

EXPLORING ENVIRONMENTAL AND SOCIAL IMPACT ON JOB SATISFACTION OF ISLAMIC BANKS IN BANGLADESH

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ABSTRACT

This study focused on the factors that affected job satisfaction in Islamic Banks of Chittagong in Bangladesh; the central objective of this study was to establish the impact of the chosen variables: working conditions, salary, recognition & rewards, gender, and age on employees' job satisfaction in Islamic Banks of Chittagong in Bangladesh. A literature survey was made to form the theoretical premises for the study. The rationale for the study was simply an observation that some employees seem better adjusted and happier at work and can cope well with the demands of the working environment while others are not. Another observation is that management seems not to be aware of what motivates their subordinates and to strategically utilize those motivational tools to maintain high levels of job satisfaction, high productivity, and morale. The level of job satisfaction is classified as the DV while the factors of job satisfaction (work environment, pay, salary, fairness, and promotion criteria) are classified as the IV. A conceptual framework is drawn based on the variables. Through the analysis of Bank employee job satisfaction, we can conclude the following: Bank employees are younger, mostly married, with a high level of education, and short years of work experience; There are 4 key factors affecting employees' job satisfaction in Islamic Bank: they are: working condition, salary, recognition and rewards, age. These four factors are most important in employee job satisfaction. Other individual factors do not have a significant effect on Islamic Banks. Overall, results indicated that work environment, salary, gender, recognition and rewards, and age significantly impact employees' level of job satisfaction.

Keywords: *Satisfaction, Islamic Bank, Recognition, Rationale, Environment, Morale*

1.0. Introduction

This study endeavors to assess the job satisfaction of private bank employees in Bangladesh and particularly The Islamic Bank Bangladesh Limited at Chittagong in Bangladesh. It focuses on

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nether all significance of job satisfaction elements and their effects on the overall job satisfaction of employees this examination, the focused population is employees of the Bank.

Job satisfaction can be described as the state of mind of how an individual feels towards work, by the day's end, it is people's feelings and miens about a variety of characteristics and incidental segments towards occupations and the associations they play out their occupations in (Hamric, Borchers and Epstein, 2012). The segments of Job satisfaction are related to pay, headway, benefits, work nature, supervision, and association with accomplices (Shanafelt *et al.*, 2012). Employee Job satisfaction is considered as an all-around module of an association's human resource methodology. As shown by Neumann *et al.* (2018a), Job satisfaction infers a limit that is determinedly related to how a lot of one's near and dear needs are fulfilled in the movement condition. Kuria (2011) fights that Employees are the most satisfied and extraordinarily helpful when their action offers them security from monetary strain, affirmation of their effort clean procedure of protests, opportunity to contribute considerations and proposals, support in the fundamental initiative and managing the endeavors, clean implications of commitments and obligations and open entryways for progression, coincidental focal points, sound portion structure, propelling power plans and advantage sharing activities (Demirci *et al.*, 2010a), prosperity and safety efforts, the government oversaw investment funds, compensation, correspondence, correspondence frame job, in conclusion, condition of normal trust respect. Job satisfaction implies a pleasurable feeling that outcome from the execution of a Job (Lederer *et al.*, 2008; Demirci *et al.*, 2010b; Neumann *et al.*, 2018a). It begins with the enlisting of ideal individuals and proceeds with rehearsing projects to keep them drawn in and focused on the association (Johari, Yean Tan and Tjik Zulkarnain, 2018), Sutherland, (2014) battles that.

