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Keywords : *Job Satisfaction, Female Employees, Banks.*

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Job Satisfaction of Female Employees in Financial Institutions of Bangladesh: A Study on Selected Private Commercial Banks in Chittagong

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I. INTRODUCTION

A major part of human's life is spent in work which is social reality and social expectation to which people seem to confirm. But only economic motive has never satisfied human. It is always of greater interest to know why people work and at which level and how he/she satisfied with the job. Satisfaction is the mental state of human being. Simply job satisfaction refers the feeling on the performance of specific tasks relevant to jobs and different aspects of their jobs. The extent to which people like to perform these tasks and like other aspects refers satisfaction or dislike to perform or other aspects or both refers dissatisfaction of their jobs. Job satisfaction depends upon the extent to which the job, we hold meets the needs that we feel it should meet.

The degree of satisfaction is determined by the ratio outcomes against the desire of employees from their respective jobs. By law of nature as we have more, we want more, hence the level of satisfaction remain less. Job satisfaction is dynamic, as it can go as quickly as it comes. It is positive emotional state that occurs when a person's job seems to fulfill important values, provided these values are compatible with one's needs. Job satisfaction is pleasurable or positive emotional state resulting from the appraisal of one's job experience.

In short job satisfaction is a synchronization of what an organization requires of its employees and what the employees are seeking of the organization.

In any economy banking sector plays a vital role for overall development of agriculture, small business and different industries. Bangladesh is in the way of its development. Banks as financial institutions have significant contribution in the development process of the country. In the country job satisfaction measures have been conducted on industrial workers, service organization employees and other sectors. Few attempts have been taken in case of measuring job satisfaction of bank employees. Nowadays female participation is encouraged in workplace, especially in the financial institutions like banks where suitable environment has been perceived. To uphold the increasing part of employees (female employees) with the goal of government (women empowerment) it becomes important to measure the job satisfaction of these employees. This study will not only provide the insights to the practitioners but also will pinpoint the variables important for the female employee's job satisfaction.

II. REVIEW OF LITERATURE

Job satisfaction has been widely studied over the years. French (1982) and Tziner and Vardi (1984) define work satisfaction as an effective response or reaction to a wide range of conditions or aspects of one's work such as pay, supervision, working conditions, and/or the work itself.

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Others define it an affective orientation towards anticipated outcome (Wanous & Lawler, 1972) or a statement to describe the feelings of employees about their work (Arches, 1991). This statement expresses the gap between what individuals feel they should receive from their work and what they derive from the actual situation. A sense of satisfaction or its absence is, thus, an individual's subjective, emotional reaction to his or her work (Abu-Bader, 1998).

McNeely (1984) found that women are intrinsically more satisfied than men. Greenberg and Baron (1993) reported that employed women, in general, seem to be less satisfied with their work than their counterpart men.

Purohit & Belal (1996) found that professional accountants in Bangladesh are moderately satisfied with their job. They are highly satisfied with respect to the nature of work but for other factors, such as pay, promotion opportunities, supervision and colleagues they are found to be moderately satisfied. None of them was found to be dissatisfied with their position.

Uddin et al (2005) identified eight factors based on factor loadings named as better working environment, officer's view, worked efficiently, present work, improving interpersonal relationship, bank treatment, colleagues, and challenging work.

Faruqui & Islam worked on job satisfaction of faculty of private universities. They found that professional relationship with other facilities, colleagues and working environment is suitable, relationship with immediate boss/supervisor, social relationship with other faculties, autonomy and independence of work and freedom of work are few job satisfaction factors/reasons to work for private universities.

Nahar et al (2008) found that the success of any organization greatly depends on its qualified, efficient and dedicated workforce. This is also important to know how much satisfied the employees are in the organization with its current facilities, rules and regulations and other job related factors, as their satisfaction level will definitely affect their job performance. They found that the employees are moderately satisfied with their job. The most prominent factors are compensation and other benefits provided to them.

Afroze (2008) tried to examine the job satisfaction of employees particularly staff working on the store floor level at Nandan Mega Shop. She found that the better the organization is able to meet employee expectations, the better their experiences and thereby leading to a more satisfied employee.

Wong & Heng (2009) identified the factors that measure job satisfaction of faculty members at two selected universities in Malaysia. They found that the major sources of job satisfaction are shown to be policy, administration and salary.

Saner & Eyupoglu (2012) tried to provide empirical evidence to establish whether gender differences exists in relation to the job satisfaction of male and female university teachers in Turkish Universities. They found that female employees have a higher level of job satisfaction.

The survey of the literature suggests that there are various studies attempted to measure the job satisfaction factors on different sectors in various point of view. In Bangladesh job satisfaction of female banker/female employees working in bank has not yet been recognized. Job satisfaction measures can be proven vital in understanding the female employee's attitude towards their job. This study is designed to focus on female employees working in banks mainly to specify the variables related with job satisfaction measures.

