

# Job Satisfaction and Organizational Performance: Empirical Evidence from Pakistan's Banking sector

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## Abstract

This research investigates the relationship between five factors of job satisfaction and organizational performance in Pakistan's banking sector. In this sense, to analyze the structural and measurement model relations between the constructs, 280 valid questionnaires were composed of employees from Pakistan's banking sector. In this study, partial least square (PLS) 3.2.9 were used, whereas both the Fornell-Larcker criteria and the Heterotrait-Monotrait ratio (HTMT) were used discriminant validity in this study. For organizational performance, supervision, fringe benefits, and contingent rewards were suitable. This study's mixed findings have indicated that specific hypotheses such as pay and promotion have been rejected depending on their connection to organizational performance. The survey results in significant consequences for bank executives and decision-makers, and researchers and illustrates the relevance of banks' performance. This research sheds new light on the relationship between the job satisfaction survey by Spector's (1985), including pay, promotion, supervision, fringe benefits, and contingent rewards with organizational performance. It seems to be the various research suggested in the banking sector of Pakistan.

**Keywords:** Job satisfaction, Organizational performance, Banking sector, Pakistan

## 1. Introduction

Employees in the banking sector acquire a great deal from routine activities, and the whole organization experiences a significant loss if they cause employees dissatisfaction in their work (Shaikh et al., 2019). Several previous types of research have shown that workplace satisfaction influences multiple managerial aspects, such as commitment (Valaei and Rezaei, 2016), turnover of employees (Stamolampros et al., 2019), organizational change (Yousef, 2017), style of leadership, and corporate culture (Pawirosumarto et al., 2017). Simultaneously, all these variables impact the organization's performance (Lim et al., 2017). Previous research also demonstrates the relation between job satisfaction and organizational performance (Pang and Lu, 2018), job performance (Valaei and Rezaei, 2016), and organizational commitment (Asrar-ul-Haq et al., 2017). Rarely has the correlation between job satisfaction and organizational performance been realized, especially in the sense of the public banking sector. There are several studies on and in the banking sector; job satisfaction was not the organizational performance analysis. The effect of job satisfaction on organizational success has been examined in a small range of investigations (Al-dalalmeh et al., 2018). The cumulative component of any employee's job satisfaction in the organization is operational performance (Bakotić, 2016). Organizations must maintain job satisfaction among their workers to boost performance (Kanyurhi and Bugandwa Mungu Akonkwa, 2016). Organizations are more successful if the organization's employees are more pleased with their work (Ukil, 2016). In an organization that helps companies enhance their financial and non-financial results, human assets are essential, and organizations would not increase their performance (Gogan et al., 2016).

There is also no consensus on the correlation between job satisfaction of organizational workers and organizational performance. A few pieces of research, however, have developed a constructive relationship between job satisfaction and organizational performance (Bakotić, 2016; Muterera et al., 2015; Coggburn et al., 2014; Mafini and Poole, 2013), and some other studies have defined an inverse relationship (Zeffane et al., 2017; Kanyurhi and Bugandwa Mungu Akonkwa, 2016); Coggburn et al., 2014). There is an inconsequential association between

organizational performance and job satisfaction, according to Chi and Gursoy (2009). Besides, job satisfaction positively affects organizations' performance (Vermeeren et al., 2014). Therefore, there have been contradictory research findings on interrelationships from various directions, but further studies are needed to determine how job satisfaction and organizational performance are linked. Such research is relevant from public sector organizations' point of view, as an earlier study illustrated the gap in job satisfaction between employees in public and private regions (Zeffane et al., 2017). A significant management feature contributing to better workplace efficiency is employee job satisfaction (Sareen, 2018; Oraman et al., 2011). Aspects of job satisfaction vary from country to country and from organization to organization, according to Shahzad et al. (2018). But it is crucial to examine the job satisfaction of employees from various cultures as well. The above studies have shown that Pakistan's banking area did not discuss the relationship between five aspects of Spector's (1997) job satisfaction survey (JSS) and organizational performance. This study aims to overcome this gap.

