

Study the Effects of Antecedents of Employee Satisfaction in Banking Sector of Pakistan

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Abstract

The aim of this research is to analyze employee satisfaction level in the private banking sector of Pakistan. The job satisfaction has got remarkable attention in business research. It researches the major factors of worker satisfaction in Pakistan's banking industry. Research study finds that there is a positive and significant link between employee satisfaction and in human recourse management (HRM) practices like team workplace, job independence, and actions of authority. Data is collected from the 180 top and middle level employees from top five banks of the industry in Islamabad, Pakistan. Data is collected with the questionnaire and interviews from the aforesaid entities. Results show that the employee satisfaction is the favorableness or un-favorableness with which workers view their performance. The individual's satisfaction and storage are crucial to the performance of company in the competitive industry and organization atmosphere today, and the banking sector enjoys no exemption to it. The commercial banking sectors have launched on different control techniques as alternative to market workers job satisfaction and thus worker storage. The paper mentioned factors that are point of high issue to workers regarding their satisfaction. The result of research shows that most of the workers working in private banking industry are pleased with their performance, control features and job roles.

Introduction

There has been a current concentration in discovering factors impacting job satisfaction with a specific focus on gender variations. Clark (1997) used a large-scale study to test the undertaking that men and ladies in identical jobs should be equally satisfied. Research results revealed that the average job for women was lower in built and earnings than for males, yet women revealed greater stages of satisfaction of the job. Sousa-Poza and Souza-Poza (2003) report similar conclusions from a national household panel study in the England. In research among women operating in the private banking industry, Metle (2001) contended that job satisfaction decreases with increasing stages to training and learning. Metle (2001) claimed that greater stages to training and learning usually increase worker goal and earnings objectives. Women doing the research revealed gender elegance in seniority and credentials. Men and ladies operating in gender-balanced categories have greater stages of job satisfaction than those who perform in homogeneous categories. Employees who perform in categories consists of mostly men usually show the lowest stages of job satisfaction, and those operating in categories of mostly women fall in the middle of the gender-balanced and mostly-men categories (Fields & Blum, 1997).

Pook, Füstös, and Marian (2003) interviewed 932 workers in European countries to discover the effect of gender prejudice on job satisfaction. Results recommend that females are less likely to get help from their professionals toward progression and are less pleased than men with the work they conducted. This may be caused by being allocated less-challenging projects, non-commensurate with their qualification. Using information from the U.S. Nationwide Research of the Modifying Employees, Bender, Heywood (2005) review that overall females have greater job satisfaction than men and have greater job satisfaction in office buildings covered with females. However, men and ladies value job versatility in a different way, and once this distinction is managed for, gender structure in the office performs no part in identifying job satisfaction of females.

Problem statement

Worker satisfaction is commonly used in the sector of HR (human resource) growth. It is the level to that a

person reviews satisfaction with innate and external features of job. It is really level to which people like of hate their job. This concept is based on innate and external factors i.e. accomplishment, identification, liability, wage, policy, cultural connections, management, and working circumstances. However, workers are to be known as more mobile now than ever before because of consistently modifying professions, tasks and companies. Thus employee behavior and habits with regards to satisfaction are crucial for organizations and researchers.

Objectives of the study

This study has envisaged the following objectives

- To investigate the

Literature Review

Control/Autonomy/Influence

Worker satisfaction is relevant to job objectives. Lawler and Stuttle's (1973) objectives model suggested that employee inspiration is a function of the recognized chance of a successful success and that such success will result in obtaining certain results or benefits. Positive benefits can impact satisfaction. Keller and Szilagyi (1976) provide proof from data collected among workers of a large production company in the U.S. that good head benefits have a good effect in impacting employee satisfaction. Corrective head benefits are also powerful, but to a much reduced level. Szilagyi, Sim cards, and Keller (1976) review the organization of 'abnormal' amounts of job satisfaction across several work-related stages with high stages of part indecisiveness and part issue. Teas (1981) review a good relationship between employee inner control direction and job inspiration. Based on a study of researchers and technicians, Arvey, Dewhirst, and Boling (1976) revealed that objective quality, planning, independence, and contribution in success stories are factors linearly and favorably relevant to satisfaction. In a study that included 2,600 American and Canada workers between the age groups of 18 and 65, 81% of respondent's rankings having the power to make choices that impact their own work as most important career feature (Anonymous, 2001).

