



## Measuring Job Satisfaction of Women Banker's: A Study on some selected commercial Banks in Rangpur City

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**ABSTRACT:** This paper aims at identifying some important factors that affect job satisfaction of women bankers of different banks at Rangpur city in Bangladesh. The Banks include private and public commercial Banks. A highly structured questionnaire was prepared with the help of Bi-Polar Method to collect primary data from 50 women bankers working at several public and private banks in Rangpur city in Bangladesh. Several statistical tools and techniques, i.e. Descriptive Analysis, Likert scale, bar, diagram, pie chart, Graphical representation and weighted average, have been used to determine authentic findings and draw a significant conclusion. The findings of the study reveal significant factors, i.e. job security, participation in decision making; available leave facilities, the attitude of top management, salary increment, the specific time for family, promotion opportunity, flexible working hour etc. affect job satisfaction of women bankers of public and private banks in Rangpur city. Whether women bankers are satisfied or not has been shown in this study. Proper working environment, as well as safety, has been brought into consideration for the women employee. Hence, the authority should address those key factors properly for the betterment of woman employee. Finally, the satisfaction level of women is not up to the mark yet proper step needs to be taken to ensure the job satisfaction women in banking profession at Rangpur City.

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**Keywords:** Job Satisfaction, Female Employees, Banks, Working Condition, Pay, Fairness, Promotion.

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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. It is always of greater interest to know why people work and at which level and how he/she is being satisfied with the job. Satisfaction is the mental state of human being. Simply job satisfaction refers the feeling of 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 refer 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. Jobsatisfaction 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 fulfil 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.

Very recently women are trying to involve themselves as employees of different financial institutions especially in banking sector. In any economy of a country, the banking sector plays a vital role for overall development of agriculture, small business and different industries of a country. Bangladesh is on its way to development. Banks, particularly private commercial banks have significant contribution in the development process. There are almost 48 private commercial banks in Bangladesh (Banking Diploma Examination) and here lots of female employees are working. According to a Bangladesh Bank (BB) data, around 13.08% of women work

at entry level in the banking industry, but less at mid-level 8.58% and 4.44% work at senior management level in the banking sector, about 15.57% of women employees are there in the below-thirty age group. The percentage of female Board Members totaled came to only 9.73% in 2011. So, it is of greater interest to know why female employees work at banking sectors and at which levels and how far they satisfied with their jobs. Simply, satisfaction is a mental state of human being. But job satisfaction refers to the positive feeling regarding specific tasks to his or her job. Based on human behavior, employees are more interested in doing work in those organisations from where they get more mental satisfaction. There are varieties of factors that can influence the level of job satisfaction of female employees i.e. job security, participation in decision making, available leave facilities, reorganization of good work, attitude of top management, salary increment, specific time for family, motivation to work, promotional opportunity, flexible working hour, benefits and services, training program facilities, compensation management, creativity and innovation, proper reward system, working environment, and so on. From the earlier information (48 Private commercial banks) it is seen private commercial banking sector is very competitive. Mizan et al.(2013) stated the environment of banking sectors in Bangladesh is fairly competitive and they need to ensure the employees' job satisfaction to perform efficiently. These competitive advantages largely depend on female employees' job satisfaction. So, banking authority should focus on those jobs related factors which can ensure job satisfaction of female employees. After reviewing vast literature and completing introduction the researchers have decided to develop a research model.

## **II. LITERATURE REVIEW**

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.

Faruqui, G.A.and Islam, S. (2005) 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(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.

On the other hand, Campbell et al. (1976) reported that single men are less job satisfied than married men, but that no such difference exists for females. After reviewing vast literature, the researchers found a variety of job characteristics or aspects are responsible to make sure their job satisfaction. These characteristics include occupational prestige, earnings, education, job complexity, level of authority exercised, how closely the worker is supervised, job pressure, being held responsible for things outside one's control, how frequently one has to get dirty on the job, being underemployed, workplace size, and level of optimism about one's future at the current job.

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 a 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.

### **Objectives of the study**

- a. To measure the level of job satisfaction of women bankers in Rangpur city.
- b. To identify the motivational factors that can influence job satisfaction.
- c. To find out the factors which are mainly responsible for increasing job dissatisfaction?
- d. To provide some suggestions for the management about how to encourage their employees especially woman employees to their job.

**Methodology of the study**

The research methodology is a set of methods used in a particular area of activity. Each and every research has a clear and specific methodology. Actually, research methodology is the way of conducting a study. It is combination of some task, such as the collection of data, processing the data, interpreting the data, analyzing the data and doing other relevant activities. My research is exploratory in nature. The methodology of the study is based on primary data. This research incorporated a qualitative and quantitative research approach based on a structured questionnaire (Hasan & Mahmud, 2017; Hasan, Mahmud, & Islam, 2017; Hasan, Nekmahmud, Yajuan, & Patwary, 2019; Hasan, Parven, Khan, Mahmud, & Yajuan, 2018).

**Sample Design**

All of the public and private banks and financial institutions in Rangpur city are selected for this study. A total number of 32 structured questions were delivered. The sample has been selected randomly. Among delivered questionnaire only 50 respondents gave their feedback. The respondents completed the entire questionnaire, no missing values were found so all of their responses have been selected for analysis.

**Data Collection Technique**

A structured questionnaire was developed using job satisfaction forces to which the respondents were asked to react using a five-step Bi-polar scale ranging from strongly disagree (1) to strongly agree (5). This question was intended to measure the respondent's reaction to job satisfaction on a scale. All the other questions were derived from the past studies and from general perception of job satisfaction of female employees. The bipolar scale has been selected because of its widespread appropriateness of measuring attitude.

**Data Processing & Analysis**

To analyze the quantitative data, the researcher explored the internal structure and measurement by using standard weighted average and tabulation form. The researchers have used five-point Likert scales for rating women banker's job satisfaction:

1=Strongly Disagree; 2= Disagree; 3=Neutral; 4=Agree; 5=Strongly Agree.