Organizations with top-notch human capital perform better in the commercial centers and convey higher and increasingly steady come back to investors, than organizations with unremarkable jobbers (West *et al.*, 2014; Banerjee *et al.*, 2017; Sexton *et al.*, 2017a). Attainable high ground requires Job satisfaction of Employees for upkeep to the database of an association. This data is now and again inferred and hard to transmit between Employees. Concentrated associations generally rely upon their workers to give innovative, important, and remarkable responses to issues the association may have. Workers are regarded to be a bit of the intangible assets of an association (Makic, 2015; Pavlish *et al.*, 2016). They are an important item that structures a colossal bit of an association's worth. Representative Job satisfaction is astoundingly noteworthy in an association since the thing productivity depends upon. If your workers are satisfied, they would convey a pervasive quality introduction at the perfect time and lead to creating benefits (Rushton *et al.*, 2015; Banerjee *et al.*, 2017). Representative satisfactions will undoubtedly be innovative and inventive and thought jumps forward that empower an association to create and change strongly with time and changing financial circumstances. Worker Job satisfaction is winding up all the more pursuing associations joining those in the media transmission industry given different variables, for instance, the openness of the right capacity in specific fields, executive delegate relations, contention, and complexities in the level of business Employee wants, the amazing cost related with enrolling new blessings, among others (Panagiotti *et al.*, 2017). Employer's prerequisite for

indispensable effort composed at satisfying current workers is by and by sincere than at some other time to improve consistency guidelines and lessening the related costs of high turnover. Intentional turnover is a gigantic issue for some associations (Rushton *et al.*, 2015). The activity exhibited today is creating and advancing rapidly. It is the commitment of the pioneer in the association to change by these movements to have the choice to make the association beneficial.

In the financial segment, generally, representatives have been less fulfilled and less propelled than workers in different parts (Astbury and Gallagher, 2017). Accordingly, the financial business experiences a high representative turnover rate (Gilles, Burnand and Peytremann-bridevaux, 2014; Whitehead *et al.*, 2015) and an elevated level of pressure (Davis, Lind and Sorensen, 2013). There are a few explanations behind being worried at the workplace and passionate about the condition, for example, work conditions, pay, reasonableness, and advancement essentially affected representative employment satisfaction in banks (Hamric, Borchers and Epstein, 2012). No adequate assessments are associating mental reinforcement and Job satisfaction, stress, turnover, etc. among workers in the Banking part. Nonattendance of mental fortifying could be a clarification behind these issues looked at by the budgetary zone. In the light of the above discourse, the present research is composed to check whether high mental fortifying can extend work satisfaction among workers in the money related section, whether or not any of the parts of mental reinforcing can affect the level of business satisfaction and whether Job satisfaction can intercede the association between mental fortifying and Job-related weight (Almost and Laschinger, 2002; Davis, Lind and Sorensen, 2013). As it were, the bank representatives are confronting the accompanying issues. For example, the connection between hierarchical determinants (pay, advancement openings, acknowledgment and prizes, relationship with director and co-representatives, incidental advantages, working conditions, work itself, and residency) and employee satisfaction.

However, the truth remains that no two associations can offer a relative kind to their representatives and no two workers have a near degree of wants from their chief. Given the truth, one social occasion of workers may show up satisfaction with specific factors with a certain goal in mind, while as, others may show full-scale dissatisfaction with such factors. So, as it were, it is continually difficult for directors to fulfill all its representatives to a comparative degree on different fronts.

2.0. Literature Review

2.1. Islamic Banking in Bangladesh

The greater part of the studies done with regards to Islamic banking in Bangladesh has so far concentrated on the execution of banks and lawful issues dependent on barely any examples or smaller point of view or brief timeframe range. As there is a look into the hole in Bangladesh Islamic banking, an inside and out and complete research is required on the momentum status of Islamic banking in Bangladesh for the legitimate spread of data among controllers, supervisors, financial specialists, and general clients. (Kong *et al.*, 2018) clarified the essential components of

premium free banking in subtleties and its handy involvement with a creating Muslim greater part nation, Bangladesh. The paper investigated the exhibition of 'Islamic Bank Bangladesh Limited (IBBL)', the main Islamic Bank in Bangladesh dependent on developments in stores, ventures, benefits, global exchange, settlements, and extension of branches organize during 1983-94. The paper additionally examined IBBL's exhibitions with those of other private banks during a similar period. The other significant issues included nonattendance of an interbank Islamic currency advertise, nearness of an unfair legitimate hold prerequisite for Islamic and ordinary banking, the commonness of a prohibitive situation in the capital market, and the absence of lawful help and insurance of Bangladesh Bank to maintain a strategic distance from the related dangers of Islamic Banks. The paper distinguished adherence to the principles of Shariah as the preeminent factor to clients in picking Islamic financial administrations.

