

## **Empirical Study Of Social Economic Impact On Job Satisfaction Of Islamic Bank**

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### **Abstract**

This study's major objective was to investigate the correlation between work satisfaction at Islamic banks in Chittagong, Bangladesh, and a variety of independent factors. These independent variables included possibilities for promotion, posting, and transfer; compensation; training and advancement; work and working environment of impact of socio-economic. A comprehensive literature review was conducted to provide a foundation for the investigation. The research was inspired by the observation that some individuals seem more equipped to cope with workplace stress than others, while having comparable levels of job happiness and personal life satisfaction. Another observation is that the administration seems naive when it comes to using the interests and passions of its employees to sustain morale and productivity. The dependent variable (DV) is job satisfaction, while the independent variables (IV) comprise the possibility of promotion, the amount of money received, the availability of training courses, the diversity of activities done, and workplace safety. The data is employed to aid the development of a hypothesis. According to our analysis of bank employees' job satisfaction, we have discovered: In an Islamic bank, four elements have a significant impact on job satisfaction: changes in promotion, posting, and transfer; training and professional development opportunities; and the quality of the work and the working environment. Four

criteria have been identified as having the greatest influence on employee satisfaction. Islamic financial institutions are less impacted by the effect of other, more regional causes.

**Keyword:** Satisfaction, Islamic Bank, Promotion, Posting & Transfer, Training, Working Environment.

## 1.0. Introduction

This study focuses on the staff of The Islamic Bank Bangladesh Limited in Chittagong, Bangladesh, which is a private bank. For this study, we'll be focusing on bank employees, and we'll be looking at how different elements at work affect people's happiness.

Job satisfaction can be described as the state of mind of how an individual feels towards work, by the day's end, it is people's feelings and moods about a variety of characteristics and incidental segments towards occupations and the associations they play out their occupations in (Hamric, Borchers and Epstein, 2012). The segments of Job satisfaction are related to pay, headway, benefits, work nature, supervision, and association with accomplices (Shanafelt *et al.*, 2012). Employees' Job satisfaction is considered as an all-around module of an association's human resource methodology. As showed by (Neumann *et al.*, 2018a), Job satisfaction infers a limit which is determinedly related to how a lot of one's near and dear needs are fulfilled in the movement condition. Kuria (2011) fights that Employees are the most satisfied and extraordinarily helpful when their action offers them security from monetary strain, affirmation of their effort clean procedure of protests, opportunity to contribute considerations and proposals, support in the fundamental initiative and managing the endeavors, clean implications of commitments and obligations and open entryways for progression, coincidental focal points, sound portion structure, propelling power plans and advantage sharing activities (Demirci *et al.*, 2010a), prosperity and safety efforts, the government oversaw investment funds, compensation, correspondence, correspondence frame job, in conclusion, condition of normal trust respect. Job satisfaction implies a pleasurable feeling that outcome from the execution of Job (Lederer *et al.*, 2008; Demirci *et al.*, 2010b; Neumann *et al.*, 2018a). It begins with the enlisting of ideal individuals and proceeds with rehearsing projects to keep them drawn in and focused on the association (Johari, Yean Tan and Tjik Zulkarnain, 2018). Sutherland, (2014) battles that.

Organizations with top-notch human capital perform better in the commercial centers and convey higher and increasingly steady come back to investors, than organizations with unremarkable jobbers (West *et al.*, 2014; Banerjee *et al.*, 2017; Sexton *et al.*, 2017a). Attainable high ground requires Job satisfaction of Employees for upkeep to the database of an association. This data is now and again inferred and hard to transmit between Employees. Concentrated associations generally rely upon their workers to give innovative, important, and remarkable responses for issues the association may have. Workers are regarded to be a bit of the intangible assets of an association (Makic, 2015; Pavlish *et al.*, 2016). They are an important item that structures a colossal bit of an association's worth. Representative Job satisfaction is astoundingly noteworthy in an association since the thing productivity depends upon. If your workers are satisfied, they would convey a pervasive quality introduction at the perfect time and lead to creating benefits (Rushton *et al.*, 2015; Banerjee *et al.*, 2017). Representative satisfactions will undoubtedly be innovative and inventive and thought of jumps forward that empower an association to create and change strongly with time and changing financial circumstances. Worker Job satisfaction is winding up all the more pursuing associations joining those in the media transmission industry given different variables, for instance, the openness of the right capacity in specific fields, executive delegate relations,

contention, and complexities in the level of business Employee wants, the amazing cost related with enrolling new blessings, among others (Panagioti *et al.*, 2017). Employer's prerequisite for indispensable effort composed at satisfying current workers is by and by sincere than at some other time to improve consistency guidelines and lessening the related costs of high turnover. Intentional turnover is a gigantic issue for some associations (Rushton *et al.*, 2015). The activity exhibit today is creating and advancing rapidly. It is the commitment of the pioneer in the association to change by these movements to have the choice to make the association beneficial.

