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STUDY ON EMPLOYEE'S JOB  
SATISFACTION OF BANK-E MILLIE  
AFGHAN

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## Abstract

Banking sectors plays significant role in a country like Afghanistan which relies heavily on money market and the workers working in this sector are making a big part of country's workforce.

So the purpose of this research is to evaluate the level of employee's job satisfaction of bank-e-Millie afghan that is one of big employer in financial industry of the country, the policies and procedures banks are following in relation to their employees, the working environment it provide, job security, rewards and recognition system and training programs for the employees career development and advancement are the main organizational factors affecting the level of employee's job satisfaction.

Employee's job satisfaction is most important to employers and the organization to survive and be profitable in term of employee's output and productivity, so this research figures out how much employees are satisfied from these organizational factor.

Research design and data collected for the purpose of this research was gathered through questionnaire method of data collection from bank employees, that data analyzed through SPSS version 24 and Microsoft office programs for data analysis and data illustrations.

What I find out in this research is that more than 30% of respondents are dissatisfied from the "reward and recognition system and job security or retention policies of their job which can be detrimental for the bank, working environment and training and development programs are has a high hand in satisfaction of employees with less than 10% of dissatisfaction.

The study reach in conclusion that factors like reward system, retention/ job security and recognition/ acknowledgement are evaluated as factor with most dissatisfaction level and Other two factors work environment and training/ development are satisfactory to maximum number of respondents according to the data we gathered.

**Keywords:** Job satisfaction, working environment, job security, rewards and recognition, training and development and retention or job security.

## Introduction

Banks are the main sector in running a country's money supply, saving deposits, issuing banking loans and other roles that it plays. The topic will discuss the level of employee job satisfaction in a banking environment which made up the vital share in running and success of this organization.

Job satisfaction is a concept of measuring the psychological comfort of employees, the study analyses the relationship of job satisfaction level with different factors, i.e. Working environment, reward system, recognition, training & development, and job security which the study target the Bank-e-Millie Afghan employees.

By this research we are looking for the reasons that why the outcomes of such banks are very low and why most of the employees always complaining against their work environment and other conditions, it can make a base to the employers of this company and a guide to other banks to consider the problems this organization suffer from.

The following are the main objective this research looking for.

## Objectives of Research:

The principal purpose of this topic is to identify the level of employee job satisfaction at Bank-e-Millie Afghan in Kabul Afghanistan.

- To understand the factors affecting job satisfaction or dissatisfaction
- To know the potential each factor has on employees satisfaction
- To study importance of reward and recognition systems on employees satisfaction
- Determine and examining the bank's policies and procedures that it claims to have toward their employees by asking employees about how feasible those were
- To evaluate career advancement and development plans offered by the organization
- To provide relevant information to the concerned employers that it can help to enhance employee's satisfaction based on the conclusions and results bring out from this research.

## Literature Review

Job satisfaction is a topic that has been extensively studied over the years, which it has been defined in several different ways and a definitive designation for the term is unlikely to materialize. So as an attitudinal variable: Job satisfaction is simply how people feel about their jobs and different aspects of their jobs.

“The extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs”

(Spector, 1997). Locke (1976) as “A pleasurable or positive emotional state resulting from the appraisal of one’s job and job experiences”. Saiyadain (2009) defined Job satisfaction as the “End state of feeling”.

Banking industry considers the job of satisfying their employees for retaining their valuable skilled workforce (Islam and Hasan, 2005). Jegan and Gnanadhas (2011) mentioned in their study entitled “Job Satisfaction of Bank Employees Working with E-Channels” that whether the banks are public or private the main thing is the success of their business and that depends upon its technological updated employees. But now the working culture is totally changed and the burden of paper work is reduced; database management is improved with lesser strain of work load.

Five components affect the job satisfaction; work, pay, promotion, salary and recognition (Khalid Salman & Irshad Muhammad, 2011),

Work satisfaction as an effective response or reaction to a wide range of conditions or aspects of one’s work such as pay, supervision, and working conditions is defined by French (1982) and Tziner and Vardi (1984).

## Hypothesis

H0: there is a relationship between job satisfaction and working environment.

H1: there is no relationship between job satisfaction and working environment.

H0: there is a relationship between job satisfaction and reward and recognition system.

H2: there is no positive relationship between job satisfaction and reward/ recognition system.

H0: A relationship exist between job satisfaction and training/development programs.

H3: No relationship exist between job satisfaction and training/development programs.

H0: Significant relationship there is between job satisfaction and job security/retention.

H4: there is no significant relationship between job satisfaction and job security/retention.

## Methodology and empirical analysis

Sample size and Target population: This survey was conducted in during March, 2021 with a sample size of 93 out of 735 target population of bank-e-Millie afghan employees (662 male, 73 female).

