

Assessing the Nature of Job Satisfaction Level: A Study on Private Bank Employees in Bangladesh

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ABSTRACT

The purpose of this study is to assess the nature of the job satisfaction level of private bank employees in Bangladesh. It used a semi-structured questionnaire which contains both pre-coded and open-ended questions. All questions were rated with the Likert 5-point scale. A Chi-square test was used to assess the relationship between independent and dependent variables. In this study, a significant inter-class relationship was observed between *demographic characteristics* namely sex, age, designation, salary, and family member, marital status, working environment, service period and family income, and *job satisfaction indicators* which are, participation in decision making, training facilities, autonomy in work, gender discrimination, working hour, chance of promotion, increase knowledge & capacity, the practice of MBO and surprisingly availability of tools and resources had no significant relation with any demographic factors. Employees who work as an officer (93.3%, $p < .001$) and withdraw salary 25,001-35,000 (88.2%, $p < .000$) cannot participate in decision making. But who works in the participative environment (83.9%, $p < .000$) get a proper training facility. Employees with <30-year age (83.3%, $p < .016$) cannot practice autonomy. Unmarried workers (53.8%, $p < .006$) face gender discrimination. Employees who work in an Autonomous environment (76.0%, $p < .00001$) do not get enough working hours. Employees with 30-35-year age (80.8%, $p < .002$) do not get a proper promotion. Male (98.0%, $p < .001$) report the organization increases its capacity and knowledge. Employees work in an autonomous environment (88.0%, $p < .002$) report that organization practices MBO. This study also shows that female employees are more satisfied than males. The overall situation can be improved by guaranteeing employees participation in decision making, regular training, providing appropriate increments and promotion, redesigning working hours and environment, and removing gender discrimination.

Key Words: Job satisfaction, Chi-square test, demographic characteristics, Bank employees, Bangladesh

INTRODUCTION

Employees are most significant resources of any business and it is commonly recognized (Farooqui, & Nagendra, 2014). Employees' contribution to enterprise largely depends on their satisfaction (Hassan et al., 2020). Satisfaction ensures employees happiness and full enthusiasm and it turned them to prime resource any organization including bank (Khan 2015). Job satisfaction has a significant role not only in individual success but also in the economic development of a nation (Faragher et al., 2005). It also has vital effect on employee's turnover intension, absenteeism, and job performance. On contrary, Unsatisfaction has adverse effect on mental health and cause depression (Balcazar, 2020). As Employees are the key sources of competitive advantage so business organization has to find out the sources of satisfaction to confirm it (Agarwala 2011; Haque & Ahmed, 2016).

Job satisfaction does not merely depend on designation rather on organization culture, good relation with different parties, management pattern, social and physical environment (Bayona et al., 2020). Vroom 1964 narrated Employees' happiness to job means job satisfaction (Huning et al., 2020). It is a feeling aroused in response to a comparison between expected and actual outcomes on the work (Moortezaghholli, 2020). More simply, job satisfaction is the degree to which employees love their profession (Hakim, 2015).

Organizations who have more satisfied employees are more effective and productive than those with more dissatisfied employees (Ahmed, 2020). The degree of satisfaction is determined by the ratio between what we have and what we want. When workers are free to decide how to develop and organize their work, they often feel more satisfied and committed to their job (Islam, 2016). High employee satisfaction will strengthen and support the workforce, make employees more creative and innovative and produce superior performance and productivity in optimal time, diminish absenteeism and turnover intention, reduce accident, stress, and work performance as a whole improves (Budría & Baleix, 2020; Asadullah et al., 2019; Rahman, 2020), thus it increases productivity and profits (Farrell and Stamm, 1988).

On the other hand, job dissatisfaction has adverse consequence on employee's performance (Shaikh et al., 2019) like as, it creates economic pressure which lead unemployment and inflation (Kumar, 2016), increases employees' turnover rate (Chaulagain & Khadka, 2012). It cut employees performance and increases cost (Clark, 1997) and employees not only feel unsafe (Hoboubi et al., 2017) but also unhappy and frustrated at their jobs (James, 2020).

Several studies have been conducted regarding job satisfaction in Bangladesh and worldwide where a majority of these studies measured either factor related to job satisfaction or level of job satisfaction. Islam et al. (2012) stated that coordination and leave facility, reward & future opportunities, the vision of the company, work process, and health and insurance policy factors have a significant influence on job satisfaction. Huda et al. (2011) showed that garment workers are unhappy with their working environment and about pay package.

Ileri K (2016) found income, job security, and job autonomy were the main predictors of Kenyan journalist's job satisfaction. On the other hand, working environment and administration, supervisors & working hours and security of income are mainly responsible for employees' job dissatisfaction (Talukder et al., 2014). Public bank

employees were more satisfied than private and pay, job safety, acknowledgement, work itself influences their satisfaction (Weerasinghe et al., 2017).

As satisfaction of employees to job determines performance, so organization performance is strongly linked with job satisfaction (Bakotic, 2016). Employee satisfaction is positively correlated with market performance and organization performance which can be measured by earnings per share and production, profit, employee turnover, employee accidents, and customer satisfaction respectively (Evans & Jack, 2003). It is also optimistically associated with financial indicators which are return on equity, revenue per employee, per employee labor costs and index BEX (Earnings before taxes and interest) (Bakotic, 2016). Frederick Herzberg, in his renowned two factor theory *motivation factors* (achievement, recognition advancement, responsibility, and work itself) and *hygienic factors* (company policy, salary, working conditions, and interpersonal relations), revealed that insufficiency of hygienic factors or extrinsic reward cause employee's dissatisfaction while availability of motivation factors or intrinsic reward ensures job satisfaction (Herzberg et al., 1959).

