

# Determinants of Working Environment and their Influence on Job Satisfaction: Evidence from Banking Sector

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## Abstract

*In today's competitive market arena, human capital has been considered the most significant factor to win the competitive edge. Thus, their attitude while on work has always added value to organizational productivity. To tackle the competitive forces, most of the organizations have started working on creating a satisfying working environment for employees. This study has therefore been undertaken to explore the influence of workplace environment on satisfaction with jobs, of employees working in selected banks in Karachi. The subjects of interest were 230 bankers engaged in selected commercial banks in Karachi, Pakistan. However, 200 duly filled responses were returned and found as useable for further analysis. The data were statistically analyzed through SPSS 20. The multiple linear regression and Pearson correlation were performed to test the hypotheses of this study. The results show that the workplace environment effect immensely on the satisfaction level of the employees. Most bankers in various banks were satisfied with the working environment they had in their respected banks. All the hypotheses for this study were retained owing to the significant influence of the working environment on the level of job satisfaction of bankers.*

**Keywords:** *Job satisfaction, Workplace Environment, Banking Sector, Karachi, Pakistan*

**JEL Classification:** *J28, G24, F18*

## INTRODUCTION

### Background

People in the working environment are often carrying diversified approaches to perceive, to feel, and to act to the occurrences. Therefore, numerous work-related behaviors have drawn a

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continuous amount of attention from both academic and professional scholars and researchers.

One of the many encounters for a business is to satisfy its employees to cope up with the ever-varying and developing an environment and to attain success and remain in the competition. In order to raise efficiency, effectiveness, output, and job commitment of employees, the business must satisfy the needs of its employees by providing upright working conditions (Raziq et al., 2015).

The most significant intention of this study is to investigate the impact of various dimensions of work environment on the level of job satisfaction among the bankers who are already subject to a stressful working environment owing to the nature of the job. In Pakistan, the banking sector has groomed in the private sector in the last decade. The number of banks rose from 23 in 1990 to 39 in 2000 (SBP, 2004). Only six leading banks had employed almost 50,000 employees in 2005 (Faraz, 2005). While the nature of a job in the banking sector requires the employees to remain vigilant as they are dealing with monetary transactions with zero tolerance for negligence, they are mostly subject to environmental adversaries especially the physical environment depicted in the form of congested places and claustrophobic cubicles. The workers in such an environment remain under stress during working hours that in turn affects the level of their job satisfaction.

The other two environmental dimensions that will be investigated as independent variables are peer relationship and employee–manager relationship causing an impact on the job satisfaction of the bankers. For this study, the concept of job satisfaction subject to environmental factors (Hygiene Factors) is borrowed from Herzberg’s two-factor theory (Herzberg et al., 1957). However, to make it clear, we are not going to test this theory on its basic theme of hygiene factors vs. motivators nor are we taking the full range of hygiene factors as independent variables for analysis of the job satisfaction level of the managers.

Besides guidelines from Herzberg’s two-factor theory, we have also made a theoretical inference from the discrepancy model (John, 1996) and the expectations model of (Vecchio, 1995) of job satisfaction. This model and theory narrate that satisfaction with the job can be evaluated through the values, beliefs, and expectations of the workers on the job. The difference between what is believed and expected and what is perceived to be available determines the level of job satisfaction among the workers. Concepts gained from these models helped us in many situations untangle the reason for a level of job satisfaction among the bankers.

Satisfaction is a psychological state of contentment with the happening of a particular event (Ashraf, Ahmad, Shaikh, Bhatti, & Soomro, 2013). This state of feeling is attributed to the human being, whose life in the age of specialization has been compartmentalized into the working environment, sociological environment, affection-based relations, and professional acquaintances. No matter in what screened-off area s/he is, the contentment with that section is highly needed. The professional contentment of an individual is no exception. The yardstick to measure the satisfaction of employees is the pleasure of work to the worker. Establishing high spirits among employees is of high significance to managerial practices because pleased employees are highly productive, less getting off, and remain stick with the organization. There are several factors to ameliorate or establish excellent employee contentment, which slim entrepreneurs affectionately would do utmost to put into practice. Contentment with a job isn’t like persuasion, even though it is very much related. The job design is required is often mandated

to promote the job contentment/ satisfaction and effort contribution; hence the design should carry the methods of job diversification, rotation, job enrichment, and job promotion, etc. besides that other numerous factors can influence the satisfaction level of employees. Such as styles of managing people, organizational culture, individualistic involvement, training and development, growth opportunities, promotion chances of both employee and organization. The research construct "job satisfaction" can be deemed as a pleasing sentimental state of mind perceived out of work and affective contribution towards it is resulted, and such practice becomes the attitude towards the work being performed.

