

RELATIONSHIP OF DEMOGRAPHIC FACTORS TO ABILITY UTILIZATION OF JOB SATISFACTION OF GOVERNMENT AND PRIVATE BANK EMPLOYEES IN AMPARA REGION – SRI LANKA

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ABSTRACT

The purpose of this research study is to check the intrinsic factor ability utilization of job satisfaction associate with demographic factors: Gender, Age, Ethnicity, Civil Status, Experience, Educational Qualification and Bank Types in Ampara region government and private bank employees.

Reliability test, Principle Component Analysis, Independent Samples t-test, ANOVA and Mean Comparison test were used for analyzing the data. The independent sample t-test result reveals that, there is no significant different between gender variable (Male & Female) and job ability utilization factor, whereas there is significant different between type of banks (private & government) and job ability utilization factor at 5% level. Furthermore, ANOVA result concludes that, there is no significant different between the demographic factors: Age, Ethnicity, Civil Status and Experience variables and job ability utilization factor. There is significant different between Educational Qualification variable and job ability utilization factor at 10% level. Mean comparison test was used to differentiate the ability utilization associated with educational qualification variable.

Keywords: *Bank employees, Job satisfaction, Ability utilization, ANOVA, Reliability test.*

Introduction

Employee is one of the key factors of the organization success. No organization can succeed without a certain level of satisfaction and effort from its employees. Job satisfaction can be influenced by a variety of factors. Ability utilization is one of the intrinsic job satisfaction factors.

In today's competitive world, management needs to continuously emulate practices that will attract and retain a highly qualified and skilled workforce. Work, when too difficult or easy can lead to dissatisfaction. In order to enhance employees' general ability, manager should give more opportunities for employees to solve work problems with the full support of the bank. This is important as employees could develop their ability better within the bank, would build a loyalty to the bank, since they has gained good experience within the bank.

For the success of banking, it is very important to manage human resource effectively and to find whether its employees are satisfied or not workforce of any bank is responsible to a large extent for its productivity and profitability. According to Thakur (2007), efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy.

This research investigates how ability utilization intrinsic job satisfaction involving bank employees demographic factors, in the light of current realities. This research paper is composed into five sections. Section 2 derives review of literature, section 3 describes research methodology, section 4 explains results and discussions and in the last section conclusions are given.

Review of Literature

Many researches have been conducted to analyze the job satisfaction of bank employees with various issues. Some important and very recent research findings are:

Rahman et al., (2009) conducted research for job satisfaction of Bangladesh bank employees. This study found that remuneration and reward, recognition, pride in work and talent utilization are the most important ones for improving job satisfaction and also, factors like job security, relation with colleagues and bureaucracy are not significant for job satisfaction.

Eliyana et al., (2012) conducted a research for employees job satisfaction for production department at JRC. This study concluded that ability utilization, compensation, relationship with co-workers, working conditions, recognition and achievement simultaneously have a significant effect on the organizational commitment.

According to Mallika and Ramesh (2010) higher job satisfaction has been linked with employees who are able to exercise autonomy and with those who have a higher level of job involvement. Women have been found to report significantly higher job satisfaction than men although this gender gap appears to be narrowing. The correlation coefficient shows a positive relationship existing among. Organizational commitment, job involvement, quality of work life, organizational climate, job content, income and job satisfaction perceived by public and private bank employees. Researcher found that private bank employees perceived low level of job satisfaction.

Scott et al., (2012) the results of this study can only be inferred to extension agents in Mississippi. Low relationships were observed between gender and the job satisfaction constructs of growth satisfaction, satisfaction with job security and satisfaction with pay. Females rated all three of these constructs higher than males, indicating a higher level of satisfaction with personal learning and growth opportunities at work, job security, and compensation. Education was not related to any of the job satisfaction constructs for extension agents.

According to Malik (2011) faculty members in University of Balochistan were generally satisfied with their jobs. However, male faculty members were less satisfied than female faculty members. This survey reveals that demographic factors such as age, academic rank, and degree no significant impact on job satisfaction; which implies that based upon age, total years teaching, and academic rank faculty are stable with regard to their overall level of job satisfaction.

According to Shafiq and Ramzan (2013) the study was to investigate the impact of both personal and organizational variables on job satisfaction of employees of an industrial sector within the vicinity of Lahore. t-test results show that there is no evidence of a systematic difference between males, females; single, married; and permanent, contract employees on job satisfaction. However the regression analysis studies show that income and gender are significant predictors of job satisfaction for industrial employees of the studied area.