Lower level of job satisfaction was found among middle age and married employees, whom work as an officer, got average salary and work longer period of time in autonomous environment (Rahman et al., 2017). Employees commitment to organization is also included by their satisfaction (Falkenburg and Schyns, 2007). Antoncic and Antoncic (2011) showed any work has four dimensions namely general satisfaction with work; employee relationships; remuneration, benefits and organizational culture; and employee loyalty. These dimensions are positively associated with employee satisfaction which fosters overall growth of business.

However, to the best of our knowledge, there is hardly any study which assesses the nature of job satisfaction level of private bank employees in Bangladesh. So, the objective of this study is assessing the nature of the job satisfaction level of private bank employees in Bangladesh.

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., DBB Ltd., Islami Bank Bangladesh Ltd., SIBL, First Security Islami Bank Ltd., BRAC Bank Ltd. and UCB 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 1st January to 26th 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 (50). 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^2 = 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 use several independent variables such as Gender, Age, Religion, Education, Designation, Salary, Family Member, Marital status, Geographic Location, Family income, Service period and the Working environment in this study.

Independent variables: To assess the nature of the job satisfaction level nine (9) dependent variables have been used which are categorized decoratively. The dependent variables are 'Participation in decision', 'Availability of Tools and Resources', 'Training facilities', 'Autonomy in work', 'Gender discrimination', 'Enough working hour', 'chance promotion', 'increase knowledge & Capacity', and 'Practice of Manage by Objective (MBO)'.

Statistical analysis

SPSS 20.0 and Excel have been used to process and analyze the data. Both dependent and independent variable are analyzed by using Chi-square test as Chi-square test is very useful to show the relationship between two variables. 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.

RESULT

Table 1 shows employee's responses toward the questions in number and percentage. 51.8% employees say they have available tools and resources, 67.9% cannot participate in decision making, more than half of respondents (57.1%) have proper training facility, 66.1% cannot practice autonomy in their working area, ¼ respondents face gender discrimination, almost half (51.8%) get enough hour to work, 55.4% do not get proper promotion, around all respondents (96.6%) say their knowledge and capacity is increasing and 66.1% give positive report about MBO.

Table 1: Showed employees responses toward the questions in number and percentage

Variables	Number	Percentage (%)
Tools and Resources		
No	27	48.2
Yes	29	51.8
Participation in decision		
No	38	67.9
Yes	18	32.1
Training facilities		
No	24	42.9
Yes	32	57.1
Autonomy in work		
No	37	66.1
Yes	19	33.9
Gender discrimination		
No	42	75.0
Yes	14	25.0
Enough working hour		
No	27	48.2
Yes	29	51.8
Chance of promotion		
No	31	55.4
Yes	25	44.6
Increase knowledge & Capacity		
No	3	5.4
Yes	53	96.6
Practice in MBO (Management by Objective)		
No	19	33.9
Yes	37	66.1

According to Table 2, employee whose age is 30-35(80.8%, $p < 0.013$), works as officer (93.3%, $p < 0.001$), draw salary ≤ 2500 (91.7%, $p < .00001$), family income is 45000-65000 (84.2%, $p < .004$) and works in autonomous environment (88.0%, $p < .004$) cannot participate in decision making. On the contrary employees with age > 35 (66.7%), work as SPO/SEO/Grade-I (75.0%), draw salary $> 45,000$ (70.6%) and work in a participative environment (48.4%) and have available opportunity to participate in decision making.

Table 2: Association between demographic variables and Participation in decision making

Variables	Participation in Decision Making		P Values
	No	Yes	
Gender			
Male	35 (70.0%)	15 (30.0%)	0.322
Female	3 (50.0%)	3 (50.0%)	
Age of the respondents (in years)			
<30	13(72.2%)	5(27.8%)	.013
30-35	21(80.8%)	5(19.2%)	
>35	4(33.3%)	8(66.7%)	
Religion of the respondents			
Islam	34(66.7%)	17(33.3%)	.542
Hindu	4(80%)	1(20%)	
Education of the respondents			
Honors degree	4(80%)	1(20%)	.542
Master degree	34(66.7%)	14(33.3%)	
Designation of the respondents			
TAO/AO/JO/ACO	19(79.2%)	5(20.8)	.001
Officer	14(93.3%)	1(6.7%)	
SO/PO/EO/Grade- ii	3(33.3%)	6(66.7%)	
SPO/SEO/Grade-i	2(25.0%)	6(75.0%)	
Salary of the respondents			
≤ 2500	11(91.7%)	1(8.3%)	.000
25,001-35,000	15(88.2%)	2(11.8%)	
35,001-45,000	7(70.0%)	3(30.3%)	
>45,000	5(29.4)	12(70.6%)	
Family member of the respondents			
<<3	11(64.7%)	6(35.3%)	.714
4	10(62.5%)	6(37.5)	
>4	17(73.9%)	6(26.1%)	
Marital status of the respondents			
Married	30(69.8%)	13(30.2%)	.578
Unmarried	8(61.5%)	5(38.5)	
Geographic Location of the respondents			
Rural	4(80%)	1(20%)	.669
Semi- Urban	25(69.4%)	11(30.6%)	
Urban	9(60%)	6(40%)	
Family income of the respondents			
<45000	14(82.4%)	3(17.6%)	.004
45000-65000	16(84.2%)	3(15.8%)	
>65000	8(40%)	12 (60.0%)	
Service period of the respondents			
<36	17(70.8%)	7(29.2%)	.855
36-60	11(68.8%)	5(31.2%)	
>60	10(62.5%)	6(37.5%)	
Working Environment			
Participative	16(51.6%)	15(48.4%)	.004
Autonomy	22(88.0%)	3(12.0%)	

In table 3, it is surprisingly found that there is no significant association between demographic characteristics and availability of tools & resources. But working environment (.113) is close to significance value.