Several scholars have put forwarded distinct narratives regarding job satisfaction. However, some of them frequently cited are: Satisfaction with the job is somehow composite of physiological, psychological, and situational circumstances, which induce an individual to utter I am really in a state of great mirth while on work (Hoppock, 1935). According to this approach, although job satisfaction is influenced by many external factors, it is still something inside that has to do with the way how an employee feels. Vroom (1964) while defining job satisfaction focuses on the role of the employee in the workplace. The study further argues that job satisfaction and effective guidance from peoples to the respective working roles are significantly associated (Vroom, 1964). The definition put forwards by Spector (1997) has been frequently cited in job satisfaction studies. Whereby contentment with a job is a state of feeling among workers about the job they are performing. Job contentment is the extent to which anticipations are in alignment with returns. Job satisfaction is very much associated with the attitude of the individual in the working environment. Job satisfaction is an outcome of accomplishment and excellence out of work. It is normally assumed to be openly associated with performance, as well as workers' wellbeing.

The forceful human instinct that influences an employee goes with positivity or negativity of attitude. Attitude makes the employee give 100% to organizational productivity or refrain him/her –from doing so. Thus, job satisfaction is also a kind of attitude and feelings that an employee exhibits about his/her work. Apart from the attitude of employees about their work, people may have distinct feelings of various aspects of their job such as the nature of the job they are performing, interaction with peers, appraisals from high ups and the rewards, etc. Satisfaction with the job is usually tied with motivation (Tietjen & Myers, 1998) however the nature of this relationship is unclear (Henk, 1998). Contentment isn't the like motivation. Since the realization of human importance within the organization, human-related feelings have won a greater amount of attention from the management.

The modern management paradigm emphasizes workers' treatment as a human being. It apprises the managers that they carry distinct desires, exhibiting affections, expecting the attachment, carrying needs, and interacting with social interactions. This applies to all kinds of employees, and the employees from the financial sector are no exception. The employees working in the financial sector, by nature of the job, are required to remain more vigilant than cases them more stress. To investigate the level of job satisfaction of these people is expected to add more value to HR research. Hence the focus of this study is to empirically test the satisfaction level of employees working in the banking sector of Pakistan, with special emphasis on the Karachi region.

## **LITERATURE REVIEW**

### *Job Satisfaction*

Job contentment has been deemed an important - field of inquiry in HR practices. Job satisfaction relates to the productive performance of an employee and organizational productivity (Henk, 1998; Sledgea, Milesb, & Copping, 2008; Thomas & Au, 2002). Numbers of studies have empirically investigated - the factors that influence the level of job satisfaction and concluded that wages and remunerations have a strong influence on job satisfaction (Abdulla, Djebarni, & Mellahi, 2011). Any change in compensation or reward system will cause a subsequent change in satisfaction with work (Ahmed, et al., 2010). A study, while investigating the employees of the banking sector found the significant impact of job stress on job satisfaction (Saleem, Majeed, Aziz, & Usman, 2013) Working environment is amongst the numerous facets that predict the level of job satisfaction, - and influences the perception of an employee regarding the level of job satisfaction he or she is experiencing. Satisfaction with the job has been studied as the turnover intention among doctors due to the recent pandemic in Chinese rural areas (Zhang et al., 2019). Satisfaction with the job happens to be an exhibition of the events and circumstances prevailing in the work setting (Ashraf, Ahmad, & Mangi, 2019).

### *Physical environment and Job satisfaction*

The two-factor theory concluded that the hygiene factors may have the least influence on motivation, but still quite capable to reduce dissatisfaction. This may be because hygiene factors carry variables relating to the working environment like organizational politics, management control, employee interaction, organizational policies, and working conditions. A work environment is a blend of a variety of components, including styles leadership, organizational culture, a span of control, and HR policies (Ingram, 2014) Besides, the working environment also includes the physical arrangements of the things around. A study made the physical measurement as variables of interest to predict organizational productivity included acoustic variables, the placement of the furniture, access to the exterior view, thermal, and lighting. The study endorsed, that window access at a desk, proper lighting on the table an employee working, are a significant predictor of organizational productivity (Newshama, et al., 2009). Savicki and Cooley (1987) concluded that work environment elements are related to job burnout. The characteristics associated with the physical environment will lead to employee dissatisfaction if it is perceived as insufficient, negatively affecting their job performance and internal motivation (McGuire & McLaren, 2007). The physical work environment evidenced to be a significant and positive impact on job satisfaction (Dawal & Taha, 2006). In very recent past employees' contentment with the job is determined through workplace conditions and the physical environment (Leblebici, 2012). The satisfaction with the workplace is closely linked with the satisfaction of the job (Wells, 2000). Employees in the working environment use to perceive the environment as physical and psychological, the fair perception for both segments cases the employee work well, and high job satisfaction (Srivastava, 2008). Ashraf et al., (2013) concluded that the working environment as a significant determinant of job satisfaction among the employees of the public service organization.