Moreover, while researchers look at previous studies, employee job satisfaction is a latent variable (Li et al., 2020; Doleman et al., 2020; Peng et al., 2016). It is argued that employee job satisfaction does not reflect its organizational significance as a latent variable, and it turns out to be distinct. Spector's (1997) job satisfaction survey (JSS) is located among researchers who have provided the preeminent concept of job satisfaction and its dimensions after exploring multiple aspects of job satisfaction. In the preliminary investigation, certain facets of workplace satisfaction were picked out of a total of nine. Therefore, Pang and Lu (2018) only five aspects of employee job satisfaction have been examined, including pay, working conditions, promotion, supervision, and co-workers. As Hassan et al. (2011) studied job satisfaction in the private banking sector of Pakistan and included four factors of job satisfaction, pay, fringe benefits, promotion, and rewards, as Li et al. (2020) researched; pay, fringe benefits, and promotion opportunities are the three factors of job satisfaction. Previous work has shown that numerous scholars have taken in their study diverse variables of job satisfaction. But only five elements of the employee job satisfaction survey (JSS) suggested by Spector's are included in the present analysis (1997).

### **1.1 Objectives**

Investigate the relationship between the factors of Spector's (1997) job satisfaction survey pay, promotion, supervision, fringe benefits, and contingent rewards with organizational performance in Pakistan's banking sector.

## **2. Literature Review**

Organizations commonly employ workers who make the business more profitable and tend to be comfortable with their work, and have a good outlook towards others who work in the organization. Organizational employees who are satisfied with their role usually enjoy their job more than dissatisfied employees and feel truthful with the employees in the organization they work in, and at the same time know that their organization provides them with a constructive climate, such as simple tasks, decent organizational compensation, decision-making control, potential stability, promotion opportunities and good relationship with co-workers. Similarly, job satisfaction is such a critical element in the success of organizations. Different scholars have various job satisfaction descriptions, such as job satisfaction, which is well described as the commitment that organizational employees have to their jobs, resulting in their job perceptions (George and K.A., 2015). Spector (1997) stated that job satisfaction notes how individuals' environment is regarding their work and various aspects of their jobs. Job satisfaction is an excellent emotional condition that results in an appraisal of one's job experience (Locke, 1975).

Similarly, job satisfaction Lincoln and Kalleberg (1996) can be defined as the propensity of emotional work towards the administrative staff's current state. These concepts explicitly reflect the realization of work fulfillment as an emotional propensity for the part of the job. The Job Satisfaction Survey (JSS) was developed by Spector (1985) and involved nine factors. Many factors in the organization are often correlated with job satisfaction, such as organizational culture (Belias and Koustelios, 2014), employee performance Paais & Pattiruhu, (2020), leadership Menon, (2014), organizational commitment Valaei and Rezaei, (2016).

Performance has several interpretations, and no consensus on a comprehensive definition has yet been reached (Albino et al., 2015). Version is a way of measuring the extent of their efficiency and effectiveness regarding the performance of organizations. Achieving organizational performance requires setting corporate objectives and expanding understanding, which are undeniably significant organizational objectives. The efficiency and evaluation of organizations appear to be a concern for academics these days since organizations have various purposes (Lu, 2019). Organizational performance is also used to assess an organization's rank and goals (Balabonienė and Večerskienė, 2015). According to Eneizan (2020), financial and non-financial performance indicators measure organizational performance. Venkatraman and Ramanujam (1986) identified three criteria: economic output, operational performance, and organizational effectiveness, for assessing organizational performance. Overall

organizational performance may also be calculated by the productivity and efficacy of an organization, according to Baldwin (1978). Although organizational performance focuses primarily on effectiveness and efficiency, there is a broader perspective that includes efficiency and effectiveness and feedback, interaction with stakeholders, and discipline (Arshad et al., 2019). Organizational performance is measured in this study by indicators of non-financial organizations, such as efficiency and effectiveness.

## 2.1 Theoretical framework and hypothesis

According to Nyberg et al. (2018), collective performance pay in some manner on communal findings is significant and positive for the organization's output. The analysis of the two organizational success variables, namely pay and job activity, Massingham and Tam (2015) showed little relation. Khalid (2020) analyzed the correlation between managerial supports, pay, and organizational commitment and concluded that the association between work performance and pay satisfaction is positive. Another research was carried out in Malaysia Ismail et al., (2009) and concluded that distributive justice mediates the relation between the pay structure and employment commitment.