Table 3: Association between demographic variables and Availability of Tools & Resources

Variables	Availability of Tools& Resources		P Values
	No	Yes	
Gender			
Male	24(48.0%)	26(52.0%)	.926
Female	3(50.0%)	3(50.3%)	
Age of the respondents (in years)			
<30	9(50.0%)	9(50.0%)	.877
30-35	13(50.0%)	13(50.0%)	
>35	5(41.7%)	7(58.3%)	
Religion of the respondents			
Islam	25(49.0%)	26(51.0%)	.700
Hindu	2(40.0%)	3(60.0%)	
Education of the respondents			
Honors degree	3(60.0%)	2(40.0%)	.580
Master degree	24(47.1%)	27(52.9%)	
Designation of the respondents			
TAO/AO/JO/ACO	10(41.7%)	14(58.3%)	.223
Officer	10(66.7%)	5(33.3%)	
SO/PO/EO/Grade- ii	5(55.6%)	4(44.4%)	
SPO/SEO/Grade-i	2(25.0%)	6(75.0%)	
Salary of the respondents			
≤2500	6(50.0%)	6(50.0%)	.915
25,001-35,000	9(52.9%)	8(47.1%)	
35,001-45,000	5(50.0%)	5(50.0%)	
>45,000	7(41.2%)	10(58.8%)	
Family member of the respondents			
<<3	11(64.7%)	6(35.3%)	.254
4	7(43.8%)	9(56.2%)	
>4	9(39.1%)	14(60.9%)	
Marital status of the respondents			
Married	21(48.8%)	22(51.2)	.856
Unmarried	6(46.2%)	7(53.8%)	
Geographic Location of the respondents			
Rural	2(40.0%)	3(60.0%)	.326
Semi- Urban	20(55.6%)	16(44.4%)	
Urban	5(33.3%)	10(66.7%)	
Family income of the respondents			
<45000	9(52.9%)	8(47.1%)	.657
45000-65000	10(52.6%)	9(47.4)	
>65000	8(40.0%)	12(60.0%)	
Service period of the respondents			
<36	11(45.8%)	13(54.2%)	.953
36-60	8(50.0%)	8(50.0%)	
>60	8(50.0%)	8(50.0%)	
Working Environment			
Participative	12(38.7%)	19(63.3%)	.113
Autonomy	15(60.0%)	10(40.0%)	

From the table 4, it has been found that, all top-level employees (100%, $p < 0.004$) get appropriate training facilities. Besides employees, who draw the highest salary (88.2%, $p < 0.011$), have more family income (80.0%, $p < 0.035$) and work in a participative environment (83.9%, $p < 0.000$) are also exceedingly satisfied with the training facility. But employees who work as an officer (73.3%) and in the autonomous environment (76.0%), get salary 25,001-35,000 (64.7%) and have family income 45000-65000 (57.9%) do not get proper training facilities.

Table 4: Association between demographic variables and Training Facilities

Variables	Training Facilities		P values
	No	Yes	
Gender			
Male	23(46.0%)	27(54.0%)	.170
Female	1(16.7%)	5(83.3%)	
Age of the respondents (in years)			
<30	8(44.4%)	10(55.6%)	.346
30-35	13(50.0%)	13(50.0%)	
>35	3(25.0%)	9(75.0%)	
Religion of the respondents			
Islam	22(43.1%)	29(56.9%)	.892
Hindu	2(40.0%)	3(60.0%)	
Education of the respondents			
Honors degree	4(80.0%)	1(20.0%)	.079
Master degree	20(39.1%)	31(60.8%)	
Designation of the respondents			
TAO/AO/JO/ACO	11(45.8%)	13(54.2%)	.004
Officer	11(73.3%)	4(26.7%)	
SO/PO/EO/Grade- ii	2(22.2%)	7(77.8%)	
SPO/SEO/Grade-i	0(0.0%)	8(100.0%)	
Salary of the respondents			
≤2500	7(58.3%)	5(41.7)	.011
25,001-35,000	11(64.7%)	6(35.3%)	
35,001-45,000	4(40.0%)	6(60.0%)	
>45,000	2(11.8%)	15(88.2%)	
Family member of the respondents			
<<3	10(58.8%)	7(41.2%)	.199
4	7(43.8%)	9(56.2%)	
>4	7(30.4%)	16(69.6%)	
Marital status of the respondents			
Married	21(48.8%)	22(51.2%)	.100
Unmarried	3(23.1%)	10(76.9%)	
Geographic Location of the respondents			
Rural	4(80.0%)	1(20.0%)	.108
Semi- Urban	16(44.4%)	20(55.6%)	
Urban	4(26.7%)	11(73.3%)	
Family income of the respondents			
<45000	9(52.9%)	8(47.1%)	.035
45000-65000	11(57.9%)	8(42.1%)	
>65000	4(20.0%)	16(80.0%)	
Service period of the respondents			
<36	8(33.3%)	16(66.7%)	.166
36-60	6(37.5%)	10(62.5%)	
>60	10(62.5%)	6(37.5%)	
Working Environment			
Participative	5(16.1%)	26(83.9%)	.000
Autonomy	19(76.0%)	6(24.0%)	

According to the table 5, an employee with age <30 (83.3%, $p < 0.016$) who works as an officer (93.3%, $p < 0.037$) cannot enjoy autonomy in his/her working area. On the other hand, an employee with age >35 (66.7%) who works as an SPO/SEO/Grade-I (62.5%) are able to practice atomic power.

