

# Job Satisfaction in Banks: Significance of Emotional Intelligence and Workplace Environment

Dr. Muhammad Kashif Fida<sup>1</sup>, Muhammad Zohaib Khan<sup>2\*</sup>, Azkaa Safdar<sup>3</sup>

<sup>1</sup>Assistant Professor/ Practicing Industrial & AMP; Organizational Psychologist, COMSATS University Islamabad, Pakistan

<sup>2</sup>Organizational Psychologist, Government College University (GCU) Lahore, Pakistan

<sup>3</sup>Government College University (GCU), Lahore, Pakistan

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\*Corresponding author: Muhammad Zohaib Khan

## Abstract

In the current scenario, banking sector is considered a fundamental backbone of every economy in developed and developing countries. The importance of banking was established as it performs major role in every domain of business, as well as in the development of the countries. Banking sector in Pakistan is gradually rising, however, employees in this sector are under a lot of stress due to excessive work load, extra working hours, and in some cases employment insecurity, that may lead to unsatisfactory performance at job. This study highlights the significant positive relationship between bankers' job satisfaction level with their emotional intelligence and workplace environment. It also focuses on the effects that emotional intelligence and workplace environment might have on the banker's job satisfaction level while discussing the contributing demographic factors. The cross-sectional correlational research design was implemented to conduct the study. The data was collected through questionnaire and online surveys from different private and public banking sector employees of Pakistan (Lahore, Karachi, and Islamabad). The purposive sampling strategy was done in two stages, in the first stage, random selection of the branches of different public and private sector banks was completed. In the second one, a sample of 200 employees was selected for data collection according to the set inclusion criteria and their specific posted locations. The conclusions of the study suggested presence of a strong relationship between emotional intelligence, core components of emotional intelligence and workplace environment with job satisfaction of employees. Linear regression analysis indicated that emotional intelligence and workplace environment were the strong predictors of job satisfaction among employees, these variables accounted for 60 percent variance. Furthermore, mediation analysis demonstrated that workplace environment significantly mediate the relationship between the employees' emotional intelligence and job satisfaction. Limitations and implications of the study have also discussed.

**Keywords:** Job Satisfaction, Workplace Environment, Banking Sector, Cross-sectional Correlational Research Design, Emotional Intelligence, Mediation Analysis.

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## INTRODUCTION

Since the early 2000s, job satisfaction has elicited a great deal of attention from behavioral researchers in organizations, due to its immense importance in the daily performance of employees, and, by extend, organization. Recently, researchers have been more interested in the personal factors affecting job satisfaction, factors such as emotional intelligence of the employees, as emotions perform a critical role in organizational life of an employee [1]. Along with emotional factors, environmental factors of the organization also play a vital role in influencing an employee's job satisfaction.

Job satisfaction, since its formulation, has become among the most important and broadly researched concept in industrial psychology [2]. Researchers have linked satisfaction at workplace to both situational (sociological) and personal (psychological) factors. Situational factors such as job-related conditions like pay, promotion opportunities, and workplace environment, and job characteristics, like task significance, task identity, autonomy, feedback, and skill variety contribute to the satisfaction of the employee [2, 3]. Personal factors comprises of personality traits, personality disposition, self-esteem, emotions and motivation [2], and these positive traits such as pleasurable engagement, high energy, and enthusiasm contribute positively towards job satisfaction [3].

In recent times, emotional intelligence has developed as an imperative topic in industrial-organizational psychology [4] and researchers have paid special attention to its influence in fundamental organizational outcomes, such as satisfaction and performance in the job [5-8]. Emotional intelligence is characterized as 'a person's ability to perceive, express, and regulate emotional responses in one's self as well as in others' [9]. Emotionally intelligence determines how people control their emotions and respond to their frustrations. Moreover, emotionally intelligent individuals are sensitive and empathetic towards the emotions of others [10]. Emotional intelligence constitutes of four main facets emotional appraisal in one's self (self-awareness), regulation of personal emotions (self-management), recognition of emotions that others are experiencing (social awareness), and using this understanding to better communicate and connect with people (social management) [11, 12]. Employee with more emotional intelligence are able to appropriately cope with the stressors at workplace and are also well-equipped to understand and respond to the emotional responses of their fellows, abilities that greatly enhance their job satisfaction [11, 13].