III. OBJECTIVES OF THE STUDY

The objectives of the study are as below:

- To identify the most important factors of job satisfaction.
- To identify the level of satisfaction of female banker in Chittagong.
- To evaluate the correlation between job satisfaction & factors of job satisfaction

IV. METHODOLOGY

a) Sample Design

A total number of 10 private banks in Chittagong are selected for this study. A total number of 200 structured questionnaires were delivered. Sample has been selected randomly. Among delivered questionnaire only 120 respondents gave their feedback. The respondents completed the entire questionnaire, no missing values were found so all 120 responses has been selected for analysis. The private banks taken for the study are NCC Bank Ltd., SIBL, BRAC Bank Ltd., MTBL, National bank Ltd., Jamuna Bank Ltd., Mercantile Bank Ltd., Islami Bank Bangladesh Ltd., First Security Bank Ltd., and Dhaka Bank Ltd. The demographic compositions of the respondents are shown in detail in table-01.

Table 1 : Demographic composition of respondents

Age	Age Group								
	Below 25		25 to 34		35 to 44		45 and above		
	20		60		25		15		
Marital Status	Unmarried				Married				
	30				90				
Work experience	Less than 1 year	1 year to less than 4 years	4 years to less than 7 years	7 years to less than 10 years	10 years to less than 13 years	13 years to less than 16 years	16 years to 19 years	19 years and above	
	15	30	20	10	15	12	10	8	
Monthly Income	Range of salary								
	Less than tk 20,000		Tk 20000 to less than tk 30,000		Tk 30,000 to less than tk 40,000		Tk 40,000 to less than tk 50,000		More than tk 50,000
	10		30		30		40		10

b) Data Collection Technique

A structured questionnaire was developed using job satisfaction forces to which the respondents was asked to react using a seven step Bi-polar scale ranging from strongly disagree (1) to strongly agree (7). At the end of the questions, a final question was added- "overall I am satisfied about my job". This question was intended to measure the respondent's reaction to the job satisfaction in a scale. All the other questions were derived from the past studies and from general perception of job satisfaction of female employees. Bi-polar scale has been selected because of its widespread appropriateness of measuring attitude.

c) Data Processing & Analyzing Technique

SPSS 17.0 and Excel have been used to process and analyze the data. Dependent and independent variables are analyzed by using correlation and linear regression. Different statistical tools like ANOVA, T-test have been used to assess and interpret data. ANOVA has been used to analyze the relationship of job satisfaction factors with overall satisfaction of employees. T-tests have been performed to test the statistical significance of the parameters at 5% level of significance.

V. ANALYSIS

Statistical tools like mean, standard deviations are included in the analysis to get the exact picture of different factors associated with job satisfaction of female bankers in Chittagong. Descriptive statistics gives the mean, standard deviation, and observation count (N) for each of the independent and dependent variables. The total observation number is 120 and the mean value and standard deviation of these variables are showed in Table-6 (see Appendix). The mean value of all factors is more than 5.0 which is between the neutral and agree in the scale showing the average employees perception about job satisfaction.

The study also attempt to measure whether there are any correlation exists between the variables selected. So 33 variables are entered in Pearson's correlation measures and among them 21 have found significant which have been shown in the Table-7 (see Appendix). In order to measure the significance level among dependent and independent variables the variables are further analyzed with the help of regression model.

a) Econometric Model

In this study we have used overall job satisfaction as the dependent variable and adequate remuneration for work, available opportunities for promotion, satisfied with available opportunities, got recognition for good work, Job is meaningful, supervisors care deeply, like job, feel proud of job, enjoy relationship with the colleagues, satisfied with the provision for salary increment, banks arrange training program regularly, can use skill, experience & qualification freely, motivated to do work, flexibility in working hours, satisfied with the space available for lunch, breaks & prayer, satisfied with surrounding environment, satisfied with the incentives & other benefits, salary increases on the basis of performance, colleagues help during huge workload, opportunities for attending family & other programs, job is evaluated by giving rewards are independent variables.

