DYNAMIC PROFILE OF DEMOGRAPHIC AND CAREER CHARACTERISTICS IN FUNCTION OF JOB SATISFACTION OF EMPLOYEES IN BANKS

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Abstract

The object of the research in this paper coincides with intent to examine the rapport between demographic characteristics of individual employees (level of education, marital status, age) and their job (current working position in a bank, the duration in the current position, experience at work, promotion, the amount of salary, bonuses) in function of professional satisfaction of employees in banks. Not less important is the purpose of determining the predictive value of demographic and job characteristics on the forecast of professional satisfaction. The sample consisted of 110 subjects (of both sexes and different educational level), aged mainly between 25 and 62 years. The research was conducted in the second half of 2014. Important research variables were tested through the instrument Job satisfaction survey by Paul Spector.

Correlative and differential analysis, verify the existence of an implicit dynamic as well as dissemination between variables involved in the research. In this context, until correlation analysis confirms the lack of correlation statistically significant between surveyed variables (in the context of variable itself as well as in the context of its structural components thereof), differential analysis proves a series of significant differences in terms of demographic characteristics of bank employees itself.

Low significance of validated correlations in research confirms the lack of liaison between the professional satisfaction with demographic characteristics of employees (age, level of education) as well as job characteristics (position at work, the duration in the current position, overall experience at work, promotion, number of promotions, number of bonuses). Among bank employees with different educational level there is no significant difference. Post hoc test also confirmed that employees with different salary levels haven't significant difference in the context of the level of satisfaction. Insignificant differences were examined in the context of the different dimensions of career, such as promotion, the number of promotions etc.

Keywords: job satisfaction, career, job opportunities, demographic characteristics.

1. Introduction

The purpose of this paper is to explore the connection between job satisfaction and personal characteristics (embodied in those socio-demographic and career) in the bodies of the banking system in Kosovo, which is especially important due to transit condition effects in which kosovan economy goes through. In order to improve organizational performance, it is important the research of personal characteristics and job satisfaction effects. Businesses mostly want to understand the importance of a work environment for employee job satisfaction in order to achieve the highest organizational performance while claiming a higher level of innovation and inventiveness (Aiken, Clarke, & Sloane, 2002).

Starting from already known maxim that human resources become more and more a determining factor of competitive advantage in increasingly dynamic global market. We believe that the MHR (management of human resources) employees should be perceived as powerful source of synergistic energy which stems at the same time from skills, personal characteristics of

them and from the general perception articulated in order to determine the satisfaction level from work practice. In this way we tend to articulate generalizations which we support with derived data from conducted research that through the job satisfaction it can be inspired the loyalty and the enthusiasm of those who perform certain jobs.

Studies accept the importance of "self", respectively the importance that personal characteristic of employees have for the development and advancement of the organization. In this context, not few are the studies that highlight exactly the value of "individual component" as important variable in the effectuation of the organizations performance. Through the work, employees want to develop themselves as an individual, to develop their skills and talent, and by working to achieve results and success that will be easily recognized (Davis, 1992, pg. 142-143). In this context, the work doesn't take the form of land and space where duties of the job are performed, but first of all an environment where the active interactivity between coworkers is realized, a place where policies and rules of the organization are respected, an environment where the vision and the mission of organization are interiorized and at the same time exteriorized by the employees into performing the duties of job, achieving the standards of working etc.

1.1. Job satisfaction

The concept of job satisfaction during the past 100 years has evaluated conceptually as well as structurally. Taylor and Gilbreth (Taylor and Gilbreth, 1911) placing the satisfaction from job to a psychological relation, they conceptualize the first theoretical principles of satisfaction. According to Teylor's theory in order to have a job satisfaction we need to accept the principles established by management as our personal principles.

Viewed chronologically, first definition of job satisfaction refers to Hoppock according to which the job satisfaction represents the product of the interaction of psychological, physiological and physical factors (of the environment), the interaction of which will depend whether the person will say "I am satisfied with the work" (Hoppock, 1935, according to Wright, 2006).