Research instrument: the instrument used for data collection was a questionnaire with a total of 25 question designed in two section first section describe the personal background of employees and second section measures respondents' attitudes about various aspects of job satisfaction within each of the five categories work environment, reward/salaries, recognition/acknowledgment, training/development and job security/retention The respondents in this section answers in five 5 point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

To reach my goal I have used quantitative and qualitative methods in this research and the targeted area of my research covers bank-e-mille afghan inside Kabul Afghanistan.

Data analysis: data was entered edited and analyzed using SPSS version 24 software which is useful in finding data croon Bach's alpha, correlation, regression and other techniques.

Table 1: Reliability test of data

Reliability Statistics	
Cronbach's Alpha	N of Items
.919	30

This test shows the reliability of data collected which should be above ( ) percent as our research's cronbach alpha rate is 0.919 or 91.9 percent so we can be sure that the questionnaire is reliable and can rely on.

## Research Findings

For the purpose of this research I distributed a total of 93 questionnaires to the bank employees that contains a total of 25 questions, the data collected is analyzed through SPSS software which the followings are the statistics we find out.

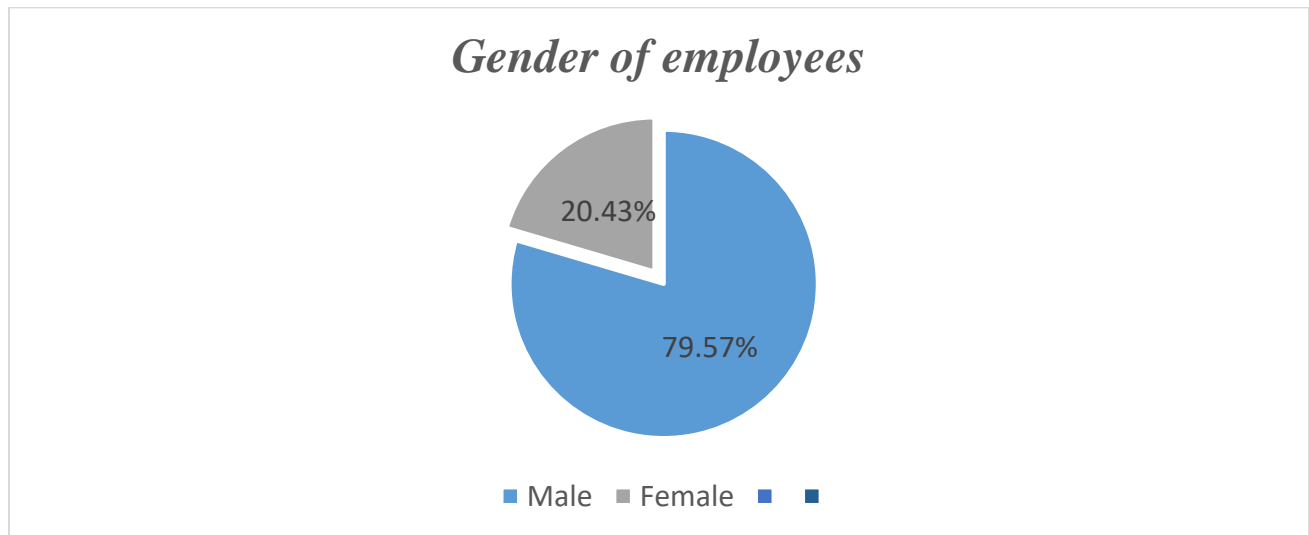
### Personal Background statistics:

Table 2: Summary of "Employees personal background" in Frequencies and Percentages

Variables	values	frequency	Percent	Cumulative percent
Gender	male	74	79.6	79.6
	female	19	20.4	100.0
	Total	93	100.0	
Age	18-30	61	65.6	65.6
	31-40	27	29.0	94.6
	41-50	2	2.2	96.8
	+51	3	3.2	100.0
	Total	93	100.0	
Educational Qualification	school graduate	2	2.2	2.2
	Bachelors	76	81.7	83.9
	masters and above	15	16.1	100.0
	Total	93	100.0	
Position/Designation	assistant	24	25.8	25.8
	assistant officer	44	47.3	73.1
	deputy manager	15	16.1	89.2
	general manager	10	10.8	100.0
	Total	93	100.0	
Job suitability	yes	82	88.2	88.2
	no	11	11.8	100.0
	Total	93	100.0	
Working experience	less than 3 years	32	34.4	34.4
	less than 10 years	42	45.2	79.6
	less than 20 years	15	16.1	95.7
	20 years and above	4	4.3	100.0
	Total	93	100.0	

The table above demonstrates the section of personal background information of employees it collects gender, age, educational qualification, position or designation and working experience specifications. Along with respective frequencies and percentages.

