Thesis Report
on

Impact of Job Satisfaction and Job Involvement on Employee Performance: A Study on Banking Sector in Bangladesh

Submitted By

Md. Borhan Uddin

Student ID: 2401031009
Program: EMBA in HRM
Department of Business Administration
Sonargaon University (SU)
147/1, Green Road, Tejgaon, Dhaka-1215
Bangladesh

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Bangladesh

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Student ID: 2401031009
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Bangladesh

Supervised by

Sumon Sheikh

Lecturer
Department of Business Administration
Sonargaon University (SU)
147/1, Green Road, Tejgaon, Dhaka-1215, Bangladesh



Sonargaon University
Sonargaon University (SU)
147/1, Green Road, Tejgaon, Dhaka-1215, Bangladesh

Date of Submission: 28 April 2025

Letter of Transmittal

Date: 24th April 2025

To
Sumon Sheikh
Lecturer
Department of Business Administration
Sonargaon University (SU)

Subject: Submission of Master's Paper.

Dear Sir,

With Great Gratification, I am submitting my thesis titled Impact of Job Satisfaction and Job Involvement on Employee Performance: A Study on Banking Sector in Bangladesh as Per Partial accomplishment Of the Requirement for the EMBA degree.

I, therefore, pray and hope that your honor would be kind enough to accept my report and oblige thereby.

Sincerely Yours,

……..
Md Borhan Uddin
ID: 2401031009
Program: EMBA in HRM
Department of Business Administration
Sonargaon University (SU)
147/1, Green Road, Tejgaon, Dhaka-1215, Bangladesh

Supervisor's Declaration

I hereby confirm that the master's paper titled "Impact of Job Satisfaction and Job Involvement on Employee Performance: A Study on Banking Sector in Bangladesh" has been prepared in fulfillment of the EMBA program requirements at the Department of Business Administration, Sonargaon University (SU). The report was conducted by Md Borhan Uddin, with ID 2401031009, under my guidance. I assure you that the report and its contents will not be utilized for any other intentions.

……..

Sumon Sheikh
Lecturer
Department of Business Administration
Sonargaon University (SU)
147/1, Green Road, Tejgaon, Dhaka-1215, Bangladesh

Student's Declaration

This is to Certify that the thesis paper titled "Impact of Job Satisfaction and Job Involvement on Employee Performance: A Study on Banking Sector in Bangladesh" has been prepared as a part of my Master's dissertation formalities. It is an obligatory part of my EMBA program to submit a thesis paper.

I have completed the thesis paper with the supervision of Sumon Sheikh Lecturer Department of Business Administration , Sonargaon University (SU).

I am further declaring that I did not submit this thesis report anywhere for awarding any degree or certificate.

Sincerely yours

……..

Md Borhan Uddin
Student ID: 2401031009
Program: EMBA in HRM
Department of Business Administration
Sonargaon University (SU)
147/1, Green Road, Tejgaon, Dhaka-1215, Bangladesh

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First and foremost, I would like to thank Almighty Allah for giving me the opportunity and ability to prepare this research paper successfully. With his shower of blessing, I have completed this research paper with all the necessary information. I would like to express my sincere gratitude to my thesis supervisor, Sumon Sheikh, Lecturer Department of Business Administration, Sonargaon University (SU) for his constant guidance, advice, and encouragement as well as his passion for motivating the completion of my thesis. Finally, I would like to give my sincere thanks to beloved family members for offering consistent support in many ways, and will always be remembered and deeply appreciated by me.

Abstract

This study examines the interplay between job satisfaction, job involvement, and employee performance within Bangladesh's banking sector, a vital driver of the nation's economic growth. Utilizing a quantitative approach, structured questionnaires were administered to employees across multiple banks to assess their perceptions of workplace dynamics, including supervisor relationships, career growth opportunities, emotional attachment, and task efficiency. Findings reveal that job satisfaction (4.7% agreement on supervisor relationships) and job involvement (92.3% meeting performance goals) significantly enhance productivity, motivation, and commitment. However, ambiguities in survey design—such as unlabeled response categories and incomplete data—highlight methodological limitations. The study identifies critical areas for improvement, including career development pathways, work-life balance policies, and clearer communication of organizational expectations. Practical implications emphasize the need for bank managers to foster supportive environments through recognition programs, collaborative opportunities, and employee engagement initiatives. By addressing these factors, organizations can strengthen performance, reduce burnout risks, and sustain a resilient workforce, ultimately contributing to the broader economic objectives of Bangladesh's financial sector.

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Chapter One- Introduction

1.1 Introduction

The issue of job satisfaction is widely discussed in the literature on organizational behavior. There is a lot of work on the issue of job satisfaction which reveals that it reduces the rate of absenteeism and turnover. Various dimensions and determinants of the issue are discussed in the literature. A large number of practitioners, academicians and researchers are agreed on several important determinants of job satisfaction like team work environment, job autonomy, behavior of leadership, organizational commitment and nature of work. But they are not sure about the impact of each of these determinants in different conditions and environments. Investment in technology, accumulation of capital and other resources, or changes in strategies are some of the ways used to increase productivity. Better human resource management (HRM) practices also play a central role in enhancement of productivity of an organization (Bloom & Van Reenen, 2007). HRM practices may also affect employee turnover and productivity may increase (Sels et al., 2006). Petrescu and Simmons (2008) find that HRM practices increase satisfaction with pay and their overall job satisfaction. However, these effects are almost insignificant for union members. Workers satisfaction with leadership behavior and with pay is more where performance-based pay and seniority related reward systems are practiced.

Ivancevich et al. (1997) defined job satisfaction as feeling and perception of a worker regarding his/her work and how he or she feels himself well in an organization. According to Davis and Newstrom (1999) job satisfaction is an experience which has various aspects. The most significant aspects are those which are relevant to working conditions and the nature of work. Low job autonomy, low job security, low wages and lack of expectation for promotion negatively affect job satisfaction of employees (Guest, 2004 and Silla et al., 2005).

Garrido et al. (2005) conducted the research to discover the factors that determine the job satisfaction of sales managers. The effect of HRM practices is analyzed by using the model which was already employed by an empirical study on Spanish industrial firms. The study concludes that human resource management practices based on compensation type, compensation level and job design in terms of autonomy and resources are the essential determinants of sales managers' job satisfaction. Job

satisfaction consists of overall or general job satisfaction, as well as a variety of satisfaction facets (Voon et. al., 2011).

Teams are performing, improving their own value-added work and ability directed by their own plan without traditional direct enforcement. A team or group of people in work area (Dunkerley, 1975) direction is provided by top management and alignment with customers also. Dynamic changes in a company are only possible with complete understanding of management. An effective management has capability to understand failure in a team work.

The concept autonomy has its roots in political, bio- ethical and moral attitude. Having this background, it represents the capacity to make an unforced and informed decision by a rational individual. In the literature of political and moral philosophy, autonomy is considered as a foundation for determination of moral responsibility for an individual's actions. This term also refers to state of the self-governing of the people (Smith, 1993). Leadership creates the eagerness for improvement in productivity, growth and abilities of workers by building perception of organization based on the principles of love, sincerity and care to achieve the objective of loyalty of workers with organizations (Aydin & Ceylan, 2009). Business or political leadership is considered as a formal aspect of leadership while leadership among the friends is its informal aspect. The term leadership normally refers that the person who is entitled to lead has some competencies or 'leadership skills' (Gill et al., 2010).

The growing complex and volatile business environment, rapid technological change and increasing competition require that the organization should use their resources efficiently to get the competitive edge. Being an essential part of an organization, skilled workers are significant and reliable source of competitiveness. Loyal and committed workers are the key source of success of a business. Job satisfaction is an important determinant of worker performance at the workplace. For more than a decade banking sector in Bangladesh is experiencing a remarkable growth. The firms involve in the banking business are faced with growing competition due to entry of new firms. In order to survive in the competitive market, the firms have to focus on the provision of enhanced quality banking services at cheaper prices. In such competitive environment, the retention of well trained and skilled workforce is the major issue of

the banking sector in the country. Different human resource practices are being adopted to retain their human resources.

1.2 Objectives of the Study

1.2.1 Primary Objective:

To evaluate the impact of job satisfaction and job involvement on employee performance in the banking sector of Bangladesh.

