

Determinants of Job Satisfaction among Government and Private Bank Employees in Sri Lanka (Case Study: Ampara Region)

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ABSTRACT:

The purpose of this research study is to check the overall job satisfaction associate with demographic factors: Gender, Age, Ethnicity, Civil Status, Experience, Educational Qualification, Bank Types and Distance to Working Place in Ampara region, Sri Lanka government and private bank employees. Overall job satisfaction can be measured through the Ability Utilization, Motivation, Social Status, Compensation, Security, Supervision and Working Condition.

In order to collect required data for this study, the Minnesota Satisfaction Questionnaire (MSQ) was used as a tool. The questionnaire was administrated to employees of private and government banks. 180 questionnaires were personally administered among the respondents but received only 105 questionnaires which indicate the 58.33% response of the respondents. Simple random sampling method was used in the study to select the sample. Reliability test, Principle Component Analysis, Independent Samples t-test, ANOVA and Mean Comparison test were used for analyzing the data.

The independent sample t-test result reveals that, there is a significant different between (gender and overall job satisfaction) and (type of bank and overall job satisfaction) whereas there is no different between (civil status and overall job satisfaction). Furthermore, ANOVA result concludes that, there is no significant different between (year of experience and overall job satisfaction), (age and overall job satisfaction), (ethnicity and overall job satisfaction) and (educational qualification and overall job satisfaction) but there is significant different between (Distance to Working Place and overall job satisfaction) at 5% significant level. Mean comparison test was used to differentiate the overall job satisfaction associated with Distance to Working Place factor.

Keywords: *Bank employees, Job satisfaction, ANOVA, Reliability test, Principle component analysis*

INTRODUCTION

Banks are very important organization for nation's economy. In Sri Lanka private and government banks are available. Generally people are link with banks based on different needs.

Job satisfaction means employee satisfaction. Employee is one of the key factors of the organization success. No organization can succeed without a certain level of satisfaction and effort from its employees. Job satisfaction

can be influenced by a variety of factors. In case of a good salary package, good supervision, work environment and chances to prospect in the future, may positively influence the employee's loyalty and ultimately increased job satisfaction.

If customers are happy with bank activities, he/she continuously link with that bank. In bank sector customer satisfaction is very important. Customer satisfaction is depends on employee satisfaction. Because of happy employees are

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more likely to be welcoming customer in an attractive manner. According to Zeffane et al. (2008) if employees not satisfied with the job then it may cause turnover intentions, increasing costs, decreasing profits and ultimately customer unhappiness with the organization.

For the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not workforce of any bank is responsible to a large extent for its productivity and profitability. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy (Thakur, 2007).

Job satisfaction is the level of contentment a person feels regarding his or her job. This feeling is mainly based on an individual's perception of satisfaction. If job is pleasantness, an employee satisfies his/her job. Generally bank employees are feeling stress, which can impact job performance, mental well being, physical health, impact decision making skills and may lead to making unethical decisions. These are obviously leads to job dissatisfaction.

Job satisfaction as a bi-dimensional concept consisting of intrinsic and extrinsic satisfaction dimensions. Intrinsic sources of satisfaction depend on the individual characteristics of the person. Extrinsic sources of satisfaction are situational and depend on the environment. Both extrinsic and intrinsic job facets should be represented, as equally as possible, in a composite measure of overall job satisfaction.

Job satisfaction is difficult to measure and is dependent on a number of factors, management may reduce levels of dissatisfaction and control workplace conflicts through common objectives like career development, training, appropriate rewards and improvements in the quality of working life.

Through this research study an attempt has been made not only to ascertain the degree of overall job satisfaction prevailing among the Bank employees but also to elicit employee's views on the different factors contributing to their job satisfaction, in the light of current realities. This research paper is composed into five sections. Section 2 describes review of literature, section 3 explains research objectives and methodologies, in section 4 results and

discussions are discussed and in the last section conclusions are given.

Literature Review

Many researchers have been carried out on the topic of job satisfaction of employees in banking sectors and the impact of various factors was seen on it which affected it both positively and negatively.