Table 5: Association between demographic variables and Autonomy in working area

Variables	Autonomy in Working Area		P values
	No	Yes	
Gender			
Male	35(70.0%)	15(30.0%)	.73
Female	2(33.3%)	4(66.7%)	
Age of the respondents (in years)			
<30	15(83.3%)	3(16.7%)	.016
30-35	18(69.2%)	8(30.8%)	
>35	4(33.3%)	8(66.7%)	
Religion of the respondents			
Islam	33(64.7%)	18(35.3%)	.491
Hindu	4(80.0%)	1(20.0%)	
Education of the respondents			
Honors degree	3(60.0%)	2(40.0%)	.764
Master degree	34(66.7%)	17(33.3%)	
Designation of the respondents			
TAO/AO/JO/ACO	15(62.5%)	9(37.5%)	.037
Officer	14(93.3%)	1(6.7%)	
SO/PO/EO/Grade- ii	5(55.6%)	4(44.4%)	
SPO/SEO/Grade-i	3(37.5%)	5(62.5%)	
Salary of the respondents			
≤2500	10(83.3%)	2(16.7%)	.348
25,001-35,000	12(70.6%)	5(29.4%)	
35,001-45,000	5(50.0%)	5(50.0%)	
>45,000	10(58.8%)	7(41.2%)	
Family member of the respondents			
<<3	12(70.6%)	5(29.4%)	.269
4	8(50.0%)	8(50.0%)	
>4	17(73.9%)	6(26.1%)	
Marital status of the respondents			
Married	27(62.8%)	16(37.2%)	.346
Unmarried	10(76.9%)	3(23.1%)	
Geographic Location of the respondents			
Rural	4(80.0%)	1(20.0%)	.169
Semi- Urban	26(72.2%)	10(27.8%)	
Urban	7(46.7%)	8(53.3%)	
Family income of the respondents			
<45000	12(70.6%)	5(29.4%)	.888
45000-65000	12(63.2%)	7(36.8%)	
>65000	13(65.0%)	7(35.0%)	
Service period of the respondents			
<36	19(79.2%)	5(20.8%)	.152
36-60	10(62.5%)	6(37.5%)	
>60	8(50.0%)	8(50.0%)	
Working Environment			
Participative	19(61.3%)	12(38.7%)	.400
Autonomy	18(72.0%)	7(28.0%)	

Table 6 represents that employees who are unmarried (53.8%, $p < 0.006$), service period < 36 months (41.7%, $p < 0.032$) and work in participative environment (35.5%, $p < 0.044$) face gender discrimination. But employees who are married (83.7%), service period > 60 months (93.8%) and work in an autonomous environment (88.0%) have a positive response regarding gender discrimination.

Table 6: Association between demographic variables and Gender discrimination

Variables	Gender Discrimination		P Values
	No	Yes	
Gender			
Male	36(72.0%)	14(28.0%)	.134
Female	6(100.0%)	0(00.0%)	
Age of the respondents (in years)			
< 30	12(66.7%)	6(33.3%)	.302
30-35	22(84.6%)	4(15.4%)	
> 35	8(66.7%)	4(33.3%)	
Religion of the respondents			
Islam	38(47.5%)	13(25.5%)	.787
Hindu	4(80.0%)	1(20.0%)	
Education of the respondents			
Honors degree	4(80.0%)	1(20.0%)	.787
Master degree	38(47.5%)	13(25.5%)	
Designation of the respondents			
TAO/AO/JO/ACO	19(79.2%)	5(20.8%)	.846
Officer	10(66.7%)	5(33.3%)	
SO/PO/EO/Grade- ii	7(77.8%)	2(22.2%)	
SPO/SEO/Grade-i	6(75.0%)	2(25.0%)	
Salary of the respondents			
≤ 2500	10(83.3%)	2(16.7%)	.510
25,001-35,000	14(82.4%)	3(17.6%)	
35,001-45,000	6(60.0%)	4(40.0%)	
$> 45,000$	12(70.6%)	5(29.4%)	
Family member of the respondents			
$< < 3$	16(94.1%)	1(5.9%)	.082
4	10(62.5%)	6(37.5%)	
> 4	16(69.6%)	7(30.4%)	
Marital status of the respondents			
Married	36(83.7%)	7(16.3%)	.006
Unmarried	6(46.2%)	7(53.8%)	
Geographic Location of the respondents			
Rural	4(80.0%)	1(20.0%)	.417
Semi- Urban	25(69.4%)	11(30.6%)	
Urban	13(86.7%)	2(13.3%)	
Family income of the respondents			
< 45000	15(88.2%)	2(11.8%)	.318
45000-65000	13(68.4%)	6(31.6%)	
> 65000	14(70.0%)	6(30.0%)	
Service period of the respondents			
< 36	14(58.3%)	10(41.7%)	.032
36-60	13(81.2%)	3(18.8%)	
> 60	15(93.8%)	1(6.2%)	
Working Environment			
Participative	20(64.5%)	11(35.5%)	.044
Autonomy	22(88.0%)	3(12.0%)	

Table 7 illustrates that all top-level employees (100%, $p < 0.003$) and employees whose family income > 65000 (80.0%, $p < 0.007$) and work in a participative environment (74.2%, $p < 0.007$) get enough working hour. But employees work as an officer (80.0%), family income < 45000 (64.7%) and work in an autonomous environment (76.0%) do not get enough working hour.