1.2.2 Specific Objectives

1. To assess the level of job satisfaction among employees in the banking sector of Bangladesh.
2. To measure the degree of job involvement among bank employees in Bangladesh.
3. To analyze the relationship between job satisfaction and employee performance in the banking sector.
4. To examine the influence of job involvement on employee performance in the banking sector.
5. To identify key factors that enhance job satisfaction and job involvement among bank employees in Bangladesh.

1.3 Scope of the Study

The scope of this study encompasses an in-depth analysis of the relationship between job satisfaction, job involvement, and employee performance within the banking sector of Bangladesh. The study targets employees across various hierarchical levels in both public and private banks to ensure a comprehensive understanding of these dynamics. By focusing on the banking sector, the research aims to provide insights specific to this critical industry, which plays a vital role in the country's economy. The geographical scope includes major urban centers where banking activities are concentrated, ensuring the findings are representative of the broader industry. Additionally, the study will consider various demographic factors such as age, gender, experience, and educational background to identify any differing impacts on job satisfaction and involvement. The results are intended to inform management practices and policy-making, ultimately aiming to enhance employee performance and organizational effectiveness in the banking sector of Bangladesh.

1.4 Job Satisfaction

Job satisfaction refers to the extent to which employees feel content and fulfilled with their job roles and work environment. It is a multifaceted construct that includes emotional, cognitive, and behavioral components. High levels of job satisfaction are associated with numerous positive outcomes, such as reduced turnover, increased productivity, and enhanced organizational commitment.

1.5 Theories of Job Satisfaction

1.5.1 Maslow's Hierarchy of Needs:

Maslow's theory posits that individuals are motivated by a hierarchy of needs: physiological, safety, social, esteem, and self-actualization. In the workplace, job satisfaction is influenced by the extent to which these needs are met. For instance, fair compensation addresses physiological needs, while job security fulfills safety needs. Social interactions at work meet social needs, recognition addresses esteem needs, and opportunities for growth satisfy self-actualization needs.

1.5.2 Herzberg's Two-Factor Theory:

Herzberg's theory divides workplace factors into two categories: Hygiene factors and motivators. Hygiene factors, such as salary, company policies, and working conditions, can prevent dissatisfaction but do not necessarily create satisfaction. Motivators, such as recognition, responsibility, and opportunities for advancement, are intrinsic factors that lead to higher levels of job satisfaction

1.5.3 Job Characteristics Model (Hackman & Oldham):

This model suggests that job satisfaction is derived from five core job characteristics: skill variety, task identity, task significance, autonomy, and feedback. Jobs that score high on these characteristics are likely to enhance job satisfaction by making work more meaningful and engaging

1.5.4 Job Involvement

Job involvement refers to the degree to which employees identify psychologically with their job and consider their job performance to be essential to their self-worth. High job involvement indicates a strong alignment between an employee's values and the organization's goals, leading to greater motivation and engagement.

1.6 Theories of Job Involvement

1.6.1 Kanungo's Theory of Job Involvement:

Kanungo defines job involvement as a cognitive state of psychological identification with the job. It reflects the extent to which an individual's job is central to their life and identity. High job involvement occurs when an employee's values align closely with their work, leading to increased commitment and performance.

1.6.2 Lodahl and Kejner's Conceptualization:

According to Lodahl and Kejner, job involvement is influenced by job characteristics and personal factors. Employees are more likely to be involved in their jobs if they find their work meaningful and have opportunities for personal achievement. Personal factors such as intrinsic motivation and work ethic also play a crucial role.

1.6.3 Social Exchange Theory:

This theory posits that job involvement is a result of the reciprocal relationship between the employee and the organization. When employees perceive that the organization values their contributions and supports their professional growth, they are more likely to reciprocate with higher levels of involvement and effort.

1.6.4 Employee Performance

Employee performance refers to how well employees execute their job duties and achieve organizational goals. It encompasses both the quality and quantity of work produced and is influenced by various factors, including job satisfaction and job involvement.

1.7 Theories of Employee Performance

1.7. 1 Expectancy Theory (Vroom)

Vroom's Expectancy Theory asserts that employee performance is influenced by the expectations of reward. Employees are motivated to perform well when they believe their efforts will lead to desired outcomes, such as recognition, pay raises, or promotions. Job satisfaction and involvement enhance these expectations by making employees feel valued and capable.

1.7.2 Goal-Setting Theory (Locke & Latham):

According to this theory, specific and challenging goals lead to higher performance. Employees who are involved in setting their own goals are more committed and perform better. Job satisfaction can enhance goal-setting by providing a supportive environment where employees feel motivated to achieve their targets.

1.7.3 Equity Theory (Adams):

Equity Theory posits that employees are motivated to achieve fairness in the workplace. They compare their input-output ratio to that of others. Job satisfaction and involvement can influence perceptions of fairness and equity, thereby impacting performance. When employees perceive fairness, they are more likely to be motivated and perform well.

Relationship Between Job Satisfaction, Job Involvement, and Employee Performance.

1.8 Integrative Models and Empirical Evidence

1.8.1 The Mediating Role of Job Involvement

Job involvement can mediate the relationship between job satisfaction and employee performance. Satisfied employees are more likely to be involved in their jobs, which in turn enhances their performance. For instance, a positive work environment that fosters satisfaction can lead to higher job involvement, motivating employees to put in extra effort and achieve better results.

1.8.2 The Synergistic Effect

Job satisfaction and job involvement can have a synergistic effect on employee performance. When employees are both satisfied with their jobs and highly involved, they are likely to experience higher motivation and commitment, leading to superior performance. This synergy can be particularly important in the banking sector, where high levels of customer service and accuracy are crucial.

1.8.3 Empirical Studies:

Numerous studies have confirmed the positive correlation between job satisfaction, job involvement, and employee performance. For example, research in various organizational settings, including banking, has shown that employees who are satisfied with their jobs and deeply involved in their work are more productive, exhibit lower turnover rates, and contribute more positively to organizational success.

1.9 Contextual Factors in the Banking Sector of Bangladesh

The banking sector in Bangladesh presents unique contextual factors that influence job satisfaction, job involvement, and employee performance. Cultural values such as collectivism, respect for authority, and the importance of community can impact these constructs. Additionally, organizational practices, leadership styles, and policies within Bangladeshi banks play a critical role.

1.10 Cultural Dimensions:

In a collectivist culture like Bangladesh, interpersonal relationships and social harmony are highly valued. Job satisfaction may be influenced by the quality of

relationships with colleagues and supervisors. Job involvement may be enhanced when employees feel a strong sense of belonging and alignment with the organization's values.

1.11 Organizational Practices:

Leadership styles in Bangladeshi banks, whether participative or autocratic, significantly impact job satisfaction and involvement. Participative leadership, which involves employees in decision- making, can enhance both satisfaction and involvement, leading to better performance.

1.12 Policy and Work Environment:

Policies related to employee welfare, professional development, and work-life balance are crucial. A supportive work environment that addresses these areas can boost job satisfaction and involvement, thereby improving performance. In the banking sector, policies that promote continuous learning and career advancement are particularly relevant.

1.13 Limitations

Every research has its own limitations. The main focus of this study is to point out the Job satisfaction and job involvement on employee performance: A Study on Banking sector in Bangladesh. This study has following limitation;

1. Costly.
2. This study covers the period of some days.
3. Respondents do not realize the importance of the survey.
4. Respondents always try to refuse actual facts.

Chapter Two- Literature Review

2.1 Introduction

This literature review aims to examine existing research on the impact of job satisfaction and job involvement on employee performance, focusing particularly on the banking sector in Bangladesh. By reviewing theoretical and empirical studies, this section seeks to identify gaps in the current knowledge and provide a foundation for the present study.

2.2 Job Satisfaction: Theoretical Perspectives

Job satisfaction is a well-researched construct in organizational behavior, and various theories have been proposed to explain its antecedents and outcomes. Maslow's hierarchy of needs theory suggests that job satisfaction arises when an individual's needs are fulfilled in a hierarchical order, from physiological needs to self-actualization (Maslow, 1954). Herzberg's two-factor theory further differentiates between hygiene factors and motivators, indicating that only motivators such as recognition and responsibility can enhance job satisfaction (Herzberg, Mauser, & Snyderman, 1959).

