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Job Satisfaction Among Employees in Private Banks

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Abstract. This study investigated the factors influencing job satisfaction among employees of private banks in Tuguegarao City, Philippines. Job satisfaction in the workforce is essential for both employees and the business organization. If the employees are satisfied and content, their commitment levels will be high, and hence, their contribution to the organization will also be high. The research explored the demographic profile of respondents (age, gender, civil status, and length of service) and their level of job satisfaction across several factors: performance appraisal, work motivation, salary, co-workers, work environment, and rewards/incentives. A quantitative approach was employed using questionnaires, and data were analyzed using descriptive statistics and inferential tests, such as the Kruskal-Wallis and Mann-Whitney U tests, to determine whether significant differences in job satisfaction existed based on demographic variables. Results indicated that employees generally reported high levels of job satisfaction across all factors, with work motivation being particularly prominent. While age and length of service did not significantly influence job satisfaction, gender revealed a significant difference in perceptions of the work environment, and civil status showed a significant difference in salary satisfaction. The study is grounded in the Theory of Employee Planned Behavior, which emphasizes the crucial role of job satisfaction in driving organizational performance. These findings offer valuable insights for private banks seeking to enhance employee well-being and organizational success.

Keywords: Job satisfaction; Performance appraisal; Private banks

1.0 Introduction

Every individual aspires to have a stable job and a workplace where they can work happily and efficiently. Employment is an essential component of people's lives, significantly influencing their lifestyle and social well-being. In this regard, employees serve as the backbone of every organization, and their performance directly contributes to organizational success. According to Gaikwad (2022), job satisfaction is a critical aspect of employee behavior that influences not only the individual but also the achievement of organizational goals. Vinaykumar and Ravinarayana (2024) define job satisfaction as an employee's inner feeling toward their work, which varies across individuals and circumstances. Similarly, Sumithra (2024) noted that job satisfaction benefits both employees and organizations, as satisfied employees exhibit higher commitment, thereby contributing positively to organizational outcomes. Kamal et al. (2024) further emphasized that employee satisfaction enhances service quality, customer satisfaction, and financial performance, underscoring the importance of cultivating a positive work environment, effective leadership, competitive compensation, and continuous employee development.

The banking industry, as a major contributor to the economy, represents one of the most demanding and competitive sectors. Employees in this sector are often perceived as highly dedicated and hard-working, yet research suggests varying levels of job satisfaction. For instance, Vertika (2022) reported that employees in the banking sector often exhibit lower-than-expected levels of satisfaction, particularly in the private sector, where workloads and stress levels tend to be higher compared to the public sector. Gupta et al. (2024) stressed that employees remain an organization's most valuable asset, especially in an era of technological transformation where banks must balance innovation with maintaining workforce motivation and satisfaction. This dynamic underscores the critical importance of examining employee satisfaction within the banking sector to ensure long-term organizational stability.

Despite extensive research on this topic, notable gaps remain. Many existing studies, such as those of Anis et al. (2022), are limited by small sample sizes and narrow geographic scopes, thereby reducing the generalizability of their findings. Furthermore, much of the existing literature focuses on international contexts, with relatively few studies examining the local banking sector. Studies by Jahan et al. (2023) and Karunarathna and Jayasinghe (2023) highlighted the crucial role of management in maintaining employee engagement and retention. However, questions remain about the specific root causes of dissatisfaction that drive employees to leave. Additionally, prior research, such as Lovely et al. (2019), has disproportionately focused on experienced executives, often neglecting younger or less experienced employees whose perspectives may differ significantly (Thotawatte & Samarakoon, 2021; Toppo, 2022).

Therefore, this study seeks to address these gaps by investigating the factors influencing job satisfaction and dissatisfaction among banking employees in the local context. The purpose of this research is to develop effective strategies to enhance employee satisfaction, thereby strengthening organizational performance and long-term growth. By doing so, the study contributes to both academic discourse and practical management approaches in the banking sector.

