

## **Working Environment and Employees' Job Satisfaction in Nigerian Banks**

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### **Abstract**

The search for greener pasture by bank workers from one bank to the other may be attributed to poor working environment leading to non-job satisfaction which has posed a serious challenge to bank management as it is easy to retain existing employee than to hire a new one. This survey investigates the effect of working environment on employees' job satisfaction measured by career growth in ten selected Nigerian banks. Survey research design was adopted with structured modified Likert type questionnaire administered to 2,015 management staff of the ten selected banks but 1,713 copies of the questionnaire came correctly and were used for the study. The data collected were analyzed using regression analysis. Statistical Packages for Social Sciences (SPSS) was the statistical software technique used for the analysis. Result shows positive effect of working environment on career growth indicating employee job satisfaction. We therefore recommend improvement on working environment that will enhance job satisfaction and career growth which invariably contribute to employment retention, enhanced productivity and economic development.

**Keywords:** *Working Environment, Employees, Job satisfaction, Career development and Retention.*

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### **Background to the Study**

The ever changing business environment in the global village which the world has become today necessitates business enterprises to achieve strategic higher performance, Uwem, Egwuonwu, Kabuoh and Ekwoaba, (2016) through appropriate provision of working environment that encourages job satisfaction and career growth. Nigerian business environment is affected by business uncertainties due to challenges from both internal and external variables. This no doubt contributes to low productivity enhancing negatively on economic development. To survive from this down time, business excellence is urgently needed from all stakeholders by taking advantage of Information and Communication Technology (ICT) available in this era (Kabuoh, Adonri, Ogundiwin & Uwem, 2015). The provision of conducive working environment by the banks encourages employees' job satisfaction and retention especially in Nigeria where the banking industry is saddled with stiff competition as well as high employees' turnover.

The banking industry in any nation is the financial pillar of that nation due to its intermediation in economic development of the nation (Penrose, 2013). The Nigerian banking industry is not an exception. The banking industry in the country plays an important role in economic, political and social development of the nation. It facilitates capital formation, implements monetary credit, foreign exchange, and financial policies. It finances the production systems of the nation and promotes its economic growth (Penrose, 2013). Most capital projects in the nation can only be actualized and completed because of the financial facilities that the banks offer. These key functions of the banks have made it paramount and very challenging for the workforce to be adequately motivated in terms of good working environment which no doubt will enhance organizational performance and career growth.

Lado and Wilson (2011) are of the opinion that in a competitive business environment and in a developing economy such as Nigeria where personal values of employees are always on the increase, there is the challenging situation of maintaining and satisfying employees to reduce employee exit or turnover. It is much undesired losing employees after much training and making them high performance workforce. Every organization would want to have a stable workforce so as to ensure high productivity. In order to ensure that such a situation is maintained, human resource unit of every organization has been considered as one of the most important units in this present competitive business set-up (Chieze, 2016).

### **Statement of the Problem**

In stressing the importance of employees in any organization, Khera (2010) is of the opinion that today when most business houses are passionate with total quality management (TQM) in order to stay ahead of competition, very few organizations realize that their most precious assets are their employees. It is very surprising that most organizations cannot have efficient human resource management units that can function so well as to satisfy their employees with enabling working environment such as working tools, employer/employee relationship management, acceptable working conditions among others, and such has contributed in serious employees' exit or turnover. Employees' job satisfaction is an important factor in any work setup. It may probably affect productivity directly or indirectly through employees' burnout, absenteeism, apathy and turnover, all of which can lead to lack of work continuity. When this happens without a firm grip of the crises and its solution, organisation crashes.

A worker's overall well-being can be affected by how the worker feels about his job. An individual's feelings about his pay, security, other benefits and rewards received from a job are of great importance to the individual's well-being (Chieze,2016). It should be noted that striving for ways to make workers' jobs more satisfactory is of humanitarian value and job satisfaction should be seen as a legitimate goal in itself and should be of importance to human resources management of organizations such as banks so as to control employees' turnover in the banks. Employee turnover disrupts the flow of a functioning workforce. When an employee leaves an Organization, there can be a significant knowledge gap left, creating more work as the remaining team members pick up the pieces. Recruiting and training a new employee requires staff time and money, (Park & Utah, 2013). Employees should be made to be satisfied with their job so that the organizational turnover rate should be reduced and cost on manpower selection and training should be reduced also. The above will be made possible if working environment is tolerable hence the need for this study.