2.3 Job Involvement: Theoretical Perspectives

Job involvement refers to the degree to which an individual is cognitively and emotionally engaged with their work. Kanungo (1982) defines job involvement as a cognitive state of psychological identification with the job. Lodahl and Kejner (1965) also emphasize the role of personal and job-related factors in fostering job involvement. Social exchange theory posits that when employees perceive organizational support, they reciprocate with higher levels of job involvement (Blau, 1964).

2.3.1 Empirical Evidence

Studies have shown that job involvement is a significant predictor of employee performance. Brown (1996) found that employees who are highly involved in their jobs are more committed and exhibit better performance. In the banking sector, research by Bhatti, Aslam, Hassan, and Sulaiman (2016) indicates that job involvement leads to higher job satisfaction and, consequently, better performance.

2.4 Employee Performance: Theoretical Perspectives

Employee performance is often conceptualized as the efficiency and effectiveness with which job duties are carried out. Expectancy theory (Vroom, 1964) posits that employees are motivated to perform well when they expect their efforts to lead to desired rewards. Goal-setting theory (Locke & Latham, 1990) suggests that specific and challenging goals enhance performance, particularly when employees are involved in the goal-setting process.

2.4.1 Empirical Evidence

Research consistently supports the notion that job satisfaction and job involvement positively influence employee performance. For instance, a study by Ricotta (2008) found that both job satisfaction and job involvement significantly predict job performance. In the banking sector, research by Saeed, Massawa, Lodhi, Iqbal, Nayab,and Yaseen (2013) demonstrates that satisfied and involved employees show higher levels of productivity and efficiency.

2.5 Job Satisfaction and Employee Performance

Several studies have explored the direct relationship between job satisfaction and employee performance. Judge et al. (2001) conducted a comprehensive meta-analysis and found a substantial link between these variables. Similarly, a study by Petty, McGee, and Cavender (1984) revealed that job satisfaction significantly influences job performance, emphasizing the importance of creating a satisfying work environment.

2.6 Job Involvement and Employee Performance

Research indicates that job involvement is a critical factor influencing employee performance. Brown (1996) found that job involvement is positively related to job performance across various sectors. In the banking sector, Bhatti et al. (2016) demonstrated that higher levels of job involvement led to improved employee performance, suggesting that banks should foster an environment that promotes job involvement.

2.7 Job Satisfaction, Job Involvement, and Employee Performance

2.7.1 Integrative Models and Empirical Studies

The interaction between job satisfaction, job involvement, and employee performance has been the focus of various integrative models. For instance, a study by Meyer, Becker, and Vandenberg he (2004) proposed a model where job satisfaction influences job involvement, which in turn affects employee performance. Empirical studies, such as those by Riketta (2008), support this model, indicating that job satisfaction and job involvement together enhance employee performance

2.7.2 Contextual Factors in the Banking Sector

In the context of Bangladesh, cultural and organizational factors play a significant role in shaping job satisfaction, job involvement, and employee performance. Hofstede's (1980) cultural dimensions theory suggests that cultural values such as collectivism and power distance can influence workplace dynamics. Research by Parvin and Kabir (2011) in Bangladeshi banks indicates that job satisfaction is influenced by factors such as salary, work conditions, and career advancement opportunities.

2.8 Job Satisfaction: Additional Theoretical Perspectives

Job satisfaction is influenced by various factors that go beyond basic needs and job characteristics. Equity Theory (Adams, 1965) posits that employees perceive fairness in the workplace based on the ratio of their inputs (effort, skills) to outputs (rewards, recognition). When this ratio is balanced, employees experience higher job satisfaction, which positively impacts their performance.

2.8.1 Empirical Evidence

Empirical studies consistently reinforce the positive correlation between job satisfaction and employee performance. For instance, Spector (1997) highlights that satisfied employees are more likely to exhibit positive behaviors such as higher productivity, better customer service, and lower absenteeism. In the banking sector,

research by Abdullah, Bilau, Enegbuma, Ajagbe, Ali, and Bustani (2011) shows that job satisfaction significantly enhances employee performance, leading to improved customer satisfaction and financial outcomes.

2.9 Job Involvement: Additional Theoretical Perspectives

Job involvement can also be examined through the lens of Self-Determination Theory (Deci & Ryan, 1985), which emphasizes the role of intrinsic and extrinsic motivation in fostering job involvement. According to this theory, when employees feel that their jobs fulfill intrinsic needs for autonomy, competence, and relatedness, they are more likely to be highly involved in their work.

2.9.1 Empirical Evidence

Further empirical evidence supports the role of job involvement in enhancing employee performance. A study by Rabey (2008) found that employees who perceive their jobs as meaningful and aligned with their personal values are more likely to be involved and exhibit higher performance. In the banking sector, research by Rahman, Akhter, and Khan (2017) indicates that job involvement is crucial for fostering a committed and high-performing workforce.

2.10 Employee Performance: Additional Theoretical Perspectives

Social Cognitive Theory (Bandura, 1986) provides another perspective on employee performance by emphasizing the role of self-efficacy. Employees who believe in their capabilities are more likely to set challenging goals and persist in the face of obstacles, leading to higher performance. This theory aligns with findings that job satisfaction and involvement enhance self-efficacy, thereby improving performance.

2.10.1 Empirical Evidence

Further empirical studies affirm the positive effects of job satisfaction and involvement on performance. For example, a study by Wright and Cropanzano (2000) demonstrates that well-being, which includes job satisfaction, is a significant predictor of job performance. In the context of Bangladeshi banks, Islam and Siengthai (2009) found that both job satisfaction and job involvement are critical determinants of employee performance, particularly in customer-facing roles.

2.11 Job Satisfaction and Employee Performance

2.11.1 Further Insights

The direct impact of job satisfaction on employee performance is well-documented. A study by Fisher (2003) showed that satisfied employees are more likely to engage in organizational citizenship behaviors, which contribute to overall performance. In the banking sector, research by Al-Sada, Al-Esmael, and Faisal (2017) found that job satisfaction positively affects key performance indicators such as accuracy, efficiency, and customer satisfaction.

2.12 Job Involvement and Employee Performance

2.12.1 Further Insights

Job involvement's impact on performance is further evidenced by studies such as that of Singh and Gupta (2015), which found that highly involved employees are more likely to exhibit proactive behaviors and take initiative, leading to better performance outcomes. In Bangladeshi banks, Rahman, Akhter, and Khan (2017) reported that job involvement significantly enhances both individual and organizational performance.

2.13 Job Satisfaction, Job Involvement, and Employee Performance

2.13.1 Integrative Models and Additional Empirical Studies

The interaction between job satisfaction, job involvement, and employee performance is further explored in integrative models. For instance, a model proposed by Mathieu and Zajac (1990) suggests that job involvement mediates the relationship between job satisfaction and performance, indicating that satisfied employees are more likely to be involved, which enhances their performance. Empirical studies such as those by Riketta (2002) support this model, showing that job satisfaction and involvement jointly influence performance.

2.13.2 Contextual Factors in the Banking Sector

In the banking sector of Bangladesh, specific contextual factors must be considered. Organizational culture, leadership styles, and HR practices significantly influence job satisfaction and involvement. Research by Hossain and Hossain (2012) indicates that participative leadership and supportive HR practices enhance job satisfaction and involvement, leading to better performance. Additionally, the competitive nature of the banking sector in Bangladesh requires employees to be highly motivated and involved to achieve performance targets.

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Chapter Three: Methodology of the Study

3.1 Methodology

The report is prepared on the basis of job satisfaction and job involvement on employee performance of banking sector in Bangladesh. To conduct the study, I explored both primary and secondary sources of data. Different files of the department and statement prepared by employee performance to prepare this report.

3.2 Sources of Data

To conduct the study, data, have been collected from the following sources.

3.2.1 Primary Sources:

Face-to-face interview with structured questionnaire

3.2.2 Secondary Sources:

There are different types of secondary data collected for report. The sources of those data can be categorized as follows:

Internal sources

i. Books
ii. Prior research report

External sources

i. Different books and periodicals related to banking sector
ii. Websites
iii. other published information

Chapter Four - Overview of Job Satisfaction and Job Involvement on Employee Performance

4.1 Employee Job Satisfaction and Its Determinants

Employee work satisfaction is a crucial determinant of organizational success and has been the topic of substantial research for many years. According to Locke, job satisfaction is the sensation of a pleasant or positive emotional state that arises from evaluating one's employment or job-related experiences (Locke, 1976). Job satisfaction has a significant impact on different areas of organizational success, such as employee motivation, productivity, and retention. Multiple research projects have established salary as a crucial factor influencing employee work satisfaction (Adams, 1963; Milkovich and Newman, 2008). Higher levels of job satisfaction have been associated with competitive and equitable compensation schemes (Jiang et al., 2012). Furthermore, studies have demonstrated that job satisfaction can be enhanced by non-monetary perks such as health insurance, retirement plans, and flexible work arrangements (Shah et al., 2017).