As can be seen in table 2, 79.6% of bank's employees who filled the questionnaire were male while 20.4% of them were female.



It has been observed from the data in table 2 that majority of the employees were in the group of 18-30 years (65.6%) and 30-40 years (29.0%) respectively whereas those who were in the age group 40-50 years and 50 years above were only remaining 5.4% of sample.

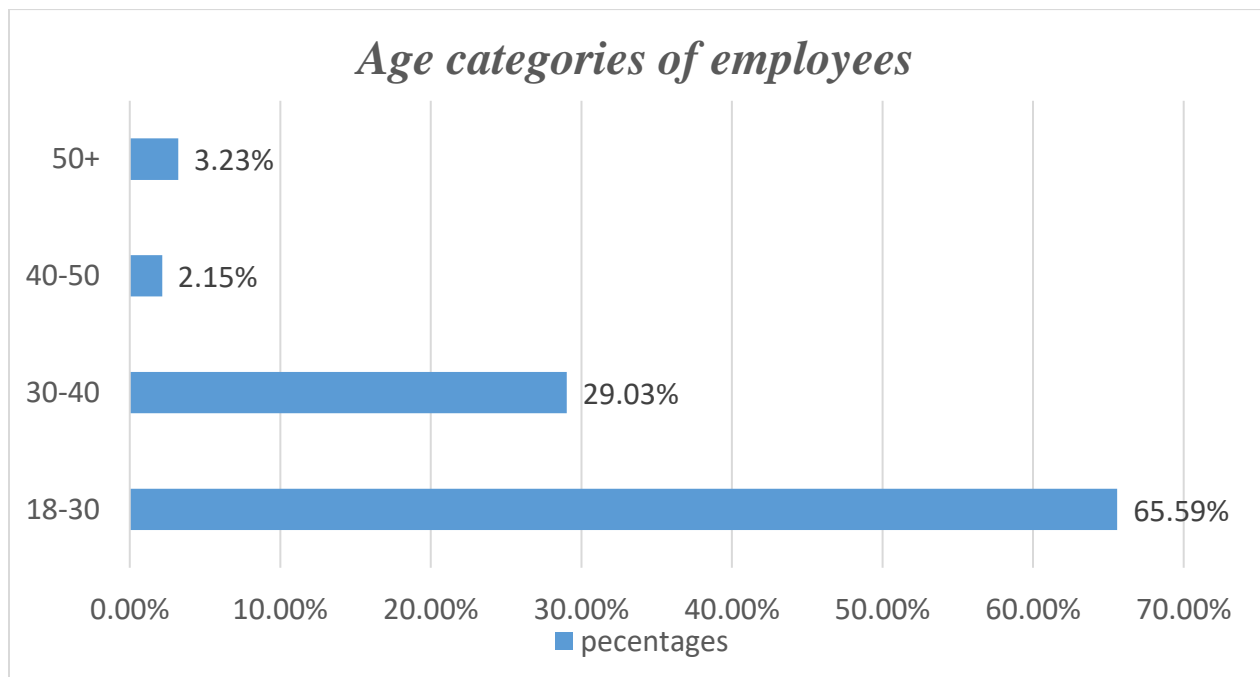
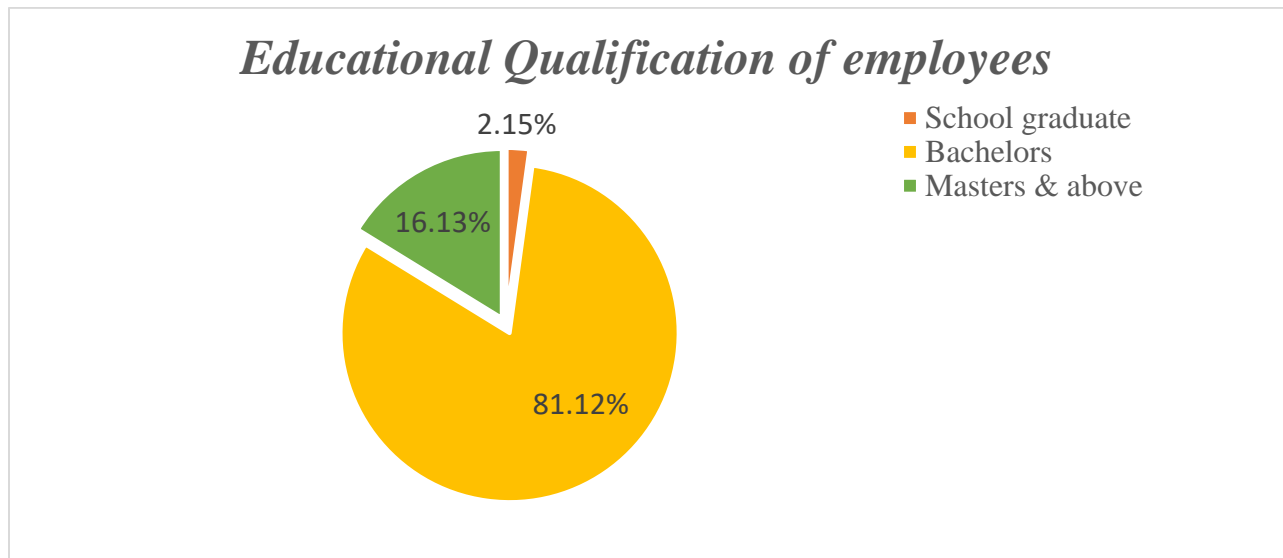
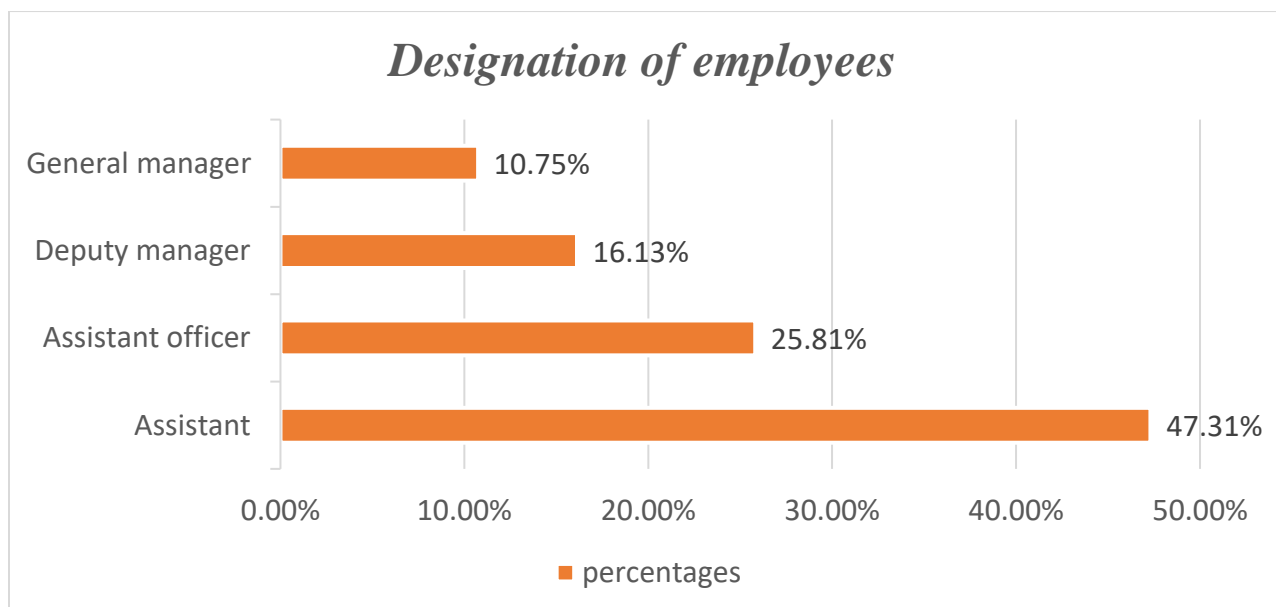