Date is calculated based on following method:

$$\text{Standard weighted average} = \frac{\text{StronglyDisagree} + \text{Disagree} + \text{Agree} + \text{Neutral} + \text{Agree} + \text{StronglyAgree}}{\text{Numberofpoint}}$$

$$\text{So, Standard weighted average} = \frac{1+2+3+4+5}{5} = \frac{15}{5} = 3$$

Form the value of standard weighted average we can found 3 is the standard level. Value of standard weighted average >3= is satisfactory level

Value of standard weighted average <3 = is dissatisfactory level

**Data analysis and interpretation**

This chapter contains the information that is collect, analysis, and use to determine the important constructs relating to the job satisfaction of women bankers in Rangpur city. The demographic compositions of the respondents are shown in detail below: We have provided following questions to the women bankers and received the following response:

**Table 1: Age distribution of the respondents**

Age	Frequency
LESS THAN 25	2
25-29	14
30-34	18
35-39	8
40-44	5
45 to above	3
TOTAL	50

Source: Field Survey

From table 1, the age distribution of women bankers in the study area reveals that 2 respondents are less than 25 years, 14 respondents are 25-29 years, 18 respondents are 30-34 years, 8 respondents are 35-39 years, 5 respondents are 40-44 years and 2 respondents are above 45 years.

Now we can put the above figure into the following diagram:

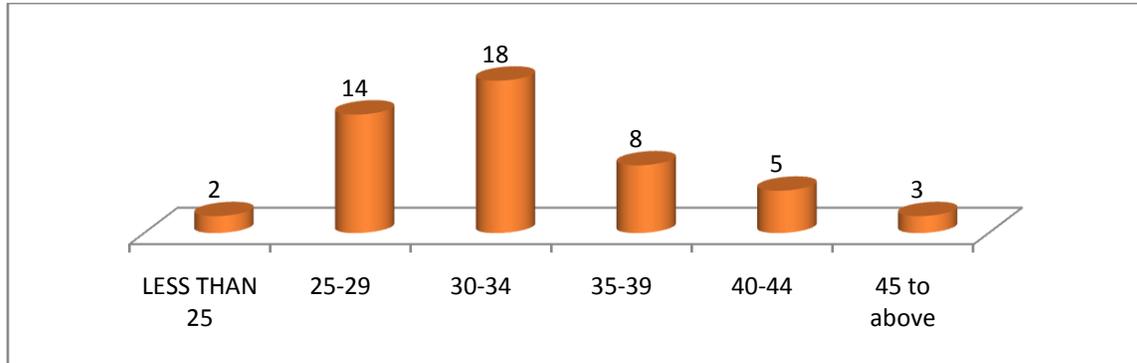
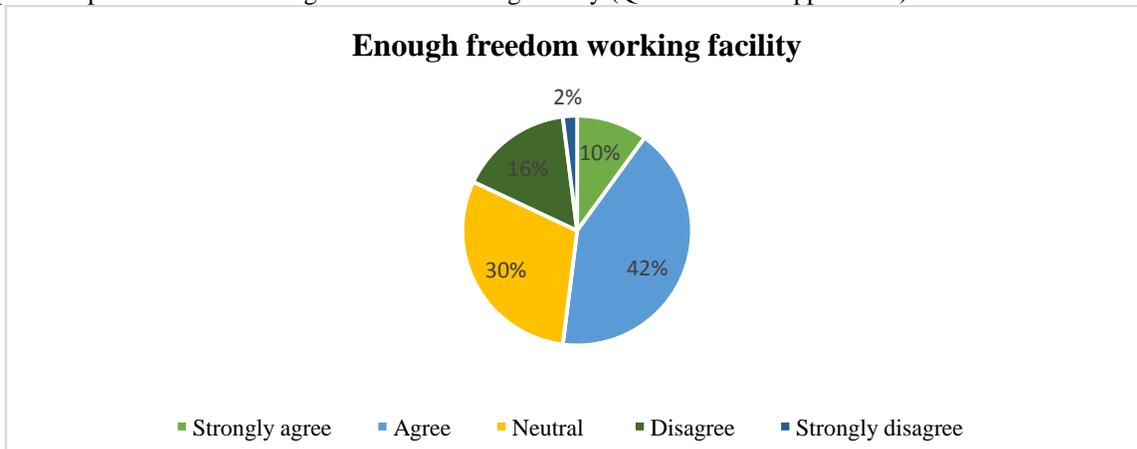


Figure 3: Amount of the respondent based on age

**Question-1: You are getting enough freedom in your work.**

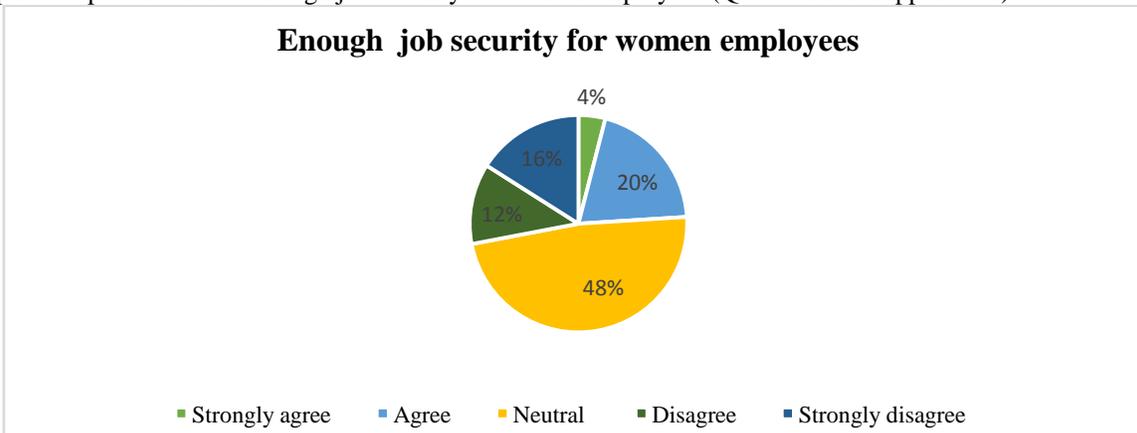
Graphical representation of enough freedom working facility (Question-1 and Appendix 1)



Graphical Representation shows that there are 50 women bankers among them, 10% women bankers are strongly agreed, 42% women bankers are agreed, 30% women bankers are neutral, 16% women bankers have disagreed and 2% women bankers are strongly disagreed on enough freedom of work for women workers. Here agree & strongly agree level is so high than the Disagree and strongly disagree level because their satisfaction level is excessive. So, the statement shows that bank has given enough freedom of work.