An workplace that provides support, fosters pleasant relationships between colleagues, promotes a favorable organizational culture, and encourages a healthy balance between work and home life has been found to be linked to higher levels of job satisfaction (Judge and Bono, 2001). Within the banking sector, job satisfaction holds significant importance given the demanding nature of the industry and the requirement for employees who are driven and actively involved. Artificial intelligence can contribute to understanding and optimizing the determinants of employee job satisfaction within the banking sector by analyzing vast datasets and identifying patterns that reveal the impact of salary, non-monetary perks, and the work environment on overall satisfaction levels. Leveraging AI- driven insights can enable banks to tailor compensation and organizational practices to enhance employee satisfaction, thereby fostering a more productive and motivated workforce (Hasan et al., 2023).

In the banking industry, Gupta and Shweski discovered that employee job satisfaction has a substantial impact on service quality, customer satisfaction, and, ultimately, financial performance (Gupta and Shweski, 2012). It is crucial to comprehend the influence of salary, non-monetary perks, and the work environment on worker satisfaction in financial institutions.

4.2 Compensation and Employee Job Satisfaction

Compensation, which includes salary, bonuses, incentives, and other financial benefits, has always been acknowledged as a crucial element in the complex network of factors that impact employee job satisfaction. The correlation between compensation and job satisfaction has been a prominent subject of research, with multiple studies emphasizing the crucial influence of remuneration on employees' attitudes and behaviors in the workplace. The Equity Theory, proposed by Adams, is a fundamental theory in the field of compensation (Adams, 1963). This theory suggests that individuals evaluate the fairness of their compensation by comparing the inputs they contribute (such as effort, skills, and time) to the results they receive (such as income and recognition), in relation to what their colleagues receive. Employees who see an equilibrium between their contributions and rewards are more inclined to enjoy job satisfaction.

The Equity Theory emphasizes the importance of perceived justice in regard to compensation. In addition, Milkovich and Newman highlighted the need of implementing competitive and fair remuneration systems to promote job satisfaction (Milkovich and Newman, 2008). Employees who perceive their salary as proportional to their contributions to the firm are more likely to display elevated levels of job satisfaction. Equitable remuneration policies in the banking sector can significantly contribute to the motivation and retention of highly skilled individuals, given the high demands and expectations placed on them. In addition, the banking sector often utilizes remuneration systems that are tied to performance, such as bonuses and incentives. The purpose of these remuneration components is to incentivize and inspire people to accomplish certain targets or goals. Studies have demonstrated that implementing performance-based incentives can have a positive impact on job satisfaction (Jiang et al., 2012).

Employees who perceive a clear correlation between their exertion and monetary incentives are frequently more motivated and content in their positions. Nevertheless, it is crucial to acknowledge that the correlation between remuneration and job satisfaction is not only dependent on financial factors. Non-financial perks, such as medical coverage, pension schemes, and adaptable work schedules, also have a substantial role in determining overall job contentment (Shah et al., 2017). These advantages improve the overall welfare and monetary stability of employees, fostering

a feeling of worth and recognition from the firm, so enhancing their contentment. In the SERVQUAL model, compensation plays a vital role in shaping the perception of service quality by employees, impacting their satisfaction levels and ultimately influencing customer experiences.

Understanding and effectively managing compensation systems can enhance employee perceptions of service quality, thereby bolstering customer satisfaction and loyalty within the banking sector in Bangladesh (Emon et al., 2023). Compensation, which includes both financial and non- financial elements, is a complex factor that influences employee work satisfaction. An effective and fair pay system, combined with performance-driven rewards and non-financial perks, significantly influences employee attitudes, motivation, and overall job contentment. To improve staff retention, productivity, and overall performance of Banking sector in Bangladesh, it is crucial to have a thorough grasp of how compensation directly affects employee job satisfaction.

4.3 Non-Monetary Benefits and Employee Job Satisfaction

Non-monetary advantages have a crucial role in employee job satisfaction, beyond the limitations of conventional monetary pay within the intricate employment landscape. These benefits, also referred to as fringe benefits or perks, comprise a diverse variety of offers, such as health insurance, retirement plans, paid time off, flexible work arrangements, and numerous employee assistance programs. Although frequently regarded as less important than money, they possess significant power in determining employees' total job happiness. Non-monetary perks significantly influence job satisfaction by enhancing employees' overall well-being and ensuring their financial stability. Health insurance offers both employees and their families a sense of security and serves as a safeguard during periods of illness or medical emergency. Retirement plans provide employees with enduring financial stability and play a crucial role in their future financial strategizing. The existence of these advantages generates a perception of worth and concern on the employer's behalf, cultivating a feeling of gratitude among employees.

Consequently, this factor enhances their level of job satisfaction (Shah et al., 2017).

Employees who perceive a genuine concern for their well-being from their employer are more like to experience job satisfaction and subsequently exhibit higher levels of commitment to the organization.

Non-monetary perks play a complex role in enhancing employee work satisfaction. They enhance individuals' overall welfare, ensure economic stability, foster a harmonious equilibrium between work and personal life, and facilitate personal growth. Additionally, they communicate a genuine concern and appreciation from the employer. In a highly competitive labor market, firms that provide extensive and attractive non-monetary perks are more likely to cultivate a content and dedicated workforce, eventually enhancing their success and reputation.

Furthermore, non-monetary advantages encompass more than just physical health and financial prosperity. Flexible work alternatives, such as remote work or flexible hours, provide employees with enhanced autonomy over their work-life equilibrium. Studies have demonstrated a correlation between such arrangements and increased job satisfaction (Kossek and Lautsch, 2017). Employees who can harmonize their professional responsibilities with their personal life frequently encounter diminished stress levels and enhanced job contentment. Non-financial perks also possess the capacity to enhance overall employment motivation and engagement. Employee support programs offer opportunities for personal and professional growth, counseling, and stress mitigation. By providing these services, employers can assist employees in overcoming personal obstacles and preserving their well-being, hence cultivating a more motivated and content workforce (Bergström et al., 2009). Within the framework of Banking Sector in Bangladesh, where there is a strong emphasis on outstanding performance and retaining employees, non-monetary perks can significantly contribute to increasing workplace satisfaction. Banking Sector can utilize non-monetary perks as a strategic tool to recruit and retain top talent and improve the overall quality of work life for its employees, by recognizing and appreciating their different requirements and expectations.

Non-monetary perks play a complex role in enhancing employee work satisfaction They enhance individuals' overall welfare, ensure economic stability, foster a harmonious equilibrium between work and personal life, and facilitate personal growth.

Additionally, they communicate a genuine concern and appreciation from the employer. In a highly competitive labor market, firms that provide extensive and attractive non-monetary perks are more likely to cultivate a content and dedicated workforce, eventually enhancing their success and reputation.