We have run the regression model to determine the significant level of variables for employee's job satisfaction in private commercial banks in Chittagong. The regression model for the study is as follows-

$$OJS = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} + \beta_{13} X_{13} + \beta_{14} X_{14} + \beta_{15} X_{15} + \beta_{16} X_{16} + \beta_{17} X_{17} + \beta_{18} X_{18} + \beta_{19} X_{19} + \beta_{20} X_{20} + \beta_{21} X_{21} + \epsilon_i$$

Where,

OJS = Overall Job Satisfaction

X₁ = adequate remuneration for work

X_2 = available opportunities for promotion
 X_3 = satisfied with available opportunities
 X_4 = got recognition for good work
 X_5 = job is meaningful
 X_6 = supervisors care deeply
 X_7 = like job
 X_8 = feel proud of job
 X_9 = enjoy relationship with the colleagues
 X_{10} = satisfied with the provision for salary increment
 X_{11} = banks arrange training program regularly
 X_{12} = can use skill, experience & qualification freely
 X_{13} = motivated to do work
 X_{14} = flexibility in working hours

X_{15} = satisfied with the space available for lunch, breaks & prayer
 X_{16} = satisfied with surrounding environment
 X_{17} = satisfied with the incentives & other benefits
 X_{18} = salary increases on the basis of performance
 X_{19} = colleagues help during huge workload
 X_{20} = opportunities for attending family & other programs
 X_{21} = job is evaluated by giving rewards
 ϵ_t = Error Term
 And α is a constant and $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9, \beta_{10}, \beta_{11}, \beta_{12}, \beta_{13}, \beta_{14}, \beta_{15}, \beta_{16}, \beta_{17}, \beta_{18}, \beta_{19}, \beta_{20}, \beta_{21}$ are coefficient to estimate.

Table 2 : Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.879 ^a	0.803	0.724	0.42265	0.423	13.789	6	113	0.000

From the Table-02, it is seen that there is a significant correlation between dependent variable and independent variables. At 5% level of significance the correlation is 87.9%. Here, adjusted R square is 0.724

which tells us about 72.4% variation of dependent variable is explained by independent variables included in this model.

Table 3 : Analysis of Variance Analysis (ANOVA)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	39.722	21	6.620	13.783	0.000 ^a
Residual	54.278	98	0.480		
Total	94.000	119			

From Table-03, ANOVA tells us whether the regression equation is explaining a statistically significant portion of the variability in the dependent variable from variability in the independent variables. Therefore we can conclude that it accurately explains that the overall job satisfaction of the female employees of private commercial banks depends on the factors that have entered in the model. Coefficient analysis shows the relationship between dependent and each of the independent variable. Table-04 shows the coefficients between dependent and independent variables. According to significant values (Table-04) of the coefficients for adequate remuneration for work, available opportunities for promotion, job evaluated rewards, got recognition for good work, satisfied provision salary increment, satisfied incentives & benefits, salary increases on performance, motivated to do work, satisfied with available opportunities., training program regularly, satisfied space available lunch, breaks & prayer, satisfied environment are statistically significant. The coefficients for other independent variables are not statistically significant which implies that these factors have some impact on overall job satisfaction but these are not considerable.

- Predictors: (Constant), adequate remuneration for work, available opportunities for promotion, satisfied with available opportunities, got recognition for good work, job meaningful, supervisors care, like job, feel proud of job, relationship -colleagues, satisfied provision salary increment, training program regularly, use skill, experience & qualification , motivated to work, flexibility working hours, satisfied space available lunch, breaks & prayer, satisfied environment, satisfied incentives & benefits, salary increases on performance, colleagues help , opportunities attending family programs, job evaluated rewards.
- Dependent variable: Overall job satisfaction

Table 4 : Coefficients^b

	Model	Unstandardized Coefficients		Standardised Coefficient	t	Sig.
		B	Std. Error	Beta		
1	Constant	2.419	0.786		2.154	0.730
	Adequate remuneration for work	0.657	0.121	0.730	3.765	0.000
	Available opportunities for promotion.	0.554	0.109	0.654	4.890	0.000
	Satisfied with available opportunities	0.456	0.112	0.450	3.098	0.012
	Recognition for good work	0.321	0.132	0.580	2.342	0.008
	Job meaningful	0.223	0.221	0.113	0.467	0.506
	Supervisors care	-0.453	0.119	-0.120	-0.567	0.650
	Like job	-0.342	0.181	-0.132	-1.267	0.540
	Feel proud of job	-0.334	0.210	-0.440	-2.763	0.250
	Relationship -colleagues	-0.323	0.108	-0.435	-3.356	0.089
	Satisfied provision salary increment	0.753	0.120	0.556	4.923	0.000
	Training program regularly	0.456	0.110	0.409	3.253	0.009
	Use skill, experience & qualification	-0.434	0.103	-0.235	-0.989	0.632
	Motivated to work	0.564	0.104	0.465	2.209	0.000
	Flexibility working hours	-0.321	0.130	-0.324	-1.192	0.650
	Satisfied space available lunch, breaks & prayer	0.657	0.110	0.338	3.309	0.002
	Satisfied environment	0.507	0.111	0.320	2.209	0.008
	Satisfied incentives & benefits	0.554	0.112	0.550	0.756	0.001
	Salary increases on performance	0.342	0.113	0.480	2.394	0.006
	Colleagues help	-0.231	0.102	-0.223	-2.203	0.643
	Opportunities attending family programs	-0.342	0.104	-0.430	-1.092	0.635
	Job evaluated rewards	0.543	0.109	0.623	3.392	0.000

Therefore, finally for developing model 12 independent variables (Adequate remuneration for work, Available opportunities for promotion, Job evaluated rewards, Recognition for good work, satisfied provision salary increment, satisfied incentives & benefits, Salary increases on performance, Motivated to work, satisfied available opportunity, Training program regularly, Satisfied space available lunch, breaks & prayer,

Satisfied environment) have been entered due to its significant impact on female employees' overall job satisfaction.