Table 7: Association between demographic variables and Working hour

Variables	Working Hour		P Values
	No	Yes	
Gender			
Male	25(50.0%)	25(50.0%)	.440
Female	2(33.3%)	4(66.7%)	
Age of the respondents (in years)			
<30	9(50.0%)	9(50.0%)	.492
30-35	14(53.8%)	12(46.2%)	
>35	4(33.3%)	8(66.7%)	
Religion of the respondents			
Islam	25(49.0%)	26(51.0%)	.700
Hindu	2(40.0%)	3(60.0%)	
Education of the respondents			
Honors degree	3(60.0%)	2(40.0%)	.580
Master degree	24(47.1%)	27(52.9%)	
Designation of the respondents			
TAO/AO/JO/ACO	10(41.7%)	14(58.3%)	.003
Officer	12(80.0%)	3(20.0%)	
SO/PO/EO/Grade- ii	5(55.6%)	4(44.4%)	
SPO/SEO/Grade-i	0(00.0%)	8(100.0%)	
Salary of the respondents			
≤ 2500	7(58.3%)	5(41.7%)	.082
25,001-35,000	9(52.9%)	8(47.1%)	
35,001-45,000	7(70.0%)	3(30.0%)	
>45,000	4(23.5%)	13(76.5%)	
Family member of the respondents			
<<3	11(64.7%)	6(35.3%)	.075
4	9(56.2%)	7(43.8%)	
>4	7(30.4%)	16(69.6%)	
Marital status of the respondents			
Married	20(46.5%)	23(53.5%)	.642
Unmarried	7(53.8%)	6(46.2%)	
Geographic Location of the respondents			
Rural	3(60.0%)	2(40.0%)	.385
Semi- Urban	19(52.8%)	17(47.2%)	
Urban	5(33.3%)	10(66.7%)	
Family income of the respondents			
<45000	11(64.7%)	6(35.3%)	.007
45000-65000	12(63.2%)	7(36.8%)	
>65000	4(20.0%)	16(80.0%)	
Service period of the respondents			
<36	10(41.7%)	14(58.3%)	.397
36-60	7(43.8%)	9(56.2%)	
>60	10(62.5%)	6(37.5%)	
Working Environment			
Participative	8(25.8%)	23(74.2%)	.000
Autonomy	19(76.0%)	6(24.0%)	

From table 8 it has been found that, employees age between 30 and 35 (80.8%, $p < 0.002$), work as an officer (86.7%, $p < 0.006$) and in the autonomous environment (72.0%, $p < 0.024$) do not get a right promotion. On the other hand, employees of both <30 and >35 age (66.7%), work as SPO/SEO/Grade-I (87.5%) and in participative environment (58.1%) report that they have a proper promotion.

Table 8: Association between demographic variables and Chance of promotion

Variables	Chance of Promotion		P Values
	No	Yes	
Gender			
Male	29(58.0%)	21(42.0%)	.251
Female	2(33.3%)	4(66.7%)	
Age of the respondents (in years)			
<30	6(33.3%)	12(66.7%)	.002
30-35	21(80.8%)	5(19.2%)	
>35	4(33.3%)	8(66.7%)	
Religion of the respondents			
Islam	29(56.9%)	22(43.1%)	.469
Hindu	2(40.0%)	3(60.0%)	
Education of the respondents			
Honors degree	4(80.0%)	1(20.0%)	.245
Master degree	27(52.9%)	24(47.1%)	
Designation of the respondents			
TAO/AO/JO/ACO	13(54.2%)	11(45.8%)	.006
Officer	13(86.7%)	2(13.3%)	
SO/PO/EO/Grade- ii	4(44.4%)	5(55.6%)	
SPO/SEO/Grade-i	1(12.5%)	7(87.5%)	
Salary of the respondents			
≤ 2500	5(41.7%)	7(58.3%)	.10
25,001-35,000	14(82.4%)	3(17.6%)	
35,001-45,000	7(70.0%)	3(30.0%)	
$>45,000$	5(29.4%)	12(70.6%)	
Family member of the respondents			
$<<3$	9(52.9%)	8(47.1%)	.793
4	10(62.5%)	6(67.5%)	
>4	12(52.2%)	11(47.8%)	
Marital status of the respondents			
Married	24(55.8%)	19(44.2%)	.900
Unmarried	7(53.8%)	6(46.2%)	
Geographic Location of the respondents			
Rural	3(60.0%)	2(40.0%)	.376
Semi- Urban	22(61.1%)	14(38.9%)	
Urban	6(40.0%)	9(60.0%)	
Family income of the respondents			
<45000	12(70.6%)	5(29.4%)	.169
45000-65000	11(57.9%)	8(42.1%)	
>65000	8(40.0%)	12(60.0%)	
Service period of the respondents			
<36	11(45.8%)	13(54.2%)	.463
36-60	10(62.5%)	6(37.5%)	
>60	10(62.5%)	6(37.5%)	
Working Environment			
Participative	13(41.9%)	18(58.1%)	.024
Autonomy	18(72.0%)	7(28.0%)	

Table 9 demonstrates that, all employees who are married (100.0%, $p < 0.001$) and family member 4 and >4 (100.0%, $p < 0.026$), almost all-male employees (98.0%, $p < 0.001$) say organizational environment increases their capacity and knowledge.

Table 9: Association between demographic variables and Increasing capacity and Knowledge

Variables	Increasing Capacity and Knowledge		P Values
	No	Yes	
Gender			
Male	1(2.0%)	49(98.0%)	.001
Female	2(33.3%)	4(66.7%)	
Age of the respondents (in years)			
<30	2(11.1%)	16(88.9)	.373
30-35	1(3.8%)	25(96.2%)	
>35	0(0%)	12(100.0%)	
Religion of the respondents			
Islam	3(5.9%)	48(94.1%)	.577
Hindu	0(0%)	5(100.0%)	
Education of the respondents			
Honors degree	0(0%)	5(100.0%)	.577
Master degree	3(5.9%)	48(94.1%)	
Designation of the respondents			
TAO/AO/JO/ACO	3(12.5%)	21(87.5%)	.238
Officer	0(0%)	15(100.0%)	
SO/PO/EO/Grade- ii	0(0%)	9(100.0%)	
SPO/SEO/Grade-i	0(0%)	8(100.0%)	
Salary of the respondents			
≤ 2500	1(8.3%)	11(91.7%)	.658
25,001-35,000	1(5.9%)	16(94.1%)	
35,001-45,000	1(10.0%)	9(90.0%)	
$>45,000$	0(0%)	17(100.0%)	
Family member of the respondents			
$<<3$	3(17.6%)	14(82.4%)	.026
4	0(0%)	16(100.0%)	
>4	0(0%)	23(100.0%)	
Marital status of the respondents			
Married	0(0%)	43(100.0%)	.001
Unmarried	3(23.1%)	10(76.9%)	
Geographic Location of the respondents			
Rural	0(0%)	5(100.0%)	.267
Semi- Urban	1(2.8%)	35(97.2%)	
Urban	2(13.3%)	13(86.7%)	
Family income of the respondents			
<45000	1(5.9%)	16(94.1%)	.343
45000-65000	2(10.5%)	17(89.5%)	
>65000	0(0%)	20(100.0%)	
Service period of the respondents			
<36	2(8.3%)	22(91.7%)	.509
36-60	1(6.2%)	15(93.8%)	
>60	0(0%)	16(100.0%)	
Working Environment			
Participative	2(6.5%)	29(93.5%)	.685
Autonomy	1(4.0%)	24(96.0%)	