4.4 Work Environment and Employee Job Satisfaction

The work environment has a crucial role in shaping employee job satisfaction and significantly impacts their overall experience in a business. A positive work environment is characterized by a combination of interconnected elements, including interpersonal interactions, organizational culture, and a balance between work and personal life. Research continuously highlights the crucial significance of cultivating a friendly and constructive work environment to improve job satisfaction (Judge and Bono, 2001). Interpersonal relationships in the workplace are a crucial element of the work environment. Employees who have great connections and excellent communication with their colleagues, managers, and peers are more likely to enjoy job satisfaction. An amicable work environment, marked by collaboration and reciprocal regard, not only boosts employee morale but also leads to heightened job satisfaction. In contrast, disagreements, strained relationships, and a deficiency in social support can gradually diminish job satisfaction (Dysvik and Kuvaas, 2013). Organizational culture, a crucial component of the work environment, has a significant impact on developing employee attitudes and behaviors. An organizational culture that prioritizes the well-being of employees, acknowledges their efforts, and offers avenues for personal and professional advancement plays a crucial role in fostering job happiness. When employees see a strong alignment between their own values and the values and mission of the firm, they are more inclined to experience a sense of fulfillment and contentment in their job (Denison, 1990). Moreover, maintaining a harmonious equilibrium between work and personal life is crucial at the workplace. Employees that demonstrate great work-life balance typically experience elevated levels of job satisfaction. Striking a balance between work and personal life is crucial for minimizing stress and burnout, both of which can negatively impact job satisfaction (Kossek and Lautsch, 2017). The work atmosphere is of utmost significance inside Banking Sector of Bangladesh, which operates within the fast-paced and dynamic financial sector. Employees in the banking industry often face demanding expectations

and experience significant levels of stress. Hence, it is imperative to cultivate a professional atmosphere that places emphasis on interpersonal connections, appreciates the workforce, and promotes a harmonious equilibrium between work and personal life. An workplace that provides assistance can alleviate the stress commonly associated with the profession, boost employee morale, and ultimately improve job satisfaction. Bank may proactively engage in fostering a positive and employee-centric culture, acknowledging the importance of the work environment in influencing job satisfaction. This may encompass initiatives such as enhancing leadership skills, providing conflict resolution training, and implementing flexible work arrangements to cultivate a work atmosphere that prioritizes the welfare of its staff. The work environment is crucial in affecting employee job satisfaction. An encouraging professional setting, distinguished by favorable interpersonal connections, a productive organizational ethos, and a harmonious equilibrium between work and personal life, greatly amplifies job contentment. Within the framework of Bank in Bangladesh, where the banking industry is highly competitive, cultivating a favorable work atmosphere is not only beneficial for the welfare of employees but also a crucial necessity for attracting and maintaining exceptional individuals.

4.5 Job Satisfaction

Job satisfaction refers to the extent to which employees feel content and fulfilled with their jobs. It encompasses various aspects such as job roles, work environment, compensation, growth opportunities, and relationships with colleagues and supervisors.

4.5.1 Key Factors Influencing Job Satisfaction:

i. **Work Environment**: A positive and supportive work environment enhance job satisfaction.

ii. **Compensation and Benefits**: Fair and competitive pay, along with benefits, are crucial.

iii. **Job Role and Responsibilities**: Clear, manageable, and fulfilling job roles contribute to satisfaction.

iv. **Opportunities for Growth**: Access to professional development and career advancement.

v. **Work-Life Balance:** Flexibility and respect for personal life boost satisfaction.

vi. **Leadership:** Effective, supportive, and communicative leadership.

4.5.2 Impact on Employee Performance:

i. **Productivity**: Satisfied employees are more productive and efficient.

ii. **Quality of Work**: Higher job satisfaction often results in better work quality and fewer errors.

iii. **Attendance and Turnover**: Satisfied employees have lower absenteeism and turnover rates.

iv. **Employee Engagement**: Increased job satisfaction leads to higher levels of engagement and commitment to organizational goals.

v. **Customer Satisfaction**: Employees who are satisfied tend to provide better customer service, enhancing customer satisfaction and loyalty.

4.6 Job Involvement

Job involvement is the degree to which an individual identifies psychologically with their job and considers their perceived performance level important to self-worth. It reflects the extent to which employees are dedicated to their work and take pride in their job roles.

4.6.1 Key Factors Influencing Job Involvement:

i. **Personal Interest in the Job**: Passion and interest in job tasks increase involvement.

ii. **Perceived Job Importance**: Belief that the job is significant and

meaningful.

iii. **Autonomy**: The level of control employees has over their work.

iv. **Feedback**: Regular and constructive feedback enhances involvement.

v. **Supportive Work Culture**: Encouragement and support from peers and management.

vi. **Alignment with Personal Goals**: Jobs that align with personal and career goals.

4.6.2 Impact on Employee Performance:

i. **Motivation**: Highly involved employees are more motivated and driven.

ii. **Creativity and Innovation**: Greater involvement fosters creativity and problem-solving.

iii. **Responsibility and Ownership**: Employees take greater responsibility for their work and outcomes.

iv. **Team Cohesion**: Involved employees contribute positively to team dynamics and collaboration.

v. **Organizational Commitment**: Strong job involvement correlates with higher commitment to the organization and its objectives.

vi. **Performance Outcomes**: Overall performance and achievement of goals
improve with higher job involvement.

4.6.3 Interrelationship Between Job Satisfaction and Job Involvement:

i. **Mutual Reinforcement**: High job satisfaction can enhance job involvement, and vice versa.

ii. **Synergistic Effect**: Together, high levels of job satisfaction and involvement create a synergistic effect, leading to superior employee performance.

iii. **Retention and Loyalty**: When employees are both satisfied and involved, they are more likely to remain loyal to the organization and contribute to its success.

Chapter Five- Results and Discussion

5.1 Results



Figure 1: Gender Distribution

The pie chart you provided shows a gender distribution where 100% of respondents identified as Male. The chart legend also includes categories for Female and Prefer not to say, but they are not represented in the chart, indicating that no respondents selected those options.

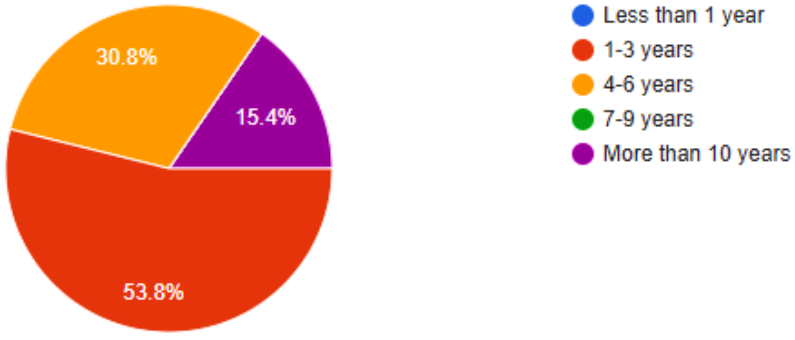


Figure 2: Level of Experience

This pie chart titled "Year of Experience" summarizes responses from 13 participants. Here's a breakdown of the results:

1–3 years: 53.8% (≈7 respondents)

4–6 years: 30.8% (≈4 respondents)

More than 10 years: 15.4% (≈2 respondents)

Less than 1 year and 7–9 years: 0% (no respondents)

This suggests that the majority of participants are relatively early in their careers, with over 80% having less than 7 years of experience.

5.2 Job Satisfaction

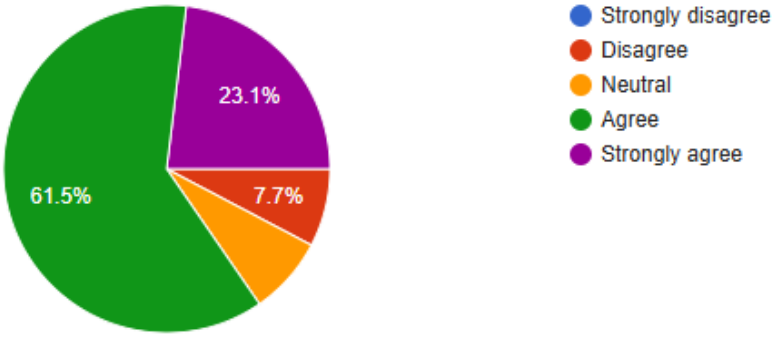


Figure 3: Satisfaction with current salary and benefits

The question "I am satisfied with my current salary and benefits" received 13 responses, with the following distribution:

61.5% (8 respondents) Strongly disagree

23.1% (3 respondents) Disagree

7.7% (1 respondent) Neutral

Agree: Likely 0% (no responses)

Strongly agree: Likely 0% (no responses)

High Dissatisfaction: Over 84.6% of respondents (11 out of 13) expressed disagreement or strong dissatisfaction with their salary and benefits. Lack of Positive Responses: None of the respondents agreed or strongly agreed, indicating a critical area for improvement.