**Question-2: The bank is providing enough job security to the woman employee.**

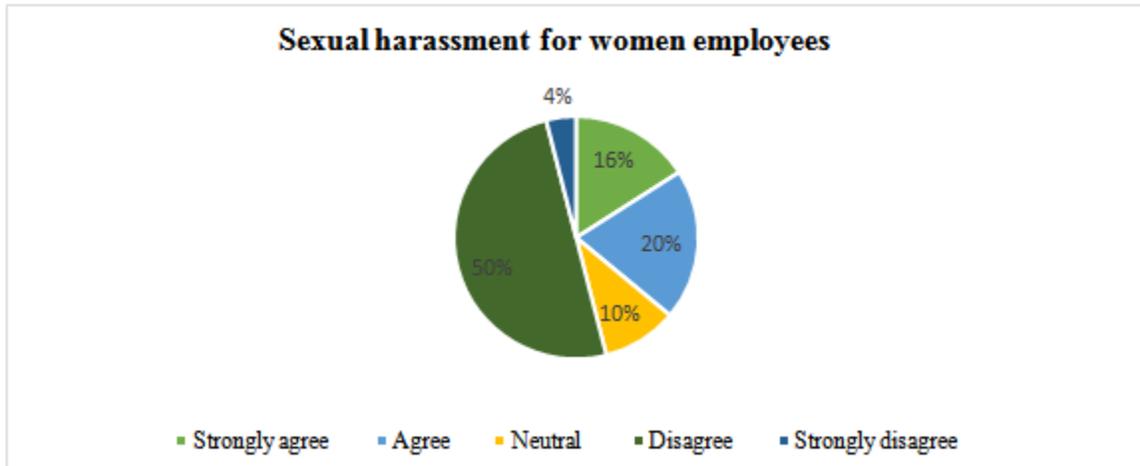
Graphical representation of enough job security for women employees (Question-2 and Appendix 1)



Graphical Representation shows that there are 50 women bankers among them, 4% women bankers are strongly agreed, 20% women bankers are agreed, 48% women bankers are neutral, 12% women bankers are disagreed and 16% women bankers are strongly disagreed on enough job security for the women workers. Here Disagree & strongly disagree level are so high than the Agree & strongly agree level because their satisfaction level is not excessive. So, the statement shows that bank has not given enough job security.

**Question-3: The woman employees are secured from sexual harassment.**

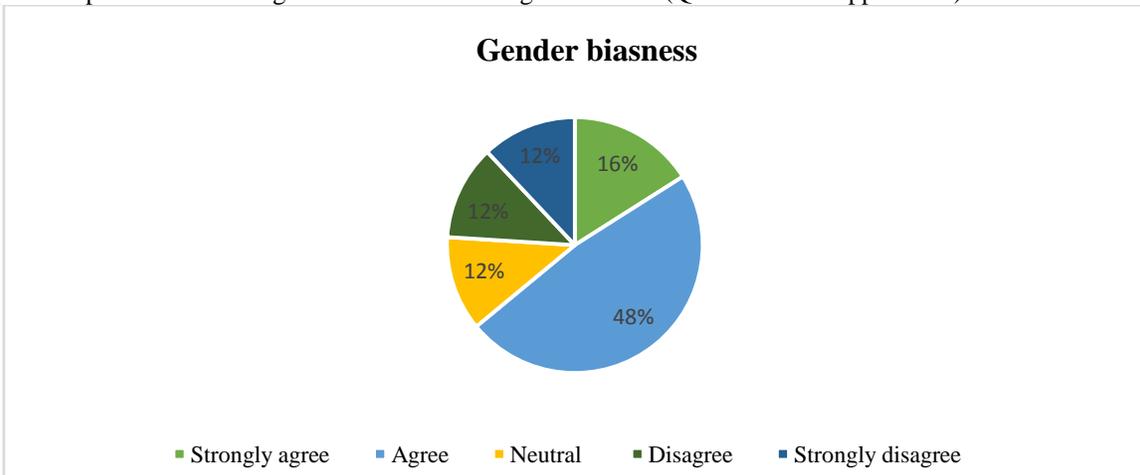
Graphical representation of the workplace is secured from sexual harassment (Question 3-andAppendix 1)



Graphical representation shows that there are 50 women bankers among them, 16% women bankers are strongly agreed, 20% women bankers are agreed, 10% women bankers are neutral, 50% women bankers are disagreed and 4% women bankers are strongly disagreed on workplace is secured from sexual harassment for women workers. Here Disagree & strongly disagree level are so high than agree and strongly agree level because their satisfaction level must be lower. So, the statement shows that workplace is not secured from sexual harassment

**Question-4: The bank is free from gender biases.**

Graphical representation of organization is free from gender biases (Question-4andAppendix 1)