### *Working Environment and Peer Relations*

Organizations engaged in the banking business are required to improve supervisor support

and develop a congenial working environment so that employees working with them can increase their level of satisfaction with the job (Khuong & Tien, 2013). Yadav and Dabhade (2014) concluded that Work-life Balance is conditional to the cooperative work environment, fair emoluments & rewards, and Employee supporting organizational policies if the banking companies want their employees to be highly satisfied with the working environment. A scholar has also concluded that reward, a delegation of authority, promotional opportunities are key factors constituting the ideal working environment for the banking sector employees (Islam, Mohajan, & Datta, 2012). Once physical and psychological working conditions are ideal for employees the fair perception in terms of job satisfaction will prevail (Mallika & Ramesh, 2010). A better work can be a learning environment for the employees, and excellence in skill through learning can lead to a high level of job satisfaction (Rowden & Jr, 2005).

Excellent professional relationships establish the cornerstone for excellence and satisfaction with job and career (Heathfield, 2009). The Gallup Organization concluded an investigation and found that the best buddy around in the working environment is a strong and significant predictor of job satisfaction (Heathfield, 2009). Empirical findings depicted that employees prioritized the coworker relationship, manager subordinated relationship, and working environment overpay promotion, and other monetary benefits (Mosadegh & Yarmohammadian, 2006).

### *Working environment and Relationship with management*

The effective working relationship with management constitutes a cordial working environment, which eventually uplifts the satisfaction level of employees while working (Gazioglu & Tansel, 2002). High level of job satisfaction and low turnover intention among employees of large firms is directly proportional to congenial, stress-free, and ideal management employee relationship-based working environment (Tansel & Gazioglu, 2013). A survey-based study containing 35 factors of job satisfaction including the relationship with management exhibited the significant influence of employee management relationship on job satisfaction (Heathfield, 2009) The extensive literature review depicted that there are sufficient pieces of evidence regarding the justification of the chosen variables of interest. However, what has single out this study that it has been carried out in the context of Pakistan with special reference to Karachi banks.

### *Hypotheses*

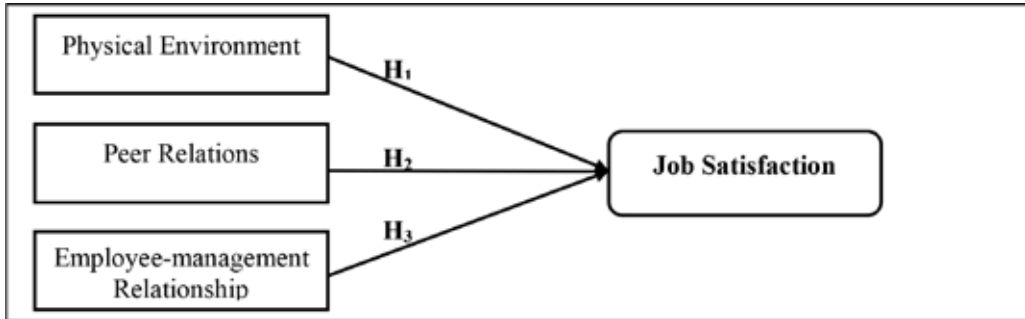
Based on the given above extensive literature review following hypotheses have been developed to investigate:

**H<sub>1</sub>:** Physical environment has a significant and positive impact on job satisfaction.

**H<sub>2</sub>:** Peer Relations has a significant and positive impact on job satisfaction.

**H<sub>3</sub>:** Employee Management Relations has a significant and positive impact on job satisfaction.

## CONCEPTUAL FRAMEWORK



## METHODOLOGY

### *Data*

This study is extensively based on the primary data source. A closed-ended questionnaire based on a five-point Likert scale was administered to the employees of banks in Karachi. The 16 items-based questionnaires were itemized as two for demographic and 14 items addressed the environment, management, colleagues, and satisfaction. A total of 230 questionnaires were floated, and 200 were returned thus, the response rate was 86.9%.

### *Research Model*

Based on literature shreds of evidence the conceptual model was developed to depict the graphical association among the variables of interest. In the model, job satisfaction is the study variable, and the physical environment, working environment with peers, and working environment with management are predictors.