Masud Ibn Rahman et al. (2009) conducted research for job satisfaction of Bangladesh bank employees. The main aim of the study was finding out job satisfaction factors of bank employees in Bangladesh through different dimensions and density of satisfaction levels. This study found that remuneration and reward, recognition, pride in work and talent utilization are the most important ones for improving job satisfaction and also, factors like job security, relation with colleagues and bureaucracy are not significant for job satisfaction.

According to the Shrivastava and Purang (2009) conducted a study to examine the level of job satisfaction among employees of public and private banks in India. Results indicated that the means of the public and private banks were significantly different from each other. It was found that private sector bank employees perceive greater satisfaction with pay, social, and growth aspects of job as compared to public sector bank employees. On the other hand, public sector bank employees have expressed greater satisfaction with job security as compared to private sector bank employees. These findings revealed that private bank employees received high pay, had more chances of promotion so they showed high job satisfaction.

According to the Nimalathan (2010) conducted a study to examine the relationship between employees' level job satisfaction and performance among employees of People's Bank in Jaffna Peninsula, Sri Lanka. The results of the study revealed that, there is a positive relationship between job satisfaction and employees' work performance. That is high level of fair promotion, reasonable pay system, appropriate work itself and good working condition leads to high level of employees' performance.

Islam and Saha (2001) conducted a study to evaluate job satisfaction of bank officers in

Bangladesh. It focuses on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of officers. It also investigates the impacts of bank type, work experience, age, and sex differences on the attitudes toward job Satisfaction and to compare job satisfaction between private and public banks. Results of the study revealed that eight variables (salary, efficiency in work, benefits, supervision, leadership style, loyalty to bank, co-worker relations and work ability) were highly significant with overall job satisfaction. It was also found overall job satisfaction of private bank officers was high than public bank employees. The private bank officers were more satisfied with salary, fringe benefits, relations with coworkers and efficiency in work as compare to public bank officers. These findings suggested that employees who got high pay, more benefits, and enjoy good relation with co-workers were more satisfied with jobs. Work experience is found as the second most important factor affecting job satisfaction. Sex and age differences have relatively lower level of impact on it. The overall job satisfaction of the bank officers is at the positive level.

According to the Grover and Wahee (2013) conducted a study on factors influencing job satisfaction of employees in Delhi/NCR. The result indicated that 7 factors viz. fairness, working conditions, job security, performance, salary and other benefits, comfortable working environment, training and demographic factors (gender, age, income, years of experience, and occupation of an employee) have significant influence on Job satisfaction. This study found that working environment seems to be one of the most important ingredients of job satisfaction followed by job security, salary and benefits and training. Secure job environment enhances the degree of job satisfaction.

Mansor et al. (2012) conducted research for job satisfaction among the bankers: an investigation on Islamic financial institution in eastern region of Malaysia. Results of the study revealed that competition is the most influential construct associate with job satisfaction level among the employees, followed by working environment, reward system, motivational factors and supervision and leadership by using Pearson Correlation Analysis. However, further analysis using Multiple Regression revealed that

only four independent variables were significant which were competition, working environment, reward system and motivational factors but supervision/ leadership factors was not significant.

Rashid Saeed et al. (2013), conducted research for factors affecting the job satisfaction of employees in banking sector of Pakistan, a generalization from district Sahiwal. The purpose of the study was to find out impact of leadership, motivation, benefits and job organization upon job satisfaction of employees that how would these factors affect employees' job satisfaction in banking sector of Sahiwal, Pakistan. It is evident from this study that a positive link exists between leadership, motivation, benefits, job organization and job satisfaction. These entire factors enhance job satisfaction.

The researchers Devi and Nagini (2013) undertaken to study job satisfaction of employees in banking sector in Vijayawada. This study examines factors influencing job satisfaction of employees in private banking sector. The results revealed that there is a significant relationship between socio-economic and demographic variables of the respondents Such as Designation, Gender, Age, Marital Status, Experience, Work Status, Nature of Family, Income, Number of Dependants and job satisfaction; whereas, there is no significant relationship between Qualification, Nature of the Job and job satisfaction. Furthermore, respondents are more satisfied with factors like working conditions in bank, benefits received, healthy work environment, welfare policies, challenging and responsible jobs, dignity and respect provided by the job, good opportunities for growth of employees and relatively less satisfied with working hours, study or training leaves, attitude of management, role overload, tedious work and quality time for family members.