In the financial segment, generally, representatives have been less fulfilled and less propelled than workers in different parts (Astbury and Gallagher, 2017). Accordingly, the financial business experiences a high representative turnover rate (Gilles, Burnand and Peytremann-bridevaux, 2014; Whitehead *et al.*, 2015) and an elevated level of pressure (Davis, Lind and Sorensen, 2013). There are a few explanations behind being worried at the workplace passionate about the condition, for example, work conditions, pay, reasonableness, and advancement essentially affected representative employment satisfaction in banks (Hamric, Borchers and Epstein, 2012). No adequate assessments are associating mental reinforcing and Job satisfaction, stress, turnover, etc. among workers in the Banking part. Nonattendance of mental fortifying could be a clarification behind these issues looked at by the budgetary zone. In the light of the above discourse, the present research is composed to check whether high mental fortifying can extend work satisfaction among workers in the money related section, whether or not any of the parts of mental reinforcing can affect the level of business satisfaction and whether Job satisfaction can intercede the association between mental fortifying and Job-related weight (Almost and Laschinger, 2002; Davis, Lind and Sorensen, 2013). As it were, the bank representatives are confronting the accompanying issues. For example, the connection between hierarchical determinants (pay, advancement openings, acknowledgment and prizes, relationship with director and co-representatives, incidental advantages, working conditions, work itself, and residency) and employee satisfaction.

However, the truth remains that no two associations can offer a relative kind to their representatives and no two workers have a near degree of wants from their chief. Given the truth, one social occasion of workers may show up satisfaction with specific factors with a certain goal in mind, while as, others may show full-scale dissatisfaction with such factors. So, as it were, it is continually difficult for directors to fulfill all its representatives to a comparative degree at different fronts.

## **2.0. Literature Review**

### **2.1. Islamic Banking in Bangladesh**

The greater part of the studies done with regards to Islamic banking in Bangladesh has so far concentrated on the execution of banks and lawful issues dependent on barely any examples or smaller point of view or brief timeframe range. As there is a look into the hole in Bangladesh Islamic banking, an inside and out and complete research is required on the momentum status of Islamic banking in Bangladesh for the legitimate spread of data among controllers, supervisors, financial specialists, and general clients. (Kong *et al.*, 2018) clarified the essential components of premium free banking in subtleties and its handy involvement with a creating Muslim greater part nation, Bangladesh. The paper investigated the exhibition of 'Islamic Bank Bangladesh Limited (IBBL)', the main Islamic Bank in Bangladesh dependent on developments in stores, venture, benefit, global exchange, settlements, and extension of branch organize during the time of 1983-94. The paper additionally examined IBBL's

exhibitions with those of other private banks during a similar period. The other significant issues included nonattendance of an interbank Islamic currency advertise, nearness of an unfair legitimate hold prerequisite for Islamic and ordinary banking, the commonness of a prohibitive situation in the capital market, and the absence of lawful help and insurance of Bangladesh Bank to maintain a strategic distance from the related dangers of Islamic Banks The paper distinguished adherence to the principles of Shariah as the preeminent factor to clients in picking Islamic financial administrations.

## **2.2. Job satisfaction:**

Job satisfaction is characterized as satisfying piercing circumstances or conditions after a representative is commended for the achievement at work (Boamah, Read and Spence Laschinger, 2017; Kong *et al.*, 2018). Job satisfaction is fundamentally the constructive emotions, considerations, and demeanor of an individual towards various parts of the activity (Miao, Li and Bian, 2017). It tends to be expressed as a hopeful emotive and nostalgic condition got from the satisfaction and joy a worker land from the position (Mabaso and Dlamini, 2018). For the most part, work satisfaction is the disposition of the representative towards different viewpoints for the activity however there are certain varieties to this general reasoning (Baluyos, Rivera and Baluyos, 2019). The criticism results when a representative contrasts the real yield and the normal yield (Webber and Rogers, 2018). Doorman *et al.* (1975) (Sexton *et al.*, 2017b; Oludayo *et al.*, 2018) expressed that activity satisfaction can be considered as an inclination about delight by contrasting the results a worker gets and the sources of info he has given. It can likewise be expressed as the worker in the general assessment of the activity or different assignments related to the activity. Specialists have clarified work satisfaction in different manners in their investigations. A few scientists have conceptualized it as worldwide development and wellness of the firm and human asset (Kim and Ryu, 2017a, 2017b; Krueger *et al.*, 2017; Abdirahman *et al.*, 2020). Job satisfaction is straightforwardly identified with hierarchical duty and contrarily identified with turnover aims (Sexton *et al.*, 2017b; Neumann *et al.*, 2018b; Y Kowitlawkul *et al.*, 2019).

