

Job satisfaction among bank employees in Bogura, Bangladesh: an analysis of intrinsic and extrinsic factors

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Abstract

The objective of the study was to find out job satisfaction of bank employees in Bogura city and factors contributing to their satisfaction and dissatisfaction. The participants ($N = 110$) were selected through purposive sampling. To assess job satisfaction, we used the Job Descriptive Index (JDI) with two open-ended questions to find out the main cause of their satisfaction and dissatisfaction. The results revealed that intrinsic factors such as meaningful work, recognition, advancement and extrinsic factors including good pay, supportive supervisors, timely promotions significantly contribute to the satisfaction. On the contrary, excessive workload, extended working hours, stress related target completion came out as key contributor to employees' job dissatisfaction. This study found no significant difference in job satisfaction in terms of gender and organization type. Contentment with employee's current job emerged as the strongest indicator of overall job satisfaction ($r = .761, p < .01$). Overall findings suggest that improving the quality of supervision, ensuring fair compensation and offering clear career tracks can successfully raise employee satisfaction. Thus, bank employees can become a motivated workforce.

Introduction

Job satisfaction refers to a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience (Locke, 1976). It is linked to many important outcomes that affect employees and organizations including employee health/ well-being, motivation, performance, and turnover (Spector, 1997). Consistently, Ahmad and Raja (2021) found that all components of job satisfaction have a significant impact on employees' organizational commitment and business performance in the commercial bank sector.

Bangladesh's banking sector is vital to the country's economic progress because it promotes regional expansion, facilitates trade, and mobilizes deposits (Bangladesh Bank, 2023). However, excessive workloads, performance pressure and long workdays are commonplace for bank personnel, all of which lead to dissatisfaction and burnout (Zahra

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& Naqvi, 2016). Organizations suffer from increased employee turnover, decreased productivity, and lower service quality when workers are miserable. On the other hand, satisfied employees demonstrate greater engagement and commitment (Bakker & Demerouti, 2017). Therefore, it is crucial for both employee well-being and institution success to identify the elements that either promote or incite gloom.

Studies have shown that a mix of extrinsic and intrinsic factors influence job satisfaction in the banking industry. Recognition, career advancement opportunities, and nature of the work itself are examples of intrinsic factors. Company policies, supervisory style and interpersonal relationships with colleagues are examples of extrinsic influences (Agwu, 2013). These two factors correspond to Herzberg's Two-Factor Theory (Herzberg, 1959), which makes a difference between motivators (e.g., achievement and advancement) that cause satisfaction and hygiene factors (e.g., supervision, salary and status) that obstruct dissatisfaction. Similarly, the Job Characteristics Model (Hackman & Oldham, 1976) emphasizes fundamental job characteristics such as skill variety, task identity, task significance, autonomy and feedback improve psychological states that result for both frameworks (Khan et al., 2022; Uddin & Hossain, 2023).

Most of the studies on job satisfaction in Bangladesh have focused on big cities like Chittagong and Dhaka, despite the theoretical richness of these models (Rahman & Islam, 2021). Smaller commercial cities such as Bogura have gotten less attention and this research brings something unique by focusing on it rather than cities. Because regional banking settings differ from metropolitan ones in a number of areas, including workload distribution, managerial practice, customer expectations, access to technology and community relationships, this geographical difference is substantial (Alam & Akter, 2020; Sarker et al., 2021). Regional bank workers might place a higher value on polite treatment, job security, or proximity to home than on simple monetary rewards. Interventions intended for metropolitan banks may be useless or even detrimental in regional contexts in the absence of localized research.

The dynamic character of satisfaction determinants is shown by recent empirical research. According to Hasan et al. (2022), South Asian Bank employees' dissatisfaction is currently more strongly predicted by an excessive workload and a poor work-life balance than by pay levels. According to Karim (2023), Bangladeshi bank workers are 40% happier when they believe that promotions are fair and transparent than when they feel partiality. Furthermore, Nahar and Parvin (2024) showed that digital transformation is becoming gradually important, workers in banks with up-to-date IT infrastructure reported less stress and greater happiness, whereas those with antiquated systems feel frustrated and counterproductive. These results highlight the importance for present, context-specific research in areas such as Bogura.