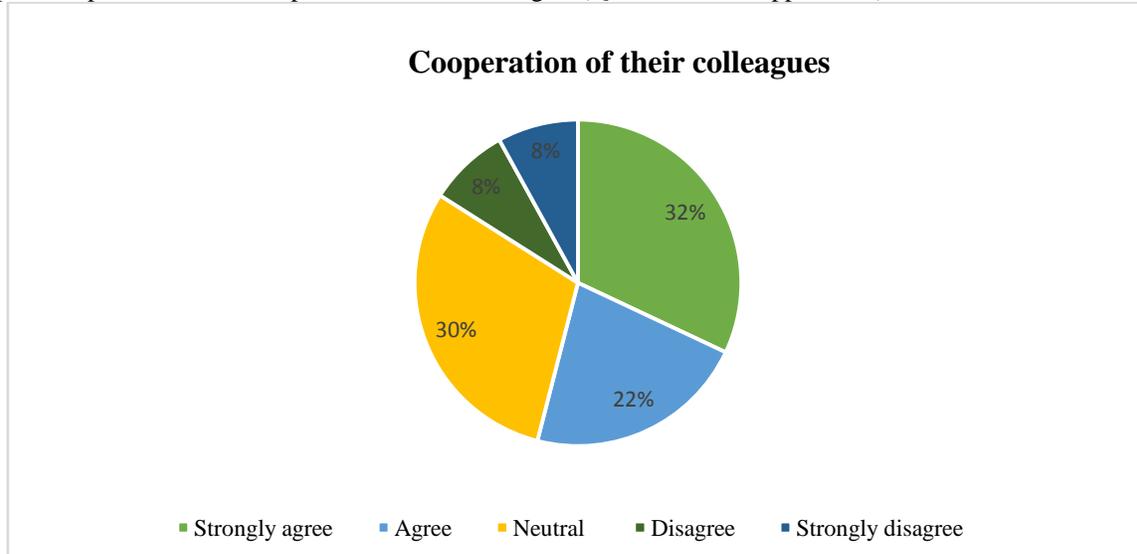


Graphical representation shows that there are 50 women bankers among them, 16% women bankers are strongly agreed, 20% women bankers are agreed, 10% women bankers are neutral, 50% women bankers are disagreed and 4% women bankers are strongly disagreed on organization is free from gender biasness for their won sector where they are employed. Here agree & strongly agree level is so high than Disagree and strongly disagree

level because their satisfaction level is excessive. So, the statement shows that organization is free from gender biasness

**Question 5: Your other man colleagues are very much cooperative to the woman employee?**

Graphical representation of cooperation of their colleagues(Question 5-andAppendix 1)

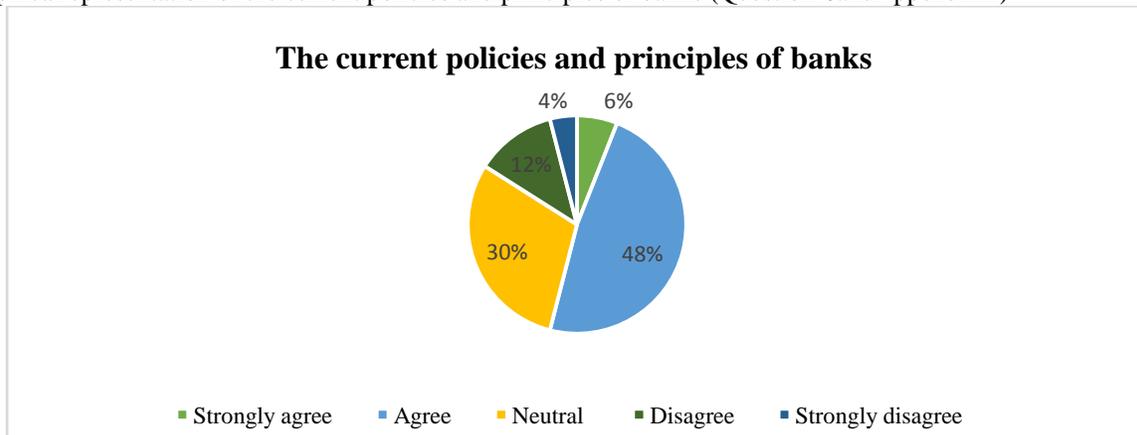


Graphical representation shows that there are 50 women bankers among them, 32% women bankers are strongly agreed, 22% women bankers are agreed, 30% women bankers are neutral, 8% women bankers are disagreed and 8% women bankers are strongly disagreed on cooperation of their colleagues for their won sector where they are employed.

Here agree& strongly agree levels are so high than Disagree and strongly disagree level because their satisfaction level is excessive. So, the statement shows that they are satisfied with the cooperation of their colleagues.

**Question-6: The woman employees are satisfied with the current policies and principles of the bank.**

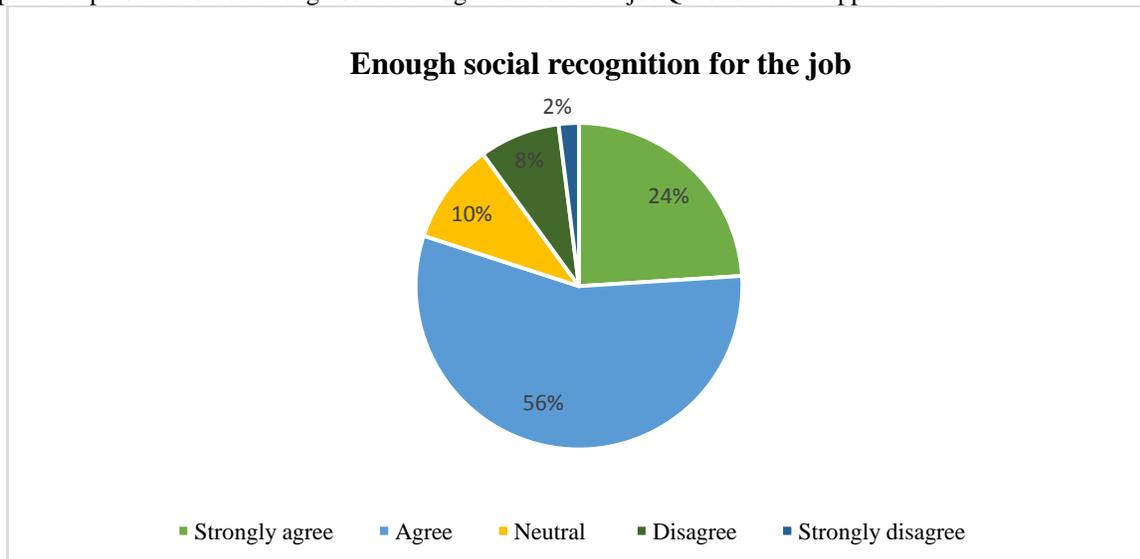
Graphicalrepresentation of the current policies and principles of banks (Question-6andAppendix 1)



Graphical Representationshows that there are 50 women bankers among them, 32% women bankers are strongly agreed, 22% women bankers are agreed, 30% women bankers are neutral, 8% women bankers are disagreed and 8% women bankers are strongly disagreed on the current policies and principles of banks for their won sector where they are employed.Hereagree& strongly agree level is so high than Disagree and strongly disagree level because their satisfaction level is excessive. So, the statement shows that the women bankers satisfied with the current policies and principles of banks.