## **2.3. Hypothesis Formulation**

### **2.4. Salary**

Managers often use incentives like reimbursement and performance-based remuneration to enhance employee morale and productivity and reduce turnover (Boudreau *et al.*, 2020). Bonuses paid time off, pension plans and other financial incentives are often offered to workers in addition to a regular salary. Akintoye's Study from the year 2000 confirms that monetary incentive is the single most essential motivation for completing a good job (Hazra, 2018). Money incentives may be used for good or evil, according to Banjoko's 1996 book. When employees are underperforming, employers might utilize financial incentives and the prospect of negative consequences (such as no yearly raise or being passed over for a promotion) to spur them into action (Maan *et al.*, 2020a). Workers may be motivated and feel more satisfied with their jobs when compensated, but it does not mean that more pay will necessarily result in a more outstanding production. Just because Herzberg suggested in 1968 that low wages may induce dissatisfaction and a lack of motivation among employees does not mean that higher wages would make them happier or more productive (Maan *et al.*, 2020b). Similarly, several surveys and studies of employee sentiment have shown that monetary incentives are ineffective in boosting workplace morale. Lawler suggested in 2003 that one consider the actual value of the prize and the value that one places on it to determine the attractiveness of a reward. This concludes that fairness and equity are paramount when determining performance-based pay. How one is compensated is often compared to their peers to see whether it is fair or equitable. So, the hypothesis formed:

***H1: There is a significant relationship between Salary and Job Satisfaction of Islamic Bank employees.***

#### **2.4.1. Posting and transfer**

The mobility (posting & transfer) of workers is an essential economic aspect since switching jobs may result in substantial salary increases and has the potential to influence a person's responsibilities and tenure at a given organization. Posting & transfer are a way companies may reward employees who have shown to be effective with the hope that they will continue to put in the extra effort (Joarder *et al.*, 2018a, 2018b).

Employees may be motivated to work harder if they are promised a posting or transfer, but only if they highly value that promotion. A further benefit of posting & transfer is that they allow workers to move into roles more suited to their skills. However, not all posting & transfers result in considerably more managerial responsibilities. Although transfer has been highlighted as an outcome measure, this emphasis is not mirrored in actual practice (Kalsoom, Khan and Zubair, 2018). Very little study has been done on the correlation between work satisfaction and posting & transfer. Egan *et al.* (2004) is the only study we identified that examined the relationship between job satisfaction and posting and transfer. Although Kontoghiorghes (2004) investigated the impact of job satisfaction on workers' propensity to move occupations, their satisfaction measure was coupled with workers' motivation on the job (Panagioti *et al.*, 2017). Thus, it is not apparent whether or not their results could be attributed solely to job satisfaction. So this study's hypotheses:

***H2: There is a significant relationship between Posting & Transfer and Job Satisfaction of Islamic Bank employees.***

#### **2.4.2. Work and working environment**

Understanding the relationship between a positive work environment and employee satisfaction is the subject of a study conducted across time and in various settings (Dicke *et al.*, 2018; Paganin and Simbula, 2021). The findings of a Danish study suggest that enhancing the physical conditions of the workplace (the interior climate) may benefit productivity. Based on their research showing that there are two different kinds of job-related aspects (hygiene factors and incentive factors), Herzberg *et al.* (1959) developed a motivational model for work fulfillment. Hygiene variables lead to a lack of dissatisfaction or short-term motivation, whereas motivational aspects boost positive feelings about one's career and eliminate displeasure with it (Midgley and Lindhult, 2021). Dissatisfaction among workers increases in the absence of "hygiene factors," including a positive work environment, enough supervision, proper management, positive relationships with coworkers, a safe workplace, a stable salary and secure employment. Chandrasekar (2011) states that if a business is serious about increasing profits, it must prioritize developing a workplace culture that inspires employees to work harder. Managerial skill, time and effort are all necessary to improve an organization's complete performance (Cho and Lee, 2018). Still, he thought interpersonal connections and relationships are more important to workers today than monetary pay. So, the study hypotheses that:

***H3: There is a significant relationship between the Work & Working environment and Job Satisfaction of Islamic Bank employees.***

#### **2.4.3. Chances of promotion and Recognition**

Employees get promoted when given a higher-paying job inside the company and more responsibilities. Promotions are pretty significant in the professional world. One of the essential

factors in determining whether or not an employee will be promoted is their perception of justice in the workplace (Astein, 2016; Keir, 2016; Ur Rehman, Bhatti and Chaudhry, 2019). Employees who know they will not obtain a promotion this time tend to put in less effort unless they believe they are still in the race for a rise in the future. However, workers who think they will be promoted over the next two years are more satisfied with their existing employment. Due to employees' improved dedication and enthusiasm for their job due to a shared conviction in the company's ability to provide them with growth opportunities, the business reaps the rewards. Promotions allow one to grow professionally, take on greater responsibilities and achieve a higher social status. Staff dissatisfaction and thoughts of quitting have been linked to a lack of career advancement opportunities (Astein, 2016; Keir, 2016; Ur Rehman, Bhatti and Chaudhry, 2019). Kelly-(2001) According to Radford University's research, hiring from the outside is more dangerous than promoting from the inside. Employees who feel they have equal chances for promotion are more likely to be happy with their existing positions. However, recognition is just as important. Frustration develops when one believes their efforts have been ignored or rewarded too little. An employee's work is not a significant factor in their pleasure level unless it is regularly disregarded. According to Flynn (1998), the primary purpose of reward and recognition is to explain the payment system to employees so they can understand the link between their pay and performance. So, the study hypothesises that:

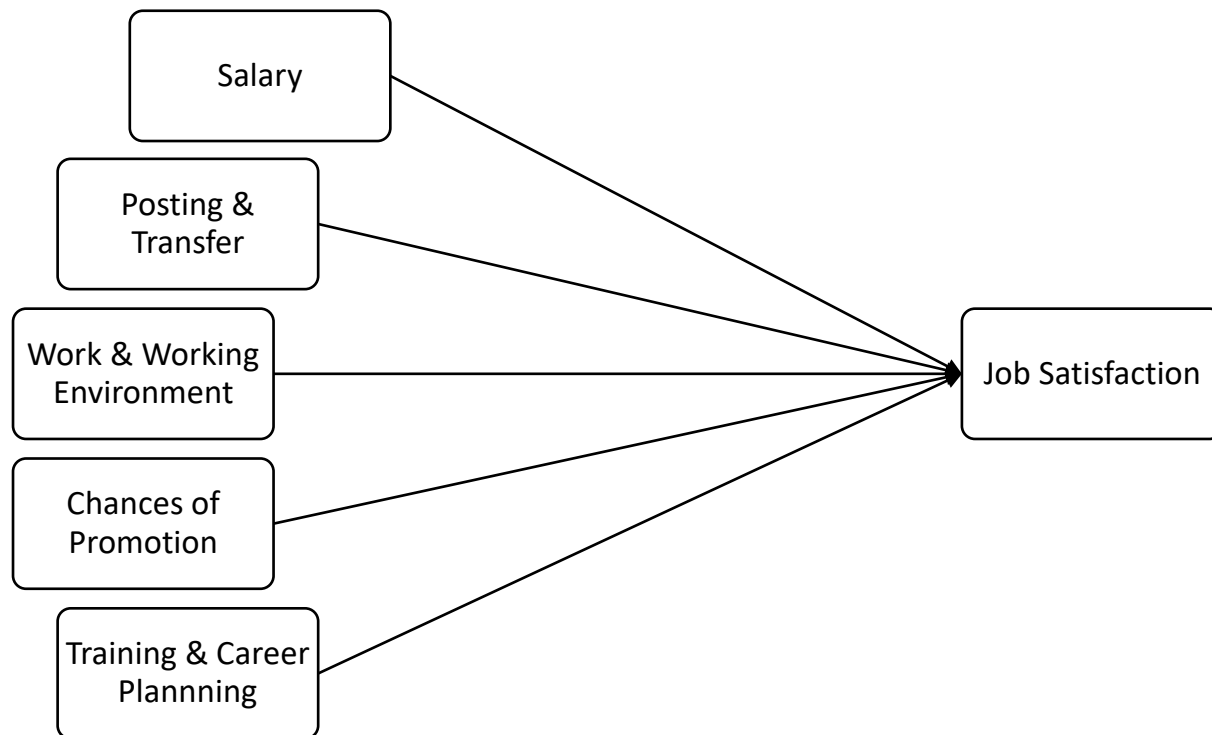
***H4: There is a significant relationship between Chances of Promotion & Recognition and Job Satisfaction of Islamic Bank employees.***

#### **2.4.4. Training and Career planning**

An employee's level of job satisfaction is proportional to their optimism towards their future in the company. Vroom (1982) discovered substantial evidence from similar research demonstrating the importance of motivating incentives to an employee's satisfaction (Rodriguez and Walters, 2017). Vroom argues that a critical factor in determining work satisfaction is how well a specific profession meets the needs of its practitioners. Employer satisfaction is likely affected by personal incentives such as promotion if a worker expects such benefits to arise from achieving corporate objectives (Aminuzzaman, 2013). Scarpello and Campbell (1983) found that career advancement prospects significantly increased their employees' levels of job satisfaction (Stone, Stone-Romero and Resource, 2006; Al-Zawahreh and Al-Madi, 2012). When asked to elaborate, they said, "Employees with restricted opportunities for advancement have unfavorable opinions about their job and company." That fits with what Okumbe (2012) says about how many teachers want to be in administrative roles (Uchenwangbe and PrincePh, 2013; Igbaekemen, 2014).

Career development systems provide people and businesses with interconnected services and methods for advancing their careers (Lea and Leibowitz, 1986). Career development programs allow HR managers, managers and their stakeholders to collaborate on the planning (Hussain and Soroya, 2017), organization, formalization, leadership and monitoring of career programs to improve not only employees' jobs but also the entire stage process, attitude, behaviour and state of affairs relating to employees' work lives. Employees' attitudes about their jobs may be affected by several factors, including their relationships with their superiors, coworkers and the company itself. As described by Locke, job satisfaction is "a pleasant or good emotional state coming from an individual's overall appraisal of his or her job or work experiences." (Camara, Victor and Higgs, 2015; Kraus *et al.*, 2020). So, the hypothesis is:

*H5: There is a significant relationship between Training & Career planning and Job Satisfaction of Islamic Bank employees.*