- **H1: Employee control/autonomy/influence has a positive and significant correlation with employee satisfaction.**

Challenge

Hall and Lawler (1970) stated that worker difficulties may be exterior or inner in nature. External requirements include positional requirements, officially prescribed projects, and objectives and requirements from others. Internal requirements are due to personal principles, needs, and abilities, past encounters, intellectual style, and other idiosyncratic features. A complicated task produces pressure on a personal to prove her or his proficiency to do high-quality work and give rise to business objectives, which ultimately results in job satisfaction.

Lawler and Hackman (1971) notify of the risks of straightforward, consistent, everyday jobs on worker satisfaction. Locke (1968) viewed that complicated objectives outcome in an advanced stage of worker performance than do easy-to-accomplish objectives. Furthermore, particular complicated projects outcome in an advanced stage of performance than not having objectives or having non-specific, "do your best" objectives. Ivancevich and McMahon (1977) consider that difficult projects that are recognized as challenging-rather than impossible to achieve-are an imperative component in fulfilling workers.

- **H2: Job challenge has a positive and significant correlation with employee satisfaction.**

Performance Measures

It is significant that worker performance is conveyed to them by managers. It is easier for workers to agree to suggestions for performance enhancement if they know management is interested in what they do (Sirota & Mischkind, 2006). Sirota and Mischkind (2006) highlighted that feedback concerning upgrades should be particular, informative, unemotional, and instructed at performance rather than at workers personally. Performance activities drive activities workers take (Blanchar & Onton, 2005). Performance activities are used to identify requirements to determine objectives and to track achievements (Fago, 2006). Performance activities can also be used to encourage workers to apply, plan, and achieve particular goals (Blanchar & Onton, 2005).

- **H3: Performance measures are positively and significantly correlated with employee satisfaction.**

Feedback

Providing workers with reviews on performance can provide two tasks from a company's perspective (Payne & Hauty, 1955). First, reviews can keep task-directed actions on track, and, second, it can activate workers to put in greater effort. From the worker's perspective, reviews satisfy a need for information on the level to which personal goals are met and as a factor of social comparison about person's comparative performance (Festinger, 1954). Feedback can have important results on performance when it is provided for a well-known process, is instructed on success stories, and does not direct attention to the self (Kluger & DeNisi, 1981). According to Kim (1984), success stories and reviews results in enhanced worker performance. Based on a study of 112 workers of a non-profit service organization, Jawahar (2006b) reviews that evaluation reviews is favorably relevant to job satisfaction and business dedication. Furthermore, worker satisfaction with reviews is favorably relevant to job satisfaction and also impacts upcoming performance (Jawahar, 2006a).

- **H4: Feedback on performance from superiors is positively and significantly correlated with employee satisfaction.**

Instrumentality

According to Ford and Churchill (1977) worker satisfaction can be separated into innate and external measurements. Intrinsic satisfaction is relevant to the inner benefits such as satisfaction with work itself and with possibilities for individual growth and success. Extrinsic satisfaction is the term for benefits given on staff such as pay, company support, and possibilities for marketing, among others. The significance that the worker's role job performs in community is also another source of self respect. Employee inspiration, provided in Churchill and Ford, Walker (1977), is a function of expectations, instrumentality, and valence of benefits. Instrumentality is the term for the person's calculate of the possibility that accomplishing an enhanced level of performance will lead to improved achievement of a particular compensate. Teas (1981) find that employee job-specific self-esteem and inner control direction are favorably relevant to instrumentality views.