2.0 Methodology

2.1 Research Design

The study employed a quantitative descriptive research design, as it utilized descriptive statistics (frequency, percentage, and mean) as well as inferential tests such as the Kruskal-Wallis and Mann-Whitney U. This design was deemed appropriate for examining the level of job satisfaction among private bank employees and for determining whether significant differences exist across demographic groups.

2.2 Research Locale

The study was conducted in Tuguegarao City, Cagayan, to address the need for more local information on employees' job satisfaction in private banks.

2.3 Research Participants

The respondents in the study were 30 employees from private banks in Tuguegarao City. A snowball sampling technique was employed, beginning with three initial participants selected based on their accessibility and willingness to participate. These initial participants then referred other eligible colleagues. The inclusion criteria required that respondents be: (a) currently employed in a private bank in Tuguegarao City, (b) regular or probationary employees with at least six months of service, and (c) willing to participate voluntarily. Employees on extended leave or those working on a purely contractual basis were excluded. Snowball sampling was considered appropriate because of the difficulty in accessing banking employees directly, and because referrals enabled the researchers to reach a more diverse set of participants across institutions.

2.4 Research Instrument

The primary instrument was a structured questionnaire consisting of two sections: (a) Profile of the Respondents (age, gender, civil status, and length of service), and (b) Level of Job Satisfaction, measured across six dimensions: performance appraisal, work motivation, rewards/incentives, salary, co-workers, and work environment. The job satisfaction section included 30 items adapted and modified from the validated questionnaire of Inayat and Khan (2021). Adaptation involved adjusting phrasing to the local context while retaining the core items to preserve comparability.

The instrument's validity was established through expert review by three faculty members specializing in human resource management and organizational psychology, who confirmed the alignment of items with the study objectives. A pilot test with 10 non-participant bank employees was conducted, and the results indicated strong internal consistency (Cronbach's alpha = 0.89), suggesting high reliability.

2.5 Data Analysis
The respondents' profiles were analyzed using frequency and percentage. The mean was also used to assess job satisfaction among employees in private banks, using the following scale: 4.00-3.50 (Very High), 3.49-2.50 (High), 2.49-1.50 (Low), 1.49-1.00 (Very Low). Moreover, the Kruskal-Wallis and Mann-Whitney U tests were used to test for significant differences in job satisfaction levels across profile groups.

2.6 Data Gathering Procedure
Before data collection, the researchers secured approval from the University Research and Innovation Office (URIO) and informed the research adviser. Permission was then sought from bank managers to allow employees to participate voluntarily. Data were gathered over four weeks in February 2025 using Google Forms. The online distribution method was chosen to maximize accessibility, ensure safety, and facilitate responses across different institutions while minimizing disruptions to participants' work schedules. Respondents were given one week to complete the form, with reminders sent to improve response rates. After collection, the researchers consulted a statistician to ensure the proper application of statistical tests and interpretation of findings.

2.7 Ethical Considerations
The researchers obtained informed consent from participants and clearly explained the study's objective. The privacy and confidentiality of the informants were maintained by securely anonymizing information. Additionally, the researchers ensure the informants feel comfortable and free to decline answering questions.

3.0 Results and Discussion
Table 1 reveals that the majority of respondents were aged 26–35 years, female, and had 6–10 years of service. This indicates that the workforce in private banks in Tuguegarao City is predominantly young to mid-career professionals with substantial industry experience. Rather than suggesting a lack of representation, this reflects a sectoral trend where younger professionals dominate the financial services industry (Mehmeti, 2020). The overrepresentation of women further supports the findings of Kim and Cho (2020), who emphasized that women often thrive in banking roles due to strong interpersonal and communication skills, which are essential in customer-facing positions. The balanced distribution of civil statuses suggests that family responsibilities may not be a primary determinant of employment in this sector. Notably, the high proportion of employees with 6–10 years of service underscores workforce stability, possibly reflecting favorable retention practices by private banks.