Mallika and Ramesh (2010), undertaken to study job satisfaction among the public and private bank employees in Cuddalore District, Tamil Nadu, India. Results of the study revealed that higher job satisfaction has been linked with employees who are able to exercise autonomy and with those who have a higher level of job involvement. Women have been found to report significantly higher job satisfaction than men

although this gender gap appears to be narrowing. The correlation coefficient shows a positive relationship existing among. Organizational commitment, job involvement, quality of work life, organizational climate, job content, income and job satisfaction perceived by public and private bank employees. These findings revealed that private bank employees perceived low level of job satisfaction.

RESEARCH METHOD

Objectives

The objective of the study is to analyze the overall job satisfaction in Ampara region bank employees with demographic factors: Gender, Type of Bank, Ethnicity, Age, Marital Status, Educational Qualifications, Years of Experiences and Distance to Working Place. Hence the objectives to compare:

- ✓ Overall job satisfaction by Gender
- ✓ Overall job satisfaction by Type of Bank
- ✓ Overall job satisfaction by Ethnicity
- ✓ Overall job satisfaction by Age
- ✓ Overall job satisfaction by Marital Status
- ✓ Overall job satisfaction by Educational Qualifications
- ✓ Overall job satisfaction by Years of Experiences
- ✓ Overall job satisfaction by Distance to Working Place

Data Collection

Study area includes all employees of selected branches in Ampara region government and private banks. In order to collect required data for the study, the Minnesota Satisfaction Questionnaire (MSQ) was used as a tool. The questionnaire was administered to employees of private banks (Hatton National Bank, Seylan Bank, Amana Bank, Commercial Bank, Sampath Bank) and government banks (Bank of Ceylon, People's Bank). 180 questionnaires were personally administered among the respondents but received only 105 questionnaires which indicate the 58.33% response of the respondents. Simple random sampling method was used in the study to select the sample.

Questionnaire

Respondents provided the required information on a structured questionnaire based

on the pertinent research objectives, classified into two sections. The first category consists of demographic information such as respondents' gender, age, marital status...etc. In the second category consists of five-point Likert scale. The questions were designed to facilitate the respondents to identify the various variables contributing towards Job satisfaction of employees. The endeavors were to identify the key job satisfaction issues, on which employee's perception can be obtained like job satisfaction factors such as Ability Utilization, Motivation, Social Status, Compensation, Security, Supervision and Working Condition. Each variables are consist 5 sub-variables to measures the main variable. The respondents were requested specifically to ignore their personal prejudices and use their best judgment on a 5 point Likert scale. The purpose of this exercise was to make the response a true reflection of organization reality rather than an individual opinion. The structure of the scale was based on the following categories: 1-Highly not satisfied, 2-Not satisfied, 3-Satisfied, 4-Very satisfied and 5- Extremely satisfied.

Conceptual Model

The conceptual model of the research study is shown in figure 1. In this research study Gender, Type of Bank, Ethnicity, Age, Marital Status, Years of Experience, Distance to Working Place and Educational Qualification were mainly selected as independent variable and overall job satisfaction was dependent variable. Overall job satisfaction can be measured through the Ability Utilization, Motivation, Social Status, Compensation, Security, Supervision and Working Condition.

Data Analysis

For data analysis purpose Statistical Packages of Social Sciences (SPSS-20) and Minitab 16.1 were used. The collected Likert scale data (qualitative data) were converted into quantitative data using principle component and factor analysis for the purpose of statistical analysis. Reliability test was used for original Likert scale data to check the internal consistency of the variables. Independent sample t-test, ANOVA and mean comparison test were carried out for the converted data.