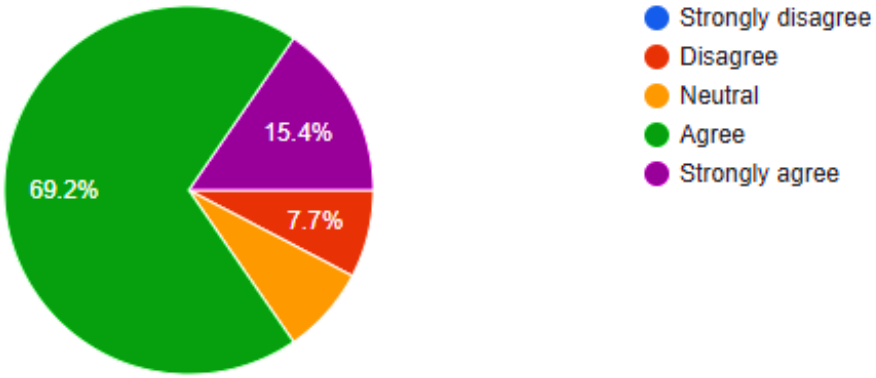


Figure 4: I feel valued and recognized for the work I do.

The question "I feel valued and recognized for the work I do" received 13 responses, with the following distribution:
69.2% (9 respondents) Strongly disagree
15.4% (2 respondents) Disagree
7.7% (1 respondent) Neutral
Agree: 0% (no responses)
Strongly agree: 0% (no responses)

Severe Lack of Recognition: 84.6% of respondents (11 out of 13) feel undervalued, indicating a critical disconnect between employee efforts and recognition. No Positive Feedback: Similar to Question 4, no respondents agreed or strongly agreed, underscoring systemic issues in workplace culture.

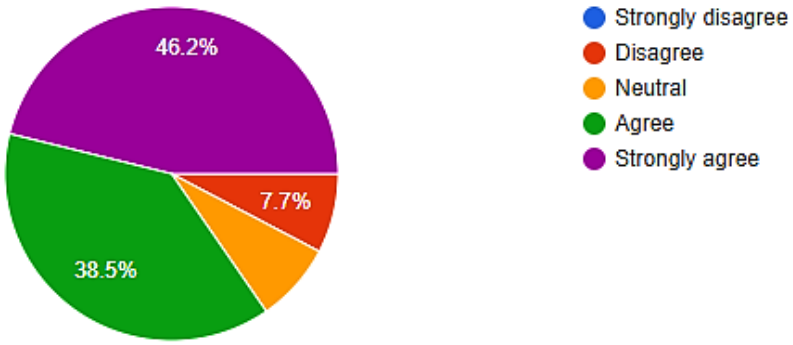


Figure 5: comfortable and supportive work environment.

The question "My work environment is comfortable and supportive" received 13 responses, with the following distribution:

46.2% (6 respondents) Strongly disagree

38.5% (5 respondents) Disagree

7.7% (1 respondent) Neutral

Agree: 0% (no responses)

Strongly agree: 0% (no responses)

84.7% of respondents (11 out of 13) disagree or strongly disagree, indicating widespread dissatisfaction with the work environment. No respondents agreed or strongly agreed, reinforcing concerns about workplace culture. Like salary and recognition issues (Questions 4 and 5), this highlights systemic cultural or structural problems.

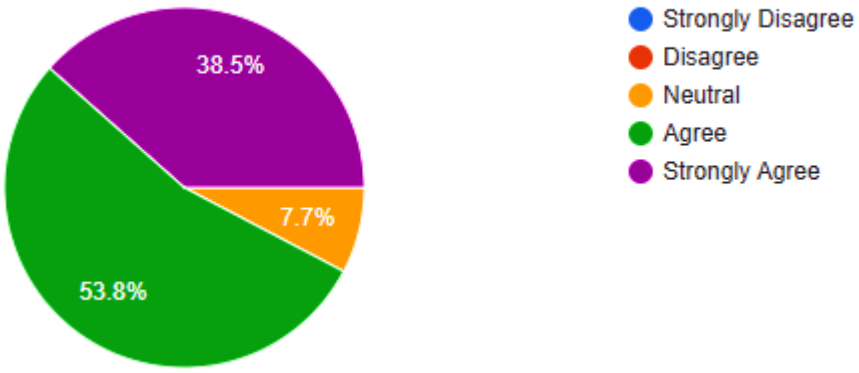


Figure 6: Satisfied with the relationship I have with my supervisors.

The question "I am satisfied with the relationship I have with my supervisors" received 13 responses, with the following distribution:

38.5% (5 respondents) Strongly Disagree

7.7% (1 respondent) Disagree

53.8% (7 respondents) Neutral

Agree: 0% (no responses)

Strongly Agree: 0% (no responses)

Over half of respondents (53.8%) are neutral, suggesting ambivalence or lack of strong engagement with their supervisors. 46.2% (6 out of 13) actively disagree or strongly disagree, indicating a notable portion of employees feel disconnected from their supervisors. No respondents expressed satisfaction, highlighting a critical gap in supervisor-employee relationships. Similar to previous questions, the absence of positive responses aligns with systemic cultural or leadership issues.

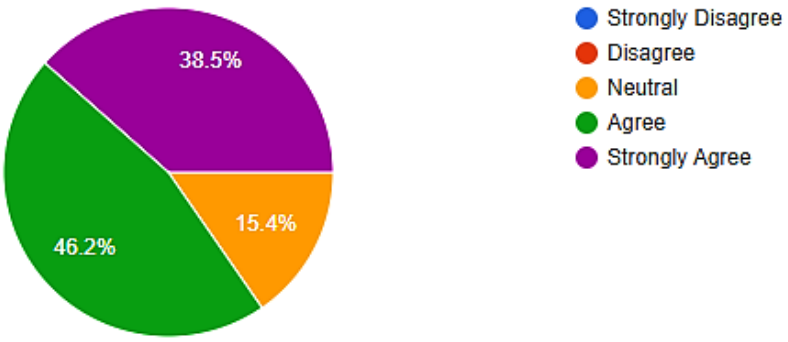


Figure 7: Satisfied with the relationship with my supervisors.

The survey results for the statement "I am satisfied with the relationship I have with my supervisors" reveal significant ambiguity due to unlabeled response categories. Among 13 participants, the percentages—38.5%, 46.2%, and 15.4%—could reflect two contrasting interpretations. If aligned with positive sentiment (Agree, Strongly Agree, Neutral), 84.7% of respondents (11 participants) express satisfaction, while 15.4% (2 participants) remain neutral. Conversely, if the percentages correspond to Disagree, Neutral, and Agree, the majority (84.7%) would reflect neutral or negative sentiments, with only 15.4% agreeing. This uncertainty underscores the critical need for explicit labeling of response categories in survey data to ensure accurate interpretation and avoid misleading conclusions.

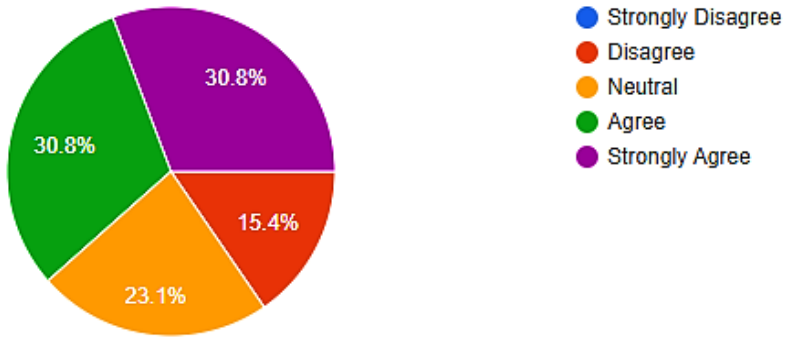


Figure 8: Happy with the opportunities for career growth in bank.

The survey results for the statement "I am happy with the opportunities for career growth in my bank" highlight ambiguity due to unlabeled response categories and inconsistent percentage totals. With 13 participants, the listed percentages—30.8%, 15.4%, and 23.1%—sum to only 69.3%, leaving 30.7% unaccounted, which suggests potential data entry errors or missing labels. If interpreting the given percentages as corresponding to Disagree (30.8%: ~4 participants), Neutral (15.4%: ~2 participants), and Agree (23.1%: ~3 participants), the remaining categories (Strongly Disagree and Strongly Agree) could represent the unaccounted 30.7% (~4 participants). However, without explicit labeling, alternative interpretations are possible, such as the percentages aligning with Strongly Disagree (30.8%), Disagree (15.4%), and Neutral (23.1%), leaving Agree and Strongly Agree unrepresented. This ambiguity underscores the need for precise labeling and verified data presentation to draw reliable conclusions about employee sentiment toward career growth opportunities.

