

JOB SATISFACTION: EMPLOYEES' PERCEPTIONS FOLLOWING THE COMPUTERISATION IN THE PAKISTAN BANKING INDUSTRY

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The study was designed to measure job satisfaction among the employees of Pakistani banks. Three hundred bank employees working in four commercial banks participated in this study. The employees' job satisfaction was assessed through a questionnaire as regards their satisfaction with their "present" job i.e., after the introduction of new technology of computers and with their job in the past period, i.e., before the use of computers. The results suggested that a greater number of employees tended to be satisfied with their "present" job (i.e., after the introduction of new technology) than with their jobs before the introduction of computers.

In recent years, there has been growing interest in the study of job satisfaction among the employees working in a wide range of industries in the U.S.A., Britain and other developed countries. Quinn (1985) reported that more than 5000 articles had been published on job satisfaction. Most studies conclude that job satisfaction is related to the employees' expectations and needs. People are usually satisfied with some aspects of their work and dissatisfied with others. A study by Herzberg (1968) suggested that both intrinsic and extrinsic factors affect job satisfaction. He referred to intrinsic motivation as a growth factor and extrinsic motivation as a hygiene factor. According to him, people can be satisfied in one of these areas and dissatisfied in the other. The growth aspect of job provides a person with a sense of achievement and recognition, while hygiene factor involves extrinsic motivators, namely, working conditions and benefits. Administration, salary, fringe benefits and job security are also parts of the hygiene factor. Thus psychologists (e.g., Baily, 1983; Hackman & Lawler, 1971; Hackman & Oldham, 1980) have investigated ways to improve

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morale and job satisfaction through job enrichment which implies increasing responsibility and freedom and allowing more variety.

Several researchers have tried to measure job satisfaction in various professional fields. For example, Iris and Barrett (1972) studied two groups of foremen, one being happy and satisfied and the other unhappy and dissatisfied. Both groups were given two questionnaires, one to assess the importance of their job and the other to measure job and life satisfaction. They found that job satisfaction had a stronger influence on life satisfaction than life satisfaction had on job satisfaction. The impact of job satisfaction on life satisfaction was the strongest for foremen who considered their job extremely important.

More recent studies carried out in Britain and elsewhere show that the employees tend to express more satisfaction with their job after the introduction of new technology (for example, Fripp, 1988; Hedberg & Mumford, 1979; Sell, 1980). Koslowsky (1991) in a longitudinal study examined the causal link between intention to leave the job and different attitude measures, such as job satisfaction and job commitment. In that study, the questionnaire was completed twice at an interval of five-month time gap by a sample of 59 police officers.

The present study, though not a longitudinal one, yet makes an attempt to assess: (a) the bank employees' perceived present job satisfaction following the introduction of computers as a new technology in the Pakistan Banking Industry, and; (b) their perceived job satisfaction when the new technology was not introduced (past period) in the Pakistani Banks. Further, it examines the relationships between job satisfaction items, and size and level of the worksite.

METHOD

Sample

Three hundred employees working in four Pakistani Banks, namely Habib Bank Limited (HBL) $n=64$, Muslim Commercial Bank (MCB) $n=87$, National Bank of Pakistan (NBP) $n=75$, and

United Bank Limited (UBL) $n=74$, located in Karachi and Hyderabad (Sindh), participated in the present research. The sample covered different age groups with a major group accounting for more than 72 percent of the respondents ranging between 25-34 years. The rest of the participants were between 35-54 and a few below 25 years of age.

The sample size according to the level of worksite/organisational level came from four levels of each bank (i.e., head office, circle office, regional office and the branch office) with the largest number coming from the head office which accounted for 46.7 percent and the branch offices which covered 45.6 percent. The sample according to size of worksite was measured by the number of employees working at a particular worksite. The size of worksites included in the study is as follows: (0-19, 20-49, 50-99, 100-499, 500-999, and 1000-9999). However, the most common size included in the sample ranged between 100-499 employees which accounted for 35% of the sample, whereas almost 60% of the respondents worked in the worksites employing less than 100 people.