2.2. Job satisfaction

Job satisfaction is characterized as satisfying piercing circumstances or conditions after a representative is commended for the achievement at work (Boamah, Read and Spence Laschinger, 2017; Kong *et al.*, 2018). Job satisfaction is fundamentally the constructive emotions, considerations, and demeanor of an individual towards various parts of the activity (Miao, Li and Bian, 2017). It tends to be expressed as a hopeful emotive and nostalgic condition got from the satisfaction and joy a worker land from the position (Mabaso and Dlamini, 2018). For the most part, work satisfaction is the disposition of the representative towards different viewpoints for the activity however there are certain varieties to this general reasoning (Baluyos, Rivera and Baluyos, 2019). The criticism results when a representative contrasts the real yield and the normal yield (Webber and Rogers, 2018). Doorman *et al.* (1975) (Sexton *et al.*, 2017b; Oludayo *et al.*, 2018) expressed that activity satisfaction can be considered as an inclination about delight by contrasting the results a worker gets and the sources of info he has given. It can likewise be expressed as the worker in the general assessment of the activity or different assignments related to the activity. Specialists have clarified work satisfaction in different manners in their investigations. A few scientists have conceptualized it as worldwide development and wellness of the firm and human asset (Kim and Ryu, 2017a, 2017b; Krueger *et al.*, 2017; Abdirahman *et al.*, 2020). Job satisfaction is straightforwardly identified with hierarchical duty and contrarily identified with turnover aims (Sexton *et al.*, 2017b; Neumann *et al.*, 2018b; Y Kowitlawkul *et al.*, 2019).

2.3. Demographics

In literature, the terms term “demographic” & “personal” are used interchangeably. Personal determinants or variables are related to the demographics of an employee e.g. age, gender, marital status, personality, and education (Neumann *et al.*, 2018b). All these factors have a huge influence on the job satisfaction of the employees. Personal determinants of job satisfaction are responsible for enhancing the motivation of employees and they have a significant effect on overall job

satisfaction (Talukder, 2019a). Tabatabaei, Ghaneh, and Shokri (2011) in their research in one of the Iran industrial companies concluded that there is a positive and significant relationship between job satisfaction and occupational health variables in respect of demographic variables like age, educational level, job experience, and salary. Besides, men have more job satisfaction in comparison with women, and 12-hours workers have more occupational health scores than 8-hours workers (Neumann *et al.*, 2018b). Tabatabaei et al (2011) in their research on the relationship between general health, stress related to work, and job satisfaction in Hormozgan Cement Factory employees in Iran, found that general health and job After the intervention-

H1: There is a significant relationship between gender and job satisfaction in Islamic banking at Chittagong in Bangladesh.

2.4. Job satisfaction and age

Literature review shows that there is an association between age and job satisfaction. (Mendis and Weerakkody, 2018) reported that there are 18 variables predicting job satisfaction and age is the strongest predictor. (Y. Kowitlawkul *et al.*, 2019) reported a strong correlation between age and job satisfaction. However, whether this association is linear or curvilinear is still unsettled. Every researcher has a different explanation for this relationship. There is a significant positive connotation between age and job satisfaction (Dhamija, Gupta and Bag, 2019a). Job satisfaction has a direct, positive, and linear relationship with age (Soomro, Robert J. Breitenecker and Shah, 2018; Dhamija, Gupta and Bag, 2019b; Talukder, 2019b).

H2: There is a significant relationship between age and job satisfaction in Islamic banking at Chittagong in Bangladesh.