Research Methodology

Research Problem

Many research have been carried out on the topic of job satisfaction of employees in banking sectors and the impact of various factors were seen on it which affected it both positively and negatively.

Employees' ability utilization is an important intrinsic job satisfaction factor to improve the

organization. But less number of research was carried out for job satisfaction factor ability utilization with employees' demographic factors. In this research relationship of demographic factors to ability utilization job satisfactions are analyzed.

Research Objectives

The main objective of this research study is to analyze the relationship between demographic factors (Gender, Age, Ethnicity, Civil Status, Experience, Educational Qualification and Bank Types – Government and Private) and ability utilization job intrinsic satisfaction of bank employees in Ampara region.

Questionnaire and Data Collection

Study area includes all employees of selected branches in Ampara region government and private banks. 180 questionnaires were personally administered among the respondents but received only 105 questionnaires which indicate the 58.33% response of the respondents. Simple random sampling method was used in the study to select the sample.

Respondents provided the required information on a structured questionnaire based on the

pertinent research objectives, classified into two sections. The first category consists of demographic information such as respondents' gender, age, marital status...etc. In the second category consists of five-point Likert scale. The structure of the scale was based on the following categories: 1-Highly not satisfied, 2-Not satisfied, 3-Satisfied, 4-Very satisfied and 5-Extremely satisfied.

Data Analysis

For data analysis purpose SPSS-20 was used. The collected likert scale data (qualitative data) were converted into quantitative data using principle component and factor analysis for the purpose of statistical analysis. Reliability test, independent sample t-test, ANOVA and mean comparison test were carried out for the converted data.

Results and Discussion

Descriptive Statistics for Demographic Factors

Frequency distribution table for demographic factors are given below table:

Table 4.1: Frequency distribution table for demographic factors.

| Demographic factors | | Frequency | Percent |
|----------------------------|------------|------------------|----------------|
| Gender | Male | 79 | 75.2 |
| | Female | 26 | 24.8 |
| Type of Bank | Private | 50 | 47.6 |
| | Government | 55 | 52.4 |
| Ethnicity | Muslim | 54 | 51.4 |
| | Tamil | 41 | 39.0 |
| | Sinhalese | 9 | 8.6 |
| Age | below 30 | 62 | 59.0 |
| | 30-35 | 22 | 21.0 |
| | 35-40 | 7 | 6.7 |
| | 40-45 | 8 | 7.6 |
| | 45-50 | 3 | 2.9 |
| | above 50 | 3 | 2.9 |

| | | | |
|----------------------------------|---------------|----|------|
| Marital Status | Single | 47 | 44.8 |
| | Married | 57 | 54.3 |
| Years of experience | less than 5 | 60 | 57.1 |
| | 5-10 | 25 | 23.8 |
| | 10-15 | 7 | 6.7 |
| | 15-20 | 8 | 7.6 |
| | above 20 | 5 | 4.8 |
| Educational Qualification | O/L | 5 | 4.8 |
| | A/L | 44 | 41.9 |
| | Diploma | 29 | 27.6 |
| | Degree | 19 | 18.1 |
| | Post Graduate | 4 | 3.8 |
| | Other | 4 | 3.8 |

Reliability Test

More commonly used measure of reliability is internal consistency, which applies to the consistency among the variables in a summated scale. The rationale for internal consistency is that the individual items or indicators of the scale should all be measuring the same construct and thus be highly inter correlated. Internal reliability of the instrument was checked by using Cronbach’s alpha. The generally agreed upon lower limit for Cronbach’s alpha is 0.7, although it may decrease to 0.6 in exploratory research (Hair et al., 2008).

The ability utilization sub variables Cronbach’s alpha value is shown in table 4.2. The result indicates that the value is more than 0.7 and less than 0.9, so the sub variables are reliable to measure the ability utilization job satisfaction of bank employees.

Table 4.2: Reliability Statistics

| Cronbach’s Alpha | N of Items |
|------------------|------------|
| 0.847 | 5 |

Principal Component Analysis

To reduce the respondents’ responses from 5 items (5 sub factors) to a one important factor was performed using principal component analysis. The proportion of variance explained is 0.7 criterion is used to select the number of principal components retained.