Research Instrument

For the purpose of this study, the questionnaire survey method was adopted. Many writers have emphasised the significance of the questionnaire technique as a potential research tool in social research (Ary, Jacobs, & Razavich, 1972; Bartran, 1973; Clover & Balsley, 1979; Manson & Bramble, 1978; Sellitz, Wrightsman, & Cook, 1966). The collection of data on employees' job satisfaction with their present job was based on a measure of satisfaction used by Warr, Cook, and Wall (1979) which included 15 questions using a 7-point scale ranging from "extremely dissatisfied" to "extremely satisfied". A general question was also included to find out over-all present and past (5 years back) job satisfaction with the job as a whole.

Statistical Analysis of Data

For the purpose of this article, the data on 7-point Job Satisfaction Scale were merged in three categories, namely Dissatisfied (ratings 1—3), Not Sure (rating 4) and Satisfied

(ratings 5—7). SPSS (Statistical Package for Social Sciences) was used for such statistical analyses as Pearson product-moment correlation and one-way analysis of variance.

RESULTS

As illustrated in table 1, a majority of the respondents seemed to

Table 1

Distribution of employees' perceptions about their present job satisfaction (N= 300) (Percentages in Parentheses).*

Item	Dissatisfied	Not Sure	Satisfied	Total*
1. Physical working conditions	53 (18.1)	17 (5.8)	222 (76.0)	292 (100.0)
2. Freedom in work method	52 (17.9)	25 (8.7)	212 (73.4)	289 (100.0)
3. Fellow colleagues	19 (6.6)	14 (4.9)	254 (88.5)	287 (100.0)
4. Recognition for good work	53 (18.2)	10 (3.4)	227 (78.2)	290 (100.0)
5. Immediate boss	12 (4.1)	7 (2.4)	270 (93.4)	289 (100.0)
6. Responsibility given	28 (9.6)	9 (3.1)	252 (87.1)	289 (100.0)
7. Rate of pay	105 (36.2)	7 (2.4)	178 (61.3)	290 (100.0)
8. Opportunities to use abilities	82 (28.3)	15 (5.2)	192 (66.4)	289 (100.0)
9. Relationship with management	35 (12.1)	28 (9.7)	226 (78.2)	289 (100.0)
10. Chances of promotion	154 (53.1)	32 (11.0)	104 (35.8)	290 (100.0)
11. The way bank is managed	67 (23.2)	45 (15.6)	176 (61.1)	288 (100.0)
12. The attention paid to suggestions	71 (24.4)	34 (11.7)	185 (63.7)	290 (100.0)
13. Working hours	35 (12.0)	8 (2.8)	248 (85.2)	291 (100.0)
14. The amount of variety in job	56 (19.1)	14 (4.8)	222 (76.0)	292 (100.0)
15. Job security	13 (4.4)	12 (4.1)	267 (91.4)	292 (100.0)

* The difference between sample size (N) and total responses is due to the fact that no answer (NA) was offered by some of the subjects.

be satisfied with all aspects of their job except their chances of promotion. Thus, of the 15 aspects of their job, most employees were satisfied with 14 of them. For example, three-quarters of the employees indicated their satisfaction with physical working conditions, freedom in choosing method of working, their fellow colleagues, job variety, working hours and job-security. Two-thirds of the employees were satisfied with their pay, opportunities for using their abilities, the way the bank was managed, and the attention paid to their suggestions. In contrast, more than half (53.1%) of the employees appeared to be dissatisfied with the opportunities of their promotion.

In a response to a general question covering all aspects of their job, an overwhelming majority (83.7%) expressed satisfaction with their job compared to only about one-tenth (11.9%) who were dissatisfied with their present job (see table 2). Responding to the

Table 2

Distribution of perceptions of employees' present and past job satisfaction (percentages in parentheses).