Browsing the scientific literature that treats the issue of job satisfaction mainly refers to two main determinant lines. First, determines the job satisfaction as one-dimensional concept with holistic character according to which the satisfaction is defined as a feeling that refers to the work in general. According to the second line, the satisfaction is determined by multifaceted prism, respectively, what the subject feels about the job can be the dissemination of the sum of pleasures with specific aspects of the work (Herzberg, 1959 according to Greenberg and all, 2008; Spector, 1997). In this line, Spector (1997, pg. 2), defines the job satisfaction as *''just how people feel about their work and on different aspects of their employment.''*

Hotorn's study preceded the development of doctrine over interpersonal relations, which puts special emphasis on the social motivation to work. In this context, job satisfaction is considered as ''social attitude'' which consists of the Trinity cognition, connotation and affection (Wright, 2006).

The analysis of the different settings on hypothetical construct "job satisfaction", gives us the right to generalize that conceptual definitions refer more to semantic differences than origin of the construct itself. Actually, many researchers share the same opinion that in the essence of construct are emotional processes, feelings that have been revoked by work ex. Locke (1969, pg. 316) *satisfaction at work* if defines as "*pleasant emotional condition that is caused by the assessment that work that is done, achieves or helps the individual values*".

Baah and Amoako (2011) described that motivational factors (nature of work, sense of accomplishment, recognition, responsibility given to them, and opportunities for growth and

personal advancement) help employees find their value in relation to their value given to them by the organization. Further, it can increase the motivational level of employees that will ultimately increase employee's internal happiness and that internal happiness will produce satisfaction (Osmani&Gashi, 2015; Osmani and all, 2019).

The theoretical framework of this research in empirical form refers to the theory of Pol Spector (Spector, 1997), which defines the work satisfaction as an additive concept, respectively as the sum of feelings (partial pleasures) associated with various aspects of job.

The research includes a series of socio-demographic characteristics whose effect is treated as important for theoretical and empirical treatment of research results. Socio-demographic characteristics are considered as individual and each one of the employees brings them into working environment. Some of the characteristic constitute the so-called demographic identity (gender, calendar age, ethnicity, religion etc), the others personal "background" (schooling level, education etc), personal social status (marital status, number of children, economic status), psychosocial support (work climate, coworker's relations). Personal Attributes affect how it will be perceived and evaluated the job satisfaction (Meyer and Allen, 1993; Herzberg, 1966). Various empirical results claim that attributes such as education, gender, calendar age, ethnicity etc, do not correlate with job satisfaction (Cartwright&Holmes, 2003). Marital status doesn't importantly correlate with job satisfaction (Cartwright&Holmes, 2003).

2. Methodology

The problem of this research can be conceptualized through the research question whether there is a significant relationship between job satisfaction on the one hand and personal characteristics presented in the binomial of socio-demographic characteristics (gender, calendar age, marital status) and career (work position, duration in the current position, the total length of the job, promotion, number of promotions, the number of bonuses), on the other.

Research purpose of explaining as a complementary form of the original purpose of the prediction, in this research is defined with research question to what extent the personal characteristics (such as socio-demographic of employees in banks as well as career characteristics) appears in the predicator's role of job satisfaction.

The purpose of the research can be defined as a tendency to verify the dialectic trio, respectively prediction, description and explanation.

The assumptions that emerge from the problem and the research purpose can be defined as follows:

H.1. Personal characteristics, such as socio-demographic as well as career, appear on the role of variables that are correlated importantly with the criterion variable of general job satisfaction.

H.2. Personal characteristics, socio-demographic (gender of the respondent, level education, calendar age, marital status) and relevant career variables (the kind of bonuses, the number of bonuses, promotion, duration in work, the amount of salary, the position in the job, duration in the current position, the number of promotions) appear in the role of high value predictive variable for the criterion variable of general job satisfaction.

Sample

The sample which represents the population of employees in the bank was deliberate type of sample. The sample consisted of employees of seven subsidiaries of commercial banks that operate in the region of Prizren. The sample consists of 110 bank employees in total (75 male and 35 female) from the all levels of the banking hierarchy. Their selection is made based on the relevant characteristics for research: gender, marital status, age, position, the duration in current position, duration in work, promotion, level education, the amount of salary, bonuses.

In order to avoid a series of relevant variables which seriously threaten the external validity of research as burnout etc, the research was conducted within the time period August-September. Questionnaire was conducted in group method, with the participation of a large number of subjects at the same time.