Table 2 illustrated that employees who did bachelors make the major 81.7% of respondents, masters or doctors are 16.1% of the sample and remaining 2.2% are school graduates.

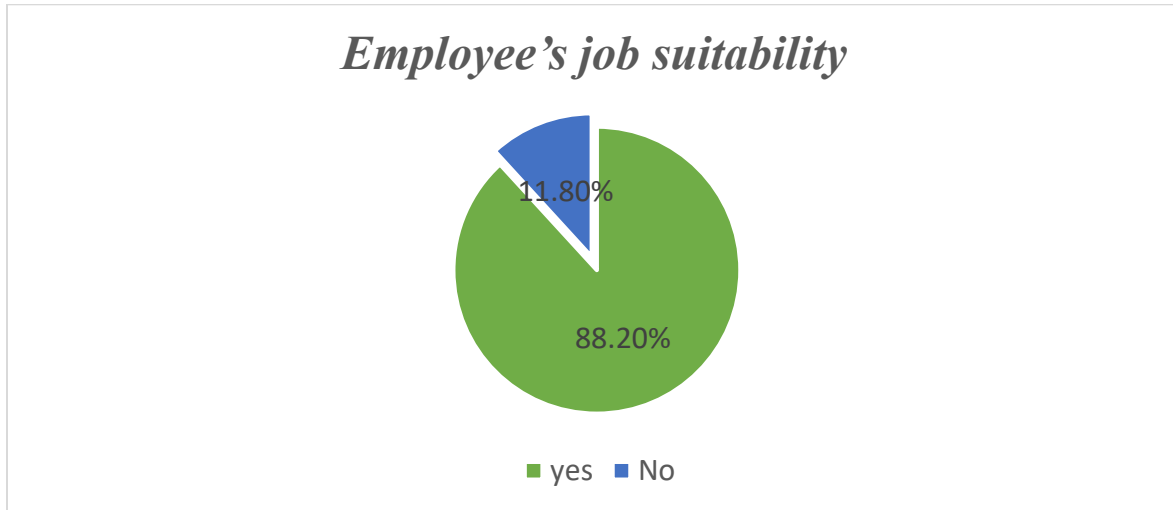


I have surveyed 24 assistant, 44 assistant officer, 15 deputy manager and 10 general manager.

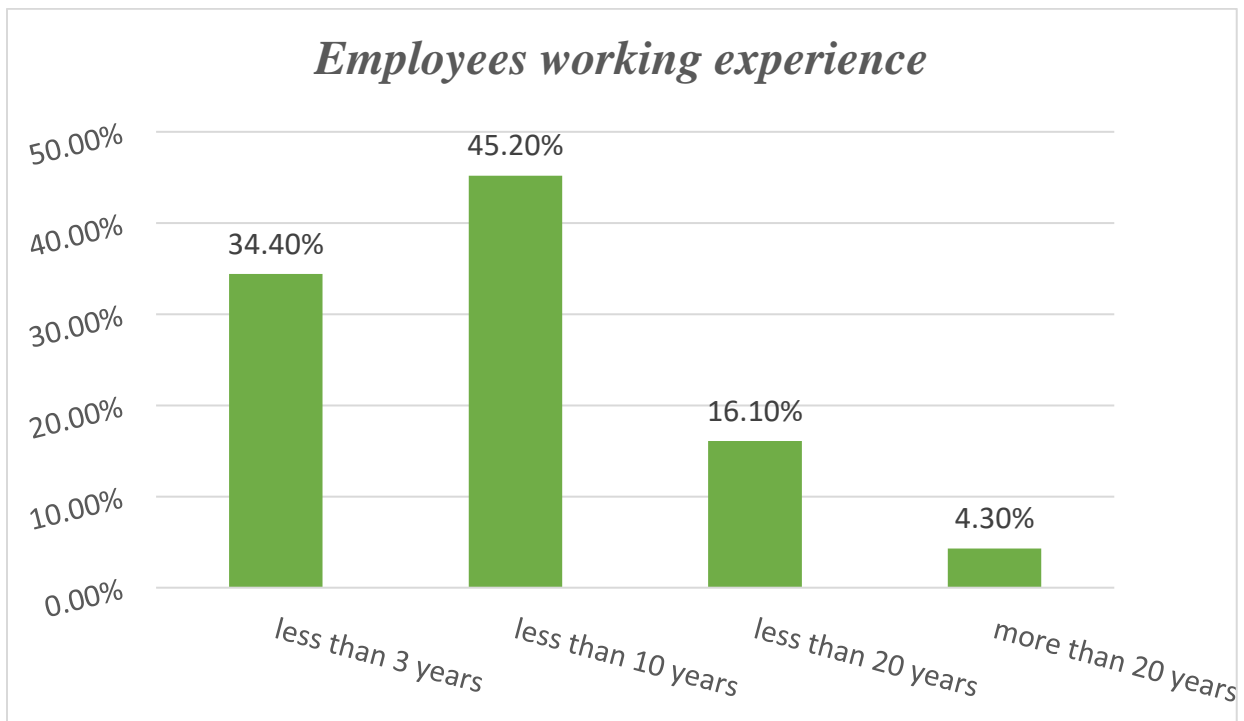


It also determined that 88.2% of employees said their job suits their education and qualification and 11.8% of them said that their jobs doesn't suits their education or they

are working in the job that is not what they are specialized on or their qualifications doesn't match their jobs which can be a source for dissatisfaction.



As table 2 showed, 34.4% of employees who contributed in survey had less than 3 years' experience and 45.2% of them had less than years' experience and employees with less than 20 years' work experience were just 16.1% and employee who have been worked more than 20 years were 4.3%.



