	6(22.2%)	9(33.3%)	5(18.5%)	7(25.9%)	0.915
Yes	6(20.7%)	8(27.6%)	5(17.2%)	10(34.5%)	
<b>Participation in decision</b>					
No	11(28.9%)	15(39.5%)	7(18.4%)	5(13.2%)	0.000
Yes	1(5.6%)	2(11.1%)	3(16.7%)	12(66.7%)	
<b>Training facilities</b>					
No	7(29.2%)	11(45.8%)	4(16.7%)	2(8.3%)	0.011
Yes	5(15.6%)	6(18.8%)	6(18.8%)	15(46.9%)	
<b>Gender discrimination</b>					
No	10(23.8%)	14(33.3%)	6(14.3%)	12(28.6%)	0.510
Yes	2(14.3%)	3(21.4%)	4(28.6%)	5(35.7%)	
<b>Increase knowledge &amp; Capacity</b>					
No	1(33.3%)	1(33.3%)	1(33.3%)	0(0.0%)	0.658
Yes	11(20.8%)	16(30.2%)	9(17.0%)	17(32.1%)	

From table 5, we found that employees who withdrew highest salary (66.7%) could participate in decision making ( $p < 0.000$ ) and around 46.9% got proper training facility.

But employees were those whose salary were in between 25,001-35,000 (39.5%) could not take part in decision making and around 45.8% did not get proper training.

Table 6: Association between job satisfaction indicators and Geographic Location

Variables	Geographic Location			P Value
	Rural	Semi- Urban	Urban	
<b>Availability of Tools and Resources</b>				
No	2(7.4%)	20(74.1%)	5(18.5%)	0.326
Yes	3(10.3%)	16(55.2%)	10(34.5%)	
<b>Participation in decision</b>				
No	4(10.5%)	25(65.8%)	9(23.7%)	0.669
Yes	1(5.6%)	11(61.1%)	6(33.3%)	
<b>Training facilities</b>				
No	4(16.7%)	16(66.7%)	4(16.7%)	.108
Yes	1(3.1%)	20(62.5%)	11(34.4%)	
<b>Gender discrimination</b>				
No	4(9.5%)	25(59.5%)	13(31.0%)	0.417
Yes	1(7.1%)	11(78.6%)	2(14.3%)	
<b>Increase knowledge &amp; Capacity</b>				
No	0(0.0%)	1(33.3%)	2(66.7%)	0.267
Yes	5(9.4%)	35(66.0%)	13(24.5%)	

In table 6, it has been found that there was no significant association between job satisfaction indicators and

geographic location. But training facilities ( $p = 0.108$ ) was close to significance level.

Table 7: Association between job satisfaction indicators and Family Income

Variables	Family Income			P Value
	<45000	45000-65000	>65000	
<b>Availability of Tools and Resources</b>				
No	9(33.3%)	10(37.0%)	8(29.6%)	0.657
Yes	8(27.6%)	9(31.0%)	12(41.4%)	
<b>Participation in decision</b>				
No	14(36.8%)	16(42.1%)	8(21.1%)	0.004
Yes	3(16.7%)	3(16.7%)	12(66.7%)	
<b>Training facilities</b>				
No	9(37.5%)	11(45.8%)	4(16.7%)	0.035
Yes	8(25.0%)	8(25.0%)	16(50.0%)	
<b>Gender discrimination</b>				
No	15(35.7%)	13(31.0%)	14(33.3%)	0.318
Yes	2(14.3%)	6(42.9%)	6(42.9%)	
<b>Increase knowledge &amp; Capacity</b>				
No	1(33.3%)	2(66.7%)	0(0.0%)	0.343
Yes	16(30.2%)	17(32.1%)	20(37.7%)	

Table 7 illustrated that employees whose family income were higher than others around 66.7% of them had the opportunity to part in decision making, in contrast, employees, whose family income were between 45000-65000 around 42.2% of them could not participate in decision making and 45.8% did not have proper training facilities.

## DISCUSSION

The work discovered significant co-relation between socio-demographic variables (Sex, Age, Salary and Family Income) with job satisfaction indicators (increase knowledge & capacity, participation in decision and training facilities). Although, education and geographic location did not show any significant relation with job satisfaction indicators. Our study is consistent with other studies, such as, Heidarian *et al.* (2015) in Iran, found significance relation between demographic characteristics, for example, age, marital status, gender, higher status and years of service, and motivational factors, such as, advancement, recognition, responsibility, education and development, interpersonal relations, equity, pay, job security, recognition, attractiveness of job supervision, organizational policies, working conditions. Tabatabaei *et al.* (2013) revealed that there was a correlation between a few demographic variables, for example, like sex, age, education and with few organizational factors, such as, jobs situation, work shifts and hours. Azad *et al.* (2011) conducted a study to investigate the effects of demographic factors, job satisfaction and locus of control on organizational commitment of records management personnel in Nigerian private universities. And he found that job satisfaction, the locus of control and all the demographic factors (i.e. gender, age, marital status, education and job tenure) were positively related to organizational commitment. Mehrad *et*

*al.* (2015) showed opposite result where his study revealed that demographic characteristics gender has no significant relation to job satisfaction indicators namely pay, work, promotion, and co-worker.