Variables and applied instruments

For measure of Job satisfaction, is applied Job satisfaction survey Paul Spector (Spector, 1985). The rate consists of 36 items which operate in ten independent average, of whom one general average represent the level of job satisfaction whereas nine other averages reflects nine structural components of job satisfaction: salary, promotion, supervision, benefits, possible bonuses, work procedures, coworkers, the nature of work and communication. An internal consistency of Alfa Cronbah degree $\alpha= 0.92$ suggests that it's about an instrument with high reliability.

Besides the job satisfaction variable, research included a series of additional variables categorized in binomial category, even that a) socio-demographic characteristics (gender, calendar age, marital status) b) career characteristics (the kind of bonuses, the number of bonuses, promotion, duration in work, the amount of salary, the position in the job, duration in the current position, the number of promotions). Features such as gender, marital status, the kind of bonuses, promotion and the position in the job are operationalized as category variables with different category levels depend on the characteristic ex. gender has two category levels (male-female) while job position is treated as multiple category variable. The variables: the number of bonuses, duration in work, the amount of salary, duration in the current position, and the number of promotions are operated as quantitative variables which value varies depending on treated variable. For the purposes of testing hypotheses is applied statistical package SPSS 21, respectively was used parametric statistics, the correlative-regressive analyzes and multiple prediction.

3. Results

In order to prove the predictive value of research variables is used statistical procedure of multiple analysis of regression. Regression analysis in conducted on the total sample, including all continuing predictive variables. But before moving to the presentation and examination of the value of the research predictive variable, it will be examined the level and the character between variables. The results from applying correlation analysis are given in Table 1.

Table 1. Tabular presentation of correlation values and the level of significance between job satisfaction and its structural components (Source: Authors)

	Salary	Promotion	Supervision	Benefits	Bonuses	Working procedure	Coworkers	Nature of work	Comunicatio
Job satisfaction	0.749 p<0.00	0.549 p<0.00	0.810 p<0.00	0.602 p<0.00	0.732 p<0.00	0.569 p<0.00	0.771 p<0.000	0.833 p<0.00	0.826 p<0.00

Correlation value and their high significance (Table 1), implicates the suggestion that structural components comprise a homogenous consistent structure. Very high correlations are gained between job satisfaction and structural components: communication ($r = 0.826$; $p < 0:01$), the nature of work ($r = 0.833$; $p < 0:01$) and supervision ($r = 0.810$; $p < 0.01$). Also, high correlations are gained with components: coworkers ($r = 0.771$; $p < 0.01$), salary ($r = 0.749$; $p < 0.01$), possible bonuses ($r = 0.732$; $p < 0.01$) and benefits ($r = 0.602$; $p < 0.01$). The remaining correlations are considered as average, those between job satisfaction and promotion ($r = 0.549$; $p < 0.01$), satisfaction and working conditions ($r = 0.569$; $p < 0.01$). From the height correlations obtained and their significance, we can conclude that the increase in the level of satisfaction of the employees working in the bank can be expected if proportional increasing conditions in nine structural components of satisfaction are provided.

Table 2. Matrix of correlations and their significance for interconnection between job satisfaction and demographic characteristics (Source: Authors)

	Gender	**Marital status**	**Age**	**Level of education**
Job satisfaction	0.022 p>.05	0.447 p<.01	0.116 p>.05	0.098 p>.05

In previous table are represented the correlations and their significance between the group of variables that belong to demographic characteristics. Correlative analysis asserts that the only statistically important correlation is evident between job satisfaction and marital status ($r = 0447$; $p < 0:01$). Other correlations statistically are treated as unimportant.

Table 3. The matrix of correlations and their significance for the interconnection between job satisfaction and the factors that refer to career (Source: Authors)

	Position at work	Experience at the current position	Experience	Promotion	No. of promotions	The amount of salary	The number of bonuses	The kind of bonuses
Job satisfaction	0.013 p>.05	0.088 p>.05	0.069 p>.00	-0.046 p>.05	0.000 p>.05	0.000 p>.05	0.116 p>.05	0.045 p>.05

In Table 3 are presented correlations and the level of significance about the interconnection between satisfaction and the characteristics that refer to professional career category. Correlative analysis confirms non-existence of a significant correlation between the variables included in the analysis.