2.5. Salary

Studies have found that a correlation exists between salary and satisfaction when an employee realizes equity and fairness of their salary concerning other employees (Hrobowski-Culbreath, 2011; Maeran, Pitarelli and Cangiano, 2013; Padma and Reddy, 2014). Spector (1997) said that the relationship between salary and job satisfaction is astonishingly small in some cases. High satisfaction is not guaranteed by high pay because some factors like unfairness and lack of autonomy can lead to job dissatisfaction (Neumann *et al.*, 2018b). A high salary does not resolve the problems of low job satisfaction and it is not always practical to increase the salary (Neumann *et al.*, 2018b).

H3: There is a significant relationship between salary and job satisfaction in Islamic banking at Chittagong in Bangladesh.

2.6. Recognition and rewards

Job satisfaction and promotion. Promotion is moving up on the organizational ladder which is generally referred to as organizational hierarchy and leads to a rising in status, responsibility, and better salary (Talukder, 2019a). Recognition and rewards have positive psychological effects on the job satisfaction of employees (Cahill *et al.*, 2015). Al Fadley researched police in Cairo and concluded that financial rewards are the major determinant factor causing job dissatisfaction and lack of these rewards increases negative feelings about the job. Organizations in today's environment seek to determine the reasonable balance between employee commitment and the performance of the organization (Dhamija, Gupta and Bag, 2019a). The reward and recognition programs serve as the most contingent factor in keeping employees' self-esteem high and passionate. Oosthuizen (2001) stated that it is among the function of managers to motivate the employees successfully and influence their behavior to achieve greater organizational efficiency. La Motta (1995) is of the view that performance at the job is the result of ability and motivation. Ability is formulated through education, equipment, training, experience, ease in the task, and two types of capacities i.e. mental and physical (Talukder, 2019b). The performance evaluation and rewards are the factors that proved to be the bonding agents of the performance evaluation programs. According to Andrew (2004), the commitment of all employees is based on rewards and recognition.

H4: There is a relationship between recognition & rewards and job satisfaction in Islamic banking at Chittagong in Bangladesh.

2.7. Working Environment

Working conditions have a strong impact on job satisfaction because employees want a relaxed working environment and this leads to a positive feeling of job satisfaction (Kelly, Lefton and Fischer, 2019). The supervisor is a manager who is accountable for supervising the employees (Aruldoss, Kowalski and Parayitam, 2021). Satisfaction with supervision or relationship with supervisor plays an important role in job satisfaction. Wech (2002) argued that sometimes happens the communication and trust level with the supervisor is not good then the employee feels stressed and is dissatisfied. In literature, relationship with coworkers is found to be a very important determinant of job satisfaction of employees (Soomro, Robert J Breiteneker and Shah, 2018). Work groups and relationships with co-workers have a significant impact on the job satisfaction of employees in the US (Alias *et al.*, 2018). The working environment consists of two broader dimensions such as work and context. Work includes all the different characteristics of the job like the way the job is carried out and completed, involving the likes in task activities training, control on one's job-related activities, a sense of achievement from work, variety in tasks, and the intrinsic value for a task (Mukururi and Mark Ngari, 2014). Many research papers have focused on the intrinsic aspect of the job satisfaction

H5: *There is a relationship between working conditions and job satisfaction in Islamic banking at Chittagong in Bangladesh.*