### **Objective of the Study**

The general objective of the study is to determine the effect of working environment on employees' job satisfaction in the Nigerian banking Industry. The specific objective is to: examine the effect of working environment and employees' career growth in Nigerian banks.

### **Research Question**

What effect does work environment have on career growth in Nigerian banking sector?

### **Hypothesis**

Work environment has no significant effect on employees' career growth in Nigerian banking sector.

### **Conceptual Clarification**

#### **Working Environment**

An employee in good working environment and condition has a feeling of safety and good health on the job. This gives comfort and motivation to employees. A good working environment and condition give employees that impetus and comfort that make them more productive. Easy-to –operate tools and equipment, good working methods, well ventilated, good lightening conditions and air-conditioned environment are driving forces for employees to be motivated to put in their best. Good working conditions and environment provide a healthy work environment that helps to minimize the tendency of employees to develop one illness or the other. Good ergonomically provisions in work environment ensure and sustain the good health conditions of employees. Jain and Kaur (2014) state that work environment can implicate the social relation at workplace and also maintain the relationship among colleagues, Supervisors and the organization. It describes the neighboring circumstance in which employees are working. A conducive work environment may give prove satisfactory to workers. A satisfied, happy and hardworking employee is the biggest asset of any organization. Effective results and productivity for any organization is dependent on the level of satisfaction of employees and work environment is one of the most important factors which influence the satisfaction and motivation level of employees. Knudsen, Ducharme, Roman, Lawson, Rupert and Morgan's study (as cited in Cunningham, Small & Daire, 2014) state that very little is known about each setting's optimal person-environment match, which contributes to burnout and turnover in the field settings.

### **Job Satisfaction**

This is the degree of favorableness or otherwise with which an employee assesses his or her job. In this case job environment, job design, and job execution equipment impact on an employee being satisfied with the job. Employees are satisfied with such jobs as those that are rich in positive behavioural elements such as autonomy, task identity, task significance, good feedback, recognition, and empowerment. Job satisfaction is different from employment satisfaction in that the former is concerned with the job an employer does in an employment while latter is concerned with the employment as a whole. Cole and Cole (2014) state that as the increase in research studies suggest, the notion that workplace attitudes (e.g., job satisfaction) might be positively connected with performance outcomes has continued to intrigue academic scholars as well as practicing managers. Olatunji, Mokuolu and Dare (2014) define job satisfaction as the extent to which workers are happy on their jobs. Oswald, Proto and Sgroi (2014) conclude that happiness makes human beings more productive. A worker that is satisfied with his or her job is always happy and such a worker is very productive. Cordeiro' work as (as cited in Bateh, & Heyliger, 2014) conclude that an organization's success depends on hiring and retaining satisfied employees. Suminto (2014) state in his study that satisfaction with the work done strongly relate to support for leadership styles and motivation from supervisors.

### **Career Growth**

Career growth is another aspect of the expectations of employees. Every employee wants career growth. Career is an individuals' journey through learning, work and other aspects of life. There are a number of ways to define a career and the term is used in a variety of ways. Andrew (2011) states that career growth is the ability to be promoted within the company to a position which has greater authority, more decision making and the possibility of supervising other employees or work independently. It also usually implies more compensation (higher wage or salary) or perks. Career growth can also be called career advancement. Every employee wants to advance in his or her career. Organizational career growth shows potential for managing turnover, its biggest impact is on those who desire a career (Weng& McElroy, 2012).

Employees would like to feel that they are a part of an organization they work in. Letting employees be more active in the decision-making related to their job makes them feel valued and important to their organization and such increase employees motivation. Motivating employees in this way and in some other ways such as merit-based pay, bonuses, gain sharing and stock ownership plans are all great motivators for employees (Chieze, 2016). These motivators should only be offered to employees as an incentive or reward for outstanding performance. All these could give satisfaction to employees.

