

Domain-Specific Job Satisfaction among Bankers in Calabar, Southern Nigeria

S Bello^{1,*}, M.M Salawu², MC Asuzu³

¹Department of Epidemiology and Medical Statistics, Faculty of Public Health, College of Medicine, University of Ibadan, Nigeria

²Department of Public Health, Faculty of Basic Medical Sciences, Adeleke University, Ede, Osun State, Nigeria

³Department of Community Medicine, Faculty of Public Health, College of Medicine, University of Ibadan, Nigeria

*Corresponding author: drsegunbello@yahoo.com, sb@cochrane.dk

Abstract Background: Job satisfaction has been defined as the overall attitudes, feelings and emotions of workers towards their work experience and employees' attitudes towards individual aspects of their job which is more useful at determining specific areas for improvement. The objective of this study was to assess job satisfaction in specific domains of the work environment among bankers in Calabar. **Methods:** This was a cross-sectional study conducted among bankers who had worked at the commercial banks for at least six months. A cluster sampling technique was adopted with each bank representing a cluster. Nine commercial banks and one microfinance bank were randomly selected. A pretested standard self-administered questionnaire, the job satisfaction survey (JSS) inventory which contains 36 items assessing satisfaction on the nine subscales was used for data collection. Data management was done with SPSS 14.0. Univariate statistical models were used to evaluate levels of satisfaction with various facets of work. Level of significance was set at 5%. **Result:** The mean age of respondents was 30.5 ± 3.9 years. About half (54.4%) of respondents were males. 55.5% were in the 30-39 years age group and 53.6% had worked for 3-5 years in their current employment. Overall mean job satisfaction score was 145.9 ± 25.6 . Mean job satisfaction scores were highest for Nature of work, Supervision, Communication and Co-workers domains. Using Spector recommendation, 71 (46.7%) of respondents had overall job satisfaction, 41 (27.0%) were undecided and 40 (26.3%) were dissatisfied. About two-fifth of respondents were dissatisfied with pay 61(40.1%), fringe benefits 67 (44.1), operating procedures 58(38.2%). Respondents who were 40 years or older had higher overall mean satisfaction than younger bankers $p > 0.05$. However, respondents who had worked for 3-5 years had significantly lower mean job satisfaction score than respondents who had worked for two or less years, and respondents who had worked for 6 or more years ($p = 0.01$). **Conclusion:** This study showed that the bankers had overall satisfaction with their job; however, there was average to poor job satisfaction in different work domains. Workers' job satisfaction should be rated based on the work domains and not overall work in order to attend to and improve the work domains as required, thus enabling a healthier work force in the banking industry.

Keywords: job satisfaction survey, nature of work, supervision, communication, co-workers

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1. Introduction

Job satisfaction has been defined as a summary measure of an individual's experience of his/her working conditions and a balance between work-role inputs and work-role outputs [1]. Job satisfaction increases only if the outputs (pleasures) increase relative to the inputs (pains) [1]. It is the employees' attitudes towards individual aspects of their job which is more useful at determining specific areas for improvement [2].

Work is the single most important activity that occupies peoples' time. Most people spend about a third or more of a working day at work. It is thus not surprising that job satisfaction correlates well with life satisfaction [3]. The

satisfaction that people derive from their job also depends on individuals' expectation of their job. People who expect more gains/pleasures from their work may be less satisfied than people who expect less gain from their work [4,5].

An assessment of employees' overall job satisfaction is an important measure but it may not give the complete picture most times because employees may be more satisfied with some aspects of their work conditions. Furthermore, work domains may exert differential influence on an individual's perception of overall job satisfaction. Measuring satisfaction across work domains is thus, more thorough and richer in analytical terms [6]. Both measures are however, complementary and improve robustness [7].