To test if the salary, promotion, supervision, benefits, possible bonuses, work procedures, coworkers, the nature of work and communication can valuably and statistically predict the level of job satisfaction, a linear regression standard was proceeded.

Table 4. Multiple regression coefficients when as criterion variables appears structural components of job satisfaction (Source: Authors)

	R	R Square	Adjusted R Square	F	
1	0.979[a]	0.958	0.953	235.39	.000

a. Predictors: (Constant): The nature of work, Communications, Supervision, Coworkers, Salary, Bonuses, Benefits, Working procedure, Promotion.

In Table 4 are given one variant effects between the group of predicators and job satisfaction. From the elevation of R it can be concluded that predicators together determine 95.8% of criterion variable job satisfaction. On the other hand, the information over the determinative that predictions model in question provides is higher despite the not determinative information (F=235.39; p<0.00).

Table 5. Regresion analyses over statistical importance of the model (Source: Authors)

	R	R^2	SS	df	MS	F	p
The nature of work	0.833	.693	14109.24	102	138.33	230.63	.000
Communications	0.826	.682	14623.11	102	143.36	218.94	.000
Supervision	0.810	.656	15834.26	102	155.24	194.39	.000
Coworkers	0.771	.595	18638.05	102	182.73	149.80	.000
Salary	0.749	.561	20189.81	102	197.93	130.46	.000
Bonuses	0.732	.535	21373.82	102	209.55	117.57	.000
Benefits	0.602	.363	29311.59	102	287.37	58.11	.000
Working procedure	0.569	.323	31135.79	102	305.25	48.73	.000
Promotion	0.549	.302	32123.73	102	314.94	44.10	.000

The analyses over statistical importance of the model above, (Table 5) suggest the influence that the structural components have into explaining the job satisfaction. The nature of work turns out to be influential whereas promotion less influential over job satisfaction.

Table 6. Significance test for multiple regression coefficients for deterministic variable and profession satisfaction step-wise (Source: Authors)

	Model		R^2	F	Sig.	Beta	t	Sig.
1	The nature of work	3	0.693	230.63	.00	0.833	9.11	.00
2	The nature of work, Communication	0	0.828	242.31	.00	0.499	15.19	.00
3	The nature of work, Communication, Salary	9	0.882	250.07	.00	0.364	9.98	.00
4	The nature of work, Communication, Salary, Supervision	5	0.931	333.46	.00	0.290	11.39	.00
5	The nature of work, Communication, Salary, Supervision, Bonuses	2	0.946	341.18	.00	0.238	12.73	.00
6	The nature of work, Communication, Salary, Supervision, Bonuses, Promotion	5	0.951	312.70	.00	0.204	10.18	.00
7	The nature of work, Communication, Salary, Supervision, Bonuses, Promotion, Coworkers	7	0.955	288.18	.00	0.177	8.03	.00

Regressive analysis suggests that the test on significance of model (Table 6) claims that, if it's analyzed the partial contribution of each determinant in particular in the determination of job satisfaction growth, when is kept under constant control the participation of each determinant in particular, we will see that the nature of work is worth considerably more deterministic 69.3%. With the inclusion of communication in the model, the participation of independent variables is increased for 13.1%, respectively together with the nature of work they determine 82.4% of job satisfaction. Partial participation of independent variable, salary, automatically increases the determinant part over job satisfaction for 5.5%, and together with determinant the nature of work and communication jointly determine 87.9% of job satisfaction. Always, in the context of the determinism level, with the inclusion of the next variable in the model an increase of determinism is provided for 4.9%. Now the common determinism of independent variables, the nature of work, communication, salary, and supervision is 92.8%. With the inclusion of the bonuses and promotion, determinant increases for 2% and in this way, it is determined 95.1%. Panel significance and determinism level are maintained even with the inclusion of the recent variable of the independent variables group which in regressive analysis resulted with higher deterministic value. In this context, the determinism coefficient increases for 0.4%, and explained 95.5% of job satisfaction. F's values imply the finding that determinant coefficients are statistically important, respectively the information that models provide is high and statistically important.

In the framework of the regression analysis (Table 7) was considered a partial contribution of relevant variables: marital status, the number of bonuses, calendar age, in predicting the dependent variables of job satisfaction. Demographic factors are analyzed in many studies to define their effect on the overall level of the job satisfaction as well as the resulting effect of job satisfaction on various aspects of the work (Herzberg, 1957, 1968). In other words, there is no doubt that the contribution at work is influenced by socio-demographic characteristics of individuals (Meyer & Allen, 1993).