Every employee wants to be satisfied with his or her employment. Employees' satisfaction should therefore be seen as an important area in the organizational science. Champion-Hughes (2001) states that employee satisfaction can be regarded as a pleasurable or positive emotional state of mind of an employee about his employment. It is well understood that employees who are more satisfied with their job condition are more likely to produce better work outcomes. This is mainly because of the fact that higher levels of satisfaction improve employee morale and in turn reduce voluntary turnover. Employee turnover, which is the number of employees that left an organization within a specific time frame, divided by total number of employees of the organization within the same time frame, could be seen to be inversely related to employee satisfaction. A satisfied employee has fewer tendencies to leave than an unsatisfied employee.

Based on the above conclusion, improving employee satisfaction thus seems to be instrumental for decreasing employee turnover. Employee satisfaction, according to Walker, Churchill and Ford, (as cited in Sajeewanie and Opatha, 2007), can be divided into intrinsic and extrinsic dimensions. Intrinsic satisfaction is related to the internal rewards such as satisfaction with work itself and with the opportunities for personal growth and accomplishment. Extrinsic satisfaction is of rewards bestowed on an employee such as pay, organizational support and opportunities for promotion among others. In this study, the variables that would be used to measure Employee satisfaction are employee promotion, career growth, Job security, training/development, and motivation (reward/compensation).

## **Theoretical Review**

### **Job Design Theory**

This is Frederick Herzberg's revolutionary approach which specifies that to motivate employees to do good work, jobs should be enriched rather than simplified, Herzberg (1976). The theory states that work be designed and managed to foster responsibility, achievement, growth in competence, recognition, and advancement. Factors extrinsic to the work itself, such as good supervisory practices and pleasant working conditions, are 'hygiene factors' that could create dissatisfaction if poorly managed but never motivate employees to work hard and perform well. Job design is extended to work teams so that work should be assigned to the type of team that is most appropriate for different kinds of tasks (Hackman & Wageman, 2005). This theory specifies that to motivate employees to do good work, jobs should be enriched rather than simplified. It implies that job gives satisfaction to employees if designed and managed to foster responsibility, achievement, growth in career, competence, recognition and advancement. This theory will be adopted in this study because a good job design, resulting to job enrichment, is an important factor that is useful in considering employee satisfaction in the Industry being studied. An employee in a well-designed job is likely to perform well and improve productivity, which in turn, gives the opportunity for career growth and consequently employee satisfaction.

### **Dispositional Theory**

This is a job satisfaction theory that states that people (employees) have innate disposition that cause them to have tendencies towards a certain level of satisfaction, regardless of one's job, (Judge, Locke & Durham, 1997). This is an explanation of job satisfaction in the light of evidence that job satisfaction tends to be stable over time and across careers and jobs. Judge *et al.* (1997) argues that there are four Core Self- evaluations that determine one's disposition towards job satisfaction: self-esteem, general self-efficacy, locus of control, and neuroticism. The model states that higher levels of self-esteem (the value one places on his/her self) and general self-efficacy (the belief in one's own competence) lead to higher job satisfaction. Lower levels of neuroticism lead to higher job satisfaction.

### **Empirical Review**

Guest (2001) carried out a study on work environment and employee satisfaction, giving the result that the working conditions have effects on the satisfaction of employees. In this case, good working conditions involve comfortable proper work and office spaces, good working environmental temperature, good lighting, ventilations and well organized sitting positions. In consideration of working environment and condition, feeling safe and comfortable in working environment, tools and equipment as well as ease of use, working methods, security guards and parking facilities etc are important facts to note. Guest (2004) in his work on employee

autonomy and employment satisfaction found that employee Autonomy is the capacity of a rational individual taking decision independently. In all aspect of life such as in politics, bioethical and moral attitude, the concept of autonomy has an ancestral origin. The act of autonomy is to fortify an individual's actions in the context of moral responsibility. In employment, therefore, every employee would like to have some degree of autonomy in the execution of functions so that in some cases an employee can take decisions independently.

Ali and Ahmed (2009) report that goal clarity, planning, autonomy, and participation in goal setting are factors linearly and positively related to satisfaction. Organizations should be involving employees in goal-setting and that gives employees the opportunity to have the organizational goal in mind while working hard to achieve the goals. Employee satisfaction is of utmost importance in any organization. It is also important to employees. Employees satisfied with their employments tend to believe that fair and good treatment would be given to them by the organization. Supporting the above assertions, Teseema and Soeters (2006) conduct a study on Promotion and Employee Satisfaction and came to a conclusion that there is positive relationship between promotion practices and perceived performance of employees.