*Figure Error! No text of specified style in document.-1: Conceptual Framework*

### 3.0. Data Collection Method

The framework or structure of advancing based research undertaking and nuances the measures for comprehending the publicizing research is the investigation plan. As shown by (Shorten and Smith, 2017), the general method for relating the speculative research requests to the important experiential research will be explored in the plan. Right now, inquire about has been used to avoid botch in social occasion material data. This assessment intends to think about the ways to deal with facilitate convenient money-related apportionment and the arithmetical portrayal and control of observations to relate and clarify the wonders that those clarifications reflect are known as quantitative research (Moser and Korstjens, 2018). So it is suitable for the use right currently engages modifications on the results from the guide to masses interest and the disclosures of this procedures can be treated as particular and be used to grasp the last approach (Asiamah, Mensah and Oteng-Abayie, 2017). Primary and secondary data are collected for this research. Primary data is to validate the hypothesis collected by survey and Secondary data is to construct the hypothesis by various journals from the internet to support the research. For this research, a self-administered survey is used to collect primary data. The procedure begins with the right target group and the respondents for this study are the Islamic bank employees in Chittagong Bangladesh. Sampling locations are chosen to distribute at Islamic Banks around Chittagong, Bangladesh. A few of the questionnaire is distributed through the internet because of inconvenience and instance. Selecting samples based on personal judgment or convenience is non-probability sampling. The research is using nonprobability sampling to save time and cost. 500 people are working in the Islamic banking sector in Chittagong in Bangladesh, factoring in the top management of the banks, part-time employees, and retirement, it can be concluded that Bangladeshi Islamic Banking employees could be counted in 250 (Financialexpress.com, 2020). Using the lookup table of Krejci

morgan, 1970, the sample size of this study is 152. To have the convenience and ability to collect from many versatile reference groups the questionnaire is designed in English, which contains both open-ended and closed-ended questions as it's easier for the respondents and has the facility of depth responses as it requires. The questionnaire begins with a simple introduction and instructions for the respondents, which are divided into two sections. Section A is for the social demographic profile that asked about the gender, age, income, and working department. Section B is to validate the hypothesis and the relationship between the independent variables and dependent variables. The respondents are required to answer questions linked to each variable to obtain the information needed by using the six-point Likert Scale. For our study, 10 questionnaires has been tested in a period of five days to find out the grammatical mistakes, typing errors and unclear terms to increase the accuracy. The reliability test is conducted through Statistical Package for Social Science version 24 program.

## 4.0. Data Analysis

### 4.1.1. Demographic Statistics

**Table 1: Demographic Profile**

Demographic Profile		Frequency	Percent
Gender	Male	65	43.3
	Female	85	56.7
	Total	150	100.0
Age	18-29	48	32.0
	30-39	98	65.3
	40-49	3	2.0
	above 50	1	.7
	Total	150	100.0
	Department of employment	HR	29
loan		26	17.3
cash		21	14.0
service		16	10.7
corporate		6	4.0
retail		32	21.3
SOME		20	13.3
Total		150	100.0

Table 4.1 show that the gender of the respondents of this survey out of 150 most of are female which is 85 respondents resulting in 56.7% whereas the male respondents are 65 in number resulting in 43.3%. Most of the respondents are 30-39 years old having 65%, 18-29 years are 32%, 40-49 years old are 2%, 0.7% are above 50 years age group. The analysis shows that respondents are mostly from 21.3% of respondents and having 32 from the department of retail, amounting to 14% is from cash having 21 people, 19.3% are from HR, 17.3% are amounting 26 from the loan, 10.7% people are from service, SME department people 13.3% amounting 20 people.