- **H5: Job instrumentality is positively and significantly correlated with employee satisfaction.**

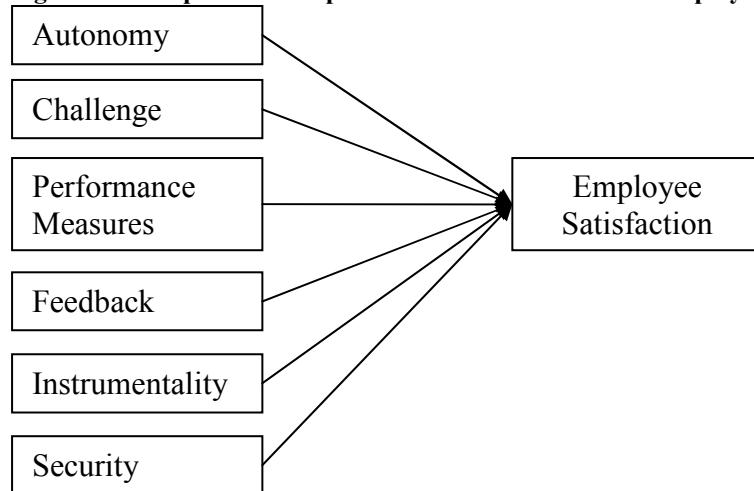
Stability/Security

Bolt (1983) reviews that employees who feel secure in their tasks are more effective that those who are not. Sirota and Mischkind (2006) stress the value of knowing the three places of objectives that almost all of employees search for from their job: (1) value, which includes being well known and handled quite in areas such as pay, benefits, and job security; (2) accomplishment, which includes being extremely pleased of the job, achievements, and employer; and (3) companionship, which holds good, effective connections with other employees. Of the three, the most basic objective is to provide employees with a sense of protection in an atmosphere in which they do not worry that their tasks will be in danger if their performance is not perfect and where lay offs are considered an excessive last hotel, not just another option for working with difficulty (Sirota & Mischkind, 2006).

- **H6: Job stability/security is positively and significantly correlated with employee satisfaction.**

Figure 1 summarizes the hypothesized relationships between the six constructs and employee satisfaction.

Figure – 1: Proposed Conceptual Model: Antecedents of Employee Satisfaction



Methodology

Research Design

This study has the research design which is composed of the factors contributory to the employee satisfaction at workplace and population targeted for this study is major private banking sector of Pakistan from which convenience sampling method is used to select the sample. This research study is of cross sectional type as data is collected at one point of time and collection of data is done by the questionnaires. The survey study is administered by the researcher. The collected data is analyzed by using the statistical softwares SPSS and AMOS and SEM techniques.

Population, Sample & Respondents

The targeted population is of major Banking sector of Pakistan. Population constituted with private banks of Islamabad Pakistan. Sample selected from the population consists of 300 respondents. Out of these 300 participants of study, the 180 filled questionnaires are accounted for the further analysis. Sample consists of top level and middle level officers at managerial positions. The respondents are in the age range from 30 to 50 years and minimum qualification is Masters with work experience not less than 5year are the part of this study.

Instrument & Measure

A structured questionnaire is designed for the data collection is distributed among the bankers in the Rawalpindi and Islamabad regions of Pakistan. The respondents are assured about the confidentiality of the information they would provide. Questionnaire is adapted and taken from the studies of previous researchers. Some of the elements are adjusted according to the requirement. Items of questionnaire are measured against 5 point Likert scale. The questionnaire used for data collection is self explanatory. Data collected from the respondents is analyzed through the SPSS and AMOS by using Structural Equation Modeling (SEM) technique.

Results and findings

The data collected from the bankers is analyzed on the SPSS and the normality of data is checked through calculation of mean and standard deviation which shows that the data is normal and while assessing the skewness and kurtosis of data it was found that none of the responses entered on the SPSS is missing.

Furthermore the reliability of data is accounted for through the Cronbatch Alpha. The Cronbatch Alpha value ranges from .7 to .9 in social sciences. The values close to 1 are more reliable as compared to values far from 1. Cronbach's Alpha Co-Efficient is generally associated with inner excellence (De Vellis, 1991). The Cronbach's Alpha is considered as a Co-Efficient Alpha and its value varies from 0 to 1. Sekaran (2000) suggests that when determining Cronbach's Excellence Co-Efficient, reliabilities that are less than 0.6 are regarded inadequate, reliabilities within 0.7 varies are regarded as satisfactory and those co-efficients that are over 0.8 are regarded as excellent.

