


“Exploring the effect of job satisfaction, employee empowerment, and emotional intelligence on bank employee performance: A study on commercial banks in Bangladesh”


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EXPLORING THE EFFECT OF JOB SATISFACTION, EMPLOYEE EMPOWERMENT, AND EMOTIONAL INTELLIGENCE ON BANK EMPLOYEE PERFORMANCE: A STUDY ON COMMERCIAL BANKS IN BANGLADESH

Abstract

Business organizations are facing ever-growing challenges in the competitive market regarding commitment, retention, engagement, and the belief of their employees. Employees are regarded as the lifeblood of every organization where the companies could not run their activities without skillful employees. The objective of this study is to explore the effect of job satisfaction, employee empowerment, and emotional intelligence on bank employees' performance in the context of Bangladesh. In terms of the research purpose, non-probability convenience sampling has been used in this study. The targeted population was the commercial bank employees in Bangladesh. Regarding this study, total of 200 employees were asked to participate in this research. Among 200 employees, finally, 160 responses were received as complete with an 80% response rate. For analysis purposes, SPSS version 26.0 was used in this study. The study discovered that job satisfaction, employee empowerment, and emotional intelligence positively and significantly affect employee performance. The model explains 60 percent variance, and employee empowerment is found to have a higher impact on employee performance. Finally, this study will offer some extraordinary directions and implications for future research on commercial bank managers.

Keywords

job satisfaction, employee empowerment, emotional intelligence, performance, commercial bank

JEL Classification

M29, M14, M19

INTRODUCTION

In the era of globalization, organizations face challenges to stay in the competitive market. Basically, the success of an organization depends on employee performance (EP), where the employees are called the lifeblood of the economy of an organization. The high returns of the organization relate to high levels of happiness and satisfaction among the employees (Rahaman et al., 2020, 2021). Every company's success and stability are consistent with customer satisfaction through providing attractive services, and it is directly related to the excellent performance of bank employees. Moreover, the valuable asset of an organization refers to the employees, and their services are treated as a critical indicator of achieving organizational objectives (Shuvro et al., 2020). Therefore, employee performance has become a prerequisite to business growth and sustainable corporate development. In recent times, employee performance has been the central issue in confronting business challenges in the competitive market (Stefurak et al.,

2020). Recently, the growth and performance of every organization is a vital fact in competing for one another in the competitive market. Also, employees are vigorous in achieving the organization's long-term strategic vision, mission, objectives, and goals. Consequently, the overall success of banks depends on employee performance, which is one of the significant apprehensions to the survival and growth of banking activities (Akhter et al., 2021). In the modern world, all business organizations, either financial or non-financial, face ever-growing challenges regarding recruitment and selection, retention, commitment, and engagement of employees because they are the soul of an organization. Many national and international banking institutions are actively engaged in this financial sector by passing a developing customary stage. The competition in the banking sector has increased over the years, and new banks are being approved to enter Bangladesh's financial market. Nowadays, it is also mentioned that the public and commercial banks will be rigorous in the future perspective (Shuvro et al., 2020). In the long run, survival is very challenging for banking institutions owing to the competitive market where the banks are focusing on the performance of employees for eye-catching customer services to stay in the fierce market. Bank employees maintain customer satisfaction when their performance is high on the job, leading to better customer satisfaction (Sobaih et al., 2020). Hence, bank management should know and determine the influencing factors of developing employee performance in banking institutions.

Previous studies investigated that some critical key indicators like work-life balance, job conditions, communication, personal growth, promotion, attractive pay, and working environment constantly contribute to the employee's performance in the organization (Wu, 2012). Another study also recommended that the goodwill of a bank, working environment, working schedule, performance appraisal process and evaluation, career advancement opportunity, peer relations among the employee autonomy, etc. are related to employee performance in banking organizations (Rahman & Iqbal, 2013). Past studies have been conducted on the relationship between job satisfaction (JS), employee empowerment (EE), and emotional intelligence (EI) (Rajapakshe & Jayaratne, 2021), motivation and employee performance (Nabi et al., 2017), leadership and employee performance (Nugroho et al., 2020; Bass et al., 2003). However, based on the extensive literature, minor studies have measured the impact of job employee empowerment, job satisfaction, and emotional intelligence on employee performance in the banking sector, which has led to a research gap in the current literature review. Therefore, the present study fills the research gap by taking the issues mentioned above of influencing factors of bank employee performance. In this concern to stay in the ferocious market, the management of banking institutions should know what factors directly influence employee performance.