Job Satisfaction	Dissatisfied	Not Sure	Satisfied	Total* (N= 300)
Present	35 (11.9)	13 (4.4)	247 (83.7)	295 (100)
Past	62 (23.8)	27 (10.3)	172 (65.9)	261 (100)

* The difference between sample size (N) and the total responses is due to the fact that no answer (NA) was offered by some of the subjects.

question about their job satisfaction prior to the introduction of new technology, two-thirds (65.9%) of respondents noted their

Table 3

Mean scores and standard deviations of the employees' perceptions of their present job satisfaction according to bank (N=300)

Job Satisfaction Items	HBL (n= 64)		MCB(n= 87)		MCB (n= 75)		UBL (n= 74)		F	p
	Mean	SD	Mean	SD	Mean	SD	Mean	SD		
1. Physical working conditions	5.28	1.43	4.94	1.42	4.59	1.54	4.92	1.48	F=2.35	p<.08
2. Freedom in work method	5.02	1.72	4.75	1.59	4.68	1.48	4.98	1.35	F=0.79	p<.50
3. Fellow colleagues	6.00	1.30	5.52	1.50	5.45	1.16	5.84	1.02	F=2.75	p<.05
4. Recognition for good work	5.62	1.60	5.03	1.59	4.94	1.79	4.96	1.84	F=2.15	p<.10
5. Immediate boss	6.09	1.11	5.70	1.12	5.67	1.02	5.78	1.46	F=1.56	p<.21
6. Responsibility given	5.75	1.47	5.24	1.49	5.20	1.19	5.33	1.85	F=2.16	p<.10
7. Rate of pay	4.28	1.97	4.13	1.87	4.75	1.49	4.22	1.96	F=1.69	p<.17
8. Opportunities to use abilities	5.07	2.05	4.48	1.83	4.17	1.81	4.75	1.66	F=2.80	p<.05
9. Relations with management	5.58	1.24	4.93	1.39	4.71	1.10	5.04	1.23	F=5.43	p<.01
10. Chances of promotion	4.41	2.32	2.88	1.96	3.00	1.83	3.42	1.89	F=7.67	p<.001
11. The way bank is managed	5.71	1.14	4.38	1.54	3.76	1.61	4.60	1.40	F=19.72	p<.001
12. Attention paid to suggestions	4.61	1.98	4.50	1.41	4.17	1.75	4.68	1.62	F=1.28	p<.29
13. Working hours	6.07	1.11	4.98	1.24	5.25	1.13	5.02	1.38	F=10.49	p<.001
14. The amount of variety in job	5.19	1.45	4.74	1.58	4.45	1.55	5.04	1.42	F=3.13	p<.05
15. Job security	6.12	1.10	5.39	1.32	5.64	1.05	5.75	1.14	F=4.59	p<.01
Total Mean	80.8		71.59		70.43		74.33			

satisfaction while about one-fifth (23.8%) expressed dissatisfaction with their job (see table 2).

According to one way analysis of variance (see table 3), no differences were found among the employee groups in the four banks in about half of the job satisfaction items such as physical working conditions, freedom to choose method of working, recognition for good work, immediate boss, responsibility, pay, and attention paid to their suggestions. For the remaining items, differences were noted across the four sample banks. In general, though employees of all banks appeared to be satisfied, yet the HBL employees emerged as relatively more satisfied compared to their counterparts in the other three banks. The NBP sample differed with the HBL sample also on two related items; opportunity to use their abilities, and the amount of variety in their work where, in both cases, HBL employees were more likely to perceive satisfaction than NBP employees. On promotional chances and the length of working hours, MCB, NBP and UBL differed significantly with the HBL employees where again the HBL group appeared to be more satisfied than the other three banks' employees. On the issue of relations between management and employees, once again, the HBL group differed with the MCB and NBP groups of employees and seemed to be more satisfied with industrial relations between management and employees. Similarly, HBL employees were more satisfied with their colleagues than those working in MCB and NBP ($F= 2.75, p<.05$), as indicated in table 3. Regarding the way the bank was managed, the HBL sample again emerged as more satisfied than the other three groups. Finally, the MCB sample differed with the HBL sample significantly on job security where again HBL employees were relatively more satisfied about their job security. However, while comparing overall job satisfaction among the participants of the sample banks which is based on total 'Mean' of all job satisfaction items (1—15) of each bank, the HBL employees tended to perceive more satisfaction and this trend was followed by UBL, MCB and NBP employees, respectively (see table 3).