**4.1.2. Reliability analysis**

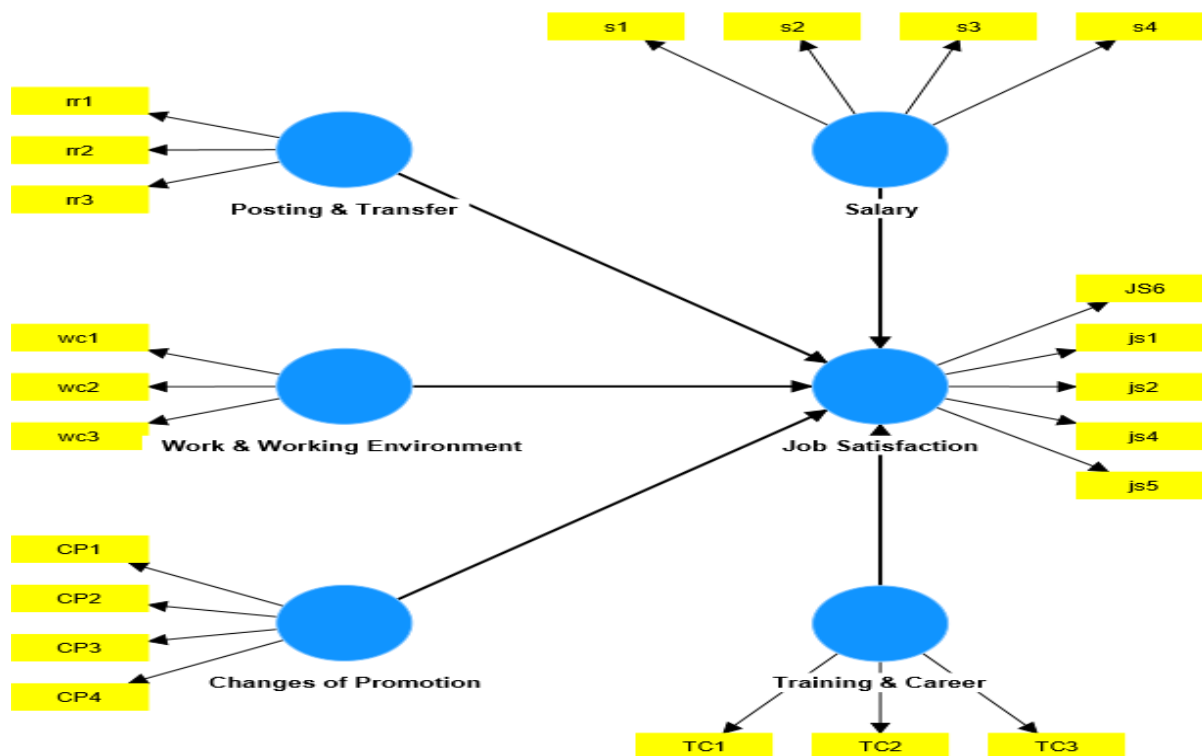


Figure 2: Reliability Model

Cronbach's alpha is a measure of internal consistency dependability based on equal indicator loadings, as established by Hair et al. (2016). There is a calculation for reliability based on the intercorrelation of the observable indicators. Researchers Hair and colleagues (2014) and the reliability of a study's data is improved when Cronbach's alpha is more than 0.70 (Fowler, Susan B.; Lapp, 2019; Schoemann, Boulton and Short, 2017); otherwise, they believe the reliability of the data is compromised when Cronbach's alpha is less than 0.60.

**4.1.3. Cronbach's alpha**

**Table 2: Cronbach's alpha**

	Cronbach's alpha
Changes of Promotion	0.895
Job Satisfaction	0.932
Posting & Transfer	0.891
Salary	0.889
Training & Career	0.862
Work & Working Environment	0.842

Alpha must be at least 0.70 to fulfill Nunnally's requirements (1978). While 0.600 was also judged to be acceptable by other studies (Anupama, 2017). The Cronbach's alpha of 0.701 is deemed acceptable by Hair et al. (2014) and since it is higher than the cutoff value of 0.70. (2002). A plausible assumption is that this study's measurements are both accurate and dependable.

**4.1.4. Construct Reliability**

Including the indicators and the structures they refer to, a route model includes the measurement model. An alternative name for the PLS-SEM measuring model is "outer model"

(Hair et al., 2016). AVE and composite reliability ratings should be used to evaluate the measurement model's convergent and discriminant validity (Amoah and Jibril, 2020; Henseler *et al.*, 2014). External and cross-loadings were used to evaluate the indicator's dependability.

**Table 3: Construct Reliability & Outer Loading**

Contract		Outer loadings	Composite reliability	Average variance extracted
Changes of Promotion	CP1	0.957	0.912	0.927
	CP2	0.792		
	CP3	0.864		
	CP4	0.868		
Training & Career	TC1	0.864	0.938	0.949
	TC2	0.899		
	TC3	0.893		
Job Satisfaction	js1	0.870	0.923	0.932
	js2	0.869		
	js4	0.857		
	js5	0.839		
Posting & Transfer	rr1	0.856	0.904	0.923
	rr2	0.944		
	rr3	0.915		
Salary	s1	0.853	0.868	0.916
	s2	0.866		
	s3	0.900		
	s4	0.843		
Work & Working Environment	wc1	0.858	0.843	0.905
	wc2	0.870		
	wc3	0.888		

#### 4.1.5. Indicator Reliability

The outer loading size is often referred to as a measure of reliability (Hair et al., 2016). With SmartPLS software 3.0, the conventional PLS method was used to calculate loadings, cross-loadings, composite dependability, and the average variation in time (AVE). As of this writing (Amoah and Jibril, 2020; Henseler *et al.*, 2014). It is customary for an individual item's loading to be more than 0.70. Rule of thumb: Outer loading should be at least 0.50, whereas average variance extracted should be more than 0.50 (Amoah and Jibril, 2020).

#### 4.1.6. Internal Consistency Reliability

Internal consistency dependability refers to a subscale's "degree to which all items on a given subscale assess the same idea" (Marcati, Guido and Peluso, 2008). The Cronbach Alpha technique is often used to measure internal consistency and reliability. To estimate manifest variable intercorrelations, this section uses indicators with the identical outer loadings across all indicators (Hair et al., 2016). As opposed to this, PLS-SEM looks at the overall coherence of all of the different indications.

#### 4.1.7. Convergent Validity

How many questions are used to assess the same topic may be used to determine validity. Accuracy and Reliability (Hair et al., 2016). It is typical to use the average recovered variance as a statistical measure to determine the concept's credibility (AVE). Averaging the squared loadings from indicators related to the concept yields the result (i.e., the sum of the squared loadings divided by the number of indicators). AVE was recommended by Hair et al. (2016) as well as (Henseler, Ringle and Sarstedt, 2015) for determining convergent validity in a study. They argue that latent variables should make for half of the variation in indicators.

When the overall item factor loadings are larger than 0.5 and no items from another construct have a bigger factor loading than the one being tested, the item is said to have convergent validity.