Organizational and demographic factors could also affect satisfaction, although previous results have been inconsistent. Some research studies showed few gender

differences when jobs are characterized as control situations, although others reported superior job satisfaction among men from greater career mobility and leadership opportunities (Iqbal & Iraqi, 2020). Comparison across types of organization yields some common attributes: greater salary and faster promotion in private banks; better job security and more predictable working hours in public banks (Imran et al., 2014). More research in the regional context is essential in light of these discrepancies.

This study was performed to achieve four specific objectives: first, to assess the current level of job satisfaction of bank employees in Bogura city; second, to identify the internal and external factors that drive their satisfaction and dissatisfaction; third, to investigate whether there are any significant differences in this level of satisfaction based on gender, job designation, and organization type; and finally, to formulate effective recommendations for the concerned management authorities and policy makers.

Most research on job satisfaction in Bangladesh has focused on metropolitan areas, where institutional structures are assumed to be uniform. However, there is a significant gap in the case of regional commercial centers like Bogura, where unique operational challenges, such as local customer expectations, excessive workload, diverse infrastructure affect employee experiences. This study addresses this gap by placing Herzberg's two-factor theory in a regional context and provides a deeper theoretical foundation for where motivation models are resilient outside of capital-centric environments.

Materials and Methods

Study Design and Participants

This study followed a cross-sectional approach combining open-ended questions with the Job Descriptive Index (JDI) to simultaneously assess the determinants of satisfaction and dissatisfaction. An a priori power analysis conducted using G*Power 3.1 (Faul et al., 2009) for a linear multiple regression model (fixed model, R^2 deviation from zero) indicated that a minimum sample size of 109 was required to achieve 80% statistical power (actual power = .804), assuming a medium effect size ($f^2 = 0.15$), $\alpha = .05$. To meet and exceed this need, purposive sampling was used to select 110 bank employees (71.8% male, 28.2% female) from public ($n=55$) and private ($n=55$) banks in Bogura. Overall job satisfaction was the outcome variable, while the five dimension of the JDI (present job, pay, supervision, promotion and coworkers) were used as predictor variables. On the other hand, gender, employee designation, and organization type included as control variables to account for any confounding effects.

Instruments

Job Descriptive Index (JDI)

The Bengali version of JDI, adapted by Khaleque (1984) a validated 72-items scale on which participants selected 'Yes,' 'No,' or 'Cannot Decide' for each statement. The scoring

procedure is yes = 3, cannot decide = 1 or no = 0 for positive items, and on the other hand, yes = 0, cannot decide = 1 or no = 3 for negative items. The five JDI subscales: present job, present pay, supervision, promotion and coworkers predicts overall job satisfaction. This adaptation has demonstrated acceptable reliability (above 0.80) and significant convergent and discriminant validity in prior studies conducted in Bangladesh. The obtained Cronbach's alpha of this study was .822, which indicates good reliability. At the end, two open-ended questions were used to determine their subjective insights about satisfaction and dissatisfaction that the structured scale was unable to capture.

Procedure

Data were collected from bank employees in Bogura, Bangladesh, between May and June 2024 by the first author. Questionnaires were distributed offline during working hours after bank authority's approval. An informed consent statement detailing the study's goal, confidentiality, and right to volunteer participation was presented on the survey's first page. Questionnaires were filled out anonymously in order to encourage truthful responses and it took about 15 to 20 minutes to complete. Forms that had been completed were gathered, coded, and analyzed.

Statistical Analysis

Data were analyzed using IBM SPSS Statistics (version 26.0). The relationships between the components of job satisfaction and overall job satisfaction were evaluated by using Pearson correlation analysis; independent t-tests were used to assess gender differences and differences by organizational type. The qualitative data from the open-ended questions were analyzed based on frequency content analysis.