## Job Satisfaction Segments and Organizational Factors statistics:

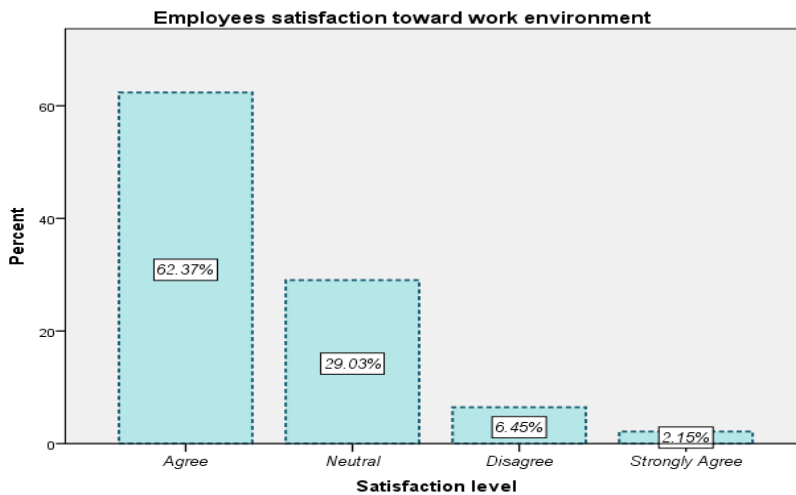


Figure 1: The bank employee's satisfaction from work environment provided by bank

The above bar chart shows that most of the employees are satisfied from the work environment provided by bank-millie afghan by answering five related questions that the average consent of employees to the conditions are satisfactory by 62.37% while 29.03% are taking no clear side, with a little portion of disagreement by 6.45%

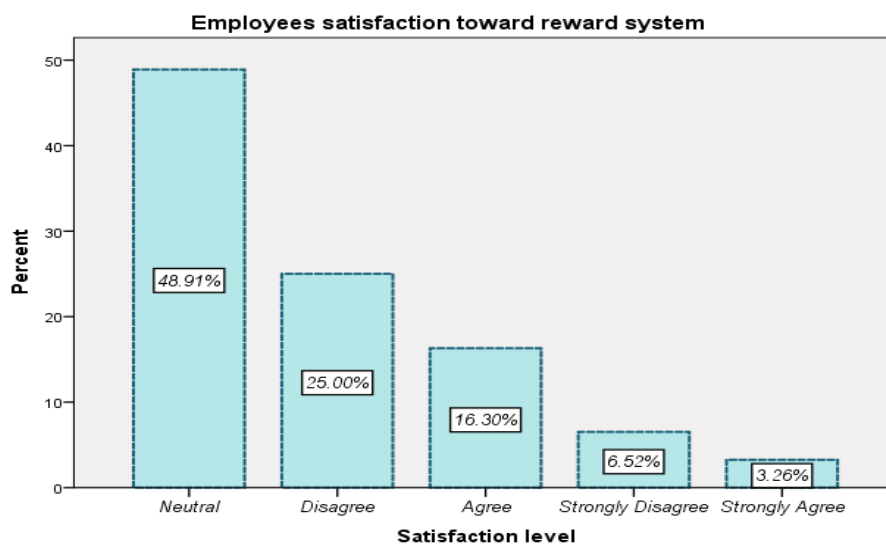


Figure 2: The employee's satisfaction from rewards and benefit packages provided by the bank

This bar chart illustrates that a big portion of employees (48.91) are neutral in answering their satisfaction related to reward system, second big group of 25.00% are disagree about it, also 16.30 choose agree and 6.52% , 3.26% are strongly disagree and strongly agree respectively which this part had 4 questions.