Bank employees are adversely affected in times of global economic crisis. At these times, the focus of most

commercial corporations is cost reduction driven profits. Downsizing is a common strategy to cut down operating cost among commercial banks in Nigeria [8]. Thus, bank employment is regarded as one of the least secured employments in Nigeria [8]. We suspected that recent economic downturns might impact negatively on employees' job satisfaction. We therefore, conducted a job satisfaction survey among professional employees of commercial banks in a City in southern Nigeria. The aim was to assess the domain-specific job satisfaction.

2. Methods

2.1. Study Location

The study was conducted in Calabar, Rivers State.

2.2. Study Design

The study was a cross-sectional survey among professional bank employees in Calabar.

2.3. Study Participants

The study was a cross-sectional survey among professional employees who had worked at the commercial banks for at least six months. Ad-hoc employees such as security personnel, office assistants, etc. were excluded. Ethical review approval for this study was sought and obtained from the Ethics Review Committee of the University of Calabar Teaching Hospital, Calabar, Nigeria.

2.4. Sampling Technique

A cluster sampling technique was adopted with each bank representing a cluster. At the time of the study, there were twenty-one commercial and two microfinance banks in Calabar. Nine commercial banks and one microfinance bank were randomly selected. All consenting respondents who met the inclusion criteria were enrolled. The branch managers of the selected banks were contacted and each gave an estimate of the size of the professional employees in each branch. A total of 202 employees were estimated for the 10 banks and the same number of questionnaire was distributed but only 152 questionnaires were returned. Verbal informed consent was obtained due to the sensitive nature of the survey topic.

2.5. Study Instruments

Survey instrument used to collect data was a standard self-administered questionnaire, the job satisfaction survey (JSS) inventory. The JSS inventory was developed by PE Spector (9). It contains 36 items assessing satisfaction on the nine subscales; pay, promotion, supervision, benefit, contingent rewards, operating procedures, co-workers', and nature of work and communication. Each subscale contain four items and each item is rated on a 6-point Likert scale; 1-disagree very much, 2-disagree moderately, 3-disagree slightly, 4-agree slightly, 5-agree moderately, 6-agree very much.

2.6. Data Collection Method

This was a self-administered validated, semi-structured questionnaire. Respondents were assured that all of the information provided in the questionnaire was confidential. Moreover, we did not obtain any identifying information from the participants.

2.7. Data Analysis

Data management was done with SPSS 14.0. Summary statistics were generated and used to describe the socio-demographic characteristics and domain-specific satisfaction. Negatively-worded items in each work domain were inversely recoded such that higher scores always represented higher job satisfaction (9). Sums of scores and means for each work domain, and overall composite score were calculated. The primary purpose of the JSS inventory was to estimate job satisfaction in a continuum (10). However, Spector also recommended overall cut-off of 144 or higher for satisfied respondents, score of 108 or less for dissatisfied respondents, and any score in-between these two for undecided respondents. For each domain, satisfied respondents had a score of 16 or more, dissatisfied respondents had a score of 12 or less, and any score in-between represented undecided respondents.

Table 1. Socio-demographic characteristics and work history of respondents

| Variable | Frequency (N= 152, 100%) |
|---|--------------------------|
| Age (yrs) | |
| 20 – 29 | 64 (42.0) |
| 30 – 39 | 84 (55.5) |
| ≥ 40 | 4 (2.5) |
| Sex | |
| Male | 83 (54.4) |
| Female | 69 (45.6) |
| Religion | |
| Christian | 149 (97.9) |
| Islam | 3 (2.1) |
| Others | 0 (0.0) |
| Marital Status | |
| Single | 71 (46.7) |
| Married living with spouse | 71 (46.7) |
| Married not living with spouse | 10 (6.6) |
| Happy with marriage | |
| Yes | 148 (97.4) |
| No | 4 (2.6) |
| No of children | |
| 1-2 | 40 (26.3) |
| 3-4 | 14 (9.2) |
| >4 | 0 (0.0) |
| No child | 98 (64.5) |
| Institutions worked | |
| 1 | 61 (40.0) |
| 2 – 3 places | 77 (50.7) |
| 4 or more places | 14 (9.3) |
| Length of service (Total) (years) | |
| ≤ 2 | 26 (16.9) |
| 3 – 5 | 72 (47.1) |
| ≥ 6 | 54 (36.0) |
| Length of service (present work, years) | |
| ≤ 2 | 46 (30.0) |
| 3 – 5 | 81 (53.6) |
| ≥ 6 | 25 (16.5) |
| Ever been promoted | |
| Yes | 63 (41.3) |
| No | 89 (58.7) |