### *Sample and Sampling Technique*

The data was collected from 200 respondents, working in various banks in Karachi. Purposive sampling technique was used to collect the response from the relevant respondents.

### *Data Analysis*

Cronbach's Alpha reliability test was performed to check the internal consistency among items of the scale used to collect the data. Descriptive statistics were performed. The Pearson correlation, ANOVA was also performed. All the statistical tests were performed through a statistical software SPSS version 20.

## RESULTS AND INTERPRETATION

### *Reliability*

The reliability shown in table 1, exhibits that most of the constructs are reliable by more than 70%. The benchmark for Cronbach's alpha reliability test is 0.6 to 1.0, and if it is more than

0.9 will be excellent. Thus, the Cronbach's alpha test of this study returned stronger consistency among constructs.

*Table 1: Cronbach's Alpha Reliability test*

	<b>Cronbach's Alpha</b>	<b>Items</b>
<i>Physical Environment</i>	.790	3
<i>Work Environment with Peers</i>	.755	4
<i>Work environment with Management</i>	.765	4
<i>Job Satisfaction</i>	.839	3

***Descriptive Analysis***

The descriptive analysis for this study is depicted in table 2. It shows the extent of agreeing or disagree with the items of the scale. The heavy emphasis of the respondents has been made Agree with construct related items. The Measuring yardstick on a Likert scale from Strongly Disagree to Strongly Agree has been given in below table

*Table 1: Descriptive Statistics*

<b>Constructs and dimensions</b>	<b>Responses</b>						
	<b>Likert Scale</b>	<b>SDA</b>	<b>DA</b>	<b>Neutral</b>	<b>A</b>	<b>SA</b>	<b>Total</b>
<b>Physical Environment</b>							
<i>Privacy</i>		8.5%	15.5%	24%	<b>37.5%</b>	14.5%	100%
<i>Frequency</i>		17	31	48	<b>75</b>	29	200
<i>Working Conditions</i>		6.5%	14%	24.5%	<b>30%</b>	25%	100%
<i>Frequency</i>		49	13	28	<b>60</b>	50	200
<i>Safety Standards</i>		7%	12%	21.5%	<b>38%</b>	21.5%	100%
<i>Frequency</i>		14	24	43	<b>76</b>	43	200
<b>Relation with peers</b>							
<i>Communication</i>		3.5%	11%	24.5%	<b>40.5%</b>	20.5%	100%
<i>Frequency</i>		7	22	49	<b>81</b>	41	200
<i>Interpersonal</i>		5%	8%	19.5%	<b>39%</b>	28%	100%
<i>Frequency</i>		10	16	39	<b>78</b>	57	200
<i>Teamwork</i>		4.5%	13%	21%	<b>34%</b>	27%	100%
<i>Frequency</i>		9	42	26	<b>68</b>	55	200
<i>Trust</i>		4%	13%	17%	<b>34.5%</b>	31.5%	100%
<i>Frequency</i>		8	26	34	<b>69</b>	63	200
<b>Working environment with Management</b>							
<i>Policies</i>		5.5%	13.5%	29.5%	<b>33.5%</b>	18%	100%
<i>Frequency</i>		11	27	59	<b>67</b>	36	200
<i>Structural Change</i>		5%	11%	32%	<b>36%</b>	16%	100%
<i>Frequency</i>		10	22	64	<b>72</b>	32	200
<i>Organizational Values</i>		2%	9%	18.5%	<b>44%</b>	26.5%	100%
<i>Frequency</i>		4	18	37	<b>88</b>	53	200
<i>Clarity</i>		4%	11%	11.5%	<b>36.5%</b>	37%	100%

<i>Frequency</i>	8	22	23	<b>73</b>	74	200
<b>Job Satisfaction</b>						
<i>Performance Appraisal</i>	7%	9%	19%	<b>38.5%</b>	26.5%	100%
<i>Frequency</i>	14	18	38	<b>77</b>	53	200
<i>Rewards</i>	9%	11.5%	22%	<b>37%</b>	20.5%	100%
<i>Frequency</i>	18	23	44	<b>74</b>	41	200
<i>Management</i>	4.5%	10.5%	17%	<b>42.5%</b>	25.5%	100%
<i>Frequency</i>	9	21	34	<b>85</b>	52	200

### Demographic Characteristics

The respondents of this study constituted 129 females out of 200 which is 64.5% of total respondents. Table 3 given below shows that 60 female and 35 male respondents were of 20 to 30 years of age group. Thus 95 respondents out of 200 were up to 30 years of age, which was 47.5% of sample size. The greater chunk of the respondents was Vicenarian and Tricenarian.