According to significance level the independent variables are arranged (in Table-05) in chronological order from most significance correlation to less for better understanding and decision making for employers.

Table 5 : Rank order of variables

Variables	Value	Rank order on the basis of significance
Adequate remuneration for work	0.730	1
Available opportunity for promotion	0.654	2
Job evaluated rewards	0.623	3
Recognition for good work	0.580	4
Satisfied provision salary increment	0.556	5
Satisfied incentives & benefits	0.550	6
Salary increases on performance	0.480	7
Motivated to work	0.465	8
satisfied available opportunity	0.450	9
Training program regularly	0.409	10
Satisfied space available lunch, breaks & prayer	0.338	11
Satisfied environment	0.320	12

c. Dependent variable: Overall Job Satisfaction

VI. CONCLUSION

In the conclusion of the analysis it can be concluded that the female employees' overall job satisfaction of private commercial banks in Chittagong is

associated with 12 variables. These variables are the most important among all the 33 variables that have been considered in this study. If these factors are considered carefully, then there will be positive overall satisfaction on female employees of private commercial

banks in Chittagong. From the study this is a message for the employers of private commercial banks that if they want to improve the job satisfaction of female employees in banks then they have to consider the above 12 variables shown in Table-05. Although correlation analysis shows relationship of some other variables with the job satisfaction of female employees, the ANOVA does not imply significance, thus those variables have been excluded from the model development. This study may therefore lacks in revealing complete forces of variables in job satisfaction. This study covers a wide range of independent variables that significantly influence the job satisfaction of female employees working in banks; however, none of the above mentioned studies analyze the job satisfaction of female employees in non bank financial institutions, which creates an opportunity to deal with through an investigation.

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APPENDIX

Table 6 : Descriptive Statistics

Variables	Mean	Standard Deviation
Got adequate remuneration	4.810	0.892
Opportunities for promotion	5.908	0.763
Supervisor is skilled enough	5.004	0.536
Satisfied with available opportunities	5.376	0.673
Recognition of good work	5.023	0.630
Job is meaningful	5.983	0.657
Supervisor cares deeply	5.765	0.762
Like job more than leisure	5.323	0.567
Evaluation	5.231	0.657
Feel proud of job	5.237	0.786
Work a lot	5.001	0.798
Enjoy relationship with colleagues	6.230	1.029
Angry with job	5.736	0.902
Satisfied with the provision for salary increment	5.513	0.870
Arrange training program regularly	5.290	0.456
Use skills, experience and qualification	5.782	0.998
Job is boring	5.890	0.999
Motivated to work	5.263	0.810
Flexibility in working hours	5.362	0.902
Satisfied with the space available for lunch, breaks and prayer	5.263	0.778
Satisfied with the surrounding environment	5.726	0.897

Satisfied with the layout of the office	5.102	0.632
Satisfied about work location	5.203	0.621
Satisfied with the incentives and other benefits	5.309	1.009
Salary increases on the basis of performance	5.190	0.809
Colleagues help during huge workload	5.120	0.776
Opportunities to attend family and other programs	5.512	0.671
Job is not creative	5.908	0.562
Take leave when necessary	5.657	0.563
Job is meaningless	5.759	0.675
Job is challenging	5.309	0.655
Job is evaluated by giving rewards	5.785	0.782
Overall job satisfaction	5.475	0.786

Table 7 : Pearson Correlation between dependent and independent variables

Overall job satisfaction	1
Adq. rem. work	0.637**
Avail. opport. prom.	0.478**
Satisfied avail. opport.	0.576**
Recog. good work	0.748**
Job meaningful	0.374**
Supervisors care	0.664**
Like job	0.567**
Feel proud of job	0.755**
Relationship -colleagues	0.378**
Satisfied provision salary increment	0.435**
Training program regularly	0.473**
Use skill, experience & qualification	0.578**
Motivated to work	0.615**
Flexibility working hours	0.501**
Satisfied space available lunch, breaks & prayer	0.639**
Satisfied environment	0.408**
Satisfied incentives & benefits	0.603**
Salary increases on performance	0.423**
Colleagues help	0.467*8
Opportunities attending family programs	0.448**
Job evaluated rewards	0.553**

** Correlation is significant at 1% level of significance