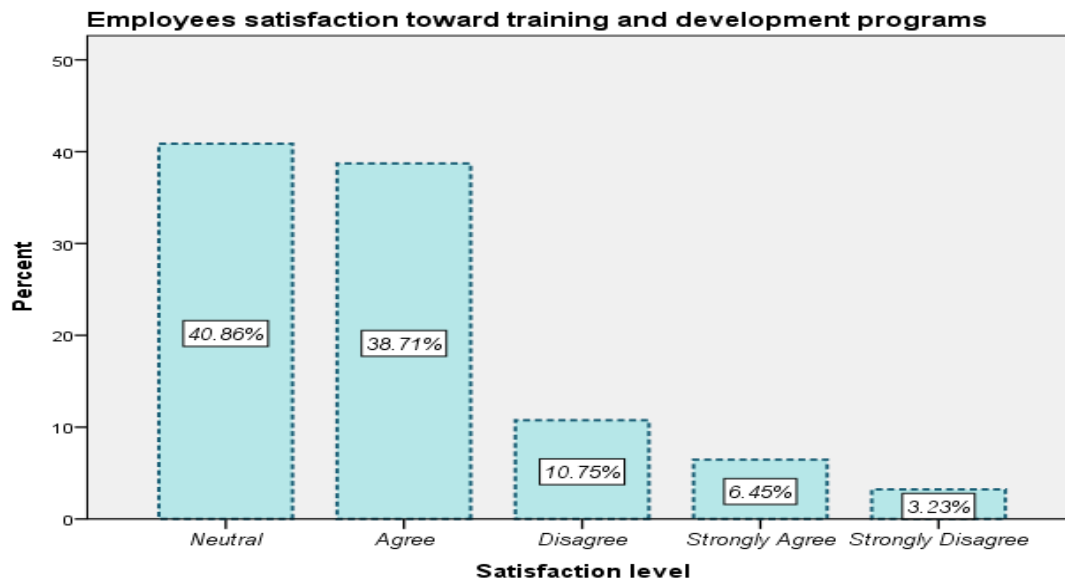


Figure 3: The employee's satisfaction from training and development programs provided by the bank

Bar chart in figure 4 demonstrates that training and development programs provided by bank satisfied 38.71% by answering agree 6.45% strongly agree and a little part of them show their disagreement by 10.75% disagree, 3.23% strongly disagree it's also considerable that the largest portion of employees are answer neutral about the questions, which this part build in 4 related questions

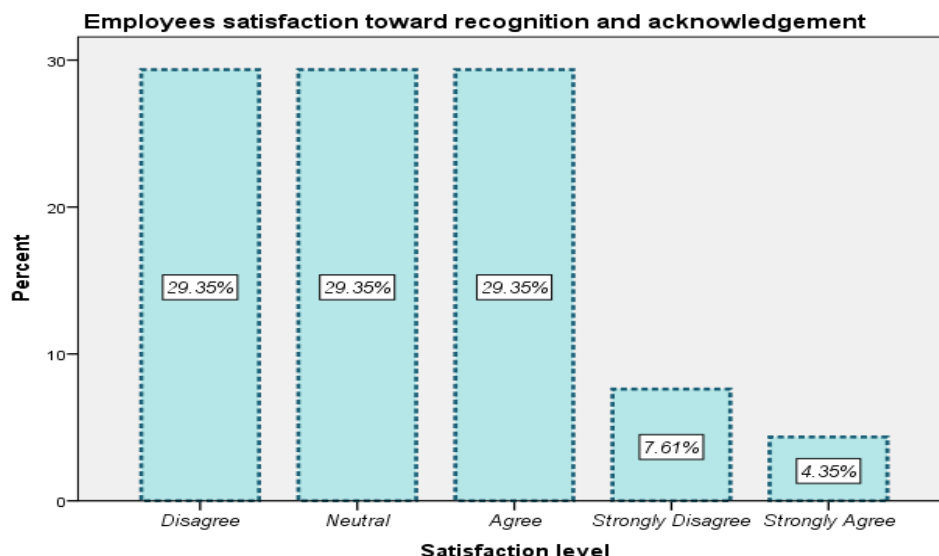


Figure 4: The employee's satisfaction from recognition and acknowledgement provided by the bank

Bar chart in figure above find out an equal dispersion of data in three intervals 29.35% disagree, 29.35% neutral and the same percent are agree with the process of recognition and acknowledgment of bank, 7.61% strongly disagree and 4.35% strongly agree, this section had three questions to answer.

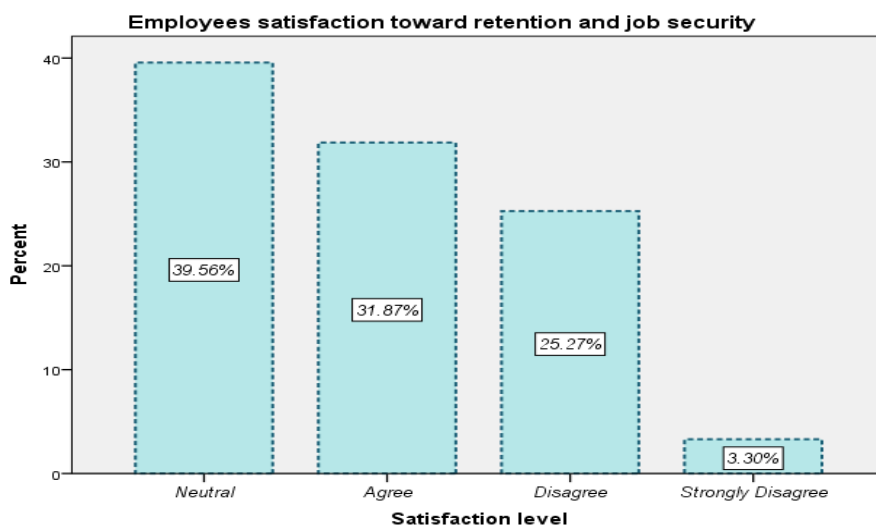


Figure 5: The employee's satisfaction from bank retention and job security policies

And the our last figure shows a dispersed answering data intervals to 3 questions by employees about the retention and job security system of the bank which the bigger percent of them are taking neutral side by 39.56%, 31.87% are agree while 25.27% are disagree, 3.30% strongly disagree with this system

## Conclusion

In the recent decade's organizations has significant interest on building job satisfaction of employees especially in service industries which this phenomena plays vital role in an organization performance, productivity, its success and even survival of a business.