**Question-7: The woman employees are getting enough social recognition for their job?**

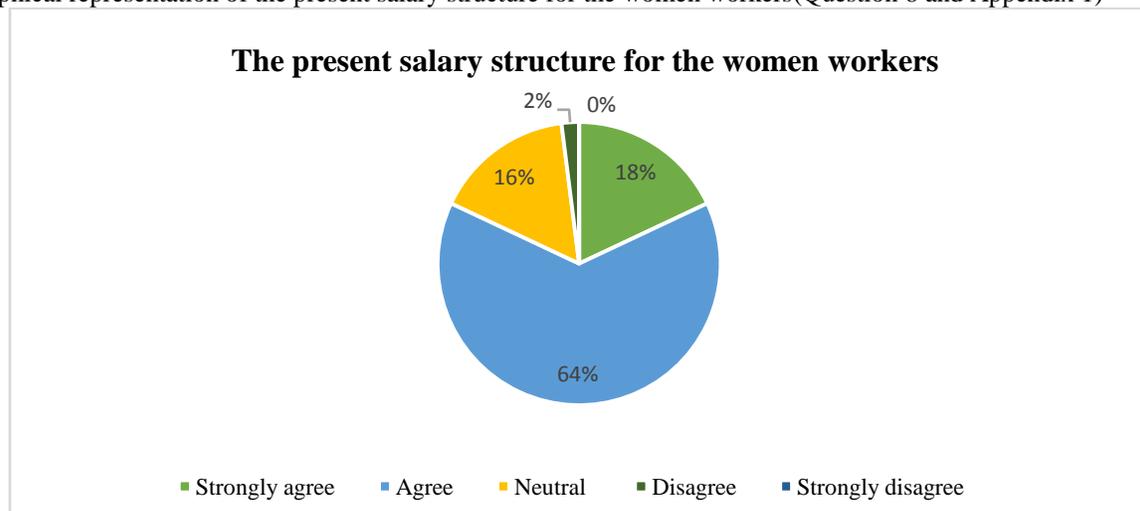
Graphical representation of enough social recognition for their job (Question-7 and Appendix 1)



Graphical Representation shows that there are 50 women bankers among them, 24% women bankers are strongly agreed, 56% women bankers are agreed, 10% women bankers are neutral, 8% women bankers are disagreed and 2% women bankers are strongly disagreed on enough social recognition for their job of banks for their won sector where they are employed. Here agree & strongly agree level is so high than Disagree and strongly disagree level because their satisfaction level is excessive. So, the statement shows that they are satisfied with enough social recognition for their job.

**Question-8: You are satisfied with the present salary structure of the concerned bank?**

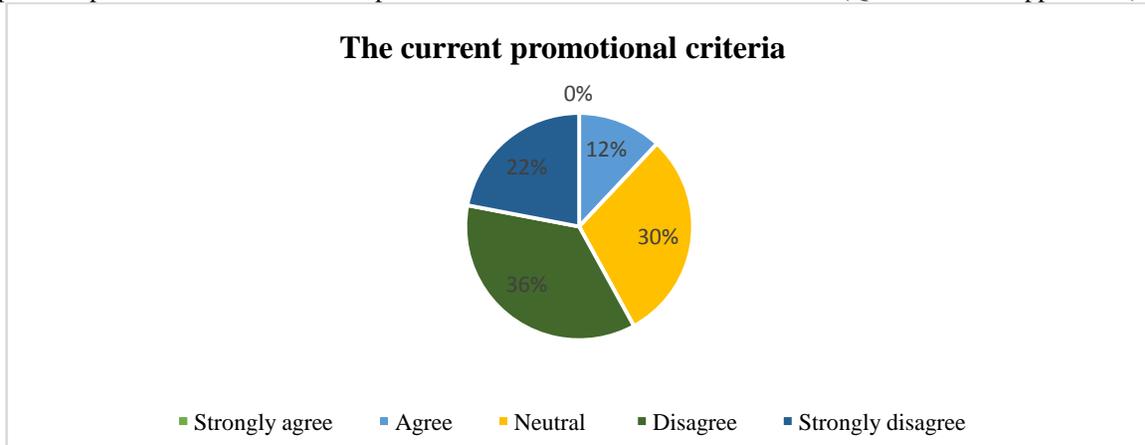
Graphical representation of the present salary structure for the women workers (Question 8 and Appendix 1)



Graphical Representation shows that there are 50 women bankers among them, 18% women bankers are strongly agreed, 64% women bankers are agreed, 16% women bankers are neutral, 2% women bankers are disagreed and 0% women bankers are strongly disagreed on the present salary structure for the women workers of all banks. Here agree & strongly agree levels are so high than Disagree and strongly disagree level because their satisfaction level is excessive. So, the statement shows that women bankers are satisfied with the present salary structure of their bank.