Workplace environment includes different characteristic of the job such as, nature of task assigned, level of autonomy available to carry out the work, workplace safety, and relationship with peers as well as subordinates and supervisors. Researches have concluded workplace environment plays a significant role in making employees feel satisfied with their jobs and organization. In case employees are not contented with the task allocated to them, or their working conditions or even their interpersonal relationships, then they are more likely to experience disassociation with their jobs and, in turn, with the organizations [14-17]. Moreover, in current fast pace industry, an organization cannot afford to have dissatisfied employees as it will affect their productivity and standards, or, in case of termination or stepping down, an organization will have to bear additional cost of hiring and training the new employee [14].

Researches, carried out in different work environments stated that employees with better emotional intelligence have better job satisfaction [8, 18, 7, 19-22]. Another study also revealed a significant positive correlation of emotional intelligence, and its dimensions with job satisfaction [23]. Emotional intelligence encourages a person to establish interpersonal connections in the work setting [8] thus contributing to their success and proficiency in the organization [21]. Moreover, awareness of the positive and negative aspects of the emotions allows an employee to act in an appropriate way, consequently enhancing job satisfaction [7]. Therefore, employees who use skills underlying emotional intelligence such as, self-confidence, adaptability, empathy, conflict

management etc., in their daily work life will feel more proficient in their jobs and satisfied with it [12].

Employees are a backbone for any organization, and, to ensure their highest performance, they need a workplace environment equipped to provide all the necessary support and tools needed to carry out their duties. Workplace environment includes all the surrounding factors present at a workplace, such as, autonomy given, working hours, communication between peers, subordinates, and superiors and organizational structure. These factors combine to affect satisfaction an employee feels from their job [24]. Researchers also enacted a motivation model for job satisfaction by sorting job-related factors into two, i.e. hygiene factors, and motivation factors. Results indicated that hygiene factors, such as relationship with supervisor, working conditions, interpersonal relationships etc., greatly effect an employee's chances of being dissatisfied with the job, whereas, motivation factors (sense of achievement, nature of work, opportunities for growth etc.) enhance positive feelings towards a job, and converts lack of satisfaction into satisfaction [25, 26]. Another research while studying the job satisfaction via economic and workplace variables established that workplace environment, and social support greatly impact job satisfaction, whereas, increase in monetary benefits does not ensure job satisfaction [27]. Several researchers analyzed the effects of workplace interpersonal relationships on job satisfaction. They establish that with effective relationships, especially with the supervisors, job satisfaction increases [28, 29]. Various researches also established a same pattern of working conditions directly affecting job satisfaction [30-33].

### Research Objectives

- To find out, the relationship of employees' job satisfaction with the emotional intelligence, and workplace environment.
- To determine the relationship of job satisfaction, with core components of emotional intelligence.
- To evaluate the gender difference in terms of job satisfaction, emotional intelligence and workplace environment.
- To established the link between employees' job satisfaction with their sectors.
- To determine the significance between job satisfaction, employees' posted locations.
- To understand various factors which constitute workplace environment.

### Hypotheses

- H 1:** There is significant relationship among job satisfaction, emotional intelligence, and workplace environment in the banking sector employees.
- H 2:** Demographic variables, emotional intelligence, and workplace environment significantly predict job satisfaction.

- H 3:** There are significant mean differences in emotional intelligence, workplace environment and job satisfaction in terms of gender, and employees' bank sectors (government and private).
- H 4:** There are significant mean differences among job satisfaction in terms of employees' banking sectors and their posted locations.
- H 5:** There would be significant impact of employees' posted locations and banking sectors on employees' level of job satisfaction.
- H 6:** Workplace environment plays significant role between the relationship of employees' job satisfaction and emotional intelligence.

## METHOD

**Research Design.** In the current study, cross-sectional correlational research design was implemented to explore the relationship between the under study variables.

**Population.** The sample included (N=200) banking sector employees 169 males, and 31 females with the age that ranges from 31 to 50 years. Purposive sampling technique was used to collect data via questionnaires and online surveys from the different government ( $n=86$ ) and private ( $n=114$ ) banking sector employees of Pakistan i.e., Lahore ( $n= 82$ ), Karachi ( $n=66$ ), and Islamabad ( $n=52$ ).