#### 4.2. *Structural Path Modeling*

In this model's structural model, the theoretical or conceptual underpinnings are included. The structural model (also known as the inner model in PLS-SEM) contains the latent variables and their route connections (Hair et al., 2016). This study makes use of both the direct connection and the mediation structural models. Evaluation of structural models in PLS-SEM relies heavily on the predictive relevance  $f^2$ , and  $R^2$  values, as well as the significance of path coefficients (Hair et al., 2016). A PLS-SEM technique is followed by the estimation of path coefficients (i.e., structural model linkages).

##### 4.2.1. *Assessment of Significance of the Structural Model*

A total of six hypotheses were put out in the study's literature evaluation. Statistically significant t-values are those that are significantly different from 0, although the degree of freedom, confidence interval, and directionality of the hypothesis strongly impact this; hence, the p-value is used to measure the significance of the pathways in the data (Hair et al., 2016). PLS bootstrapping resampling with 1000 bootstrap samples was used to get statistical T-values for the data (SHEN and YUAN, 2015).

**Table 4:** *Structural Model (Factor analysis)*

	<b>Original sample</b>	<b>Sample mean</b>	<b>Standard deviation</b>	<b>T statistics ( O/STDEV )</b>	<b>P values</b>
Changes of Promotion -> Job Satisfaction	0.245	0.248	0.035	6.963	0.000
Posting & Transfer -> Job Satisfaction	-0.107	-0.107	0.029	3.653	0.000
Salary -> Job Satisfaction	0.037	0.038	0.022	1.677	0.094
Training & Career -> Job Satisfaction	0.238	0.234	0.029	8.335	0.000
Work & Working Environment -> Job Satisfaction	0.602	0.603	0.031	19.135	0.000

The t statistics in Table 4 indicate the strength of the relationship between the independent and dependent variables, while the p value indicates the relationship's significance. Thus, Changes of Promotion -> Job Satisfaction (t= 6.963, p= 0.000), Posting & Transfer -> Job Satisfaction (t= 3.653, p= 0.000), Training & Career -> Job Satisfaction (t= 8.335, p= 0.000), Work & Working Environment -> Job Satisfaction (t= 19.135, p= 0.000) is supported at 0.05 p-value. Whereas the significance model shows Salary -> Job Satisfaction (t= 1.677, p= 0.094) non-significant relationship between the variables.

##### 4.2.2. $R^2$

Model predictive power is measured by the squared correlation between actual and predicted values of an endogenous component's coefficient of determination (Hair et al., 2016). ( $R^2$ ) was considered accurate in 1992 by Falk and Miller (1992) when it attained a value of 1.5%. Cohen (1988) and Chin (1998), on the other hand, established three degrees of structural model quality: significant (0.26 and 0.67), moderate (0.13), and weak (0.13 and 0.33). (0.02 and 0.19). In this investigation, the main effect model was generated using the conventional PLS method.

**Table 5: R-square**

	<b>R-square</b>	<b>R-square adjusted</b>
Job Satisfaction	0.988	0.987

**4.2.3.  $f^2$** 
**Table 6:  $f^2$** 

	<b>Job Satisfaction</b>
Changes of Promotion	0.431
Posting & Transfer	0.212
Salary	0.033
Training & Career	0.808
Work & Working Environment	4.921

## 5.0. Discussion

**Table 7: Major Findings of the structure path model**

<b>Hypothesis</b>	<b>T-value</b>	<b>P-value</b>	<b>Support</b>
H1: There is a significant relationship between Salary and Job Satisfaction of Islamic Bank employees.	1.677	<b>0.094</b>	Not Supported
H2: There is a significant relationship between Posting & Transfer and Job Satisfaction of Islamic Bank employees.	3.653	<b>0.000</b>	Supported
H3: There is a significant relationship between the Work & Working environment and Job Satisfaction of Islamic Bank employees.	19.135	<b>0.000</b>	Supported
H4: There is a significant relationship between Chances of Promotion & Recognition and Job Satisfaction of Islamic Bank employees.	6.963	<b>0.000</b>	Supported
H5: There is a significant relationship between Training & Career planning and Job Satisfaction of Islamic Bank employees.	8.335	<b>0.000</b>	Supported

The results demonstrate that there's no exceptional refinement salary closer to unpracticed garb Job Satisfaction of Islamic Bank employees. in this exam, the final results are indistinguishable from the result of (Y Kowitlawkul *et al.*, 2019) as they discovered that there's no broad difference among salary structure in job satisfaction.

Each male and lady respondents completely get a handle on their obligation closer to natural warranty and slanted to hold on in a green manner. further, tutoring additionally is going approximately as a robust effect to their buying conduct due to the truth all naturally related topics are stated and shared all through their understudy life.

It is assumed from the Hypothesis-1 that salary has significantly influenced employee job satisfaction in Islamic Banks. As table-6 shows the non-significance of salary is higher than the significance level of 0.05. So, the hypothesis can't be accepted and hence, it is concluded that salary has no significant influences on employee job satisfaction in Islamic Banks of Chittagong in Bangladesh.