The table below shows the reliability of all the constructs of the model and sub-constructs ranges between .7 to .8 which are normally considered as good reliability index. It shows that scale used for the research is reliable to the extent that deduced results could be used for estimation of variables and the inter relationship amongst them.

Table – 1: Reliability of Variables

Variables	Reliability
Autonomy	.788
Challenge	.752
Performance Measures	.736
Feedback	.749
Instrumentality	.802
Security	.703
Employee Satisfaction	.768

The Table – 2 signifies the beta estimates which shows the impact of variables as mentioned in the hypothesis and p values which shows the significant values at p value less than 0.05. The first hypothesis stated that the Employee control/autonomy/influence has a positive and significant correlation with employee satisfaction. The table mentioned below shows that the autonomy has 43% impact on the employee satisfaction. This signifies the strongly positive relationship among the autonomy at workplace and employee satisfaction. It further shows that if there is 1% change in autonomy of employee it will result in 43% change in employee satisfaction.

The second hypothesis stated that Job challenge has a positive and significant correlation with employee satisfaction. The table mentioned below shows that the Job challenge has 77% impact on the employee satisfaction. This signifies the strongly positive relationship among the Job challenge and employee satisfaction. It further shows that if there is 1% change in Job challenge of employee it will result in 77% change in employee satisfaction.

The third hypothesis stated that Performance measures are positively and significantly correlated with employee satisfaction. The table mentioned below shows that the Performance measures has 78% impact on the employee satisfaction. This signifies the strongly positive relationship among the Performance measures and employee satisfaction. It further shows that if there is 1% change in Performance measures of employee it will result in 78% change in employee satisfaction.

The fourth hypothesis stated that Feedback on performance from superiors is positively and significantly correlated with employee satisfaction. The table mentioned below shows that the Feedback has 61% impact on the employee satisfaction. This signifies the strongly positive relationship among the Feedback and employee satisfaction. It further shows that if there is 1% change in Feedback of employee it will result in 61% change in employee satisfaction.

The fifth hypothesis stated that Job instrumentality is positively and significantly correlated with employee satisfaction. The table mentioned below shows that the Job instrumentality has 84% impact on the employee satisfaction. This signifies the strongly positive relationship among the Job instrumentality and employee satisfaction. It further shows that if there is 1% change in Job instrumentality of employee it will result in 84%

change in employee satisfaction.

The sixth hypothesis stated that Job stability/security is positively and significantly correlated with employee satisfaction. The table mentioned below shows that the Job stability/security has 86% impact on the employee satisfaction. This signifies the strongly positive relationship among the Job stability/security and employee satisfaction. It further shows that if there is 1% change in Job stability/security of employee it will result in 86% change in employee satisfaction.

Table – 2: Hypothesis Testing

Path	Estimates	P-Value	Supported
Aut → ES	.433	Less than 0.05	Accepted
Ch → ES	.772	Less than 0.05	Accepted
Pm → ES	.784	Less than 0.05	Accepted
Fd → ES	.611	Less than 0.05	Accepted
Ins → ES	.841	Less than 0.05	Accepted
S → ES	.863	Less than 0.05	Accepted