Results and Discussion

Table 1. Independent Samples *t*-Tests for Job Satisfaction by Gender and Organization Type

	Group	M (SD)	<i>t</i>	<i>p</i>
Gender	Male	123.91 (28.57)	0.693	.490
	Female	119.90 (23.58)		
Organization Type	Public	118.87 (27.88)	-1.516	.132
	Private	126.69 (26.18)		

There was no statistically significant difference in job satisfaction between male and female employees $t_{(108)} = 0.69$, $p = .490$, $d = 0.153$, 95% CI [-7.45, 15.47], and between employees of public and private banks $t_{(108)} = -1.52$, $p = .132$, $d = 0.289$, 95% CI [-18.04, 2.41].

Table 2. Pearson Correlations Between Job Satisfaction Factors (N = 110)

Variables	1	2	3	4	5	6
1. Present Job	-					
2. Present Pay	.401**	-				
3. Supervision	.248**	.271**	-			
4. Promotion	.378**	.335**	.361**	-		
5. Coworkers	-.103	-.016	.025	-.131	-	
6. Total Satisfaction	.761**	.653**	.697**	.664**	.060	-

Note. * $p < .05$, ** $p < .01$

Satisfaction with one's current job showed the strongest correlation with overall job satisfaction ($r = .761$, $p < .01$). Pay ($r = .653$), supervision ($r = .697$), and promotion opportunities ($r = .664$) also demonstrated significant positive correlations (all $p < .01$), while no significant correlation was found between overall job satisfaction and coworkers ($r = .060$, $p > .05$).

Table 3. One-Way ANOVA for Job Satisfaction by Employee Designation

Source	Sum of Squares	df	Mean Square	F	p	η_p^2
Between Groups	11013.532	14	786.681	1.073	.392	.136
Within Groups	69677.232	95	733.445			

This table showed no significant differences in total job satisfaction across employee designation $F(14,95) = 1.07$, $p = .392$, $\eta_p^2 = .136$ suggesting role-specific duties (Junior Officer, Assistant Officer, Officer, Senior Officer, Senior Principal-Officer, Executive Officer, Principal-Officer, Assistant General Manager) did not markedly impact satisfaction.

The findings of this study are consistent with Herzberg's theory, showing that job satisfaction in Bogura is built on two pillars, the first pillar focuses on intrinsic factors (including meaningful work and recognition), while the second pillar relates to extrinsic aspects (such as fair compensation and opportunities for promotion)-a dichotomy strongly supported by findings of Uddin and Hossain (2023). In contrast, coworker relationships were a fairly weak influence which is consistent with research on South Asian organizations, where vertical authority ties are usually primary over horizontal colleagues' bonds. Equally revealing is the homogeneity of demographics within our data; satisfaction was consistent across both gender and organization type. The relative consistency across the different backgrounds of executives and organizations in Bogura suggests that, a largely homogeneous climate across many workplaces, which is supported by Nahar and Parvin's (2024) findings.

Conclusion

This study identifies cultural-level moderators and supports Herzberg's two-factor theory. The results clearly indicate that general human resource management should concentrate on meaningful work design, while managers in banks should direct their attention towards training supervisors as well as transparent promotion policies. If these specific recommendations are implemented, financial institutions will be able to create some effective policies that will improve the mental health of employees, ensure their psychological well-being, and play a vital role in motivating them to work, both collectively and individually.

A number of limitations must be acknowledged, including the cross-sectional design which does not allow direct inferences regarding causality, potential for self-report bias and restricted generalizability of results outside of Bogura's local environment. Furthermore, to guarantee the anonymity of participants was rigorously protected and to assure secured data protection of the bank staff, some demographic variables like precise income levels, socio-economic status, education levels or conditions of living were not requested. Although collecting data on gender, organization type and designation provided an essential ethical safeguard, their absence, along with other socio-economic variables which were not measured, limits the conclusion that this act as a proxy variable for overall job satisfaction. These patterns stay very important potential areas for future studies tracking longitudinal effects and evaluating workplace dynamics across metropolitan areas.

Authors' Contribution

Mst. Rafia Afrin: conceptualized the study, identified the questionnaire, collected and analyzed the data, and developed the manuscript. **Sanchary Prativa:** supervised the project, provided academic guidance throughout the research, and critically reviewed the manuscript. The final version of the manuscript was approved by both authors.

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