3. Results

Response rate was 75%. Mean age of respondents was 30.5 ± 3.9 years. About half (54.4%) of respondents were males, 55.5% were in the 30-39 years age group and 53.6% had worked for 3-5 years in their current employment (Table 1). More than a third (41.3%) of respondents had been promoted at least once. More than half (54.6%) of respondents, worked in the operations department (Table 2).

Overall mean job satisfaction score was 145.9 ± 25.6 . Mean job satisfaction scores were highest for Nature of work, Supervision, Communication and Co-workers domains (Table 3). Using Spector recommendation, 71 (46.7%) of respondents had overall job satisfaction, 41 (27.0%) were undecided and 40 (26.3%) were dissatisfied. More than two-thirds of respondents were satisfied with Supervision, Nature of work, Co-workers and Communications domain (Table 4). Respondents who were 40 years or older had higher overall mean satisfaction than younger bankers although this fell slightly short of being statistically significant. However, respondents who had worked for 3-5 years had significantly lower mean job satisfaction score than respondents who had worked for two or less years, and respondents who had worked for 6 or more years ($p = 0.01$). Respondents who had ever been promoted also had a statistically significant overall mean satisfaction score than respondents who had never been promoted ($p = 0.001$) (Table 5).

Table 2. Departments of Bankers

| Department | Frequency | Percentage (%) |
|----------------|-----------|----------------|
| Marketing | 53 | 34.9 |
| Operations | 83 | 54.6 |
| Administration | 12 | 10.5 |
| Total | 152 | 100.0 |

Table 3. Mean score, level of satisfaction with work domain (n = 152)

| Job Satisfaction Domain | Mean score (S.D) Bankers | Satisfied respondents (%)* |
|-------------------------|-----------------------------|----------------------------|
| Pay | 13.3 (4.5) | 51 (33.6) |
| Promotion | 14.9 (4.8) | 76 (50.0) |
| Supervision | 19.6 (3.8) | 128 (84.2) |
| Fringe Benefit | 13.3 (5.1) | 55 (36.2) |
| Contingent Rewards | 14.7 (4.7) | 67 (44.1) |
| Operating Procedures | 13.5 (3.4) | 32 (21.1) |
| Coworkers | 17.6 (5.2) | 110 (72.4) |
| Nature of Work | 19.8 (3.5) | 128 (84.2) |
| Communication | 18.5 (3.4) | 110 (72.4) |

* For each domain, satisfied respondents had a score of 16 or more

Table 4. Proportion of respondents with categories of satisfaction in each domain (N = 152)

| Domain | Satisfied | Undecided | Dissatisfied |
|----------------------|------------|-----------|--------------|
| Pay | 51 (33.6) | 40 (26.3) | 61 (40.1) |
| Promotion | 76 (50.0) | 24 (15.8) | 52 (34.2) |
| Supervision | 128 (84.2) | 18 (11.8) | 6 (3.9) |
| Fringe Benefit | 55 (36.2) | 30 (19.7) | 67 (44.1) |
| Contingent Reward | 67 (44.1) | 43 (28.3) | 42 (27.6) |
| Operating Procedures | 32 (21.1) | 62 (40.8) | 58 (38.2) |
| Coworkers | 110 (72.4) | 30 (19.7) | 12 (7.9) |
| Nature of Work | 128 (84.2) | 21 (13.8) | 13 (2) |
| Communications | 110 (72.4) | 36 (23.7) | 6 (3.9) |