2.8. Conceptual Framework

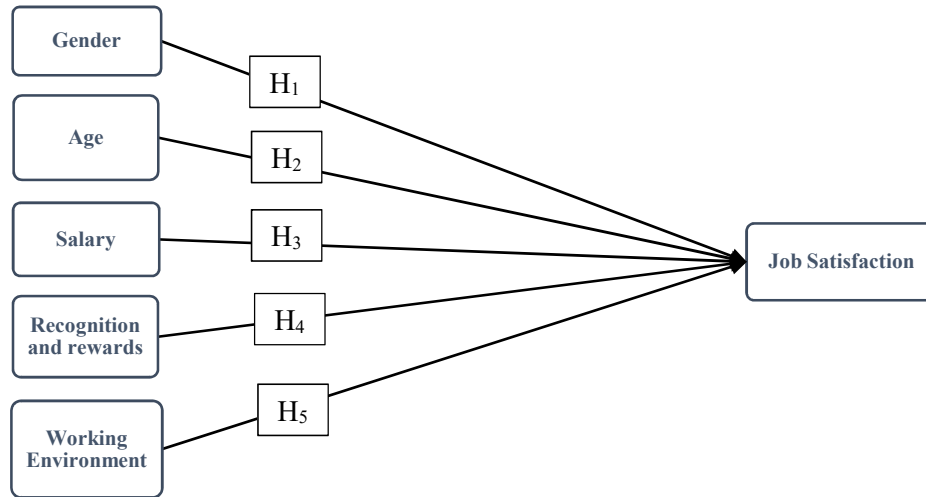


Figure 2-1: Conceptual Framework

3.0. Research Methodology

The framework or structure of advancing based research undertaking and nuances of the measures for comprehending the publicizing research is the investigation plan. As shown by (Shorten and Smith, 2017), the general method for relating the speculative research requests to the important experiential research will be explored in the plan. Right now, inquire about has been used to avoid both in social occasion material data. This assessment intends to think about the ways to deal with and facilitate convenient money-related apportionment and the arithmetical portrayal and control of observations to relate and clarify the wonders that those clarifications reflect are known as quantitative research (Moser and Korstjens, 2018). So it is suitable for the use right currently engages modifications on the results from the guide to masses interest and the disclosures of this procedures can be treated as particular and be used to grasp the last approach (Asiamah, Mensah and Oteng-Abayie, 2017). Primary and secondary data are collected for this research. Primary data is to validate the hypothesis collected by survey and Secondary data is to construct the hypothesis from various journals on the internet to support the research. For this research, a self-administered survey is used to collect primary data. The procedure begins with the right target group and the respondents for this study are the Islamic bank employees in Chittagong Bangladesh. Sampling locations are chosen to distribute at Islamic Banks around Chittagong, Bangladesh. A few of the questionnaire is distributed through the internet because of inconvenience and instance. Selecting samples based on personal judgment or convenience is non-probability sampling. The research is

using nonprobability sampling to save time and cost. 500 people are working in the Islamic banking sector in Chittagong in Bangladesh, factoring in the top management of the banks, part-time employees, and retirement, it can be concluded that Bangladeshi Islamic Banking employees could be counted in 250 (Financialexpress.com, 2020). Using the lookup table of Krejci morgan, 1970, the sample size of this study is 152. To have the convenience and ability to collect from many versatile reference groups the questionnaire is designed in English, which contains both open-ended and closed-ended questions as it's easier for the respondents and has the facility of depth responses as it requires. The questionnaire begins with a simple introduction and instructions for the respondents, which are divided into two sections. Section A is for the social demographic profile that asked about the gender, age, income, and working department. Section B is to validate the hypothesis and the relationship between the independent variables and dependent variables. The respondents are required to answer questions linked to each variable to obtain the information needed by using the six-point Likert Scale. For our study, 10 questionnaires has been tested over a period of five days to find out the grammatical mistakes, typing errors and unclear terms to increase the accuracy. The reliability test is conducted through Statistical Package for Social Science version 24 program.

4.0. Data Analysis

4.1. Demographic Statistics

Table 4-1: Demographic Profile

Demographic Profile		Frequency	Percent
Gender	Male	65	43.3
	Female	85	56.7
	Total	150	100.0
Age	18-29	48	32.0
	30-39	98	65.3
	40-49	3	2.0
	above 50	1	.7
	Total	150	100.0
Department of employment	HR	29	19.3
	loan	26	17.3

	cash	21	14.0
	service	16	10.7
	corporate	6	4.0
	retail	32	21.3
	SOME	20	13.3
	Total	150	100.0

Table 4.1 show that the gender of the respondents of this survey out of 150 most are female which is 85 respondents resulting in 56.7% whereas the male respondents are 65 in number resulting in 43.3%. Most of the respondents are 30-39 years old having 65%, 18-29 years are 32%, 40-49 years old are 2%, 0.7% are above 50 years of age group. The analysis shows that respondents are mostly from 21.3% of respondents and having 32 from the department of retail, amounting to 14% is from cash having 21 people, 19.3% are from HR, 17.3% are amounting 26 from the loan, 10.7% people are from service, SME department people 13.3% amounting 20 people.