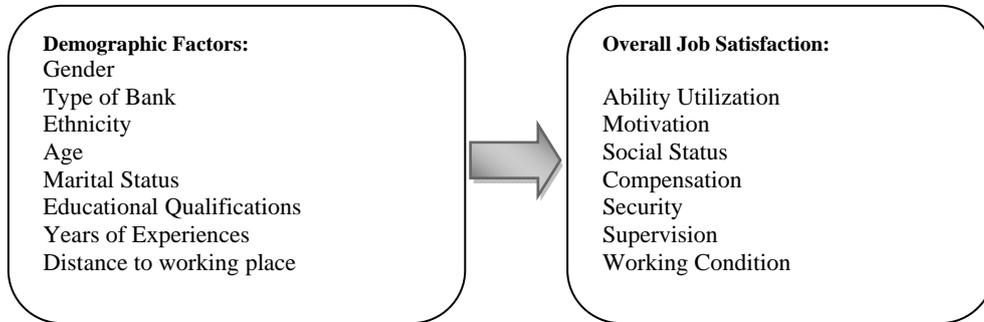


Figure 1: Conceptual model for research

Table 1: Frequency distribution table for demographic factors

Demographic factors		Frequency	Percent
Gender	Male	79	75.2
	Female	26	24.8
Type of Bank	Private	50	47.6
	Government	55	52.4
Ethnicity	Muslim	54	51.4
	Tamil	41	39.0
	Sinhalese	9	8.6
Age	below 30	62	59.0
	30-35	22	21.0
	above 35	21	20.0
Marital Status	Single	47	44.8
	Married	57	54.3

Years of experience	less than 5	60	57.1
	5-10	25	23.8
	above 10	20	19.0
Educational Qualification	O/L	5	4.8
	A/L	44	41.9
	Diploma	29	27.6
	Degree	19	18.1
	Post Graduate	4	3.8
	Other	4	3.8
Distance to working place	less than 5km	32	30.5
	5-10 km	16	15.2
	10-20 km	21	20.0
	20-30 km	12	11.4
	above 30 km	24	22.9

RESULTS AND DISCUSSION

Descriptive Statistics for Demographic Factors

Frequency distribution table for demographic factors are given in table 1. From this table it is clear that types of bank are approximately same to analyze the goal of the research.

Reliability Test

According to the Hair et al. (2008) more commonly used measure of reliability is internal consistency, which applies to the consistency among the variables in a summated scale. The rationale for internal consistency is that the individual items or indicators of the scale should

all be measuring the same construct and thus be highly inter correlated. Internal reliability of the instrument was checked by using Cronbach's alpha. The generally agreed upon lower limit for Cronbach's alpha is 0.7, although it may

decrease to 0.6 in exploratory research.

The estimated Cronbach's alpha values are given in table 2. The Cronbach's alpha results indicate that the value is more than 0.7. So these factors are reliable.

Table 2: Reliability test Statistics Cronbach's alpha values

Variable	Cronbach's Alpha	N of Items
Ability Utilization	0.847	5
Motivation	0.767	5
Social Status	0.826	5
Compensation	0.832	5
Security	0.858	5
Supervision	0.920	5
Working Condition	0.871	5

Table 3: Eigen analysis of the covariance matrix

Social Status				Compensation			Security		
	Eigen value	Proportion	Cumulative Proportion	Eigen value	Proportion	Cumulative Proportion	Eigen value	Proportion	Cumulative Proportion
1	3.1482	0.614	0.614	2.6667	0.609	0.609	2.4034	0.652	0.652
2	0.8332	0.162	0.776	0.6487	0.148	0.757	0.4812	0.13	0.782
3	0.5028	0.098	0.874	0.4105	0.094	0.85	0.4207	0.114	0.896
4	0.3752	0.073	0.948	0.3772	0.086	0.937	0.2338	0.063	0.96
5	0.2686	0.052	1	0.2782	0.063	1	0.1485	0.04	1