The Table – 3 demonstrates the model fit indices which are used to authenticate the model and shows the values of the tested model. The chi-square to degree of freedom (χ^2/df) has value 896.7 and this is beyond the prescribed limits hence is unacceptable. Tabachnick and Fidell (2007) stated that the acceptable cut off range is minimum 2 and maximum 5. Either the decision of model acceptance or rejection is not based on only single factor hence there are some of the other indices which are used to authenticate the model. Chi square is sensitive to the sample size used in the research study and even with the larger sample size chi square values become significant even when minor differences exist between the data and model (Anderson & Gerbing, 1988). It has been recommended that a Chi-square two or three times as large as the degrees of freedom is satisfactory (Carmines & McIver, 1981). In case of smaller sample size used to generalize the population chi square failed to discriminate amongst the good and bad fit models (Kenny and McCoach, 2003). Various indices other than chi square statistics can be used to assess the model fitness those could minimize the impact of sample size on model. On basis of single bench marking decision cannot be predicted as there are other measures to evaluate the items of the variable which includes GFI, CFI and TLI (Jeremy & Hun, 2009). McDonald and Ho (2002) stated that the absolute fitness indices tells about that how well the priori model fit the sampling data and exhibits that which of the proposed model fits most good. This elucidates that how well the proposed theory gets fit into the data. According to Brown (2006) Comparative fit index (CFI) series from 0 for a poor fit, The CFI range closes to 1 show a good fit. The goodness of fit (GFI) and adjusted goodness of fit index (AGFI) depicts statistical value .867 of .812 and respectively. Tabachnick and Fidell (2007) reported that GFI is alternatively used against chi square to calculate the proportional variance accounted for by the population covariance. Tabachnick and Fidell (2007) claimed that AGFI based on degree of freedom that depicts reduction of fit and more saturated models and ranges from 0 to 1. Generally the values accepted have value of 0.90 and above. The statistics of comparative fit index (CFI) assumes that all the latent variables are not correlated with each other and their comparison with sample covariance matrices with this nullified model. Statistical values ranges from 0 to 1 and close to 1 value depicts goodness of fit index (Hu and Bentler, 1999). The cut off criteria value is 0.90 is acceptable value and the CFI value if greater than 0.95 and is indicating goodness of fit index. CFI is statistical measure that is least affected by sample size (Fan et al, 1999). The table below depicts the statistics of comparative fit index (CFI) = .862, and Tucker-Lewis index (TLI) = .812.

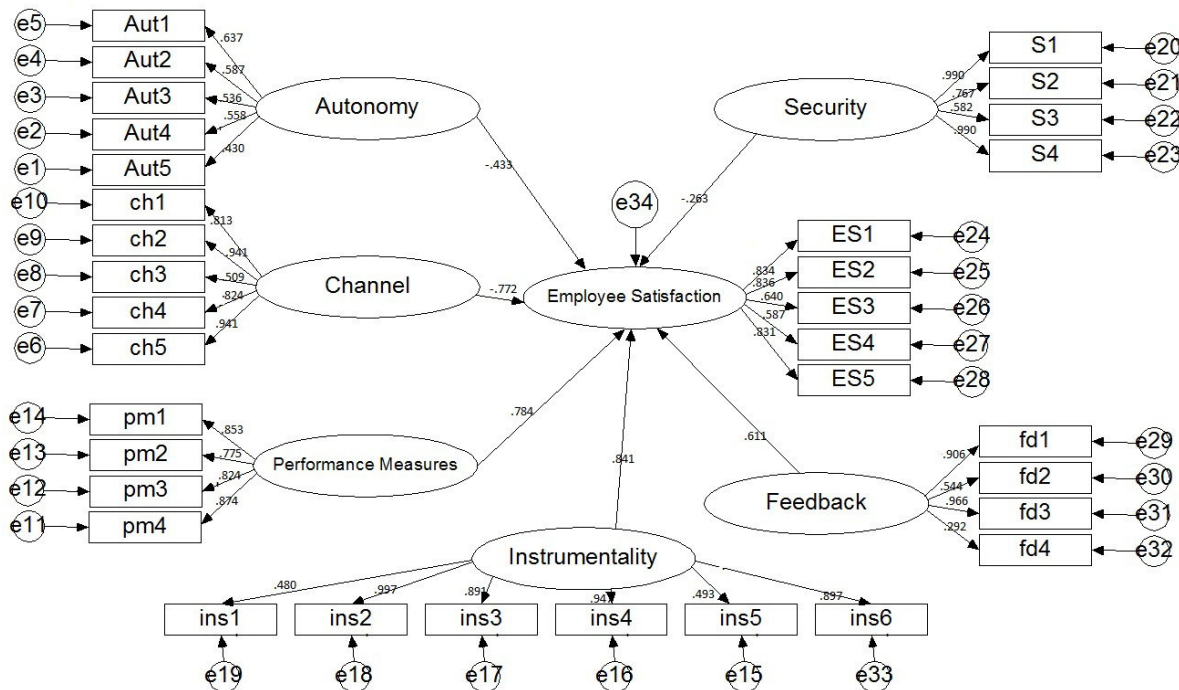
RMSEA is one of the most informative fit indexes in connotation with sensitivity to the number of its parameters in the model (Diamantopoulos & Siguaw, 2000). Byrne (1998) claimed that RMSEA, another fitness index to verify the model fitness is Root Mean Square Error of Approximation and tells about how well the model is with the unknown but same time optimally chosen parameter estimates would fit the population's covariance matrix. The statistical values ranges from .05 to 0.10 are depicting fair indexation fit and values beyond 0.10 are considered to be poor fitness index and values between 0.80 to 0.10 providing medium fitness index whereas the values below 0.80 shows good fit (MacCallum et al, 1996). The next set of fit statistics focus on the root mean square error of approximation (RMSEA) which is .062. Browne and Cudeck (1993) proposed that values less than 0.08 indicates good fit, and values within range of 0.08 represent reasonable errors of approximation in the population.