*H1: There is a positive relationship between employee pay and organizational performance.*

Valaei and Rezaei (2016) have studied in small and medium-sized companies in Malaysia. A positive relation has been identified with employee promotion and affective commitment, with a sample of 250 workers. Another research by Rubel and Kee (2015) showed that promotion chances are negatively related to commitment to continuation. On the other hand, Zahid Noor (2015), in Khyber Pakhtunkhwa, Pakistan, has good ties with private and public sector academies associated with promotion and job satisfaction. Literature is lacking, especially in Pakistan's banking sector, and research has not been carried out empirically to examine the relationship between promotion and organizational performance. The present empirically research will explain how organizational performance contributes to the promotion of employees in the banking sector, and this information, in turn, will expand our understanding of employee promotion

*H2: There is a positive relationship between employee promotion and organizational performance.*

Supervisors can help increase employee satisfaction in organizations (Sofijanov & Zabijakin-Chatleska, 2013). Babalola (2016) argued that while the organizational supervisor gets more guidance from his organization's workers, its performance often improves. In his research in Mikkelson et al. (2015), it was discovered that the supervisor's positive mood towards his workers improves employee efficiency. In the banking market sense, some attempts have been made to monitor supervisors' relationships with organizational performance, and the concept has not been examined, especially in Pakistan's climate.

*H3: There is a positive relationship between supervision of employees and organizational performance*

Kulikowski and Sedlak (2020) performed their study with multi-professional workers with an overall sample size of 1201. They concluded that there is a strong correlation between employee fringe benefits and work engagement. According to Ahmad and Scott (2015), there is a substantial correlation between fringe benefits and organizational commitment in the Malaysian hotel industry. Therefore, the impact of incentives on administrative efficiency is hugely likely to vary from other industries, and little is understood regarding the banking industry.

*H4: There is a positive relationship between employee fringe benefits and organizational performance*

Hendijani et al. (2016) conducted their study of the relationship between contingent rewards, motivation, and performance and, a positive relationship between them was developed. Hwang and Jung (2018) noticed that the beneficial relationship between internal motivation and creativity was not influenced by contingent incentives but significantly moderated motivation and creativity. Grandey et al. (2013) observed that the rewards structure and this general type of salaries have ramifications for growing employee satisfaction and, independent of work rewards, found an excellent satisfying partnership. Terera and Ngirande (2014) noticed no link between rewards and job satisfaction. Figure 1 shows the conceptual relationship between the factors of job satisfaction and organizational performance.

*H5: There is a positive relationship between employee contingent rewards and organizational performance.*

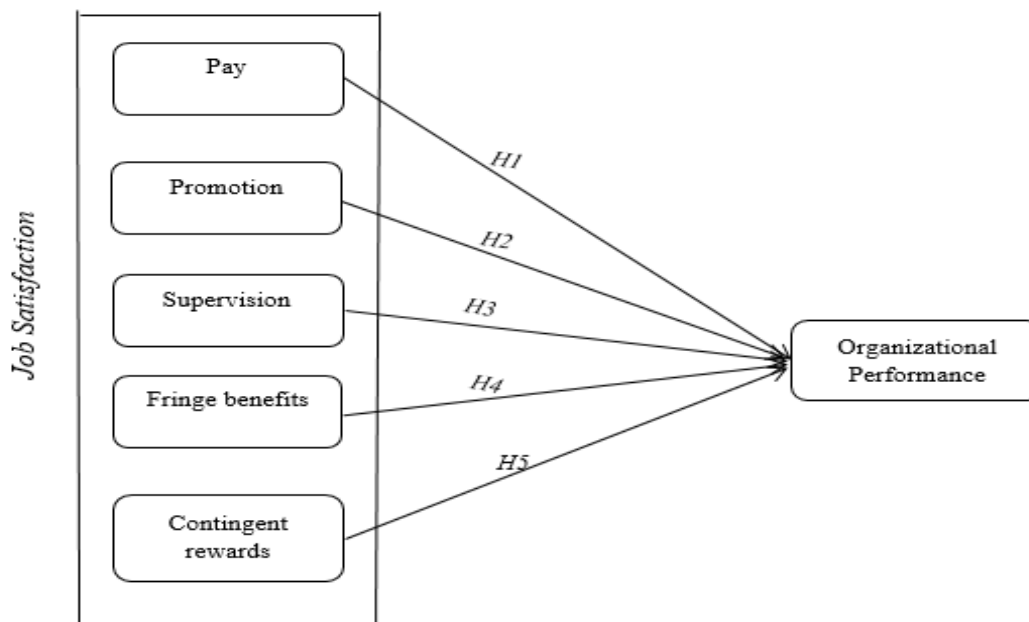


Figure 1: Theoretical model

### 3. Methodology

The banking data was collected using questionnaires in two provinces of Pakistan, Sindh, and Punjab. Banks have been providing financial assistance to various organizations for the past several years, which has helped the country's economy expand. In order to obtain a strong answer rate attributable to COVID-19, the data was transmitted and retrieved via email. A total of 383 managers employed by Pakistani banks were invited to compile the data from this report, while a total of 283 managers completed the questionnaires submitted by email. At a pace of 73 percent, a total of 280 questionnaires were used in this study review. We used 20 items out of five variables in this analysis, and each element has four items established by Spector (1997) to calculate job satisfaction. We have used Silverman (2008) and Marta (2008) a total of 9 items with three effectiveness and six efficiencies to assess organizational performance. All variables are calculated on a 5-point Likert scale, varying from 1 (strongly disagree) to 5 (strongly agree).