**Inclusion/Exclusion Criteria.** Individuals who are working with the banking sector more than three year, with the age from 30 to 60 years were included in the study. However, the employees serving

less than given set time frame or working in contractual basis were exclude from the study.

**Instruments.** For conducting this research, following instruments were indigenously developed having sound theoretical background on each variable.

**Job Satisfaction.** Job satisfaction measure for this research consisted upon 30 items measuring various aspects of job satisfaction correspondingly career growth, communication, contingent rewards, corporate social responsibility (CSR), financial stability, fringe benefits, leadership role, meaningfulness of the job, nature of work, organizational pride, remuneration structure, team work and diversity in learning. This scale was developed by Fida, Safdar and Khan [34]. It is a five-point Likert-type rating scale, ranging from 1=Completely Disagree to 5=Completely Agree. The alpha coefficient level  $\alpha=.92$  is indicating that it is a reliable and valid measure to use.

**Emotional Intelligence.** The scale comprised of 30 items, 5-point Likert-type rating scale, ranging from 1=strongly disagree to 5=strongly agree, having four sub-components emotionality, self-control, sociability and wellbeing. The reported validity of the scale is  $\alpha=.92$  [34].

**Workplace Environment.** Workplace environment scale was developed by Fida *et al.* [34] and is used to measure the workplace environment in the working setting including green-workplace, operating conditions and general working environment. The 08 items 5-point Likert type rating scale having high Cronbach's' alpha coefficients  $\alpha=.81$  is indicating that it is a reliable measure for the research.

**Table-1: Frequency Distribution of the sample in terms of Demographic Variables, (N =200)**

Variables	<i>f</i>	Percentage (%)
Gender		
Male	169	84.5
Female	31	15.5
Age Groups		
Age Group I (31-40)	113	56.5
Age Group II (41-50)	87	43.5
Banking Sectors		
Government	86	42.6
Private	114	56.4
Posted Locations	82	40.6
Lahore	66	32.7
Karachi	52	25.7
Islamabad		
Years wise Experience Categories		
(5 to 10.5)	05	2.5
(10.6 to 15.5)	115	57.5
(15.5 to 20.5)	24	12.0
(20.6 to 25.5)	48	24.0
(25.6 to 30.5)	7	3.5
(30.6 to 35)	1	.5

**RESULTS**

**Table-2: Psychometric Properties of the Instruments on the sample (N = 200)**

Scale	M (SD)	$\alpha$	Range		Skew
			Potential	Actual	
1. Job Satisfaction	80.45(9.87)	.92	30-150	52-100	-.16
2. Emotional Intelligence	73.34(6.71)	.89	30- 150	54-93	-.03
3. Workplace Environment	81.47(9.84)	.70	08- 40	21-40	-.29

Note: k = No. of items, M (SD) = Mean (Standard Deviation),  $\alpha$  = Cronbach's alpha Coefficients.

Reliability analysis showed that all the research instruments were found to be valid and reliable having sound psychometric properties such as job

satisfaction ( $\alpha = .92$ ), emotional intelligence ( $\alpha = .89$ ) and work life balance ( $\alpha = .70$ ).

**Table-3: Correlation among Job Satisfaction, Workplace Environment, and Emotional Quotient (N = 200)**

Variable	2	3
1. Job Satisfaction	.38**	.76**
2. Emotional Intelligence	-	.37**
3. Workplace Environment		-

Note: \*\*  $p < .01$ , \*  $p < .05$ , (two-tailed)

The results of person product moment correlation indicated that job satisfaction is significantly correlated with emotional intelligence ( $r = .38, p < .05$ ), and work place environment ( $r = .76, p < .01$ ) in banking sector

employees. Furthermore, work place environment is also significantly associated with emotional intelligence ( $r = .37, p < .01$ ) of the employees.