**Question-9: You are satisfied with the current promotional criteria followed by the management.**

Graphical representation of the current promotional criteria for the women workers(Question-9andAppendix 1)

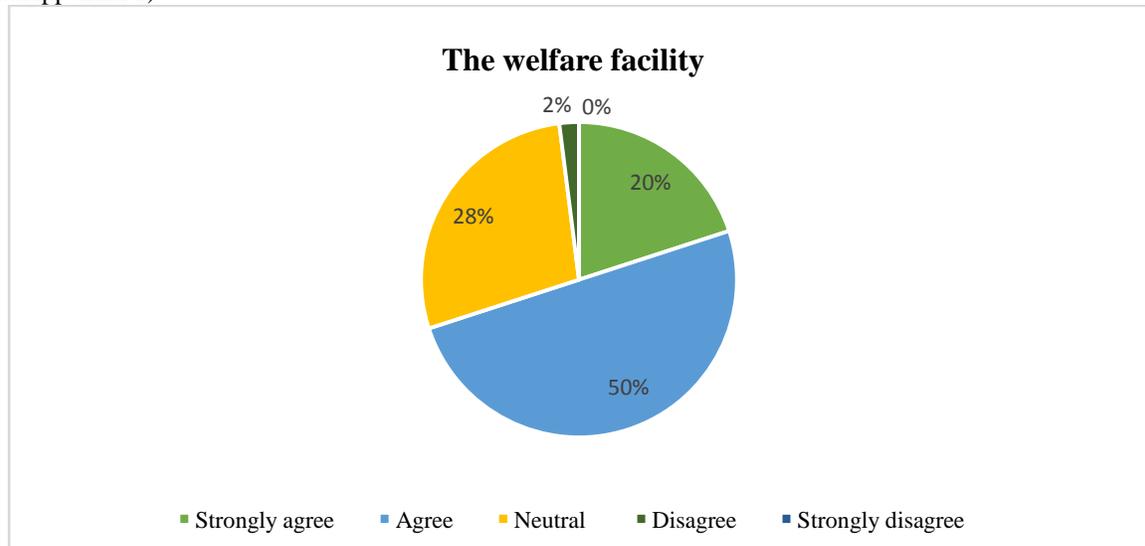


Graphical Representation shows that there are 50 women bankers among them, 0% women bankers are strongly agreed, 12% women bankers are agreed, 30% women bankers are neutral, 36% women bankers are disagreed and 22% women bankers are strongly disagreed on the current promotional criteria for the women workers of banks for their won sector where they are employed.

Here Disagree and strongly disagree level are so high than Agree & strongly agree level because their satisfaction level is not excessive. So, the statement shows that current promotional criteria followed by the management are not effective.

**Question-10: The bank has arranged good welfare facilities for the woman employee.**

Graphical representation of the authority of the bank provide good welfare facility for the women workers(Question-10andAppendix 1)

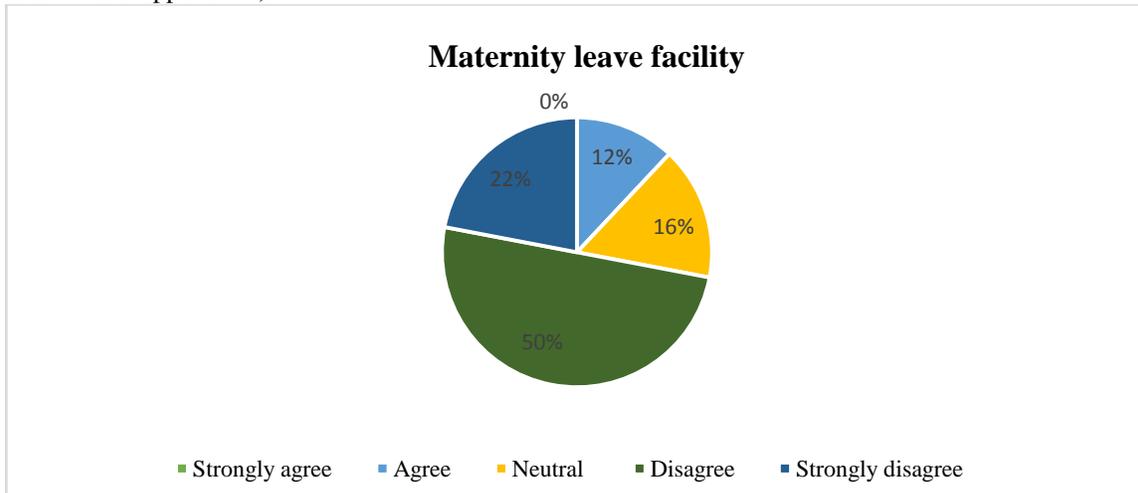


Graphical Representation shows that there are 50 women bankers among them, 20% women bankers are strongly agreed, 50% women bankers are agreed, 28% women bankers are neutral, 2% women bankers are disagreed and 0% women bankers are strongly disagreed on the authority of the bank provide good welfare facility for the women workers of banks for their won sector where they are employed.

Here agree& strongly agree level is so high than the Disagree and strongly disagree level because their satisfaction level is excessive. So, the statement shows that the banks provided welfare facilities

**Question-11: The maternity leave provided by your bank is sufficient.**

Graphical representation of the maternity leave facility provided by bank for the women workers (Question-11 and Appendix 1)

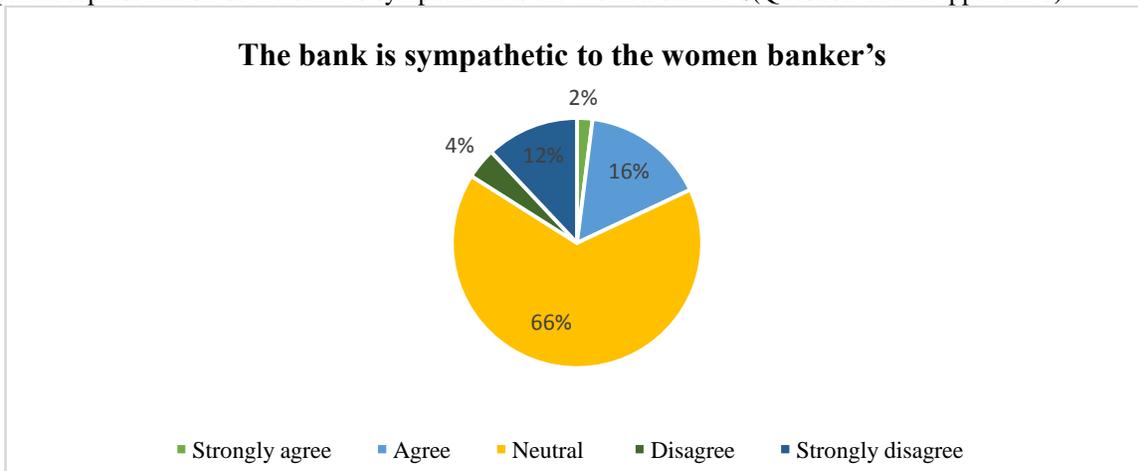


Graphical Representation shows that there are 50 women bankers among them, 0% women bankers are strongly agreed, 12% women bankers are agreed, 16% women bankers are neutral, 50% women bankers are disagreed and 22% women bankers are strongly disagreed on the maternity leave facility provided by bank for the women workers.