According to table 10, almost all female employees (83.3%, $p < 0.007$) and employees who are unmarried (61.5%, $p < 0.016$), service period < 36 months (54.2%, $p < 0.022$) and work in participative environment (51.6%, $p < 0.002$) cannot get opportunities to participate in goal setting. On the contrary, employees who are male (72.0%), married (74.4%), service period 36-60 and > 60 months (81.2%) and work in autonomous environment (88.0%) report that they have an opportunity to participate in goal setting.

Table 10: Association between demographic variables and Practice of MBO

Variables	Practice of MBO		P Values
	No	Yes	
Gender			
Male	14(28.0%)	36(72.0%)	.007
Female	5(83.3%)	1(16.7%)	
Age of the respondents (in years)			
<30	7(38.9%)	11(61.1%)	.730
30-35	9(34.6%)	17(65.4%)	
>35	3(25.0%)	9(75.0%)	
Religion of the respondents			
Islam	16(31.4%)	35(68.6%)	.197
Hindu	3(60.0%)	2(40.0%)	
Education of the respondents			
Honors degree	0(0%)	5(100.0%)	.093
Master degree	19(37.3%)	32(62.7%)	
Designation of the respondents			
TAO/AO/JO/ACO	9(37.5%)	15(62.5%)	.935
Officer	5(33.3%)	10(66.7%)	
SO/PO/EO/Grade- ii	3(33.3%)	6(66.7%)	
SPO/SEO/Grade-i	2(25.0%)	6(75.0%)	
Salary of the respondents			
≤ 2500	3(25.0%)	9(75.0%)	.232
25,001-35,000	4(23.5%)	13(76.5%)	
35,001-45,000	6(60.0%)	4(40.0%)	
>45,000	6(35.3%)	11(64.7%)	
Family member of the respondents			
$<< 3$	3(17.6%)	14(82.4%)	.219
4	6(37.5%)	10(62.5%)	
>4	10(43.5%)	13(56.5%)	
Marital status of the respondents			
Married	11(25.6%)	32(74.4%)	.016
Unmarried	8(61.5%)	5(38.5%)	
Geographic Location of the respondents			
Rural	1(20.0%)	4(80.0%)	.774
Semi- Urban	13(36.1%)	23(63.9%)	
Urban	5(33.3%)	10(66.7%)	
Family income of the respondents			
<45000	4(23.5%)	13(76.5%)	.497
45000-65000	8(42.1%)	11(57.9%)	
>65000	7(35.0%)	13(65.0%)	
Service period of the respondents			
<36	13(54.2%)	11(45.8%)	.022
36-60	3(18.8%)	13(81.2%)	
>60	3(18.8%)	13(81.2%)	

Working Environment			
Participative	16(51.6%)	15(48.4%)	.002
Autonomy	3(12.0%)	22(88.0%)	

Notes:

TAO/AS/JO/AOC= Training Assistant Officer/Assistant Officer/Junior Officer/Assistant Officer Cash

SO/PO/EO= Senior Officer/Principal Officer/Executive Officer/Grade- ii

SPO/SEO=Senior Principal Officer/ Senior Executive Officer /Grade-i

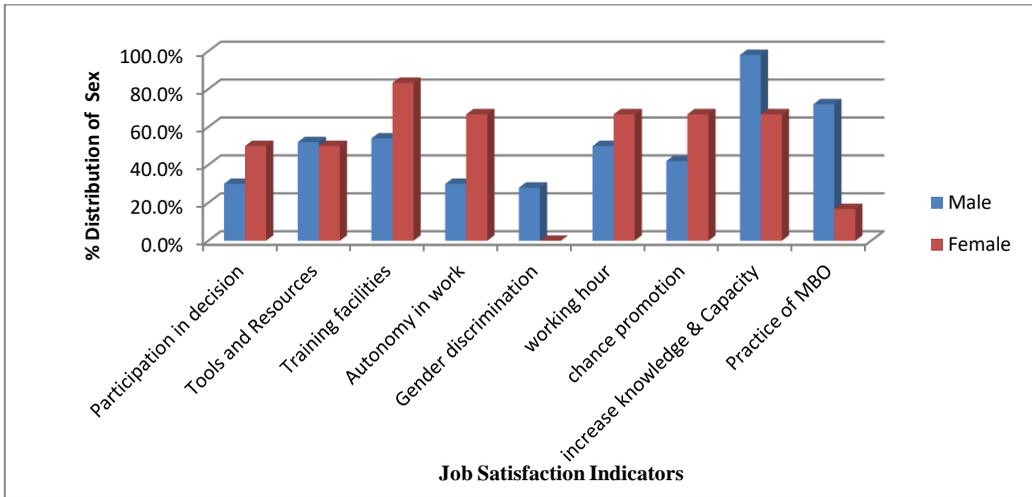


Figure 1: Comparison of percentage distribution of job satisfaction between male and female

According to figure 1, a female is more satisfied than male for the indicators namely participation in decision making, training facilities, work autonomy, working an hour and promotion facilities where the male is more satisfied with tools and resources, gender discrimination, knowledge and capacity and practice of MBO.