### 4. Results

#### 4.1 Data analysis

Structural Equation Modeling (SEM) was done using the Partial Least Square (PLS) approach for this analysis. In business management, PLS is a widely employed strategy (Richter et al., 2020). Typically, with little help from the present literature, it is used to examine when relationships are complicated.

#### 4.2 Reliability and validity assessment

In Table 1, which is the appropriate maximum, all the values are presented. Cronbach's alpha threshold value should be greater than 0.7, according to (Henseler et al., 2016). Besides, the average variance extracted values (AVE) for exogenous and endogenous constructs displays convergent validity, as seen in Table 1, with minimum necessary values above 0.50. Also, the criteria of Fornell and Larcker (1981) were used to determine the validity of the variables as discriminants table 2. There are two distinct methods to measure discriminant validity, according to Fornell and Larcker (1981) in table 2. first, by the square correlational values, equate the AVE values. As Henseler et al. (2014) pointed out, the Heterotrait Monotrait (HTMT) ratio is another solution to discriminants' PLS study. As per Henseler et al. (2014), the Fornell Larcker test and cross-loading are not necessary to calculate the validity of discriminants. The researchers, at the same time, should record the HTML ratio of the association. According to Verkijika and Wet

(2018), in captivating a more unadventurous scenario, this requirement reaches discriminant validity when the HTMT value is less than 0.9. Table: 4 explicitly shows that all HTML values are below the necessary value of 0.9.

Table 1. Construct reliability and validity

Construct	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability
Contingent rewards	0.726	0.874	0.913
Fringe benefits	0.703	0.859	0.904
Organizational performance	0.558	0.899	0.918
Pay	0.652	0.832	0.882
Promotion	0.760	0.894	0.926
Supervision	0.779	0.905	0.934

Table 2. Discriminant validity Fornell- Larcker criterion

Construct	CR	FRB	OP	PAY	PRO	SUP
Contingent Rewards	0.852					
Fringe Benefits	0.717	0.838				
Organizational performance	0.426	0.484	0.822			
Pay	0.433	0.560	0.581	0.808		
Promotion	0.448	0.587	0.438	0.562	0.872	
Supervision	0.557	0.559	0.477	0.351	0.258	0.882

Table 3. Discriminant validity Heterotrait-Monotrait ratio (HTMT)

Construct	COM	CR	OP	OPR	PAY	PRO
Contingent Rewards	0.659					
Fringe Benefits	0.564	0.830				
Organizational performance	0.186	0.469	0.251			
Pay	0.430	0.499	0.725	0.203		
Promotion	0.309	0.508	0.543	0.329	0.636	
Supervision	0.425	0.623	0.574	0.395	0.389	0.284

A value of 0.85 is the highest suggested for HTMT, as shown by Kline (2011). Table 3 displays the values of HTMT in this analysis. As revealed in Table 3, HTMT values are below the recommended value of 0.85; this suggests that each pair of aspects is distinct from the other.

### 4.3 Structural Model

As standard, the dependent variable of the R<sup>2</sup> score is used to calculate the degrees of various kinds of independent constructs. The weak R<sup>2</sup> value of 0.298 indicates in this analysis that job satisfaction variables predict an improvement in the organizational performance of 30 percent. Q<sup>2</sup> values over 0.35, 0.15, and 0.02 in this direction suggest high, medium, and small predictive significance, according to Cohen et al. (2013). The value of Q<sup>2</sup> is 0.158, as found in this analysis, suggesting that this study's exogenous construct's organizational performance has a small predictive significance to the endogenous construct.