Supervision				Working Condition			Motivation		
	Eigen value	Proportion	Cumulative Proportion	Eigen value	Proportion	Cumulative Proportion	Eigen value	Proportion	Cumulative Proportion
1	3.3891	0.764	0.764	2.8778	0.67	0.67	2.8057	0.527	0.527
2	0.3938	0.089	0.852	0.6365	0.148	0.818	0.9694	0.182	0.709
3	0.2758	0.062	0.915	0.3257	0.076	0.893	0.701	0.132	0.84
4	0.2302	0.052	0.966	0.2943	0.068	0.962	0.5551	0.104	0.945
5	0.1489	0.034	1	0.1635	0.038	1	0.2943	0.055	1

Ability Utilization			
	Eigen value	Proportion	Cumulative Proportion
1	2.7	0.628	0.628
2	0.5821	0.135	0.763
3	0.4442	0.103	0.867
4	0.3386	0.079	0.945
5	0.2351	0.055	1

Principal Component Analysis

To reduce the respondents' responses from 5 sub factors to one main factor principal component analysis was used. Using the principal component technique 35 sub factors were reduced to 7 main factors such as: Ability Utilization, Motivation, Social Status, Compensation, Security, Supervision and Working Condition. To select the number of principal components proportion of variance (70% or above) criterion is used. The summarized information is given in table 3.

To explain Social Status variable two principal components are required and cumulative proportion of variation is 77.6% likewise cumulative proportion of variation explained by Compensation, Security, Supervision, working Conditions, Motivation and Ability Utilization are 75.7%, 78.2%, 76.4%, 81.8%, 70.9% and 76.3% respectively.

According to the criterion, to explain Ability Utilization, Motivation, Social Status, Compensation, Security, Supervision and Working Condition factors are only two principal components are sufficient but Supervision factor is only one principal component is sufficient, and these principal components extract more than 70% of original information of job satisfaction.

RESULTS AND DISCUSSION

t-Test

The independent samples t-test procedure compares means for two groups of cases. In this research, t-test is used to check whether job satisfaction differed based on variables Gender (Male and Female), Types of Bank (Government and Private) and Civil Status (Single and Married). The result is shown in table 4.

According to the p value for demographic factors: Gender (p=0.087), Types of Bank (p=0.000) and Civil Status (p=0.134). This is concluded there is significant difference in overall job satisfaction of bank employees by types of bank. That is, Private & Government bank employee overall job satisfaction is different at 1% significance level. Further Private bank employees overall job satisfaction is higher than the Government bank employees. Whereas p-value for Gender and Civil Status indicate that there is no significant overall job satisfaction between Male & Female employees and unmarried & married bank employees.

ANOVA

In this research one way ANOVA is used to test for the differences among three or more means of sub variables of main variables such as ethnicity years of experience, educational qualification, distance to working place and age to check the overall job satisfaction. The results are shown in table 5.

According to the p value for demographic factors: Ethnicity (p=0.291), Age (p=0.635), Years of experiences (p=0.880) & Educational Qualifications (p=0.206) on overall job satisfaction of bank employees are more than 0.05. Thus, there is no significant impact of Ethnicity, Age, Years of experiences & Educational Qualifications on overall job satisfaction of bank employees. So this is concluded that, ethnicity categories are same with overall job satisfaction, age categories are same with overall job satisfaction, years of experience categories are same with overall job satisfaction & educational qualification categories are same with overall job satisfaction.

Table 4: t-Test results

Independent Samples Test										
	Levene's Test for Equality of Variances				t-test for Equality of Means					
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
								Lower	Upper	
Gender	2.992	0.087	1.159	103	0.249	0.29923493	0.25811449	-0.21267428	0.81114414	
Types of Bank	30.269	0.000	4.940	103	0.000	0.99725749	0.20187904	0.59687803	1.39763695	
Civil Status	2.287	0.134	0.978	102	0.330	0.22046716	0.22534525	-0.22650407	0.66743840	

But, the p value for Distance to Working Place on overall job satisfaction of bank employees is 0.000. P-value is less than 0.05. Thus, there is significant impact of Distance to Working Place. So this is concluded that, at least one distance to working place categories are different with overall job satisfaction.