Gangaram (2016). Conducted a study on Organizational Career Growth and Employees' Turnover Intentions: An empirical evidence from Nepalese Private Commercial Banks, the results show that there is moderate prevailing organizational career growth and low to moderate employees' perception of turnover intentions. As banking employees in Nepal do think about quitting the organization (bank) and also look for new jobs however, lower side of agreeableness on leaving the current organization soon. The research results show that there is a negative or inverse relationship between the Organizational Career Growth and Employees' Turnover Intentions in Nepalese context (banking sector in Nepal). Promotion Speed and Remuneration Growth is the foremost factors that have direct high impact on Employees' Turnover Intentions, followed by Career Growth Progress in Nepalese context.

Dole & Schroeder (2001) did a study on career growth and employee satisfaction and concluded that employees that are satisfied with their jobs are more likely to produce better work outcomes. This is based on the fact that higher levels of satisfaction improves morale and reduces voluntary turnover. Career is a description of an individual's journey in the process of learning, working or other aspects of life. Career growth is the process of being promoted as at when due within an organization to a position of greater authority and responsibility, more decision-making and the possibility of supervising other employees or work independently. It goes with more compensation.

### **Methodology**

The research design for this study was survey design. . Survey design was used in this case because opinions of the population were needed using proximity and questionnaire to collect information on the variables that would be used for the study. Population of the study was made up of all management staff of the branches of the ten selected banks (from the three classes of banks – International, National and Regional banks) in Lagos State of Nigeria. The choice of the banks across international, national and regional classes of banks was based on the fact that each of them had met the minimum capital base as requested by Central Bank of Nigeria (CBN). The total population of the entire management staff in the branches of the ten banks in Lagos State was 2015. This information was as represented in the tabulation below:

**Table 1: Selected Banks and entire Management Staff**

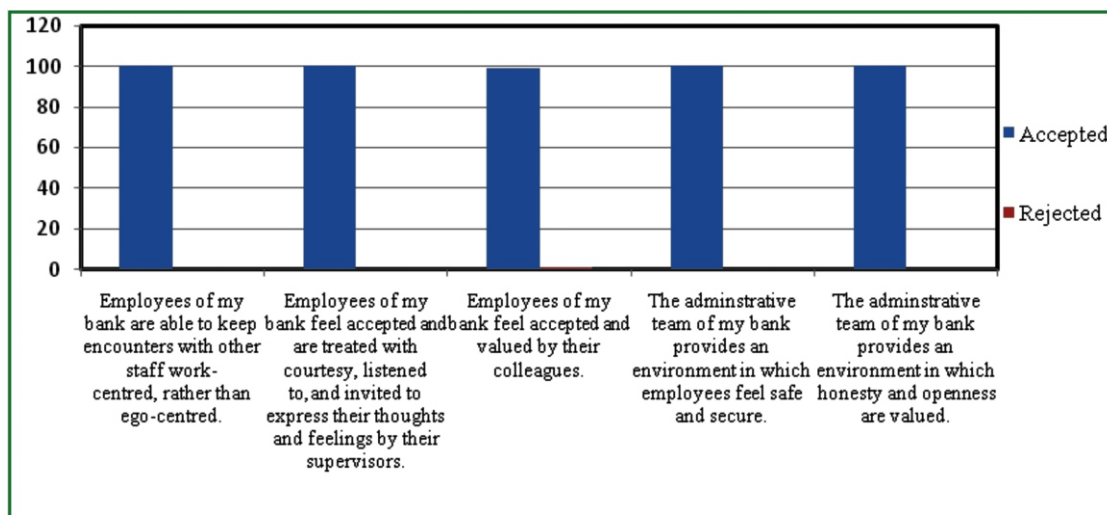
<b>Selected Banks in Lagos State</b>	<b>Number of Managerial Staff</b>
Guaranty Trust Bank of Nigeria Plc	250
Zenith Bank of Nigeria Plc	242
First Bank of Nigeria Plc	255
United Bank for Africa Plc	222
Access Bank of Nigeria Plc	211
Citibank of Nigeria Plc	110
Ecobank of Nigeria Plc	221
Sterling Bank of Nigeria Plc	169
Standard Chartered Bank of Nigeria Plc	170
Wema Bank of Nigeria Plc	165