Here Disagree and strongly disagree level are so high than the Agree & strongly agree level because their satisfaction level is not excessive. So, the statement shows that the maternity leave provided by the bank is not sufficient.

**Question-12: your bank is sympathetic to the women banker's in different issues.**

Graphical representation of the bank is sympathetic to the women banker's (Question-12 and Appendix 1)

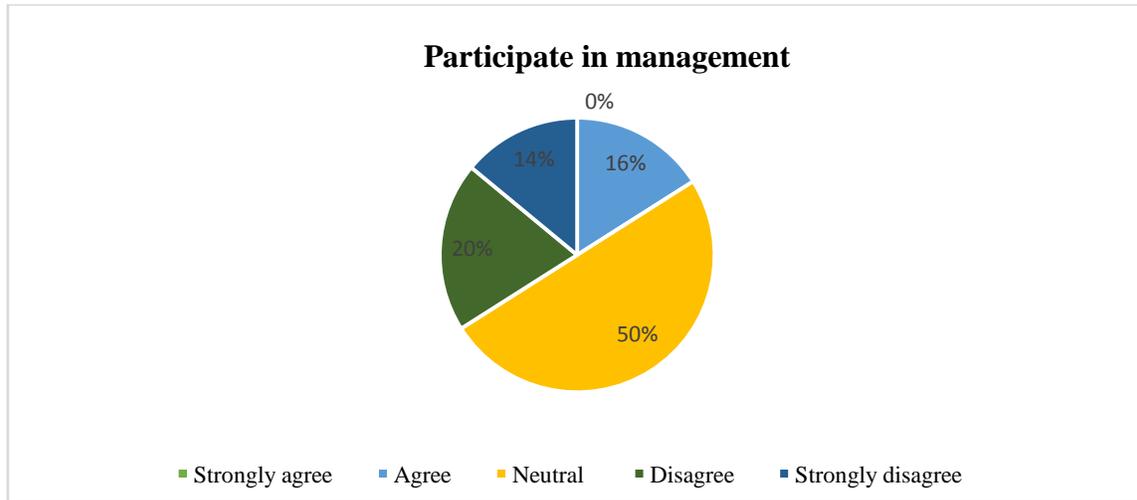


Graphical Representation shows that there are 50 women bankers among them, 2% women bankers are strongly agreed, 16% women bankers are agreed, 66% women bankers are neutral, 4% women bankers are disagreed and 12% women bankers are strongly disagreed on the bank is sympathetic to the women bankers.

Here Disagree and strongly disagree level are so high than the Agree & strongly agree level because their satisfaction level is not excessive. So, the statement shows that the bank is not sympathetic to the women banker's point of view.

**Question-13: your bank always gives you the opportunity to participate in management.**

Graphical representation of the bank always gives chances to participate in management (Question-13: andAppendix 1)

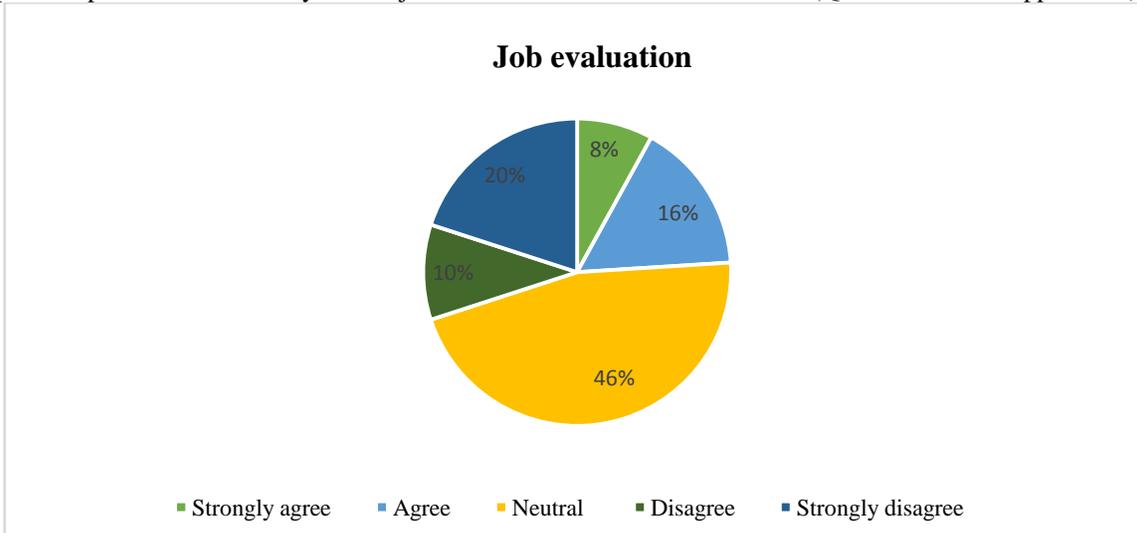


Graphical Representation shows that there are 50 women bankers among them, 0% women bankers are strongly agreed, 16% women bankers are agreed, 50% women bankers are neutral, 20% women bankers are disagreed and 14% women bankers are strongly disagreed on the bank always gives chances to participate in management.

Here Disagree and strongly disagree level are so high than they Agree & strongly agree level because their satisfaction level is not excessive. So, the statement shows that the bank doesn't give always chances to participate in management.

**Question-14: The system of job evaluation followed by your bank is modern and updated.**

Graphical representation of the system of job evaluation for the women workers (Question-14: andAppendix 1)



Graphical Representation shows that there are 50 women bankers among them, 8% women bankers are strongly agreed, 16% women bankers are agreed, 46% women bankers are neutral, 10% women bankers are disagreed and 20% women bankers are strongly disagreed on the system of each type of job evaluation for the women workers.