Table 7. Tabular presentation of statistics through whose is proved the predictive contribution of relevant variables in the context of job satisfaction (step-wise analysis) (Source: Authors)

The model of dependent variable – job satisfaction	predictive	R^2partial	ß	t	p	r partial
R^2=0,131p< .001	Marital status	R^2=0.061p< .001	0.247	2.57	0.01	0.56
	Number of bonuses		0.117	1.18	0.24	-0.12
	Calendar age	R^2=0.014p> .001	0.116	1.18	0.24	0.02
		R^2=0.013 p> .001				
	Gender	R^2=0.000p> .001	0.022	0.12	0.83	-0.01
	The level of education	R^2=0.010p> .001	0.022	0.99	0.32	0.11
	The kind of bonuses	R^2=0.002p> .001	0.045	0.12	0.83	0.05
	Job position	R^2=0.000p> .001	0.013	0.14	0.89	0.01
	The duration in the current position	R^2=0.008p> .001	0.088	0.89	0.36	0.02
	Promotion	R^2=0.002p> .001	- 0.046	0.46	0.64	-0.03

	The amount of salaty	*$R^2=0.000$p> .001*	*0.000*	*0.01*	*0.99*	*-0.12*
	Experience at work	*$R^2=0.005$p> .001*	*0.069*	*0.70*	*0.48*	*0.02*
$R^2=0,061$p< .001	*Marital status*	*$R^2=0.061$p< .001*	*0.247*	*2.57*	*0.01*	

In calculating the relative importance of the contribution of specific factors in predicting job satisfaction is used step-wise analysis (Table 7). The model that provides higher prediction for criterion variable job satisfaction is the model which integrates marital status as socio-demographic characteristic. With it is provided the explanation off 6.1% of criterion variable job satisfaction. Despite the expectations of the authors of this research, it was proven that the model which integrates relevant variables the number of bonuses, calendar age, the level of education, the kind and the number of bonuses, the amount of salary, promotion, experience at work, and the experience in the actual job together explain 3.7% of variance of criterion variable (job satisfaction). But, low significance of model gives us absolutely the right to not take this model in consideration during the explanation of job satisfaction variable. Positive algebraic sign of Beta coefficient indicates that employees in banks whose marital status is qualified as married at the same time have highlighted job satisfaction.

Beta coefficient obtained and low inter-correlations between socio-demographic characteristics and job satisfaction don't confirm generalization, already established in many relevant researches on the impact of socio-demographic characteristics of individuals on job satisfaction (Meyer, and all, 1993; Herzberg 1957, 1968). On the other hand, this enables generalization over relative independence of job satisfaction from socio-demographic characteristic of employees in bank.

4. Conclusions

Employees behave and experience work in different ways, simply because they differ from one another in relative measure, respectively because they have unique and special personal characteristics.

The intention of the empirical analysis was to determine the potential predicators as personal characteristics (gender, calendar age, marital status, the level of education) or organizational factors (working procedures, work atmosphere, inter- coworkers' rapport, opportunity for advancement, internal communication, etc) over determinism of the total job satisfaction from job. In other words, the intention was to see which factors have a strong positive impact on job satisfaction, and which factors have low contribute or least over satisfaction from work. In the context of the obtained results, MHR provided important results in the context of the controlled undertaking measures and activities to avoid negative impacts and advancement of positive impacts in the labor environment.

Correlative analysis developed between job satisfaction and demographic characteristics imply the conclusion that satisfaction stands in correlative rapport only with marital status, respectively satisfaction correlates with nominal category ''married'' despite ''single'' status. The reason should be sought in the un/realization of development tasks that relate to developmental period to which they belong. While employees with the status ''married'' are focused on self-actualization in work and at the same time they have integrated the professional and family plan, employees with "single" status require their perspectives in other supplements. While for the first,

"working" is not perceived only as the need for material satisfaction but above all "working" is treated as a satisfaction in itself, for the second, "working" is treated as an opportunity for affirmation. Gender, the level of education and calendar age of employees is nowise related with the level of job satisfaction. This indicates a pragmatic implication that MHR when adapting the workplace according to the needs for higher productivity, when it's known higher productivity correlates with higher satisfaction, to take in consideration the need that this socio-demographic characteristic fits with the duties employee in the bank performs.