**Research Field Survey (2014)**

Ten banks were used for the study. The ten banks were selected from the three classes (International, National and Regional license holders) of commercial bank approved by the Central Bank of Nigeria (CBN). This was justified, since each of the banks had met the same capital base requirement as stipulated by CBN. On this basis, five banks out of the nine international banking license Holders were selected. while four banks out of the six National banking license holders were selected for full representation of the national banking license holders. Wema represented regional banks which has recently upgraded to National bank. The entire selection criterion was based on the fact that each of the banks satisfies the capital base requirement as stipulated by CBN, and this gives a good representation of each class of the banks. The figure for the number as given above was obtained from HR departments of the banks. These were said to be staff in the various departments consisting of human resource, operations, control and marketing staff. Questionnaire was used to elicit information from the respondents for both biodata and study variables. The working figure for the study was 1,713 that was the number of respondents that returned their copies successfully.

The data collected were analyzed using regression analysis. Statistical Packages for Social Sciences (SPSS) was the statistical software technique used for the analysis. Descriptive statistics (the mean, median, bar charts, pie charts and frequency distribution) was used to describe the demographic data collected in section A part of the research instrument. The same descriptive statistics was employed to describe the responses that were given in section B to provide answers to research questions. Regression analysis was used to test the given hypotheses at 5% level of significance.

**Table 2. Working Environment**



Adapted from Chieze (2016)

**Characteristics of Working Environment in the Banks**

From table 2 above it can be observed that all 1713(100.0%) of the participants accepted that employees of the bank are able to keep encounters with other staff work-centred, rather than ego-centred. Similarly all 1713(100.0%) of the respondents accepted that in their banks employees feel accepted and are treated with courtesy, listened to, and invited to express their thoughts and feelings by their Supervisors.. Consequently, apart from 20 (1.2%) of the respondents, 1195 (98.8%) accepted that Employees in the bank feel accepted and valued by their colleagues. Finally all the respondents 1713 (100.0%) both accepted that the administrative team of the bank provides an environment in which employees feel safe and secure and their bank's administrative team provides an environment in which honesty and openness are valued.

**Table 3. Dependent Variable -Employee Satisfaction (Career Growth)**

S/N	Statement	SD N (%)	D N (%)	FD N (%)	FA N (%)	A N (%)	SA N (%)	Total N (%)
1	There are opportunities for career growth in your bank.	0 (0.0)	0 (0.0)	260 (15.2)	627 (38.6)	553 (32.3)	273 (15.9)	1713 (100.0)
2	Employees are given equal opportunity to grow in their career in your bank.	252 (14.7)	809 (47.2)	460 (26.9)	0 (0.0)	192 (11.2)	0 (0.0)	1713 (100.0)
3	There are policies for career development and growth in your bank	0 (0.0)	0 (0.0)	121 (7.1)	210 (12.3)	1025 (59.8)	357 (20.8)	1713 (100.0)
4	The policies are implemented for employees without bias.	0 (0.0)	1019 (59.5)	502 (29.3)	0 (0.0)	159 (9.3)	33 (1.9)	1713 (100.0)
5	Employees are satisfied with the implementation of career growth policies of your bank.	33 (1.9)	819 (47.8)	861 (50.3)	0 (0.0)	0 (0.0)	0 (0.0)	1713 (100.0)

Source: Field Work 2017



Table 3 shows that most 1453(84.8%) of the participants accepted that there are opportunities for career growth in their bank, however, 260(15.2%) rejected that career growth opportunities is in the bank. Contrastingly, 1521(88.8%) rejected that employees are given equal opportunity to grow in their career, while 192(11.2%) accepted that Employees are given equal opportunity to grow in their career. 1592(92.9%) of the respondents accepted that there are policies for career development and growth but the proportion that rejected were 121(7.1%). Consequently, apart from 192(11.2%) that accepted almost all 1521(88.8%) of the respondents rejected that policies are implemented for employees without bias. Finally, all the respondents 1713(100.0%) rejected that Employees are satisfied with the implementation of career growth policies of their bank.