1. LITERATURE REVIEW

Bangladesh's economy has been strengthening day by day (Tu et al., 2021), and the banking sector plays a crucial part in the development process of Bangladesh (Jahan et al., 2020). The relationship between emotional intelligence and employee performance was not studied in the literature. The following section represents the thorough literature review on job satisfaction, employee empowerment, emotional intelligence, and, employee performance.

Job satisfaction is regarded as the positive feelings of employees related to an organization's employee performance (Daabseh & Aljarah, 2021). Besides, it refers to positive feelings of employees in the workplace, which enhance the employee's performance and the

size of a company's growth (Hunefeld et al., 2020). Also, job satisfaction is the key indicator of mental well-being and expands motivation, work consequence, and performance. However, JS is regarded as the combination of positive and negative feelings of employees, which are associated with their behavior of them in the working place (Al-Ali et al., 2019). Consequently, job satisfaction is the source of positive feelings, and it includes job conditions, pay level, working environment, communication, co-workers, and other opportunities that are related to the mental satisfaction of employees for good performance in the working place (Rinny et al., 2020). From the existing literature review, it is said that satisfied employees have high performance, and they can make an outstanding contribution to the overall achievement of an organization within a specified time (Al-Ali et

al., 2019). The past literature expressed that job satisfaction plays an indispensable role in continuously developing employee performance within an organization (Mohammad et al., 2017). Another study also revealed that job satisfaction creates happiness and expands the motivation and morale of employees, which increases their performance (Idris et al., 2020). Similarly, satisfied employees have become creative, which is regarded as positive feelings among the employees towards their work performance and better duties and responsibilities (Wolomasi et al., 2019).

However, EE is a decisive factor of individual satisfaction that directly affects an employee's performance and productivity (Hasan & Kashif, 2020). Therefore, employee empowerment is viewed as essential to organizational development, efficiency, accomplishment, and employee performance (Baird et al., 2018). Consequently, EE is the power to make the decision that comes from the higher authority to lower employees of an organization, and employee performance depends on it (Arneson & Ekberg, 2006). Similarly, employee empowerment creates encouragement among employees, which is essential in increasing employee performance in an organization (Mohapatra & Sundaray, 2018). Likewise, employee empowerment creates the intention to work effectively, and it is directly related to employee performance in an organization (Sarwar & Khalid, 2011). Previous studies also revealed that empowerment helps to build trust and commitment in the organization, which has a positive and significant impact on employee performance (Zaraket et al., 2018). Another study also explained that employee empowerment positively affects employee performance (Hanaysha & Tahir, 2016). Additionally, Sadati (2012) also indicated that employee empowerment has a positive and significant impact on employee performance.

Emotional intelligence assists in recognizing, understanding, interpreting, managing, and diagnosing the emotions of others (Edward & Purba, 2020). Besides, EI skill is the learning talent that helps to identify own feelings and feelings to others, manage emotions, and build up a relationship with others (Setiawan, 2020). On the other hand, emotional intelligence is an ability that fosters motivation, empathy, love, and the ability to respond to happiness or sadness, which directly affects employee performance and job activity (D. Kim & B. Kim, 2021). However,

EI consists of verbal and non-verbal emotions associated with work satisfaction and employee performance (Spano-Szekely et al., 2016). Likewise, EI is the combination of the ability and the skill that helps to recognize, understand, produce, and express the thoughts and emotions of a person, which directly affects developing performance (Ali et al., 2022). Therefore, emotional intelligence can easily find out others' feelings namely subordinates, co-workers, and superiors that influence performance in an organization (Widiani et al., 2019). Every organization is a combination of different employers and employees, and it includes a society where emotional intelligence determines various approaches among them. The past study also mentioned that emotional intelligence positively and significantly affects employee job satisfaction, which leads to employee performance (Shooshtarian et al., 2013). Similarly, emotional intelligence is the crucial indicator of employee performance that creates a link between organizational behavior and job satisfaction in bank industries (Koc & Boz, 2020). Another study also represents that emotional intelligence positively and significantly impacts employee performance in the workplace (Yoke & Panatik, 2016). A past study also explained that emotional intelligence conveys higher employee performance (Shamsuddin & Rahman, 2014), and it contributes to improving employee performance. Henceforth, it has a positive and significant relationship with employee performance (Praveena, 2015).