It is assumed from the Hypothesis-2 that Posting & Transfer has significantly influenced employee job satisfaction in Islamic Banks at Chittagong in Bangladesh. As table-6 shows the significance of Posting & Transfer ( $t= 3.653$ ) is lower than the significance level

of 0.05. So, the hypothesis is accepted and hence, it's concluded that Posting & Transfer has significant influences on employee job satisfaction in Banks. This result is solid with (Dizaho, Salleh and Abdullah, 2017) which saw that compensation was spectacularly associated with job satisfaction conduct in light of the way that Posting & Transfer has a significance to the satisfaction of the employees.

It is assumed from the Hypothesis-3 that salary significantly influences employee job satisfaction in Islamic Banks. As table 4.10 shows the significance of Work & Working ( $t=19.135$ ) is higher than the significance level of 0.05. So, the hypothesis is accepted and hence, it's concluded that Work & Working has significant influences on employee job satisfaction in Islamic Banks at Chittagong in Bangladesh. In this study, the final results are indistinguishable from the result of (Miao, Li and Bian, 2017) as they discovered that there's the Work & Working that influences job satisfaction.

It is assumed from the Hypothesis-4 that Chances of Promotion significantly influence employee job satisfaction in Islamic Banks at Chittagong in Bangladesh. As table-6 shows the significance of Chances of Promotion ( $t=6.963$ ) is higher than the significance level of 0.05. So, the hypothesis is accepted and hence, it's concluded that Chances of Promotion have significant influences on employee job satisfaction in Islamic Banks at Chittagong in Bangladesh.

It is assumed from the Hypothesis-5 that Training & Career planning significantly influence employee job satisfaction in Islamic Banks at Chittagong in Bangladesh. As table-6 shows the significance of Training & Career planning (8.335) is higher than the significance level of 0.05. So, the hypothesis is accepted and hence, it's concluded that working conditions have significant influences on employee job satisfaction in Islamic Banks at Chittagong in Bangladesh.

## **6.0. Conclusion and Recommendation**

We have discovered some problems throughout our examination. Researchers can't accomplish their duties without bringing attention to certain limitations. The researcher was unable to collect enough data because the selected banks were constrained by government regulations. Due to the confidential nature of some of the documents, I was denied access to them. The conclusions from this research are specific to Islamic Banks in Chittagong, Bangladesh, and should not be extrapolated to other areas of the economy. Thus, the Banks of other nations and other sectors may not gain from the suggestions and ideas. The results of this study suggest new lines of inquiry.

More research is needed to identify the factors—such as salary, posting and transfer, work and working environment, promotion and recognition, training and career planning—that influence employees' levels of job satisfaction. Since then, we haven't been able to make as many certain claims supported by substantial statistical data. Possible topics for further research are listed below.

- 1) It is suggested that for future research a random sample be used to compare several public sectors and private sector institutions using a larger sample.
- 2) The research is needed to further investigate the potential relationships and effects these variables and other extraneous variables, such as role ambiguity, job level, contingent rewards, and co-work have on job satisfaction.
- 3) Qualitative investigators must conduct research regarding the job satisfaction of Banks.

This research method will provide a different perspective of employees and job satisfaction and contribute a more in-depth understanding of how employees view their jobs.

The paper finishes with recommendations for Bank management based on survey results and an examination of factors influencing workers' attitudes about their jobs at the Bank.

- 1) Create favorable work conditions for the company. Guide the staff to communicate effectively, build a good interpersonal environment within the company, and create good work conditions.
- 2) To improve fairness in Banks: create a scientific performance appraisal system in the organization. Utilize the other developed countries' scientific performance systems and use these systems to evaluate employee work performance and evaluate employee service quality.
- 3) Concern about the employee's education and training. Bank employees generally have high levels of education; organizations must provide the employees with effective training in science and cultural knowledge and let the employees acquire practical knowledge.

Tomorrow's research methods and tools will be able to integrate both qualitative and quantitative techniques. Information was gathered using a Likert scale for this study. The study author suggests interrogating respondents further using interview questions or more free-form inquiries into their ideas and feelings on the topics at hand. The author of the report makes a passing reference to doing follow-up studies with a broader range of organizations. The purpose is to collect feedback from diverse employee demographics on topics such as management, perks, and working environment. Furthermore, the author of the report suggests comparing the administrative team to the rest of the workforce. The reason for this is that a higher degree of accuracy in the analysis of the data is possible with a larger sample size. As a result, larger sample sizes will be required in future studies if errors are to be eliminated.

The major purpose of this study was to examine the relationship between job satisfaction and factors such working conditions, salary, recognition and incentives, gender and age in the Islamic Banks of Chittagong in Bangladesh. To provide the groundwork for the research, a thorough literature evaluation was performed. The study was prompted by the observation that some employees seem better able to deal with the stresses of the office than others while having similar levels of job satisfaction and satisfaction with their personal lives. Another observation is that management seems clueless when it comes to using the interests and passions of their workforce to maintain morale and productivity. Work satisfaction research in the banking sector suggests the following: A typical bank employee is in their 30s, has a high level of education, and has been working in the field for just a few years. The four factors listed above have been shown to have the greatest impact on employee satisfaction. To a large extent, non-Islamic personal situations do not impact Islamic financial organizations.

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