Correlative analysis implies the finding that job satisfaction is not related to changes in variables that shape individual career in work. What level of satisfaction we will have into the job, it is not related to the fact that what the current position is or how long we are into it, or less with the quantity and quality of external incentives (bonuses, the amount of salary, etc).

The empirical results go towards finding that work environment should be considered more than an environment composed of physical elements. Put differently, the results obtained claims that work environment consists of a complex background which make up conditions as well as various factors. This research proved that predicators who refer to job characteristics (nature of performed work) or social (such as communication, coworkers) are considered as predicator relatively consistent. It can be expected that employees in banks on which social component is pronounced have more pronounced job satisfaction from work practice. On the other hand, the bank employees who have the most significant positive balance to resources and job requirements also have more positive emotional situation from the conducted work. Empirical results provide MHR concrete knowledge on possible incentive scheme for job satisfaction by providing data on the coordination of structural components of satisfaction by deterministic power they have. The scheme in question can serve the management to build up a qualitative working environment in company of who will be employees with high job satisfaction, who, organizational politic and organization mission will give a material and immaterial boost.

Axis of the most important determinants of satisfaction, form the triad linking the work performed - social environment - management respectively, the nature of work, communication and supervision. The nature of work turns out to be higher predictive value. This shows that work should be considered more than a physical environment. Always according to employees, is defined as statutory symbol which human resource management must be managed in a more qualitative way.

The results affirm that over job satisfaction; in a more determining way appear those aspects of job which doesn't relate with incentives such as salary, benefits, etc. but above all with the social environment. The latter take the complementary form which together with the characteristics that relate with performed work quality, constitute primary determinants of satisfaction level of employees. These results are entirely understandable considering the fact that how important is social environment for companies with collectivist values cultivated.

Job characteristics derived from the individual who in some way refer to career, like ex. promotion resulted with moderate influence compared with the characteristics that stem from the nature of work. In the context of determining, all the results which claim that job characteristics, that somehow, they have cognitive character and constitute the motivational core, such as salary, benefits and various bonuses versus satisfaction by employees moved to second plan. Promotion, number of promotions, position in the hierarchy showed no predictive value for job satisfaction. MHR should encourage individuals that in their promotion (their advance) focus much more on the personal and professional development and less in the hierarchical advancement.

In regression analysis framework was considered a partial contribution of socio-demographic characteristics, marital status, number of bonuses, and calendar age in predicting the dependent variable job satisfaction. Step-wise analysis provides that the model which provides higher prediction for job satisfaction is the model which integrates marital status as socio-demographic characteristic which explains 6.1% of criterion variable. Positive algebraic sign of Beta coefficient shows that employees in banks, whose marital status is qualified as married at the same time they have job satisfaction highlighted. The reason should be sought in channeling the ''perspective'' of people with different marital status. While to the employees in banks with regulated marital status it comes to the integration of the goals of the organization and personal competence in profession in a single development framework, on the other hand the employees with ''single'' status we shift significantly evolving framework in plains integration perspective. Also, the survey results provide a conclusion which does not suits knowledge derived from theoretical models or other relevant research. Beta coefficients obtained and low inter-correlations between socio-demographic characteristics and job satisfaction, throw socio-demographic characteristics from the model of job satisfaction predicators. On the other hand, it somehow speaks over relative independence of job satisfaction from socio-demographic characteristics of employees in the bank. The results are in favor of the other studies which empirically affirmed the existence of correlation between marital status and job satisfaction.

Human resources should be seen as important organizational capital. In this research, career and personal characteristics are verified as predicator of job satisfaction. Structural components of job satisfaction in different measure have deterministic and predictive empirical value. The nature of work together with the collegial relations, are considered as the most important determinant of job satisfaction. Salary and benefits as determinant of satisfaction are coordinated immediately after the nature of work and collegial relations. The next generalized conclusion coincides with the logical premise that there are no unfavorably features of job satisfaction, either when it comes to socio-demographic or career. The only significant determinant proved to be the marital status. This research was conducted on a specific sample of employees in the bank, and it would be interesting that the predictive values of these variables to be tested in a representative sample.

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