Table 4.3: Eigen analysis of the Covariance Matrix

| Eigen value | 2.7 | 0.5821 | 0.4442 | 0.3386 | 0.2351 |
|-------------|-------|--------------|--------|--------|--------|
| Proportion | 0.628 | 0.135 | 0.103 | 0.079 | 0.055 |
| Cumulative | 0.628 | 0.763 | 0.867 | 0.945 | 1 |

Table 4.4: Eigen vector

| Variable | e ₁ | e ₂ | e ₃ | e ₄ | e ₅ |
|----------------|----------------|----------------|----------------|----------------|----------------|
| X ₁ | 0.438 | 0.407 | 0.055 | -0.799 | 0.018 |
| X ₂ | 0.458 | 0.654 | 0.105 | 0.591 | -0.042 |
| X ₃ | 0.403 | -0.203 | -0.869 | 0.053 | -0.197 |
| X ₄ | 0.387 | -0.299 | 0.057 | 0.083 | 0.867 |
| X ₅ | 0.535 | -0.525 | 0.477 | 0.049 | -0.456 |

Eigen values and Eigen Vectors are shown in table 4.3 and table 4.4 respectively. According to the eigen value proportion criterion, to explain the ability utilization of job satisfaction only first two principal components are sufficient, and these two principal components extract 76.3% of original information of ability utilization of employees job satisfaction.

The first two principal components are: , i = 1, 2, where, - eigen vector, **X**-original likert scale data matrix. Hence, the first two principal components are:

$$Y_1 = (0.438X_1) + (0.458X_2) + (0.403X_3) + (0.387X_4) + (0.535X_5)$$

$$Y_2 = (0.407X_1) + (0.654X_2) - (0.203X_3) - (0.299X_4) - (0.525X_5)$$

These two principal components are reduced to one variable using the equation

$$F = \frac{\sum_{i=1}^2 Y_i \lambda_i}{\sum_{i=1}^2 \lambda_i}$$

where, λ= Eigen value, n= number of factor retain.

$$Y = \frac{2.7Y_1 + 0.5821Y_2}{2.7 + 0.5821}$$

Variable Y describes the employees ability utilization factor and it is used for statistical analysis.

t-Test Results and Discussion

The independent samples t-test procedure compares means for two groups of cases. In this research, t-test is used to check whether ability utilization differed based on variables Gender (Male and Female), Types of Bank (Government and Private) and Civil Status (Single and Married).

Gender Variable t-Test Results

Table 4.5: t-Test Results for Gender Variable

| Independent Samples Test | | | | | | | | | |
|-----------------------------|---|------|------------------------------|--------|-----------------|-----------------|-----------------------|---|----------|
| | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | F | Sig. | T | Df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | Lower | Upper |
| Equal variances assumed | 1.070 | .303 | .916 | 103 | .362 | .28149982 | .30737560 | -.3281072 | .8911068 |
| Equal variances not assumed | | | .962 | 46.558 | .341 | .28149982 | .29268446 | -.3074529 | .8704525 |

The t-test result is shown in table 4.5. From this table the p value is p=0.303, it indicates that Gender variable is not statistically significant. So it can be concluded that, there is no significant different between male and female ability utilization job satisfaction.

Types of Bank Variable t-Test Results

Table 4.6: t-Test Results for Types of Bank Variable

| Independent Samples Test | | | | | | | | | |
|-----------------------------|---|------|------------------------------|--------|-----------------|-----------------|-----------------------|---|------------|
| | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | F | Sig. | T | Df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | Lower | Upper |
| Equal variances assumed | 5.650 | .019 | 3.019 | 103 | .003 | .77171615 | .2556568 | .2646811 | 1.27875119 |
| Equal variances not assumed | | | 2.985 | 93.075 | .004 | .77171615 | .2585384 | .2583156 | 1.28511669 |

According to the t-test results in table 4.6 the probability value is p=0.019, this value says that statistically significant at 2% level. Hence it can be concluded that, there is a significant different between private and government bank employees ability utilization factor. Further, private bank employees ability utilization job satisfaction if higher than government bank employees.

Civil Status Variable t-Test Results

Table 4.7: t-Test Results for Civil Status Variable

| Independent Samples Test | | | | | | | | | |
|-----------------------------|---|------|------------------------------|--------|-----------------|-----------------|-----------------------|---|-----------|
| | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | F | Sig. | T | Df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | Lower | Upper |
| Equal variances assumed | 1.496 | .224 | -.161 | 102 | .873 | -.04289902 | .26686486 | -.57222421 | .48642617 |
| Equal variances not assumed | | | -.158 | 90.172 | .875 | -.04289902 | .27132183 | -.58191318 | .49611515 |

Civil status t-test result is shown in table 4.7. According to this table the p value is $p=0.224$, this is not significant. So it can be concluded that, there is no significant different between single and married employees ability utilization job satisfaction.