Table 5. Mean score on JSS by socio-demographic characteristics and work history (N = 152)

| Variable | Frequency (N= 152, 100%) | Mean (SD) | Test | Test statistic | p-value |
|--|-----------------------------|--------------|----------------|----------------|---------|
| Age (yrs) | | | | | |
| 20 – 29 | 64 (42.0) | 141.5 (19.1) | ANOVA | F = 2.9 | 0.060 |
| 30-39 | 84 (55.5) | 148.9 (28.4) | | | |
| ≥40 | 4 (2.5) | 165.5 (20.5) | | | |
| Sex | | | | | |
| Male | 83 (54.4) | 147.0 (27.8) | Student t-test | t = 0.6 | 0.540 |
| Female | 69(45.6) | 144.4 (23.6) | | | |
| Marital Status | | | | | |
| Single | 71 (46.7) | 145.4 (24.4) | Student t-test | t = 0.3 | 0.794 |
| Married | 81 (53.3) | 146.5 (27.0) | | | |
| Institutions worked | | | | | |
| 1 | 61 (40.0) | 148.7 (24.3) | ANOVA | F = 2.3 | 0.103 |
| 2 – 3 places | 77 (50.7) | 141.7 (26.2) | | | |
| 4 or more places | 14 (9.3) | 155.2 (28.9) | | | |
| Length of service (Total) (years) | | | | | |
| ≤ 2 | 26 (16.9) | 150.3 (26.4) | ANOVA | F = 0.5 | 0.630 |
| 3 – 5 | 72 (47.1) | 144.6 (25.1) | | | |
| ≥6 | 54 (36.0) | 145.4 (27.6) | | | |
| Length of service (present work, years) | | | | | |
| ≤ 2 | 46 (30.0) | 153.1 (27.1) | ANOVA | F = 4.7 | 0.010 |
| 3 – 5 | 81 (53.6) | 140.6 (24.4) | | | |
| ≥6 | 25 (16.5) | 153.5 (25.1) | | | |
| Ever been promoted | | | | | |
| Yes | 63 (41.3) | 153.6 (17.8) | Student t-test | t = 3.3 | 0.001 |
| No | 89 (58.7) | 140.0 (29.3) | | | |

4. Discussion

This study showed that the overall mean job satisfaction score among bankers was average. Respondents reported below average satisfaction in only four domains; Pay, Fringe benefit, Operating procedures, Contingent reward. Length of service and promotion were associated with job satisfaction.

Even though less than half of the respondents were classified as having overall job satisfaction, some domains reported very high proportion of respondents satisfied with such domains. Overall job satisfaction reported by Spector recommendation from giving equal weighting to individual domains appears to lower the estimate as opposed to how individuals would rate their overall job satisfaction. The use of single item measure of overall job satisfaction as reported among the same population appeared to be more optimistic compared to what this study showed [11].

We have also previously demonstrated optimism in the use of single item measure among a different population of medical doctors [12]. This is in support of our postulation that individual work domain tend to contribute different weight to how workers assess their overall job satisfaction using a single item measure. Other studies have also shown that the single item measure of job satisfaction may be more optimistic than the multi-item measure [13,14,15].

Our study showed that respondents were more dissatisfied with domains relating to tangible gains from their work. Respondents may perceive they were underpaid and not given due recognition commensurate with their inputs (pains) to the work. This was supported by the poor scores on the Pay, Fringe benefits, Contingents rewards and Promotion domains. Even though these domains were rated poorly, the overall job satisfaction on a single item scale among this population was still above average [11]. These domains may contribute less weight to the individual's perception of overall job satisfaction.

In conclusion, overall job satisfaction of professional bank employees was rated average even though some work domains performed poorly. Assessments of individual work domain are important to obtain a more informative

job satisfaction estimate of workers. This has the potential to guide employers in understanding the work domains that require improvement.

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