Table 4-2: Descriptive Statistics

	N	Mean
Gender	150	1.5667
Age	150	1.7133
Working Condition	150	3.6613
Job Satisfaction	150	3.6750
Rewards and Recognition	150	3.8767
Salary	150	3.8383

According to Table 4.2, Recognition and Rewards have the highest mean of 3.87 whereas Gender has the lowest mean of 1.5557. This means that most of the respondents agreed that Rewards and

Recognition play an important role in job satisfaction while Gender is less important when it comes to job satisfaction.

4.2. Goodness for Data

Table 4-3: Inter-Item Correlation Matrix

	Cronbach's Alpha
Working Condition	.992
Rewards and Recognition	.816
Salary	.789
Job Satisfaction	.790

Based on table 4.3, the result has revealed that the internal reliability of each construct has ranged from .992 to -.166 Work Conditions have the highest coefficient (.992) while Gender has the lowest coefficient (-.166) According to Malhotra (2002), the alpha coefficient which is below 0.5 portrays weak reliability of the variables. If the coefficient ranging from 0.5 to 0.8 are moderate and 0.8 to 1.0 are very strong coefficients. So according to table 4.3 Gender, Age is on the weak side and other variables (Work Conditions, Rewards, Recognition, Salary) are moderate and strong coefficient variables.

4.3. Inferential Analysis

4.3.1. Pearson Correlation Analysis

Table 4-4: Pearson Correlation

	1	2	3	4	5	6
Gender	1	-.218* *	-.170* *	-.041	-.133	-.166* *
Age		1	.244* *	.169 *	.198 *	.260* *
Working Condition			1	.560 **	.806 **	.992* *

Salary				1	.813**	.583*
Rewards and Recognition					1	.816*
Job Satisfaction						1
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						
1= Gender, 2= Age, 3= Working Condition, 4= Salary, 5= Rewards and Recognition, 6= Job Satisfaction						

Based on Table 4.4, it has shown that the correlation matrix for the examined variables which have positive and negative correlations among them. In this study, Gender shows that $r=-.166$, significant at 0.05 level. Next, it followed by Age with $r=0.260$, Salary with $r= 0.583$, Rewards and Recognition with $r=0.816$, and Work Conditions with $r=0.992$. All correlations are significant at the 0.01 level. This shows that rewards and recognition, job satisfaction, and work conditions variables have a significant relationship with the job satisfaction purchase intention while gender has negative significance and age has a non-significance relationship with job satisfaction.

4.3.2. Multiple Regressions

Table 4-5: Model Summary

R	R Square	Adjusted R Square	Std. The error in the Estimate	Change Statistics				
				R Square Change	F Change	df 1	df2	Sig. F Change
.993 ^a	.985	.985	.09461	.985	1900.388	5	144	.000
a. Predictors: (Constant), Salary, Gender, Age, Working Condition, Rewards and Recognition								
b. Dependent Variable: Job Satisfaction								

Based on the output of Table 4.5, the value of the adjusted R square is 0.985. Hence, the changes of the job satisfaction in Islamic banks in Chittagong in Bangladesh are 98.5% which were influenced by the factors. Added that the other 1.5% of the model is explained by other factors which can influence the job satisfaction in Islamic banks at Chittagong in Bangladesh.

4.3.3. ANOVA

Table 4-6: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.055	5	17.011	1900.388	.000 ^b
	Residual	1.289	144	.009		
	Total	86.344	149			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Salary, Gender, Age, Working Condition, Rewards and Recognition						

According to the ANOVA table, the F value proved to be significant in 1900, and the overall regression model with age, gender, work conditions, recognition, and rewards has worked in explaining the variation in job satisfaction.