The Root Mean Square Residual RMR shows difference amongst the matrix of sample covariance and hypothesized covariance model. Statistical range of values fall between 0 to 0.08 where the values as high as 0.08 are acceptable (Hu and Bentler, 1999). The table indicates RMR = .07 and hence is within the range of 0.08.

Table – 3: Model Fit Index

Chi/Df	GFI	AGFI	CFI	NFI	TLI	RMR	RMSEA
896.76	.867	.812	.862	.803	.812	.07	.062

Figure – 2: Structural Equation Modeling (SEM)



Discussion and conclusion

The research of all the aspects of the worker satisfaction among the banking industry of Pakistan, it indicates that most of the workers operating in private banks are pleased with their work, management functions, and employee roles. The study shows some aspects that are point of high concern to workers regarding their satisfaction. These aspects are employee security, business functions, condition, and benefits. As workers are primary resources for a firm. Therefore, to create devoted workers company should pay attention to present managed functions, offer benefits and benefits to encourage workers, create employee secure and also offer activities to get over amount of work.

These activities may take much capital in the short-run but are relatively beneficial in the long-run and in the banks of public sector. Effect of different aspects on employee satisfaction has been examined in the literary works. Some studies focus on group factors of workers employee satisfaction but, the others associate it with characteristics of perform and working conditions at the office. In the same way, reasonable marketing program in the company, employee independence, authority behavior, social interaction and the employee itself are also among the key elements of employee satisfaction. This study provides an understanding to aspects that affect worker employee satisfaction in banking industry. Conceptual approach followed to understand worker understanding about aspects i.e. step-by-step rights, employee training, esprit de corps, and employee quality. Employee understanding of organizational rights, classes provided on employee has significant positive have an effect on employee satisfaction.

Banks are major players of economical market having several prospects in the current age. It is recommended that service performance evaluation program of the firm should be enhanced in line with client satisfaction in the banking industry. Bank performance of banking organizations and other loan companies could be calculated by using the traditional method of accounting as well as latest actions of risk and expected profits. Satisfaction could be connected with performance because people feel pleased when products perform according to their objectives. But they experience discontentment when performance is below than their objectives. The worker satisfaction impacts commitment that results into direct effect on economical and non-banking client value.

However, employee quality understanding was not discovered to be favorably and considerably to worker satisfaction. This shows that quality of organizational objectives and what is predicted from worker to do at place of work not depend very much in the banking industry of Pakistan. Organizational rights and group spirit extremely effect to worker employee satisfaction. The greater effect represents the value of equity in techniques through which worker employee choices are made in organizations. Second greater connection underlines the need to create environment in company which gives worker feeling of being part of one big family in company. Job quality outcomes in this research are of particular interest and discovered not be extremely associated to worker job satisfaction.