This study showed that sex has significance relation with the opportunity of increasing capacity and knowledge. Different studies showed different outcomes such as, Rahman *et al.* (2017) revealed that male is more satisfied than their female counterpart considering the indicators, such as salary, bank's sympathetic view, bonus, reward, working with colleagues, leave rules, job security, appraisal and evaluation and working schedule and satisfied workers are tending to improve knowledge and capacity. Mehrad *et al.* (2015) illustrated there was a significant relationship between supervision as one of the dimensions of job satisfaction and sex. Robbins and Judge (2009) claimed that sex affect some variables such as job satisfaction, turnover, and performance, Nasir *et al.* (2011) shown that gender and education moderated the relationship between job satisfaction and task performance, Heidarian *et al.* (2015) found female employees had little opportunity to participate in goal setting and decision making. Rahim (1982) showed that females were more satisfied than males when income, age, and education were controlled through covariance. Income and age positively affected job satisfaction when sex, marital status, and job categories were controlled through covariance. Rana (2015) inferred that male and female workers have a significantly different level of job satisfaction. Zou (2015) reported opposite scenario that Women, either in full-time or part-time employment, report significantly higher levels of job satisfaction than men where Rast and Tourani (2012) and Ali and Akhter (2009) found that there is no significant difference between male and female employees' job satisfaction.

This study also presented age is significantly associated with participation in decision making. Altimus Jr. and Tersine (1973) revealed that younger workers were found to be significantly lower in satisfaction with work itself, esteem, self-actualization, and total work satisfaction. The perceptions and satisfaction level of young blue-collar workers were quite different from their older counterparts. Heidarian et al. (2015) found that job satisfaction indicators like as attractiveness of job, working condition, supervision and organization policies were significantly associated with age. Robbins and Judge (2009) revealed that age had an effect on performance, job satisfaction and turnover. Curtis (2008) illustrated that nurses under the age of 35 were less satisfied than those over the age of 36. Nasir et al. (2011) shown that age and tenure did not moderate the relationship between job satisfaction and task performance. Rahman et al. (2017) showed that employees of 30-35 age groups had low levels of job satisfaction. Job satisfaction increases with age. Why age has a positive relation to job satisfaction? Gibson and Klein (1970) showed the reasons; first, older people seem to have a different relationship to authority than younger people. Second, they have higher needs to be directed and to accept orders, and third, cognitive structures are different from those of younger people. Bae (2008) revealed different result that laborers older than 60 years had a low job satisfaction.

In our study, we have found salary and family income have a significant association with participation in decision making and training facilities. Heidarian et al. (2015) showed salary and education have a significant association. Michael (2003) found that good family support reduces individuals' negative experiences at work. Asadullah et al. (2019) said that compensation is the major element that affects the employee performance. Judge et al. (2010) illustrated pay level is only marginally related to satisfaction. Mahnaz et al. (2013) showed that the employees who receive more salaries have more job satisfaction. But Young et al. (2014) showed a surprising result which was salary has a negative relationship to both job and life satisfaction.

## LIMITATIONS OF THE STUDY

The main limitation of this study is small sample size. Some employees denied giving information which may limit our study. We consider only private bank's employee which is another limitation. However, it represented a clear picture of associations between demographic characteristics and job satisfaction among employee in Bangladesh.

## CONCLUSION AND RECOMMENDATION

The purpose of this study was to explore the significant relationships between demographic characteristics and job satisfaction among private bank employees in Bangladesh and the result hit the objective. This study revealed significant associations between demographic characteristics, such as sex, age, salary and family income and job satisfaction

indicators which were participation in decision, training facilities and increase knowledge and capacity. This finding will help the policy maker to formulate new strategies and also to revise the existing one to ensure employees satisfaction toward their job. To prompt employee's satisfaction more strategies could be developed such as employees should be given the opportunity to participate in decision making, fixing working hour, transparency, equitable and competitive compensation and promotion system, ensuring effective training and development program, removing gender discrimination. More research on job satisfaction is essential to formulate the strategy to keep the employees satisfied with their job.

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