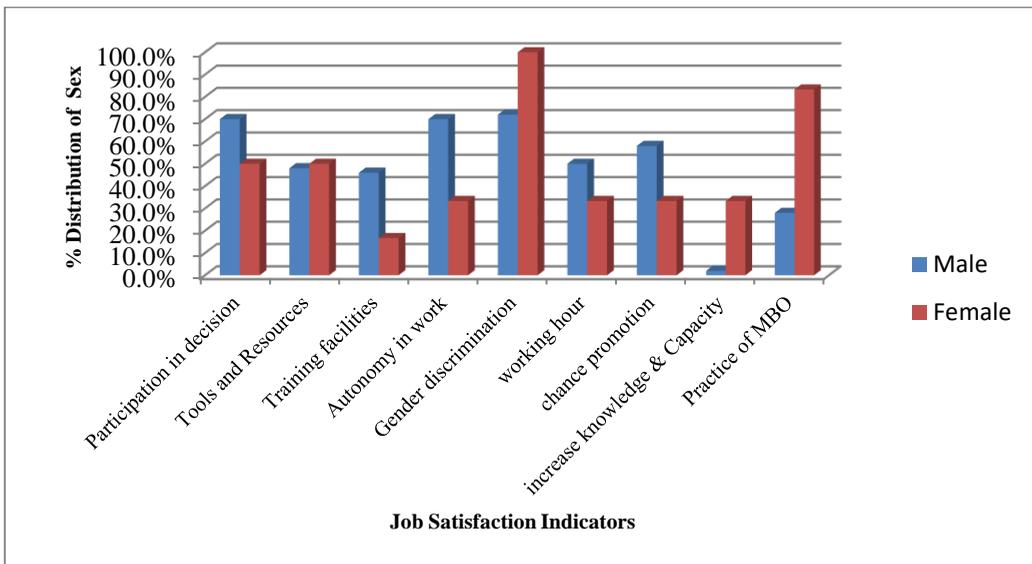


Figure 2: Comparison of percentage distribution of job dissatisfaction between male and female

From figure 2, it is clear that male is more dissatisfied for participation in decision making, training facilities, work autonomy, working hour and promotion facilities indicators and female is more dissatisfied for tools and resources, gender discrimination, knowledge and capacity and practice of MBO

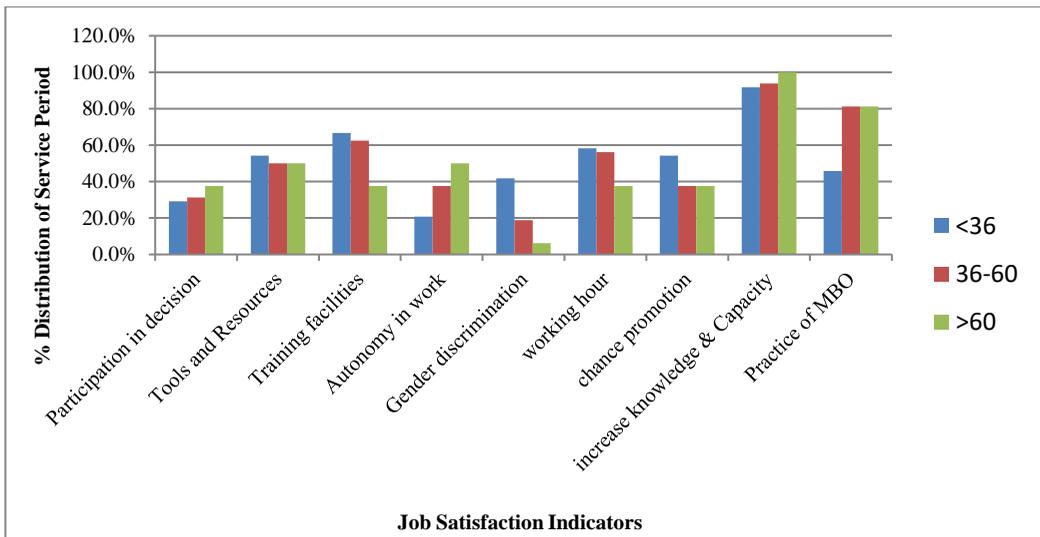


Figure 3: Comparison of percentage distribution of job satisfaction among service period (in month)

Figure 3, shows that new employees are comparatively more satisfied than the seniors and they are more pleased with tools and resources, training, gender discrimination and promotion. The employees with 36-60 months and >60 months service period is more pleased for training, gender discrimination, working hour and participation in decision making, job autonomy, increase knowledge and capacity respectively.