This research find out the factors affecting job satisfaction in this bank and its intensity.

Factors like reward system, retention/ job security and recognition/ acknowledgement are evaluated detrimental in this process which reveals a disagreement or dissatisfaction of more than 30% of all respondents that is a big portion and can be a danger to the bank's performance, profitability and productivity of its workforce in long run if not be considered seriously.

Other two factors work environment and training/ development we can say are best achievement that the bank can count on and are satisfactory to maximum number of respondents.

## Recommendations

The bank reward system is critically in need of reformation if they want to better the performance and increase job satisfaction of their employees by formulating and implementing strategies like (performance related pay, bonus schemes and other benefits packages) which the important point here is to guarantee fairness and out of bias and discrimination pay and reward policies and system.

Training and development programs provided by bank should be maintain it's a big achievement of this bank in level of employee's satisfaction and it should be developed and support more and fairly.

Acknowledgement and recognition of employees needed to be considered further to be a claim of bank towards their employees that their best performance is point out and rewarded.

The job security and retention policy is again an issue to be considered and prioritized by bank because if employees are not certain that their job is secure they will not use their potential to better their performance and low willingness toward innovation and improvement is caused by this issue.

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## Appendixes:

### Questionnaire: Study on employee's job satisfaction of Bank-e Millie Afghan

**Dear respondents,**

I am student of "Management & Business administration" at Kabul University. This research is for the fulfillment of my thesis of my bachelors. Your expressions here will only be use for the purpose of this research and will be keep confidential, so your truthful co-operation will make this study successful.



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### Section A: Personal Background

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**1. Name of employee (optional)**

**2. Age:**

- 18-30 ( )
- 31-40 ( )
- 41-50 ( )
- 51 and above ( )

**3. Gender:**

- Male ( )
- Female ( )

**4. Educational Qualification:**

- School graduate ( )
- Bachelors ( )
- Masters and above ( )

**5. Designation/ position**

- Assistant ( )
- Assistant officer ( )
- Deputy Manager ( )
- General Manager ( )

**6. Do your job suits your education?**

- Yes ( )
- No ( )

**7. Working experience for this organization?**

- Less than 3 years ( )
- Less than 10 years ( )
- Less than 20 years ( )
- 20 years and above ( )



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## Section B: Job Satisfaction Segments and Organizational Factors

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Below are the statements to see one's views regarding organizational practices and external environment dimensions on job satisfaction. Read each statement carefully and then using the following scale from 1 (Strongly Disagree) to 5 (strongly agree), determine the extent to which you agree or disagree with it. (Tick one)

(Strongly Agree=5. Agree=4. Neutral (Neither agree nor disagree) =3. Disagree=2, and Strongly Disagree=1).

### I. Work Environment:

SN	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The company policies support its staff					
2	The communication between staffs and upper level of management is so effective					
3	The members of my departments are generally cooperative.					
4	The hygiene of the workplace environment is considered by this company.					
5	Necessary tools, resources and facilities for your job is provided.					

### II. Rewards:

SN	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	Salary is satisfactory as compared to other banks					
2	The benefits packages (like medical insurance, paid vacation) provided.					
3	The compensation and benefits are justifiable in proportion to the work.					
4	Employee salary is recognized in consideration to the qualification and skills out of any bias.					

**III. Recognition/Acknowledgement:**

<b>SN</b>	<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	The employees appreciated and acknowledged when they do their best					
2	Employee satisfied with the reward and recognition system.					
3	Promotion and development in job is according to recognition and appraisal of employee job performance.					

**IV. Training and development:**

<b>SN</b>	<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	Necessary development programs are provided for updating as well as learning new skills					
2	There is satisfactory transparency or communication about an employee's career path.					
3	Employees are selected for training and development programs fairly					
4	I am satisfied with the training and career development programs provided by the bank.					

**V. Job Security/Retention:**

<b>SN</b>	<b>Statement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
1	Employees are certain that they will not loss their job according to any discriminatory or unfair dealings and act					
2	There is a good policy for employees retention if they do their best					
3	I satisfied with the job security provided by the bank.					

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