Table 4-7: Multiple Regressions

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p)	Support
	B	Std. Error	Beta			
(Constant)	-.055	.057		-2.970	.009	
Gender	.527	.016	.004	6.408	.454	No
Age	.264	.015	.019	2.738	.234	No
Salary	.842	.017	.031	1.662	.009	Yes
Rewards and Recognition	.152	.026	.015	.593	.014	Yes
Working Condition	.957	.018	.959	2.765	.000	Yes
a. Dependent Variable: Job Satisfaction						

$$Y \text{ ITPGP} = (-0.55) + 0.264 b_1 + 0.957 b_2 + 0.152 b_3 + 0.527 b_4 + 0.842 b_5.$$

Based on the output in Table 4.7, the following equation is formed.

$$\text{Job Satisfaction} = -0.055 + 0.264 (\text{Age}) + 0.957 (\text{Working Condition}) + 0.152 (\text{Rewards and Recognition}) + 0.527 (\text{Gender}) + 0.842 (\text{Salary})$$

According to the equation above, the regression coefficient of Age is 0.264. It means that the Job Satisfaction will increase 0.264 units when Age increased 1 unit while others remain. Furthermore, the regression coefficient of Gender is 0.527. It means that Job Satisfaction will increase 0.527 units when Gender increased by 1 unit while others remain. In addition, the regression coefficient of the Working Condition is 0.957. It means that the Job Satisfaction will increase 0.957 when Working Conditions increase by 1 unit while others remain. Besides that, the regression coefficient of Salary is 0.842. It means that the Job Satisfaction will increase 0.842 when the Salary increased by 1 unit while others remain. Among the five independent variables, Working Conditions have the strongest influence on Job Satisfaction where standardized beta equals 0.957.

4.4. Discussion

The results demonstrate that there's no exceptional refinement amongst males and girls closer to unpracticed garb purifier purchase conduct. In this exam, the final results are indistinguishable from the result of (Y Kowitlawkul *et al.*, 2019) as they discovered that there's no broad difference between male and young ladies in job satisfaction. It proposed that every running is a problem for nature troubles anyways their sexual orientation. Each male and lady respondents completely get a handle on their obligation closer to natural warranty and slanted to hold on in a green manner. Further, tutoring additionally is going approximately as a robust effect on their buying conduct due to the truth all naturally related topics are stated and shared all through their understudy life. It is assumed from the Hypothesis that gender has significantly influenced employee job satisfaction in Islamic Banks. As table 4.7 shows the negative significance of gender is lower than the significance level of 0.05. So, the hypothesis can't be accepted and hence, it is concluded that gender has no significant influence on employee job satisfaction in Islamic Banks of Chittagong in Bangladesh. It is assumed from the Hypothesis that Age has significantly influenced employee job satisfaction in Islamic Banks in Chittagong in Bangladesh. As table 4.7 shows the significance of age (0.260) is lower than the significance level of 0.05. So, the hypothesis isn't accepted and hence, it's concluded that age has no significant influence on employee job satisfaction in Banks. This result is solid with (Dizaho, Salleh and Abdullah, 2017) who saw that compensation was spectacularly associated with job satisfaction conduct in light of the way that age has no significance to the satisfaction of the employees. It is assumed from the Hypothesis that salary significantly influences employee job satisfaction in Islamic Banks. As table 4.7 shows the significance of salary (0.583) is higher than the significance level of 0.05. So, the hypothesis is accepted and hence, it's concluded that salary has a significant influence on employee job satisfaction in Islamic Banks in Chittagong in Bangladesh. In this exam, the final results are indistinguishable from the result of (Miao, Li and Bian, 2017) as they discovered that there's the salary that influences job satisfaction. It is assumed from the Hypothesis that recognition and

rewards significantly influence employee job satisfaction in Islamic Banks in Chittagong in Bangladesh. As table 4.7 shows the significance of recognition and rewards (0.816) is higher than the significance level of 0.05. So, the hypothesis is accepted and hence, it's concluded that recognition and rewards have significant influences on employee job satisfaction in Islamic Banks in Chittagong in Bangladesh. It is assumed from the Hypothesis that working conditions significantly influence employee job satisfaction in Islamic Banks in Chittagong in Bangladesh. As table 4.7 shows the significance of recognition and rewards (0.992) is higher than the significance level of 0.05. So, the hypothesis is accepted and hence, it's concluded that working conditions have significant influences on employee job satisfaction in Islamic Banks in Chittagong in Bangladesh.