2. AIM AND HYPOTHESES DEVELOPMENT

In this study, the objective is to investigate the effects of job satisfaction, employee empowerment, and emotional intelligence on commercial bank employee performance. Few research projects have been conducted to determine the influencing factor of employee performance in banking institutions. Therefore, the following hypotheses are prepared based on the extensive literature review:

- H1: Job satisfaction (JS) has a significant and positive impact on employee performance.*
- H2: Employee empowerment (EE) has a significant and positive impact on employee performance.*

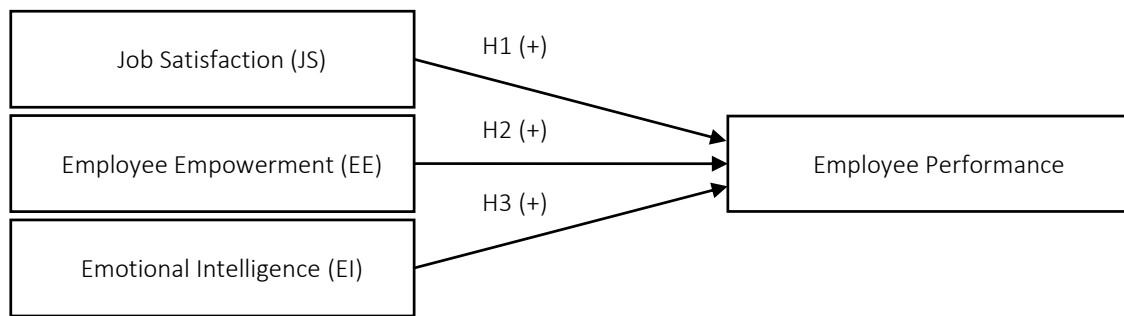


Figure 1. Research model of the study

H3: Emotional intelligence (EI) has a significant and positive impact on employee performance.

The study anticipated the following research model based on the extensive literature review and hypotheses development (see Figure 1).

3. METHODOLOGY

The targeted population of the study was employees of commercial banks in Bangladesh. In this study, the non-probability convenience sampling technique has been used because the population is anonymous. Based on the previous studies, primary data were collected using a structured survey questionnaire. Bank employee e-mail IDs were collected from the managers of commercial banks in Bangladesh. The adapted questionnaire was sent to the targeted bank employees via E-mail by using a Google Form and a cover letter. For better understanding, the amplification of the selected variables, namely job satisfaction (JS), employee empowerment (EE), and emotional intelligence (EI), was given to the respondents of this study. The number of 200 respondents was finally a response, but due to invalid or incomplete data entries, 40 respondents had to be superfluous. Therefore, the total sample size of this study was $n = 160$. The survey questionnaire had two parts; one is demographic information of the respondents, like gender, age, education, position, income, and years of experience, and the 2nd portion includes the study variables like job satisfaction, employee empowerment, and emotional intelligence. Cronbach Alpha (α) value of 0.70 or more than 0.70 was accepted as a fair value. To measure the effects of job satisfaction (JS), employee empowerment (EE), and emotional intelligence (EI) on employee performance, a total number of 19

(nineteen) items have been used in this study, where 5 (five) items of job satisfaction extracted from Jung and Yoon (2016), and 5 (five) items of employee empowerment were adopted from Nuryanti and Putri (2020). Finally, other 5 (five) items of emotional intelligence (EI) were developed by Jung and Yoon (2016).

The reliability score of job satisfaction (JS) was found as reliable ($\alpha = 0.941$), and the score of employee empowerment (EE) originated as ($\alpha = 0.819$); on the other hand, the reliability score of emotional intelligence was ($\alpha = 0.730$). Finally, Omokorede (2017) developed the bank employees' performance, and 5 (five) items were measured in their studies. In this study, a close-ended questionnaire was prepared, and each question was measured with a five-point Likert scale, which indicates that "1" is for "strongly disagree" and "5" for "strongly agree". For the purposes of the study, SPSS software was used to test data analysis and hypothesis, and a 5% significance level was viewed as an indicator to justify the assumptions.