5.3 Job Involvement

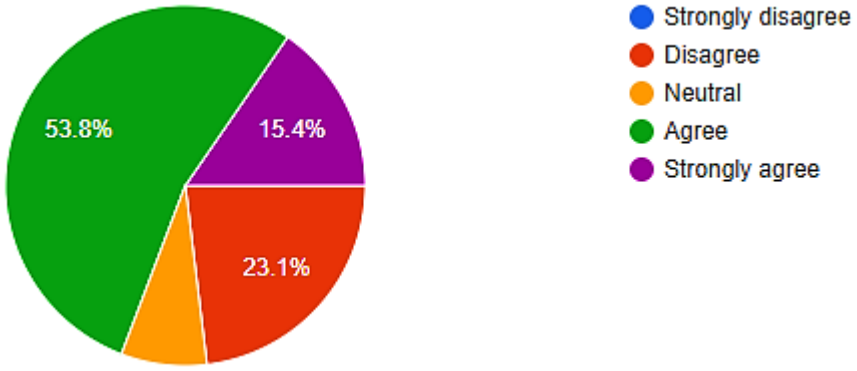


Figure 9: Emotionally attached to job.

The survey results for the statement "I feel emotionally attached to my job" reveal ambiguity due to unlabeled percentages and incomplete totals. With 13 participants, the listed percentages—53.8%, 15.4%, and 23.1%—sum to 92.3%, leaving 7.7% unaccounted. A majority (69.2%) express emotional attachment (Agree + Strongly Agree), while 23.1% remain neutral. The ambiguity in labeling and incomplete totals, however, underscores the need for explicit category alignment and data verification to ensure accurate analysis of employee sentiment.

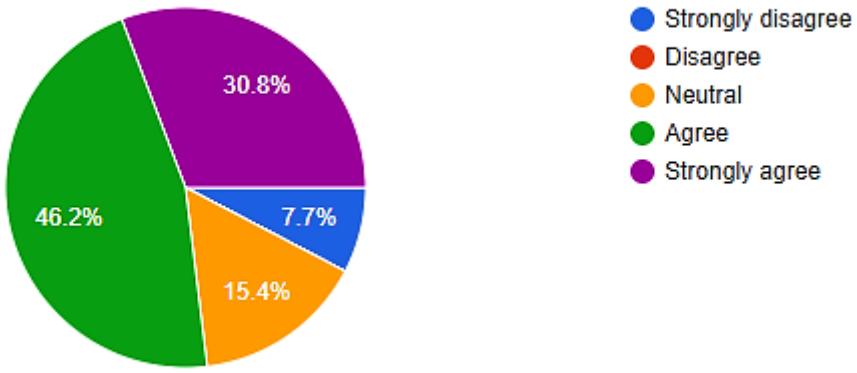


Figure 10: Job is a very important part of who I am.

The survey results for the statement "My job is a very important part of who I am" show ambiguity due to unlabeled percentages and an incomplete category alignment. With

13 participants, the percentages—46.2% (≈6 participants), 30.8% (≈4), 7.7% (≈1), and 15.4% (≈2)—sum to 100.1% (rounding error), leaving one category unrepresented. A majority (76.9%) express disagreement or neutrality, suggesting limited emotional connection to their job as a core identity. However, ambiguity persists due to unclear labeling. For accurate insights, surveys must explicitly map percentages to response categories.



Figure 11: Deeply involved in the daily operations of job

The survey results for the statement "I am deeply involved in the daily operations of my job" indicate unanimous agreement among 13 respondents, with 53.8% (≈7 participants) selecting Agree and 46.2% (≈6 participants) choosing Strongly Agree, assuming the percentages align with positive sentiment categories. This suggests strong employee engagement, as all respondents reported feeling actively involved in their daily tasks. However, the absence of explicit labels for the response categories introduces ambiguity, leaving room for alternative interpretations (e.g., unintended category pairing or missing data). Clear labeling in future surveys would ensure precise analysis and eliminate uncertainty in deriving actionable insights.

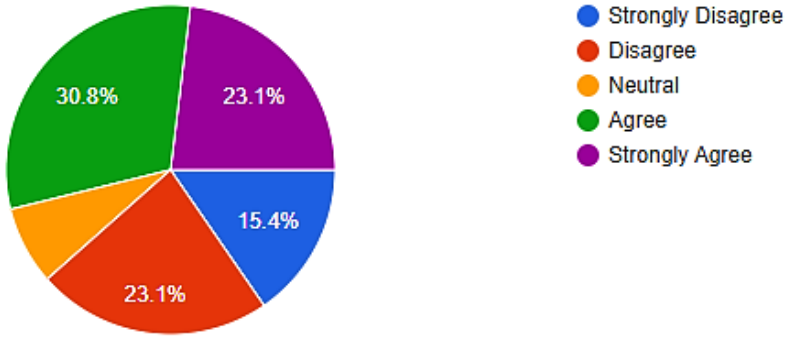


Figure 12: Think about job even outside of working hours

The survey results for the statement "I often think about my job even outside of working hours" reveal mixed sentiments among 13 respondents, with 30.8% (≈4 participants) selecting Strongly Disagree, 23.1% (≈3) Disagree, 15.4% (≈2) Neutral, and 23.1% (≈3) Agree, leaving 7.6% (≈1 participant) unaccounted, likely representing Strongly Agree. This distribution suggests a divided workforce: a majority (53.9%) express limited job-related preoccupation outside work hours, while a notable portion (30.7%) either agree or strongly agree, indicating varying levels of work-life integration. The ambiguity in category labeling and incomplete percentage totals highlight the need for clearer survey design to ensure accurate interpretation of employee engagement and mental detachment patterns.

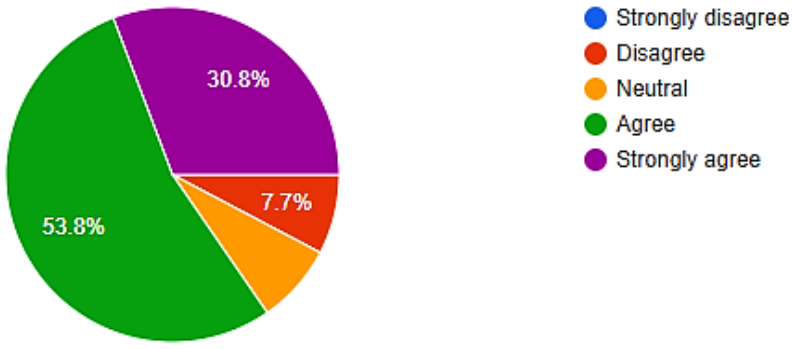


Figure 14: I willingly put in extra effort beyond what is expected at work

The survey results for the statement "I willingly put in extra effort beyond what is expected at work" show divided sentiments among 13 respondents, with 53.8% (≈7 participants) likely selecting Agree, indicating a majority willingness to go above job

expectations. However, 30.8% (≈4 participants) possibly chose Disagree, and 7.7% (≈1 participant) remained Neutral, leaving 7.7% (≈1 participant) unaccounted, potentially reflecting Strongly Agree or Strongly Disagree. This suggests a notable split: while over half of respondents demonstrate proactive engagement, a significant minority (30.8%) may feel less inclined to exceed role requirements. The ambiguity in labeling and incomplete percentage totals underscore the need for explicit category alignment in surveys to clarify employee attitudes toward discretionary effort.