Mean separation Distance to Working Place Overall Job Satisfaction

In the ANOVA table 5, considering Distance to Working Place, no information is available to

say which category is different from others. Therefore a mean separation is to be followed to find out which categories are different from each other. So mean separation test (Tukey HSD) is used to find which categories are different. The mean separation results are shown in table 6. According to the mean separation test results in table 6, (above 30 km and less than 5km), (above 30 km and 5-10 km), (above 30 km and 10-20 km), (above 30 km and 20-30 km) are different with overall job satisfaction.

Table 5: ANOVA Results

ANOVA						
Demographic factors	Source of Variations	Sum of Squares	df	Mean Square	F	Sig.
Ethnicity	Between Groups	3.278	2	1.639	1.249	0.291
	Within Groups	132.532	101	1.312		
	Total	135.810	103			
Age	Between Groups	1.205	2	0.602	0.456	0.635
	Within Groups	134.784	102	1.321		
	Total	135.989	104			
Years of experience	Between Groups	0.340	2	0.170	0.128	0.880
	Within Groups	135.648	102	1.330		
	Total	135.989	104			
Educational Qualification	Between Groups	9.404	5	1.881	1.471	0.206
	Within Groups	126.584	99	1.279		
	Total	135.989	104			
Distance to Working Place	Between Groups	29.309	4	7.327	6.868	0.000
	Within Groups	106.680	100	1.067		
	Total	135.989	104			

Table 6: Mean separation distance to working place overall job satisfaction

Multiple Comparisons						
Overall Job Satisfaction Tukey HSD						
(I) Q13	(J) Q13	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
less than 5km	5-10 km	0.31485906	0.31624802	0.857	-0.5637343	1.1934524
	10-20 km	-0.10062894	0.29006510	0.997	-0.9064815	0.7052236
	20-30 km	-0.09453240	0.34962535	0.999	-1.0658539	0.8767891
	above 30 km	-1.19535948*	0.27890454	0.000	-1.9702060	-0.4205130
5-10 km	less than 5km	-0.31485906	0.31624802	0.857	-1.1934524	0.5637343
	10-20 km	-0.41548801	0.34274680	0.744	-1.3676996	0.5367236
	20-30 km	-0.40939146	0.39443059	0.837	-1.5051899	0.6864069
	above 30 km	-1.51021854*	0.33335469	0.000	-2.4363372	-0.5840999
10-20 km	less than 5km	0.10062894	0.29006510	0.997	-0.7052236	0.9064815
	5-10 km	0.41548801	0.34274680	0.744	-0.5367236	1.3676996
	20-30 km	0.00609655	0.37376522	1.000	-1.0322898	1.0444829
	above 30 km	-1.09473054*	0.30862647	0.005	-1.9521498	-0.2373112
20-30 km	less than 5km	0.09453240	0.34962535	0.999	-0.8767891	1.0658539
	5-10 km	0.40939146	0.39443059	0.837	-0.6864069	1.5051899
	10-20 km	-0.00609655	0.37376522	1.000	-1.0444829	1.0322898
	above 30 km	-1.10082708*	0.36517176	0.026	-2.1153393	-0.0863149
above 30 km	less than 5km	1.19535948*	0.27890454	0.000	0.4205130	1.9702060
	5-10 km	1.51021854*	0.33335469	0.000	0.5840999	2.4363372
	10-20 km	1.09473054*	0.30862647	0.005	0.2373112	1.9521498
	20-30 km	1.10082708*	0.36517176	0.026	0.0863149	2.1153393

* The mean difference is significant at the 0.05 level.

CONCLUSION

The purpose of the study is to identify the overall job satisfaction contribute with demographic factors in Ampara region government and private bank employees. The t-test result concludes that, there is a significant different between (gender and overall job satisfaction) and (type of bank and overall job satisfaction) whereas there is no different between (civil status and overall job satisfaction). Hence, overall job satisfaction for government and private, male and female bank

employees are significantly different in Ampara region.

Furthermore, ANOVA result concludes that, there is no significant different between (year of experience and overall job satisfaction), (age and overall job satisfaction), (ethnicity and overall job satisfaction) and (educational qualification and overall job satisfaction) but there is significant different between (Distance to Working Place and overall job satisfaction). So, Distance wise the overall job satisfaction significantly different in bank employees in Ampara region.

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