**Table-4: Correlation among Job Satisfaction, Emotionality, Sociability, Self-Control and Wellbeing (N = 200)**

Variable	2	3	4	5
1. Job Satisfaction	.34**	.25**	.37**	.24**
2. Emotionality	-	.52**	.70**	.27**
3. Sociability		-	.48**	.34**
4. Self-Control			-	.34**
5. Wellbeing				-

Note: \*\*  $p < .01$ , \*  $p < .05$ , (two-tailed)

Correlation analysis was carried out to investigate the relationship between employees' job satisfaction and sub-facets of emotional intelligence. The results shows that job satisfaction is significantly correlated with

emotionality ( $r = .34, p < .01$ ), sociability ( $r = .25, p < .01$ ), self-control ( $r = .37, p < .01$ ), and wellbeing ( $r = .24, p < .01$ ) of the banking sector employees.

**Table-5: Demographic Variables, Emotional Intelligence and Workplace Environment as a Predictors of Job Satisfaction (N = 200)**

Predictor	$\beta$	95% CI		p
		UL	LL	
Constant	3.21	14.57	-8.14	.57
Age	.11	4.93	-.21	.73
Gender	.97	5.08	.21	.33
Total Experience	-.08	.41	-2.10	.18
Emotional Intelligence	.11	.30	.02	.02
Workplace Environment	.71	2.04	1.55	.00
$R^2$	.60**			.00
F	60.42**			.00

Note: \*\*  $p < .01$ , \*  $p < .05$ ;  $\beta$  = Coefficient of Regression, LL = Lower Limit, UL = Upper limit. 95 CI %

Multiple linear regression analysis with enter method was used to test if emotional intelligence and workplace environment predicted employees' job satisfaction. The results of regression analysis indicated

that two predictors explained 60.4% of the variance ( $R^2 = .60, F(5, 194) = 60.42, p < .01$ ). Furthermore, emotional intelligence ( $\beta = .11, p < .01$ ), and work life balance ( $\beta = .71, p < .01$ ) were found to be significant

predictors of job satisfaction in banking sector employees.

Variable	Men (n = 169)		Women (n = 31)		t(198)	p	95 % CI		Cohen's d
	M	SD	M	SD			LL	UL	
1. Job Satisfaction	80.18	9.87	81.72	9.97	-.75	.82	-5.34	2.27	0.16
2. Emotional Intelligence	73.29	6.86	73.62	5.91	-.25	.29	-2.92	2.25	0.05
3. Workplace Environment	32.67	3.96	32.12	3.81	.70	.57	-.97	2.06	0.14

Note: \*\* p <.01, \*p <.05; CI = Confidence Interval. LL = Lower Limit. UL = Upper Limit.

Results of independent sample t-test indicated that there were no significant mean differences between men and women in terms of job satisfaction (t = -.75, p <

.05), emotional intelligence (t = -.25, p < .05), and workplace environment (t = 70, p < .05).

**Table-7: Mean Differences on Job Satisfaction, in terms of Employees' Banking Sectors (Government and Private) (N=200)**

Variable	Government Sector (n = 86)		Private Sector (n = 114)		t(198)	p	95 % CI		Cohen's d
	M	SD	M	SD			LL	UL	
1. Job Satisfaction	80.23	10.38	80.56	9.52	-.237	.81	-3.12	2.54	0.03

Note: \*\* p <.01, \*p <.05; CI = Confidence Interval. LL = Lower Limit. UL = Upper Limit.

Results of independent sample t-test indicated that there were no significant mean differences between men and women in terms of job satisfaction (t = -.75, p <

.05), emotional intelligence (t = -.25, p < .05), and workplace environment (t = 70, p < .05).

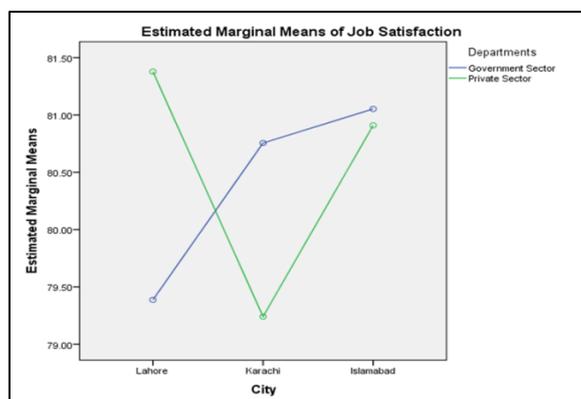
**Table-8: Impact of Posted Locations and Banking Sectors (Government and Private) on Employees' Job Satisfaction Level (N=200)**