To examine the effect between working environment and Employee career growth in Nigerian banks, the researcher conducted multiple regression analysis as shown below.

**Model**

$$Y = b_0 + b_1 WOE + U_t$$

Where:

Y= Employees' Satisfaction (Career Growth)

b<sub>0</sub>= base constant or the intercept

b<sub>1</sub>= regression coefficients of the independent variable

x<sub>1</sub>= Working Environment(WOE)

U<sub>t</sub> = Stochastic variable

**Data Interpretation**

**Table 4**

Model Summary <sup>b</sup>							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig. F Change
1	0.882	0.778	0.778	1.040	0.778	13.483	13.483

a. Predictors: (Constant), Working Environment  
b. Dependent Variable: Career Growth

**Table of Model Summary on working Environment and Career Growth**

**Table 5**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.253	.881		22.995	.000
	Working Environment	-.126	.034	-.088	-3.672	.000

a. Dependent Variable: Career Growth

### Table of Coefficient on Career Growth

From Table 3  $b_0$  intercepts when regression line crosses Y axis (Constant) is 20.253 when  $X = 0$ . Hence, the following equation result was obtained:

$$\text{Career Growth} = 20.253 - b_1 0.126$$

These are unstandardized coefficients because they are measured in their natural units. The estimated coefficient model shows that the estimate of model parameter is consistent with prior expectations for  $b_1$ .

The result of the regression analysis came out as  $df = (1712, 1)$ ,  $r = 0.882$ ,  $F = 13.483$ ;  $P = 0.000 < 0.05$ . In addition, the coefficients (parameter estimate) of  $b_1$  (0.-0.126) is predicted, holding other variable constant. This indicates a negative significant relationship between working environment and career growth. Thus working environment could induce a corresponding decrease in career growth going by the result. Consequently, the overall statistical significance of the independent variables reliably predict the dependent variable (significance is indicated by p Values less than  $\alpha$  (0.05). That is working environment can reliably predict the effect on the dependent variable employees' satisfaction (Career Growth).

### Explanatory Power of the Model

The  $R^2$  measured the goodness of fit of the regression model and showed the explanatory power of the model. In the analytical summary on Table 4.8, the coefficients of determination  $R^2 = 0.778$  implies that about 78% of the total variations in career growth is explained by working environment. A decrease in working environment will bring about an increase in career growth to about 78%. While the remaining 22% could however be attributed to the stochastic variable  $\mu$  which includes other variables not explained in the model. Hence the  $R^2$  denotes a high and significant explanatory power relationship between Working Environment and the explanatory variable.

### Outcome of the Hypothesis-Test

In testing the hypothesis, it can be observed that Working Environment has a significant effect on Employee's satisfaction (career growth) ( $p = 0.000 < 0.05$ ). Based on the result, we reject the null hypothesis, following statistical test of significance, that there is no significant effect of working environment on employees' satisfaction (career growth) in favour of the alternative hypothesis.

### Conclusion

The study has shown that work environment has significant effect on employees' job satisfaction (career development) in the banking industry. Consistent with this is the result of the career growth 1592 (92.9%) of the respondents accepted that there are policies for career development and growth. These policies if effectively administered, will not only impact on employees' career growth, but will also increase performance level of the banks. Employees of the banks are really carried along in terms of expression, feeling belonged as well as secured. The policies of the regulatory body (CBN) of the banks have made it paramount and very challenging for the workforce to be adequately motivated in terms of good working environment which no doubt will enhance organizational performance and career growth.

## Recommendations

The following recommendations are made based on the findings and conclusions of the study:

1. The banking industry in Nigeria will do better with the provisions of comfortable working environment which will enhance job satisfaction and career development.
2. There should be enhanced periodic monitoring of banks by CBN to ensure regulatory compliance of industrial best practice. Management of the banks should ensure that their working environments are continually improved to meet the industry's best practices
3. Staff motivation by management should be imbibed regularly to encourage employees who have excelled and periodic salary review is encouraged as to ensure employees' job satisfaction in the banks. This could reduce employee turnover in Nigerian banks. It will also improve banking performance in the country.
4. Banks should be involving employees in goal-setting and decision making as that gives employees the opportunity to have the organizational goal in mind while working hard to achieve the goals.

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