The findings of hypotheses in depth by bootstrapping are seen in Table 4. All the hypotheses excluding H1 and H2 are not supported, as per the findings of this inquiry. According to this investigation, it can therefore be said that supervision, fringe benefits, and contingent rewards are essential for the banking sector's organizational performance in Pakistan. The researchers have measured the p-value and t-value of the sample in a structural model to test the suggested hypotheses. The suggested hypotheses are supported whether the p-value is smaller than 0.05, or the t-value is greater than 1.96. The monitoring of the H3 hypotheses ( $\beta = 0.159$ , t-value = 2.109) and H3 effects are

endorsed, whilst the H4 fringe benefits are significantly and positively connected to organizational performance ( $\beta$  value = 0.406, t-value = 3.850) and the H5 contingent rewards are linked to organizational performance ( $\beta$  value = 0.216, t-value = 2.296). Thus, H3, H4, and H5 supported this analysis. However, the F2 meaning suggests that there is a major impact of the exogenous construct on the endogenous construct. The recommended value of F2 greater than 0.02, 0.15, and 0.35 is proposed as minimal, medium, and high impact sizes, according to Cohen (1998). Table 4 reveals that H3, H4, and H5 have a limited influence on organizational performance because the effect size is also calculated in this analysis.

Table 4. Hypothesis results

Hypothesis	Path	$\beta$	SD	T- value	P-value	F <sup>2</sup>	Q <sup>2</sup>
H1	PAY -> OPR	-0.062	0.066	0.943	0.346	0.003	0.158
H2	PRO -> OPR	0.091	0.080	1.140	0.255	0.006	
H3	SUP -> OPR	0.159	0.075	2.109	0.035	0.022	
H4	FRB -> OPR	0.406	0.106	3.850	0.000	0.078	
H5	CR -> OPR	0.216	0.094	2.294	0.022	0.021	

## 5. Discussion and conclusion

In this analysis, job satisfaction variables substantially predict bank performance with a weak 30 percent R2 value. As shown, this analysis is compatible with previous studies that have identified a strong correlation between job satisfaction and organizational performance of employees (Pang and Lu, 2018; Latif et al., 2013; Miah, 2018). This research highlights the banking sector's pre-existing connection and looks at how it impacts Pakistan's banking industry. Given the positive relationship between facets of job satisfaction and organizational performance from the viewpoint of the banking sector in Pakistan, the current analysis findings are partially in line with previous research (Ahmed and Uddin, 2012). This analysis is compatible with the findings of research coordinated by Lyu (2015), which indicates that supervision is a significant factor in job satisfaction that is beneficial to the organization's performance. The findings of this analysis are similar Shaw (2015), suggesting that there is no positive correlation between pay and performance of the organization. Similarly, this observation is compatible with Dinc (2017); this study indicates that fringe benefits are a significant feature of job satisfaction that improves organizational performance. While contingent rewards Jilani and Juma (2015) have been described as a critical feature of job satisfaction, the results of this study suggest that contingent rewards are positively linked to organizational performance.

## 6. Managerial implications

This study illustrates the significance of job satisfaction factors in Pakistan's banking sector regarding management consequences and how they contribute positively to organizational efficiency. To improve operational efficiency, managers of Pakistan's banking sector could follow successful job satisfaction factors. The usage of the role of supervision, fringe benefits, and contingent rewards. Besides, managers of Pakistan's banking sector need to use job satisfaction factors to create a cohesive community of workers in the organization, who will welcome the expertise and increase the bank's efficiency. Top management must also evaluate and redesign the supervisory arrangement with bank personnel, contingent rewards and fringe benefit schemes to improve its performance. Also, the insignificant relationship between certain variables of job satisfaction on bank performance is another relevant recommendation of this study for top management in the banking sector. Managers should also be cautious with pay and promotion as these may not be the product of the bank's efficiency, and they could have detrimental effects. However, in other regions, the same considerations are of primary significance. At the same time, this study shows that it is not for employee job satisfaction with organizational performance relationships in Pakistan's entire banking sector.

## 7. Limitation and future recommendation

This research has certain limitations, such as cultural variations that may contribute to some errors. Initially, this study was prepared by American academics in their own country's background, which is not appropriate in Pakistan's context. However, in the Pakistani banking industry, these results also do not provide a clear idea of Pakistani workers' cultural differences. They do not entirely explain the interaction between the two constructs. In Pakistan's banking industry, several factors influence organizational performance. While two variables have been investigated in this study, it is understood that the studied variables for the banking sector's performance are not comprehensive. Other

factors may impact the banking sector's success in Pakistan, but this study does not include them. Via mediation results, future research may overcome this relation. Furthermore, multiple samples would have to be checked for this analysis. Samples from various countries have acceptable perceptions of how different cultures perceive certain relationships. Finally, it is essential to help researchers to create further models that can be culturally validated using mixed approaches.

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