Lambert (2003); McAuliffe et al. (2009) which contended that if worker understand equity in techniques of benefits then will review greater job satisfaction. This research also support to that idea thus, worker of public sectors bank can create their satisfaction with job step-by-step rights. Employee job exercising has good effect to their job satisfaction was discovered to be considerable. This outcome represents the part of worker job exercising and underlines the part of classes provided to workers during their job to increase their satisfaction level. That esprit de corps or unities among workers have good and considerable effect on job satisfaction also discovered to be considerably associated to worker job satisfaction. Employee job quality is favorably associated to worker job satisfaction. However, outcomes of this research indicated that job quality discovered to be not considerably associated to worker job satisfaction. The conclusions of this research indicated that worker control/autonomy/influence has a good and considerable connection with worker satisfaction. The outcome represents that job task has a good and considerable connection with worker satisfaction.

It measures the importance of each factor on stage of job satisfaction. It also investigates the distinction of stage of job satisfaction between workers. There is a positive relationship between independence, authority actions and group workplace and job satisfaction. However, authority and group interaction atmosphere influence more than independence on employees' job satisfaction. The outcomes also illustrate a factor of stage of job satisfaction of workers. This research indicates that performance measures are favorably and considerably associated with worker satisfaction. The outcome represents that reviews on performance from superiors is favorably and considerably associated with worker satisfaction.

The banking industry in Pakistan is experiencing a tremendous change for several years. Not only variety of new newcomers has increased competition among the banking industry, but economic condition, governmental lack of balance and energy downturn impacted on this industry which impacted banking industry. Consequently, not only their deal volume is reducing, but the variety of the dealings is also decreasing. Due to this banking industry is experiencing rapid revenues. The outcomes of this research are not only beneficial for companies in private banking organizations, but are also useful for public banking institutions. Since this research discovers that workers weigh more to authority actions and group workplace, than independence, to improve their job satisfaction, so the management should focus on authority actions to their workers, and should provide them with a good group workplace which will improve their stage of job satisfaction. It will further reduce absenteeism and revenues. The scientific research of this research indicates that job instrumentality is favorably and considerably associated with worker satisfaction. The outcomes also illustrate that a job stability/security is favorably and considerably associated with worker satisfaction.

Recommendation

Worker satisfaction can be improved by employing business methods i.e. (Human Resource) HR practice such as training, recruiting, selection, etc, option job resources (organization assistance i.e. colleague assistance, manager support) and inner assistance excellent. Internal assistance excellent has an impact on employees' service ability, i.e., their ability, power, and permission to meet the consumer's needs. Service ability improves employees' efficiency and outcome excellent. Further, employees' efficiency impact assistance value recognized by clients. Service value means the results client receive in regards to the total expenses (both the price and other expenses to clients suffered in obtaining the service). Service value has a positive connection with client satisfaction, which results in client commitment (Ju, 2005).

In addition to it, the workers connection to the client and to the company has a huge importance, its balance is essential to the success of the both events in the exchange connection as their impact on the assistance, assistance distribution, assistance development and eventually client satisfaction is very significant, also is their success to the company necessary to the nourishment of the business (Chigozirim, 2008). Moreover, client direction of assistance workers is crucial to allow workers to meet client support related objectives.

Future research

A future Research could be performed by increasing the example size on multi disciplinary market base and including other aspects (working circumstances, employees' security etc) also. This research makes participation in HRM literary works by assessing key aspects empirically specific to the banking industry. This research gives significance to main concerns three key aspect for job satisfaction is not a single aspect at all. This will allow workers to reduce the current revenues rate and will increase the level of job satisfaction among workers.

This research has few antecedents to comprehend the worker job satisfaction. There is need to include more aspects with different connections along with other worker personal attribute to comprehend worker job satisfactions. This research expands the limitations of literary works in the area of HRM and organizational behavior. Conclusions from this work have determined the aspects which might beneficial for policy creators in community market organizations in developing nations. This research can support the management of public sector to design guidelines that may help to improve worker job satisfaction in the perspective of banking market

of Pakistan.

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