4. RESULTS

4.1. Respondents' demographic statistics

The commercial bank employees of Bangladesh were the respondents of this study, where the sample size was $n = 160$. The structured survey questionnaire was adapted from the previous studies that were sent to the bank employees as respondents who work in several commercial banks in Bangladesh. As respondents, 160 bank employees fully completed the survey questionnaire among 200 online survey questionnaires. So the most and final sample size is counted as 160 in this study. In

this study, Table 1 indicates the general knowledge of the respondents, where 53% were male and 47% female among the total 160 employees. Regarding age, 18% of respondents were less than 30 years, while 62 employees were found between 30 and 40 years of age (39%). In this study, the middle-aged respondents were between 40 and 50, where the rate was 22% out of 100%. Finally, 34 respondents' age was above 50 years, and this rate specified 21%. In terms of marital status, there were single respondents, 46%, and the number of married respondents was 86 of 54% out of 100%. Based on educational background, about 20% of the respondents ($n = 160$) were master degree holders, while the number of bachelor's degree receivers was 83 (52%). On the other hand, 22% of respondents were higher secondary school certificate holders, and only 10 (ten) employees had completed their secondary school certificate, which was 6% of the total respondents. As per the banking experience, 44% of employees' experience was less than one year, although 26% of respondents were between 1 and 5 years of experience. Only 7 (4%) respondents' experience was found more than 10 (ten) years (see Table 1).

Table 1. Demographic information

Description	Frequency	Percentage (%)
Age		
Less than 30 years	28	18
30 to 40 years	62	39
40 to 50 years	36	22
Above 50 years	34	21
Gender		
Male	85	53
Female	75	47
Marital Status		
Single	74	46
Married	86	54

Table 2. Regression analysis

	β value	t- value	Sig.	Tolerance	VIF
Job Satisfaction (JS)	0.128	2.919	0.036** ζ	0.360	3.712
Employee Empowerment (EE)	0.269	2.933	0.045**	0.271	3.689
Emotional Intelligence (EI)	0.104	2.232	0.002**	0.914	1.094

Note: $R^2 = 0.605$ or 60.5%. Durbin Watson value = 1.469. DV (dependent variable): BEP. ** $p < 0.05$; *** $p < 0.01$ ($n = 160$).

Table 3. Hypothesis testing summary

Proposed Hypotheses	Decision
H1: Job Satisfaction (JS) has a significant impact on employee performance	Accepted
H2: Employee Empowerment (EE) has a significant impact on employee performance	Accepted
H3: Emotional Intelligence (EI) has a significant impact on employee performance	Accepted

Description	Frequency	Percentage (%)
Education		
1 = Master degree	32	20.0
2 = Bachelor's degree	83	52.0
3 = Higher Secondary School Certificate	35	22.0
4 = Secondary School Certificate	10	6.0
Banking Experience		
Less than 1 year	70	44.0
1 to 5 years	42	26.0
5 to 10 years	41	26.0
More than 10 years	7	4.0

4.2. Hypotheses testing and regression analysis

In this study, the estimated value of the Durbin-Watson test is 1.469, whereas the recommended value ranges from 1.5 to 2.5 (Durbin & Watson, 1950). So regarding this study, the determining value is acceptable as it fell in the recommended value range from 1.5 to 2.5. Henceforth, the values of the Variance Inflation Factor (VIF) are found to fall down value as 5.00, while the tolerance values fall within the permissible range of 0.1 to 1.0 (Kutner et al., 2004). Therefore, it may be concluded that in this research model there are no multi-collinearity problems.

Table 2 and Figure 2 present the results of the regression coefficient. In this study, the R^2 value of 0.605 describes that the research model enlightens 60.5 per cent variance where three independent variables, namely job satisfaction (JS), employee empowerment (EE), and emotional intelligence (EI), have illuminated about 60.5 per cent variance in determining employee performance. Henceforth, from Table 2, it

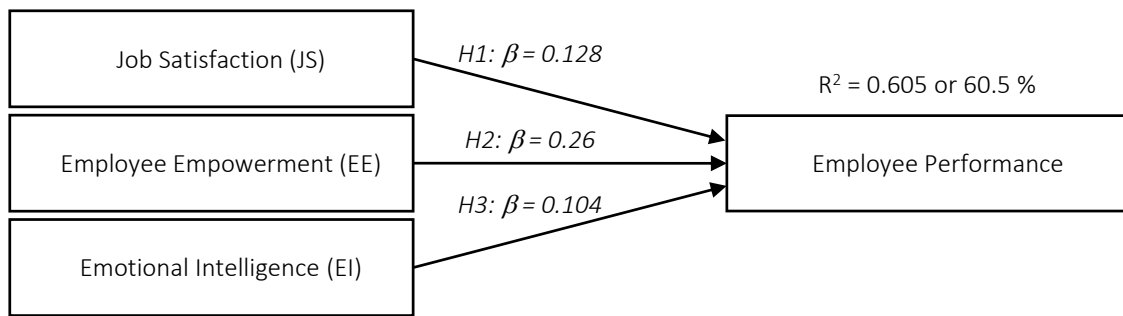


Figure 2. Result analysis of regression coefficient

can be perceived that JS, EE, and EI have been found as significant factors of bank employee performance, therefore, at the 5% significance level, all hypotheses are accepted in this study context.