One Way ANOVA and Discussion

In this research one way ANOVA is used to test for the differences among three or more means

of sub variables of main variables such as years of experience, educational qualification, ethnicity and age to check the ability utilization factor.

Years of Experience Variable ANOVA Results

Variable years of experience is categories into five levels (see table 4.1) and one way ANOVA results for this variable is given in table 4.8.

Table 4.8: ANOVA Results for Years of Experience Variable

| ANOVA | | | | | |
|---------------------|----------------|-----|-------------|------|------|
| Sources of Variance | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | 4.221 | 4 | 1.055 | .562 | .691 |
| Within Groups | 187.694 | 100 | 1.877 | | |
| Total | 191.915 | 104 | | | |

According to the p value in the above table $p=0.691$, this is not significant. So it can be concluded that, years of experience all categories are same with ability utilization job satisfaction.

Educational Qualification Variable ANOVA Results

Variable educational qualification is categories into six levels (see table 4.1) and one way ANOVA results for this variable is given in table 4.9.

Table 4.9: ANOVA Results for Educational Qualification Variable

| ANOVA | | | | | |
|----------------|----------------|-----|-------------|-------|------|
| | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | 18.806 | 5 | 3.761 | 2.151 | .066 |
| Within Groups | 173.109 | 99 | 1.749 | | |
| Total | 191.915 | 104 | | | |

From the above table p value is $p=0.066$, this is significant at 10% level. So it can be concluded that, at 10% significant level at least one educational qualification categories are significantly different with ability utilization of job satisfaction. Hence mean separation test is carried out to check the different.

Mean Separation Analysis for Educational Qualification Variable

In the above ANOVA table 4.9 no information is available to say which category is different from others. Therefore a mean separation is to be followed to find out which educational

qualification category is different from others. So mean separation test is used to find which category is different. According to the mean separation test results (O/L and A/L), (O/L and Degree), (O/L and Post Graduate), (A/L and Post Graduate), (Diploma and Post Graduate), (Degree and Post Graduate), (Others and Post Graduate) are different ability utilization job satisfaction.

Age Variable ANOVA Results

Variable age is categories into six levels (see table 4.1) and one way ANOVA results for this variable is given in table 4.10.

Table 4.10: ANOVA Results for Age Variable

| ANOVA | | | | | |
|----------------|----------------|-----|-------------|------|------|
| | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | 1.972 | 5 | .394 | .206 | .959 |
| Within Groups | 189.943 | 99 | 1.919 | | |
| Total | 191.915 | 104 | | | |

According to the p value $p=0.959$ in the above table, this is not significant. So it can be concluded that, age all categories are same with ability utilization job satisfaction.

4.7 Ethnicity ANOVA Results

Variable ethnicity is categories into three levels (see table 4.1) and one way ANOVA results for this variable is given in table 4.11.

Table 4.11: ANOVA Results for Ethnicity Variable

| ANOVA | | | | | |
|----------------|----------------|-----|-------------|-------|------|
| | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | 4.783 | 2 | 2.391 | 1.301 | .277 |
| Within Groups | 185.647 | 101 | 1.838 | | |
| Total | 190.430 | 103 | | | |

According to the p value $p=0.277$ in the above table, it can be concluded that this is not significant. So ethnicity all categories are same with ability utilization job satisfaction.

Conclusions

The purpose of the study is to identify the relationship between ability utilization job satisfaction and demographic factors in Ampara region government and private bank employees. The t-test result concludes that, there is no significant different between male and female employees ability utilization, single and married employees ability utilization, whereas, there is significant different between private and government bank employees' ability utilization job satisfaction. Moreover, ability utilization job satisfaction of private bank employees is higher than government bank employees in Ampara region.

ANOVA results reveal and concluded that, (i) there is no significant different between years of experience of employees ability utilization job satisfaction (ii) there is no significant different between all age level of employees ability utilization job satisfaction and (iii) there is no significant different between all ethnicity employees ability utilization job satisfaction. But, there is significant different between employees educational qualification level ability utilization job satisfaction. Hence, qualification wise the ability utilization job satisfaction of employees is significantly different in bank employees in Ampara region.

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