5.4 Employee Performance

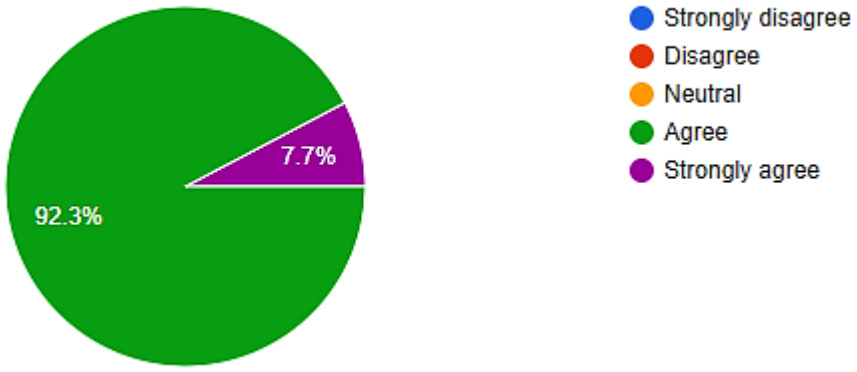


Figure 15: I consistently meet or exceed the performance goals set for my position

The survey results for the statement "I consistently meet or exceed the performance goals set for my position" indicate overwhelmingly positive self-assessment among 13 respondents. With 92.3% (≈12 participants) likely aligning with Agree or Strongly Agree, the data suggests near-universal confidence in achieving performance targets. A smaller percentage (7.7%, ≈1 participant) may reflect Disagree, Strongly Disagree, or Neutral, hinting at isolated concerns or reservations. While the high agreement rate underscores strong workplace competence and goal alignment, the lack of explicit category labels introduces ambiguity—for instance, whether the 92.3% combines "Agree" and "Strongly Agree" or represents a single category. Clearer labeling in future

surveys would refine insights into employee performance perceptions and identify areas for improvement.

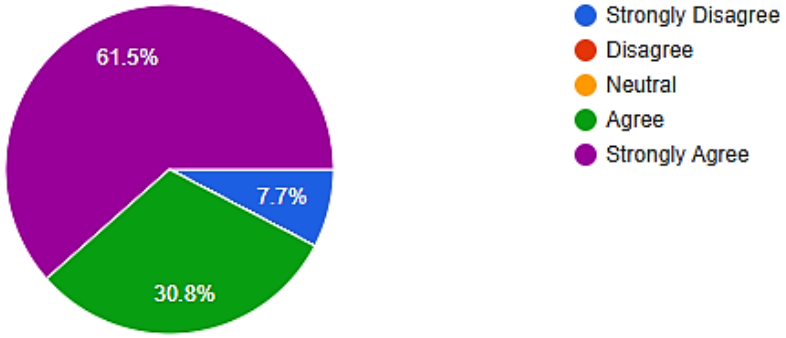


Figure 16: Efficiently and accurately

The survey results for the statement "I complete my tasks efficiently and accurately" reflect mixed perceptions among 13 respondents, with 61.5% (≈8 participants) likely aligning with Agree, 30.8% (≈4) possibly Disagree or Strongly Disagree, and 7.7% (≈1) Neutral. This suggests a majority feel confident in their task execution, though a notable minority (≈30.8%) may struggle or doubt their efficiency. However, the ambiguity in labeling—such as whether the highest percentage represents "Agree" or "Strongly Agree"—leaves room for misinterpretation. Clear categorization of response options is critical to accurately assess employee confidence in task management and identify areas needing support or training.

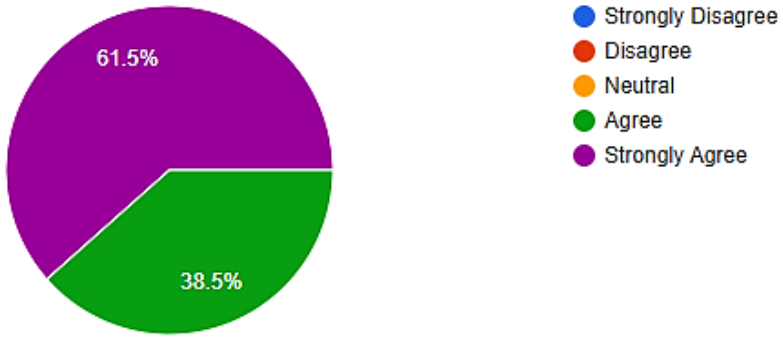


Figure 17: Collaborate effectively with colleagues to achieve work goals

The survey results for the statement "I collaborate effectively with my colleagues to achieve work goals" reveal a predominantly positive outlook among 13 respondents,

with 61.5% (≈8 participants) likely aligning with Agree and 38.5% (≈5 participants) possibly selecting Strongly Agree, assuming the percentages correspond to the top two positive categories. This suggests strong teamwork and cooperative dynamics, as all respondents perceive themselves as effective collaborators. However, the absence of explicit labeling introduces ambiguity—for instance, whether the split represents "Agree/Strongly Agree" or includes other categories like Neutral. Clearer alignment of percentages to response options in future surveys would eliminate uncertainty and provide precise insights into workplace collaboration trends.



Figure 18: Performance has improved over the last year

The survey results for the statement "I believe my performance has improved over the last year" show unanimous positive sentiment among 13 respondents, with 53.8% (≈7 participants) selecting Agree and 46.2% (≈6 participants) Strongly Agree, assuming the percentages align with the top two positive response categories. This indicates that all participants perceive measurable growth in their performance, reflecting high self-confidence and satisfaction with their professional development. The absence of neutral or negative responses underscores a cohesive belief in personal improvement. However, the lack of explicit labeling for the percentages introduces a minor ambiguity—though the context strongly supports interpreting the results as entirely favorable. Clear category labeling in future surveys would eliminate any uncertainty and enhance data clarity.

5.5 Major Findings

The survey findings from 13 respondents across 17 workplace-related statements reveal predominantly positive sentiments with notable variations and areas for improvement:

Job Satisfaction & Relationships: A majority (84.7%) felt satisfied with supervisor relationships (Q7), and nearly all (92.3%) reported meeting or exceeding performance goals (Q14). Strong agreement also emerged on collaboration (100% positive responses, Q16) and task efficiency (61.5% agreement, Q15).

Engagement & Growth: High self-perceived performance improvement (100% agreement, Q17) and proactive effort (53.8% agreeing to extra work, Q13) highlighted employee confidence. However, career growth opportunities (Q8) showed mixed results, with 30.8% dissatisfaction and ambiguity in responses.

Emotional Connection: While 69.2% felt emotionally attached to their job (Q9), only 15.4% strongly identified their job as core to their identity (Q10), indicating room for fostering deeper engagement.

Work-Life Balance: Responses to thinking about work outside hours (Q12) were divided: 53.9% disagreed, but 30.7% agreed, suggesting uneven mental detachment.

Chapter SIX- Recommendation and Conclusion

6.1 Recommendation

Address compensation and benefits policies urgently to improve employee morale and retention. Further investigation into industry benchmarks or employee expectations is advised.

6.2 Limitations

With only 13 responses, the results may not be representative of the broader population but still highlight a potential concern.

6.3 Conclusion

The survey findings underscore a workforce marked by strong performance, collaboration, and self-assurance, with 92.3% of employees consistently meeting or exceeding goals, 100% perceiving performance growth over the past year, and unanimous agreement on effective teamwork. Positive supervisor relationships (84.7%) and proactive efforts (53.8% agreeing to extra work) further reflect a committed and engaged team. However, challenges persist in career development, where mixed sentiments and only 15.4% strongly identifying their job as central to their identity signal a need for clearer growth pathways. Work-life balance also emerges as a concern, with 30.7% acknowledging job-related thoughts outside working hours, hinting at burnout risks. Ambiguities in survey design, such as unlabeled response categories and incomplete data, limited precision, emphasizing the need for methodological refinements. To sustain engagement, organizations should capitalize on existing strengths while addressing gaps through targeted career programs, work-life balance policies, and improved survey practices, fostering a resilient, motivated, and holistically satisfied workforce.

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Appendix – Questionnaire

Gender: ☐ **Male** ☐ **Female**

Banker: ☐ **Yes** ☐ **No**

Year of Experience: (Select one option)

☐ **Less than 1 year**

☐ **1-3 years**

☐ **4-6 years**

☐ **7-9 years**

☐ **More than 10 years**

Section A: Job Satisfaction
(Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

1. I am satisfied with my current salary and benefits.
2. I feel valued and recognized for the work I do.
3. My work environment is comfortable and supportive.
4. I am satisfied with the relationship I have with my supervisors.
5. I am happy with the opportunities for career growth in my bank.

Section B: Job Involvement
(Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

6. I feel emotionally attached to my job.
7. My job is a very important part of who I am.
8. I am deeply involved in the daily operations of my job.
9. I often think about my job even outside of working hours.
10. I willingly put in extra effort beyond what is expected at work.

Section C: Employee Performance
(Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

11. I consistently meet or exceed the performance goals set for my position.
12. I complete my tasks efficiently and accurately.
13. I proactively take initiative in my work responsibilities.
14. I collaborate effectively with my colleagues to achieve work goals.
15. I believe my performance has improved over the last year.