5.0. Conclusion and Recommendation

Several predicaments have been diagnosed during the development of carrying out this look. Several considerable boundaries are to be pointed out so as for the researchers to study and be well known. The researcher was unable to collect enough information due to official restrictions of the selected banks. Many things were so confidential that was not entitled to access there. The data obtained from this research is only applicable to Islamic Banks at Chittagong in Bangladesh and did not include other sectors of the economy. Thus, the recommendations and suggestions may not apply to other country's Banks as well as other sectors. Opportunities for future study have emerged because of this study. In addition to overcoming the limitations of data gathering, additional research is needed to observe the relationships between job satisfaction and work conditions, payback, fairness, and promotion. The limitations have contributed to the lack of arriving at many strongly statistically proven findings and conclusions. For future research the following suggestions should be considered:

- 1) It is suggested that for future research a random sample be used to compare several public sectors and private sector institutions using a larger sample.
- 2) The research is needed to further investigate the potential relationships and effects these variables and other extraneous variables, such as role ambiguity, job level, contingent rewards, and co-work have on job satisfaction.
- 3) Qualitative investigators must conduct research regarding the job satisfaction of Banks. This research method will provide a different perspective on employees and job satisfaction and contribute to a more in-depth understanding of how employees view their jobs.
- 4) Based on this study, and analysis of factors affecting Bank employee's job satisfaction, this paper makes the following recommendations to Bank managers:
- 5) Create favorable work conditions for the company. Guide the staff to communicate effectively, build a good interpersonal environment within the company, and create good work conditions.
- 6) To improve the paid treatment of Bank employees. Banks should improve the overall wage level of employees; on the other hand, two shifts are a way to reduce staff workload.

- 7) To improve fairness in Banks: create a scientific performance appraisal system in the organization. Utilize the other developed countries' scientific performance systems and use these systems to evaluate employee work performance and evaluate employee service quality.
- 8) Concern about the employee's education and training. Bank employees generally have high levels of education; organizations must provide the employees with effective training in science and cultural knowledge and let the employees acquire practical knowledge.

Future research instruments can use both qualitative and quantitative methods. The Likert scale was used in this study to find the data. Therefore, the researcher suggests adding some open-ended questions or interviews that can be conducted to thoroughly explain and describe respondents' perspectives on the topics. The researcher suggests that future studies can increase expand the range of studies to other companies. This is to reveal the different perceptions of employees towards aspects such as management, welfare, etc. The researcher also suggests comparing the administrative and non-administrative employees. This is because the large sample size of respondents can identify accurate data in the research. Therefore, increasing sampling sizes in a future study is required to eliminate errors.

This study focused on the factors that affected job satisfaction in Islamic Banks of Chittagong in Bangladesh; the central objective of this study was to establish the impact of the chosen variables: working conditions, salary, recognition & rewards, gender, and age on employees' job satisfaction in Islamic Banks of Chittagong in Bangladesh. A literature survey was made to form the theoretical premises for the study. The rationale for the study was simply an observation that some employees seem better adjusted and happier at work and can cope well with the demands of the working environment while others are not. Another observation is that management seems not to be aware of what motivates their subordinates and to strategically utilize those motivational tools to maintain high levels of job satisfaction, high productivity, and morale. Through the analysis of Bank employee job satisfaction, we can conclude the following: Bank employees are younger, mostly married, with a high level of education, and short years of work experience; There are 4 key factors affecting employee job satisfaction in Islamic Banks. They are: working conditions, salary, recognition & rewards, and age. These four factors are most important in employee job satisfaction. Other individual factors do not have a significant effect on Islamic Banks.

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