Source	SS	df	MS	F	p	η <sup>2</sup>
Posted Locations (Lhr. Kch. Ismb.)	26.86	2	13.43	.13	.87	0.01
Banking Sectors (Govt. Private)	.57	1	.57	.00	.94	0
Posted Locations* Banking Sectors	114.27	2	57.13	.57	.56	0.06
within	19266.6	194	99.31			
Error	19416	199				

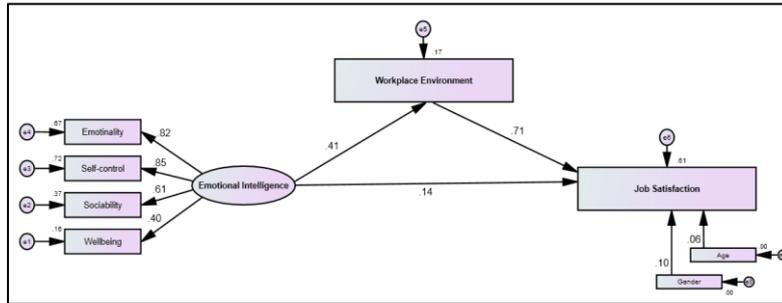
Note: \*\* p <.01, \*p <.05, (two-tailed)

Results of two Way-Anova indicated that the interaction effects of employees' job sector and posted locations were found to be non-significant F (2,194) = .56, p>.05, η<sup>2</sup> = .06. Furthermore, the main effects of

posted location F (2,194) = .87, p= ns. η<sup>2</sup>= .01 and employees' sectors were also non-significant F (1,194) = .94, p= ns, η<sup>2</sup> = 0.



**Model-1: Standardized Mediation Model under the Influence of Covariate (N =200).**



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

The standardized mediation model illustrates significant indirect path coefficient between emotional intelligence to job satisfaction ( $\beta = .15, p < .01$ ), emotional intelligence to workplace environment ( $\beta = .41, p < .01$ ) and workplace environment to job satisfaction ( $\beta = .71, p < .01$ ). Furthermore, workplace environment significantly mediated the relationship between emotional intelligence and job satisfaction ( $p < .01$ ) of the employees by indicating that better environment enhances the job satisfaction. Moreover, the gender of the employee as a covariate has significant impact on the outcome variable ( $\beta = .10, p < .01$ ), but age of the employees ( $\beta = .06, p < n.s$ ) has non-significant impact on the outcome variable. This model is reasonably well fitted for the parameters of this data CIM/DF = 1.40; GFI=.96; CFI = .98; RMSEA = .04.

## DISCUSSION

This study was assessed the relationship of job satisfaction with emotional intelligence and workplace environment. Two hundred banking employees (169 (84.5%) male and 31 (15.5%) female) of public and private sector were selected for data collection. Their ages range from 31 to 50 years (113 (56.5%) from 31-40 age range and 87 (43.5%) from 41-50 age range). Of the 200 sample employees, 86 (42.6%) were government employees and 114 (56.4%) were from the private banking sector. Experience was sorted into six categories from 5 years' experience to 35 years' experience, experience of 5 (2.5%) employees fall into 5-10 years range, 115 (57.5%) fall into 10-15 years' experience range, 24 (12.0%) got experience from 15 to 20 years, 48 (24.0%) got 20 to 25 years, 7 (3.5%) got 25-30 years' experience, and only 1 (0.5%) got experience in the range of 30-35 years.

Three measures used in this study were prepared indigenously, and they exhibited significant alpha values; job satisfaction  $\alpha = .92$ , emotional intelligence  $\alpha = .89$ , and workplace environment  $\alpha = .70$ . Their significant alpha values depict that they are valid and reliable measures to use in the organizational setting.