5. DISCUSSION AND IMPLICATIONS

Employee performance is the decisive fact to stay in the widespread competitive market place, where this research graphed the role of job satisfaction (JS), employee empowerment (EE), and emotional intelligence (EI) in leading to employee performance. JS, EE, and EI have a significant and positive impact on commercial bank employee performance in the Bangladeshi context. Based on the research objective, three hypotheses have been developed, which were tested by applying regression analysis. The first hypothesis of this study admits that job satisfaction (JS) has a positive and noteworthy effect on employee job performance (H1), which is accepted by the estimated result ($\beta = 0.128$, $p < 0.05$). The previous study also supports that job satisfaction creates happiness among employees, which helps to enhance their job performance in the workplace (Idris et al., 2020). Henceforth, it is assumed that job satisfaction strongly influences employee job performance. Employee empowerment (EE) has a positive impact on employee job performance (H2), which is accepted based on the result as ($\beta = 0.269$, $p < 0.05$). This result is consistent with prior studies. Employee empowerment expands encouragement among the employees that play an essential role in

increasing employee performance (Mohapatra & Sundaray, 2018). Therefore, it is assumed that employee empowerment significantly affects employee job performance. The third and final hypothesis points out emotional intelligence (EI) has a positive and significant impact on employee performance, and the hypothesis is acknowledged ($\beta = 0.094$, $p < 0.05$). It is assumed that emotional intelligence always enhances performance among the workers in the workplace. These findings are also reliable to the past literature. Emotional intelligence is the critical indicator that creates motivation among employees, which enhances the employees' commitment and performance in the banking industry (Koc & Boz, 2020).

Future researchers might contemplate using qualitative tools with quantitative techniques to find new research that will expand the body of literature. Also, this study considered only three facets of employee performance like job satisfaction, employee empowerment, and emotional intelligence. Further researchers might follow the job autonomy, job security, promotion, good leadership, and working conditions that can affect to enhance employee performance. Future studies should consider public banks to collect data from their current bank employees to measure their job performance. On the other hand, the sample is only 160, so future researchers might take more sample sizes in order to realize a better understanding of the determinants of employee performance in the working place. Therefore, bank authorities should follow different strategies and policies to enhance the performance of bank employees.

CONCLUSION

This study was conducted to determine the impact of job satisfaction (JS), employee empowerment (EE), and emotional intelligence (EI) on employee performance of commercial banks in the Bangladeshi context. From the estimated outcome of this study, it is said that JS, EE, and EI have a positive and significant impact on employee performance. The banking sectors are increasing steadily as the source of money-making enlargement, so there is a need to research urgency to determine the influencing factors of enhancing the performance of commercial bank employees in Bangladesh. In this study, job satisfaction (JS), employee empowerment (EE), and emotional intelligence (EI) have explained slightly more than 60 percent, which affords compacted acquaintance and empirical findings in the current body of knowledge. In this study, three independent variables, namely JS, EE, and EI, have been regarded as the significant prognosticator of employee performance. From the above explanation, it can be recommended that the management of commercial banks should focus on all factors to enhance the performance of employees in the organization. However, this study has provided some directions for future researchers.

AUTHOR CONTRIBUTIONS

Conceptualization: K. M. Anwarul Islam, Md. Mobarak Karim.

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Funding acquisition: Serajul Islam, Md. Shariful Haque, Tania Sultana.

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Supervision: K. M. Anwarul Islam

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Visualization: K. M. Anwarul Islam, Md. Mobarak Karim, Serajul Islam, Md. Shariful Haque, Tania Sultana.

Writing – original draft: K. M. Anwarul Islam, Md. Mobarak Karim.

Writing – reviewing & editing: K. M. Anwarul Islam, Md. Mobarak Karim, Serajul Islam, Md. Shariful Haque, Tania Sultana.

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