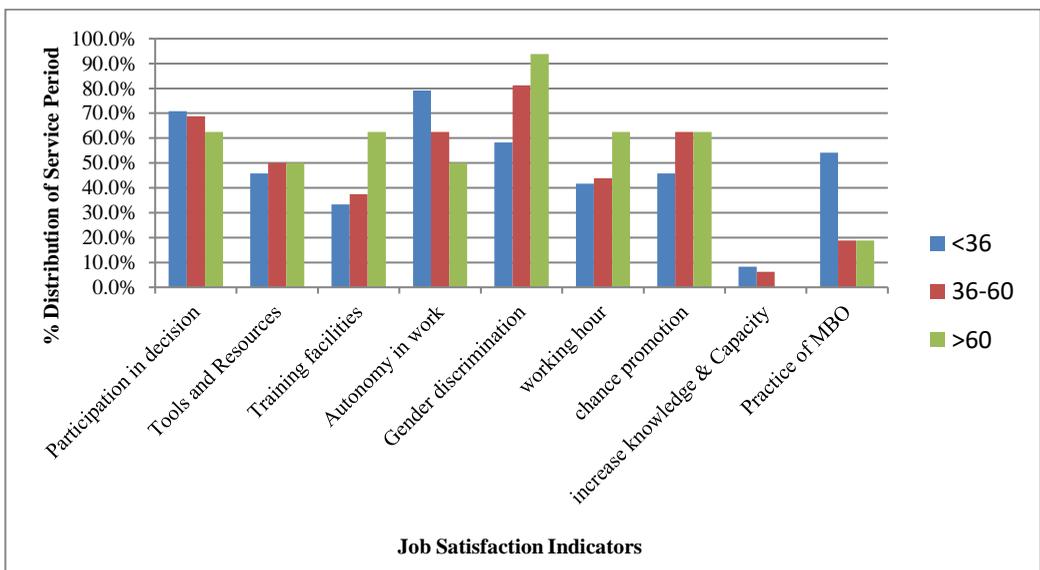


Figure 4: Comparison of percentage distribution of job dissatisfaction among service period (in month)

Figure 4, illustrates that employee with <36 service period is highly dissatisfied for the indicators like as, participation in decision making, autonomy in work, facilities of increasing knowledge and capacity and MBO.

DISCUSSION

This study used demographic factors like sex, age, religion, education, designation, salary, family member, marital status, geographic location, family income, service period and working environment to show the association with employees work satisfaction indicators which were take part in decision making, availability of tools and resources, training facilities, autonomy in work, gender discrimination, working hour, chance of promotion, increase knowledge & capacity, and practice of MBO. According to this study, a significant inter-class relationship was observed between demographic characteristics (sex, age, designation, salary, and family member, marital status, working environment, service period and family income) and satisfaction factors (participation in decision making, training facilities, autonomy in work, gender discrimination, working hour, chance of promotion, increase knowledge & capacity, practice of MBO) and surprisingly availability of tools and resources had no significant relation with any demographic factors. Our findings was partially consistent with the findings of a study by Heidarian et al. (2015) in Iran which found significance relation between demographic characteristics (age, marital status, gender, hire status and years of service) and motivational factors (advancement, recognition, responsibility, education and development, interpersonal relations, equity, pay, job security, recognition, attractiveness of job supervision, organizational policies, working conditions). However, we used Chi-square test in our study where as Heidarian et al. (2015) used correlation analysis. Popoola (2009) revealed job satisfaction and socio-economic factors (i.e. gender, age, marital status, education, job tenure and salary) were significantly correlated with organizational commitment.

This study showed that sex had significance relation with increasing capacity and knowledge, practice of MBO where different studies revealed different results. Job satisfaction had no relationship with sex and job designation (James, 2020). Talukder et al. (2014) cited that med men employees are much more dissatisfied than their counterpart women, while Rahman et al. (2017) found male is more satisfied than female. Heidarian et al. (2015) found female employees had little opportunity to participate in goal setting and decision making. On the other hand, Budría & Baleix (2020); Azad et al., (2011); and Ali and Akhter (2009) found that there is no significant difference between male and female employees' job satisfaction.

We found age's significant relation with participation in decision making, autonomy in work, chance promotion while 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. Vickovic & Morrow (2020) revealed that age had an effect on performance, job satisfaction and turnover. Age, job title and marital status had positive influence on employees work satisfaction (Buker and Dolu, 2010). Rahman et al. (2017) showed that employees of 30-35 age groups had low levels of job satisfaction (76.04%). Molla, (2015) claimed aged worker had less job satisfaction.

According to this study marital status had significant relation with Gender Discrimination, Increasing Capacity and Knowledge, Practice of MBO. Vickovic & Morrow (2020) showed that marital status had significant relation with performance, job satisfaction and turnover, Heidarian et al. (2015) found marital status had significant relation with advancement and

responsibility. Significant differences in job satisfaction was found between single and married (Park et al., 2020), single employees were more satisfied than married one (Ghanayem et al., 2020).

In our study, we found salaries had a significant association with participation in decision making and training facilities. While low salary caused employees dissatisfaction, higher salary produced higher satisfaction (Ghanayem et al., 2020). Due to differences in salaries between groups, satisfaction of employees also significantly varies (Park et al., 2020). But in another study by Hossain et al. (2017), where they were measuring association between job satisfaction with work shifts and hours with work stress, revealed regarding pay and promotion no significance differences were found in job satisfaction among five work group.

This study revealed that demographic characteristics like religion, education and geographic location have no significant relation with any dependent variables. Job dissatisfaction is definitely not a good sign for any organization since it has an adverse effect on overall business. Working hours need to redesign. As organization's efficiency depends on employee's performance, it should be appraised from time to time. Proper training helps people to get rid of boredom. The organization can develop a participative environment to motivate employee which also give them a chance to take part in decision-making.

LIMITATIONS OF THE STUDY

Number of the participant was the major limitation. Few employees left without giving information may limit our study. Due to Covid -19, we cannot give enough time in data collection. However, the study represented a clear picture of job satisfaction among private bank employees of Bangladesh.

CONCLUSION AND RECOMMENDATION

This study revealed a significant inter-class relation between demographic variables like as gender, age, designation, salary, number of family member, marital status, working environment, service period and income of family with employees job satisfactory factors which were sharing in decision making, training, autonomy in work, gender discrimination, working hour, chance of promotion, increase knowledge & capacity, and practice of MBO. However, the study showed that the overall level of employees work satisfaction was high.

To improve the condition some strategies could be developed based on the significant factors such as giving chance to employees 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.

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