It was stated in the first hypothesis that job satisfaction might have a significant relationship with

both emotional intelligence and workplace environment. Results supported this assumption that emotional intelligence and workplace environment have a significant positive relationship with job satisfaction. Significant positive relationship between emotional intelligence and job satisfaction had previously been supported by various research studies [8, 19, 7, 20, 21, 22, 18]. This significant relationship implies that employees with better emotional intelligence are more satisfied with their jobs because they are more proficient in recognizing and regulating their emotions as well as that of others', thus making them proficient in handling and overcoming tricky situations at work. They are also more conscious of the contributing factors that make them experience emotions whether positive or negative, hence making it possible for them to manage and redirect these factors. Moreover, relationship of workplace environment with job satisfaction was also supported by various prior researches [28, 30, 29, 31, 32, 33]. Workplace environment, such as having an environmental friendly workplace, safe and thriving operating conditions, and conducive learning surroundings, helps an employee to advance and progress in his work and ensures his satisfaction with the job.

Job satisfaction also significantly correlates with the sub-facets of emotional intelligence; emotionality, sociability, self-control and wellbeing. Emotionality is referred to as a person's capability to perceive and articulate emotions, and to use this ability to form and retain important close relationships. High emotionality ensures that an individual is able to understand, handle and express their emotions in a more conducive way; this helps them to form better relationships in their personal life as well as in work life, increasing their job satisfaction. Employees with better sociability skills are more adept at social interactions. Mastery in social interactions will assure that these employees are adequately able to communicate and listen to people, making their day to day work life far better, and, in turn, enhancing their job satisfaction. People with high self-control have a healthy control over their desires and urges, and are better at fending off impulses and bearing external pressure. All these factors sum up to make a very pleasant and encouraging work life and increase job satisfaction. Individuals with high sense of wellbeing

exude a general sense of fulfillment and accomplishment, and feel more happy, positive and accomplished. This sense of wellbeing reflects in their attitude at work and helps them to accomplish much more, and thus their affecting job satisfaction.

Second hypothesis stated that demographic variables, emotional intelligence, and workplace environment might significantly predict job satisfaction. Results found this statement to be true, which is also the case, is various prior researches as well [7, 20, 8, 21, 18, 28, 30, 31, 32]. An emotionally intelligent person will be able to navigate the intricacies of a workplace and, will therefore be more satisfied with their job than the one fumbling their way through social interactions. A better workplace environment ensures that a person feels safe and motivated to be able to perform at optimum level, consequently predicting their job satisfaction.

This research failed to accept third hypothesis i.e. gender-wise difference between variables, as no difference was found in this research. Although there are mix responses gender differences between job satisfactions, same conclusion was drawn by several researches done on this topic [35-37]. In prior researches, gender differences were usually related to wage differences present in numerous countries [38-40], a phenomenon not common in this society; therefore, gender differences in satisfaction at job are not visible in the current research. Moreover, the results found in this study regarding emotional intelligence and gender are paralleled by the studies previously done [41-43]. Gender differences might be present in the sub-facets of the emotional intelligence, however, complete analysis of emotional intelligence showed no variance. This can be because even if genders have their specific strengths and weaknesses when it comes to emotional intelligence, they balance each other to form a healthy emotionally intelligent individual in the society. Lastly, the absence of gender differences in the perception of workplace environment implies the presence of safe and productive work environment for all employees irrespective of the gender.

Furthermore, last hypothesis claimed presence of a difference between government and private sector employees in regards of job satisfaction, results indicated that no such difference is evident in this research, as supported by prior researches [44, 45]. Job satisfaction is influenced by several factors surrounding an employee. Factors such as interpersonal relationships, monetary benefits, learning opportunities etc. In this study, employees from both the sectors are fairly satisfied with such factors at their jobs thus making them equally satisfied with their jobs. Moreover, effect of posted the city an individual is performing a job in on job satisfaction, is also found to be insignificant, meaning that pan-country the job

satisfaction as well as factors influencing it remains the same.

## CONCLUSION

This study inspected the association of job satisfaction with emotional intelligence, and workplace environment. Results suggested presence of a significant positive relationship among these variables; however, no gender differences were identified in this sample. For any organization to work at their optimal level, they need their human resource at their finest. Banking sector is no exception here. Adding further financial responsibility to an already hectic and challenging work only fuels the stress of the employees and affects their satisfaction regarding their profession. This research will be a substantial addition to the literature of job satisfaction, emotional intelligence and workplace environment, and will help organizations, researchers and human resource personnel alike to understand these phenomenons, thereby taking initiatives to improve and better their job satisfaction, as a satisfying employee is a productive employee.

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