Here Disagree and strongly disagree level are so high than the Agree & strongly agree level because their satisfaction level is not excessive. So, the statement shows that the women bankers are not satisfied with the system of each type of job evaluation followed by their bank.

### **III. FINDINGS & DISCUSSION**

After analysis and interpreting the data, the following findings have been extracted?

- Women bankers are agreed with the statement of freedom of work.
- Most of the Women bankers are feeling job insecurity in their workplace.
- Most of the Women bankers are facing sexual harassment in their workplace.
- Most of the women bankers are agreed that their banks are free from gender biasness.
- Most of the women bankers are satisfied with the cooperation of their colleagues.
- Most of the women bankers are satisfied with the current policies and principles of their banks.
- Most of the women bankers are agreed that their job has enough social recognition.
- Most of the women bankers are satisfied with their banks present salary structure.
- Most of the women bankers are not satisfied with the current promotional criteria followed by the management.
- Most of the women bankers agreed their banks welfare facilities are good.
- Maternity leave provided by the bank is not sufficient.
- Most of the banks are not sympathetic to the women bankers.
- Most of the women bankers are not satisfied in the context of participating in management decision making.
- Retirement policy of these banks is not adequate for the employees.
- Most of the women bankers are not satisfied with the system of each type of job evaluation followed by banks.

Based on the above findings and overall analysis the following suggestions can be provided but from my point of view following suggestions are made for their development:

- Banks should provide enough job security for their women bankers.
- Banks should ensure work place is free from sexual harassment.
- The working hour should be convenient.
- Regular promotions may be offered to a competent individual who fulfils the promotional conditions.
- Bank should provide good housing facilities.
- Banks need to provide adequate transport facilities.
- Banks need to provide good medical and insurance service facilities.
- Bank should be developed canteen and recreations facilities for their women bankers.
- Maternity leave provided by the banks should be convenient with the woman employee.
- Banks should be sympathetic to the women bankers.
- Bank should ensure the women bankers to participate in management.
- Banks should be ensuring the retirement policies are adequate.
- Banks should take steps for increasing social reputation.
- Banks may establish decentralized management so that decision making authority will reach to the root level, which will ensure prompt services and to increase the decision-making capabilities of their employees.
- Proper prayer room facility should be provided for the women bankers.
- Management should treat woman employees fairly.
- Banks should provide incentives with respect to their performance.
- Introduce continuous training program and develop a relationship with women bankers. So that the performance of the employees is increased.
- Banks may develop such a culture where team-work will get more preference.
- Encourage people to learn continuously and share that learning with others.
- Banks should manage adequate its contributory provident fund.

### **IV. CONCLUSION**

In terms of job satisfaction, most of the academicians and researchers have conducted their research on industrial workers, service organization's employees and other sectors. Few attempts have been taken in case of measuring job satisfaction of female bank employees. Nowadays female participation is encouraged in workplace, especially in financial institutions like private commercial banks where suitable environment has been perceived. To sustain the increasing part of employees (female employees) it becomes important to measure the job satisfaction of female employees. The equal contribution of male and female in any financial organization especially banking organization is very important for the development of overall economy of a developing country like Bangladesh. So,

proper guidance, policies and practices need to be developed to ensure the female bank employees' job satisfaction. Some of the common banking job-related factors used in this study. In the conclusion of this study, it can be said that the female employees' overall job satisfaction of commercial banks in Bangladesh is associated with 11 variables i.e. for job security, participation in decision making, available leave facilities, reorganization of good work, attitude of top management, salary increment, specific time for family, motivation to work, promotional opportunity, flexible working hour, benefits and services. If these factors are considered carefully, then there will be positive overall satisfaction on female employees of private commercial banks in Bangladesh.

**Appendix. (1)**

Questions	Rating of Likert Scale					Frequency					Score Obtained					Weighted Average		
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total	Strongly Agree	Agree	Neutral	Disagree		Strongly Disagree	Total
You are getting enough freedom in your work.	5	4	3	2	1	5	21	15	8	1	50	25	84	45	16	1	171	3.42
The bank is providing enough job security to the woman employee.	5	4	3	2	1	2	10	24	6	8	50	10	40	72	12	8	142	2.84
The woman employees are secured from sexual harassment.	5	4	3	2	1	8	10	5	25	2	50	40	40	15	50	2	147	2.94
The bank is free from gender biasness.	5	4	3	2	1	8	24	6	6	6	50	40	96	18	12	6	172	3.44
Your other man colleagues are very much cooperative to the woman employee?	5	4	3	2	1	16	11	15	4	4	50	80	44	45	8	4	181	3.62
The woman employees are satisfied with the current policies and principles of the bank.	5	4	3	2	1	3	24	15	6	2	50	15	96	45	12	2	170	3.40

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The woman employees are getting enough social recognition for their job?	5	4	3	2	1	1 2	28	5	4	1	50	60	11 2	15	8	1	196	3.92
You are satisfied with the present salary structure of the concerned bank?	5	4	3	2	1	9	32	8	1	0	50	45	12 8	24	2	0	199	3.98
You are satisfied with the current promotional criteria followed by the management.	5	4	3	2	1	0	6	15	18	1 1	50	0	24	45	36	1 1	116	2.32
The bank has arranged good welfare facilities for the woman employee.	5	4	3	2	1	1 0	25	14	1	0	50	50	10 0	42	2	0	194	3.88
The maternity leave provided by your bank is sufficient.	5	4	3	2	1	0	6	8	25	1 1	50	0	24	24	50	1 1	109	2.18
Your bank is sympathetic to the women banker's in different issues.	5	4	3	2	1	1	8	33	2	6	50	5	32	99	4	6	146	2.92
Your bank always gives you the opportunity to participate in management.	5	4	3	2	1	0	8	25	10	7	50	0	32	75	20	7	134	2.68
The system of job evaluation followed by your bank is modern and updated.	5	4	3	2	1	4	8	23	5	1 0	50	20	32	69	10	1 0	141	2.82

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