Table 3: Gender \* Age Cross tabulation

Count		Age			Total
		20 to 30	31 to 40	above 40	
Gender	Female	60	27	42	129
	Male	35	29	7	71
Total	95	56	49	200	

Table 4: Bi-variate Correlation among variables of interest

		1	2	3	4
1.	<i>Job Satisfaction</i>	---	.577**	.642**	.651**
2.	<i>Physical Environment</i>		---	.537**	.631**
3.	<i>Work Environment with peers</i>			---	.684**
4.	<i>Work Environment with Management</i>				---

### Regression Analysis

A regression analysis test was conducted, to determine the factors under study influence the most on job satisfaction. Based on the findings shown in table 5, job satisfaction among bankers of Karachi has been explained as much as 52.4% (R<sup>2</sup>) by a Physical working environment, working environment with peers, and working environment with management. The findings can be deemed quite reasonable, although only three predictors were made a focus in this study, as F-stat is reported as 71.95 which is quite higher than 4 – cut-off for F-stat followed by its corresponding significant value which is 0.001. It concludes the overall model's significance at 1% level of significance. The given below table shows that three independent variables namely the Physical environment, working environment with peers, and working environment with management have a significant influence on the level of job satisfaction among bankers of Karachi.



Table 5: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t-stat	Sig.
	B	Std. Error	Beta		
(Constant)	1.050	.162		6.474	.000
1 Ph_Envi	.204	.060	.219	3.381	.001
Work_Evi_Peers	.293	.062	.327	4.758	.000
Work_Evi_Mgt	.253	.065	.289	3.865	.000
R <sup>2</sup> = 52.4      F-Statistic = 71.952      P-Value = 0.001					

*Hypotheses Assessment summary*

The findings of the study reject Null Hypotheses because the p-value is significant at 1% for each hypothesis.

HYPOTHESES	T-VALUE	P-VALUE	RESULTS
H <sub>1</sub>	3.381	.000	Retained H <sub>1</sub>
H <sub>2</sub>	4.758	.001	Retained H <sub>2</sub>
H <sub>3</sub>	3.865	.000	Retained H <sub>3</sub>

**DISCUSSION**

The study found that all variables of interest in this research have a significant and positive impact on job satisfaction. These results of the study support the findings of various studies. Such as Budieet al., (2018); Ashraf et al., (2013); Dawal and Taha (2006); McGuire and McLaren (2007); and Srivastava (2008) concluded that physical environment is a strong determinant of job satisfaction level among employees. Similarly, the result of the second hypothesis indicating that the working environment with peers has a significant impact on job satisfaction supports the studies conducted by Heathfield, (2009), Khuong and Tien (2013), Yadav, and Dabhade (2014), and Mosadegh and Yarmohammadian (2006). The third hypothesis concluding a positive significant impact of Work environment with management on job satisfaction which is in confirmatory with the studies conducted by Gazioglu and Tansel (2002) and Heathfield (2009).

**CONCLUSION, LIMITATION, AND RECOMMENDATION**

*Conclusion*

Based on the findings of this study it can be concluded that people working in the banks were satisfied to a reasonable extent. The findings also confirmed that bankers were contented with the physical infrastructure/environment, with coworkers and supervisory roles. It is also absorbed that gender is independent of job satisfaction it means that it does not affect whether the employees are male or female, satisfaction did not affect by it. Most of the hypotheses were substantiated. The variables in this study exhibited that all of them are statistically significant

predictors to predict the job satisfaction level among the employees in the banking sector. Hence, a significant result shows that we retained the hypotheses developed for this study.

### *Limitation*

The limitations of the study are:

The study was conducted in the Pakistani context with special reference to Karachi, as the findings could be expected to differ if the wide geographical spectrum had been taken. Since the study was limited to the banking sector of Karachi and normally the physical working environment in banks is often very sophisticated. Although such a physical environment is aimed to target potential clients, however, it also left a positive influence on the job satisfaction level of employees.

The study is limited to the Private banking sector therefore the result of the study could not be generalized to the Public Sector bank of Pakistan. The Study is Quantitative in its design; thus, the Limitation of Quantitative studies are also considered as a limitation of the study.

### *Recommendation*

As the result shows that the workplace environment plays an important role in employee satisfaction. Satisfied workers can produce more. The study recommends that the organization must improve the Workplace environment to maintain a satisfactory satisfaction level. The strengths of the banking sector are their employees if they are satisfied then the company can easily achieve their goals.

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