Table 4

Intercorrelations between job satisfaction items (N= 289-292)

Item No.	Job satisfaction	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Physical working conditions	-													
2.	Freedom to in work method	.31	-												
3.	Fellow colleagues	.24	.46	-											
4.	Recognition for good work	.36	.38	.39	-										
5.	Immediate boss	.28	.29	.47	.44	-									
6.	Responsibility given	.37	.32	.37	.43	.46	-								
7.	Rate of pay	.25	.10	.10	.36	.25	.20	-							
8.	Opportunities to use abilities	.32	.28	.18	.56	.40	.46	.39	-						
9.	Relations with management	.37	.29	.29	.32	.35	.35	.25	.32	-					
10.	Chances of promotion	.32	.05	.05	.34	.16	.21	.35	.35	.26	-				
11.	The way bank is managed	.35	.24	.23	.34	.33	.29	.25	.35	.38	.50	-			
12.	Attention paid to suggestions	.30	.24	.23	.39	.24	.30	.29	.36	.38	.44	.49	-		
13.	Your working hours	.21	.21	.25	.27	.32	.21	.31	.31	.24	.16	.27	.31	-	
14.	The amount of variety in your job	.35	.26	.30	.44	.28	.34	.28	.51	.36	.34	.35	.39	.35	-
15.	Job security	.07	.08	.24	.25	.25	.20	.25	.16	.28	.13	.16	.24	.33	.30

Note: N= 289-292 indicates the number of the participants who actually responded to the questions.

Reported coefficients are Pearson Product-moment correlations. Correlation Coefficients .20 and above are statistically significant at .001 level, $r=.16$ upto .20 are significant at .01 level and below $r=.16$ are not statistically significant.

Interrelationships among Job-Satisfaction Items

The intercorrelations among almost all items were found to be positive and significant, as shown in table 4. Correlations range from .05 to .51, with many reaching a 0.01 to 0.001 level of significance. The pattern of correlations among most of the job aspects suggests that, generally, employees were more likely to perceive satisfaction with different aspects of their job.

Table 5

Correlations between size and the organisational level and the job satisfaction items (N= 289-292)

Job Satisfaction Items	Level of the worksite	Size of the worksite
1. Physical working conditions	<i>n.s.</i>	-.15, $p < .01$
2. Recognition for good work	-.11, $p < .05$	<i>n.s.</i>
3. Responsibility given	-.11, $p < .05$	<i>n.s.</i>
4. Rate of pay	-.10, $p < .05$	<i>n.s.</i>
5. Promotional chances	-.18, $p < .001$	<i>n.s.</i>
6. Way bank is managed	-.14, $p < .01$	<i>n.s.</i>
7. Working hours	-.13, $p < .05$.11, $p < .05$
8. Job security	-.21, $p < .001$.19, $p < .001$

n.s. = Not Significant

Relationship Between Job Satisfaction Items, Size, and Organisational Level

The organisational level (i.e., level of the worksite) was found to be negatively correlated with eight of the 15 job items which are physical working conditions, recognition for good work, responsibility, pay, promotions, the way the bank was managed, working hours, and job security (see table 5). Our data indicate that on three job aspects, namely physical working conditions, recognition for good work, and responsibility assigned, head office employees tended to be less satisfied compared to those working at lower levels, i.e., branch offices, etc. While on the remaining five job items, namely pay, promotional chances, the way bank was managed, working hours and the job security, the employees

working at branch offices (i.e., lower levels) tended to be less satisfied compared to those at head offices.

Size of the work-site was found to have statistically significant relationship with three of the 15 job items. Size was significantly and negatively correlated with one job aspect, that is, physical working conditions (see table 5). This trend suggests that employees working at larger work-sites tended to be less satisfied with their physical working conditions.

DISCUSSION

The results of the study, thus, suggest that bank employees seem to have experienced greater job satisfaction during the period when the banks had introduced computers in their offices compared with the period when this was not the case. This greater amount of satisfaction may be attributed to the introduction of new technology as it might have reduced the employees' stress and thus improved the quality of their job. This may be seen in the context of what was found by Syed (1988) that the new technology has improved quality of employees' job and reduced tension in their office work. This indicates that new technology appears to have had a favourable impact on all employees' jobs through computerisation of all routine work from daily to annual balancing which was formerly done manually. Syed (1988) also concluded that new technology has improved the overall efficiency of the banks through improved office productivity, quality of customers services and the internal communication system, etc. This may have provided more time for employees for their personal lives improving quality of their working life.

The results of this research are in line with the findings of Hedberg and Mumford (1979) who concluded that banks along with other things such as providing financial incentives, employees' participation, etc., use computer technology to increase staff commitment, ensure good staff relationships and reduce stress. Sell (1980) also suggested that automation provides greater autonomy,

removal of unpleasant tasks and flexibility of working environment.

The findings of the present research are also consistent with the recent evidence provided by the Ashridge Survey of 134 middle and senior managers of businesses and companies about the usage and experience of Information Technology (IT) (Fripp, 1988). More than half (53%) of the managers believed that IT had increased job satisfaction of their staff and 42% of them indicated that apart from other organisational benefits, IT had increased their own job satisfaction (Fripp, 1988).

In general, employees of all banks appeared to be satisfied. The employees of Habib Bank, however, emerged as relatively more satisfied than their counter-parts in the other three banks. A more positive attitude towards job satisfaction among HBL employees may partially be attributed to the more participative style of Habib Bank's management and its more established level of new technology (Syed, 1988).

As regards the relationships between organisational level and job satisfaction, head office (higher level) sample emerged to be less satisfied with certain job aspects such as physical working conditions, recognition for good work and the responsibility assigned. On the other hand, branch office (lower level) sample appeared to be less satisfied with the five aspects of their jobs such as pay, promotional chances, the way bank was managed, job security, and working hours.

The results of the present study also suggest that employees working at larger worksites tended to be less satisfied with their physical working conditions. Our data further indicate that employees working at larger worksites tended to be more satisfied with length of working hours plus job security. This may be due to large number of employees at head offices working in big and overcrowded halls with unpleasant physical working conditions. As regards the recognition for good work, it may be because of large number of employees where individual's work is not appreciated and responsibility is usually not assigned to majority of the employees individually. Concerning perceptions of less job security by lower level, i.e., branch office employees, it could be because

small number of employees work at branch offices and they feel less job security compared to large number of employees working at head offices where there is also more union concentration. Similarly, employees at branch offices have a little influence over their pay, promotional chances, the way bank is managed and length of working hours, etc., because all decisions regarding these issues are believed to be taken at the head office and not at the small branch offices. This may be attributed to the fact that at larger work-sites more employees are placed at one place (e.g., in a big hall) causing more congestion. However, size was positively correlated with working hours and job security as illustrated in table 5. This indicates that employees working at larger worksites were more likely to be satisfied with length of working hours and job security. This may be linked to the fact that on larger worksites due to greater number of employees unions are relatively more concentrated and thereby ensuring feelings of job security, etc. There could be greater cooperation among the colleagues and the working process may be completed earlier than what one might find at smaller worksites.

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