Table 1. *Profile of the Respondents*

Profile Variables	Categories	Frequency	Percentage
Age	18-25	5	16.67
	26-35	20	66.67
	36-45	2	6.66
	46 and above	3	10.00
	Total	**30**	**100.00**
Gender	Male	8	26.67
	Female	22	73.33
	Total	**30**	**100.00**
Civil Status	Single	15	50.00
	Married	15	50.00
	Divorced		
	Widowed		
	Total	**30**	**100.00**
Length of Service	Not Even a Year	5	16.67
	1-5 Years	7	23.33
	6-10 Years	14	46.67
	11-25 Years	4	13.33
	Total	**30**	**100.00**

Table 2 shows that employees reported a very high level of job satisfaction across all six factors, with work motivation (M = 3.64) emerging as the strongest driver. This suggests that employees are highly engaged and motivated to perform well, likely due to performance-driven policies and recognition systems embedded in the private banking culture. Mehmeti (2020) also argued that motivation plays a central role in sustaining productivity, particularly in industries with demanding targets.

Table 2. *Level of Job Satisfaction Among Employees in Private Banks*

Factors	Mean	Verbal Interpretation
Performance Appraisal	3.62	Very High
Work Motivation	3.64	Very High
Salary	3.51	Very High
Co-workers	3.57	Very High
Work Environment	3.62	Very High
Reward/Incentives	3.57	Very High
Overall	**3.59**	**Very High**

Interestingly, salary scored lowest (M = 3.51), though still interpreted as "very high." This finding may reflect a situation in which financial compensation is adequate but not the primary source of satisfaction, with employees deriving greater fulfillment from workplace culture, teamwork, and recognition. This contrasts with Varikunta et al. (2019), who found that salary dissatisfaction was prevalent among banking employees, suggesting that local private banks may have implemented more competitive compensation practices than in other contexts. The consistently high scores across factors suggest that private banks in Tuguegarao City have successfully fostered a supportive organizational climate, aligning with Kim and Cho's (2020) findings that cooperative environments and self-efficacy boost job attitudes. However, Lekić et al. (2019) found that interpersonal relationships do not always translate into greater satisfaction, suggesting that contextual factors (such as culture and management style) strongly shape employee perceptions.

Table 3 shows no significant differences across age groups, suggesting that employees share similar experiences regardless of age. This consistency may indicate standardized management practices and uniform HR policies within private banks. Abellera and Bauyot (2019) and Karunarathna and Jayasinghe (2023) similarly found no significant effect of age on job satisfaction. However, Mukosha (2022) reported that older employees in the private sector exhibit higher levels of satisfaction, particularly in urban areas. This contradiction suggests that while local banks provide equitable work environments across age groups, satisfaction among older employees in other regions may be shaped by differing socio-economic conditions.

Table 3. *Test of Difference in the Level of Job Satisfaction Among Employees in Private Banks When Grouped According to Age*

Factors	χ^2	P-value	Decision
Performance Appraisal	5.60	0.13	Not Significant
Work Motivation	5.21	0.16	Not Significant
Salary	3.73	0.29	Not Significant
Co-workers	4.65	0.20	Not Significant
Work Environment	5.99	0.11	Not Significant
Reward/Incentives	2.66	0.45	Not Significant

Table 4 indicates that gender does not significantly influence most satisfaction factors, except for work environment, where differences emerged. This implies that while policies may be gender-inclusive, certain workplace conditions (e.g., ergonomics, safety, or managerial support) may be perceived differently by men and women. This is consistent with Mishra and Mishra (2022), who found that gendered experiences affect satisfaction levels. While Laude et al. (20223) argued that gender has little effect on performance outcomes, the significant difference in workplace perception suggests that banks should examine gender-specific needs more closely. The mixed findings across studies highlight the complexity of gender dynamics in organizational settings.

Table 4. *Test of Difference in the Level of Job Satisfaction Among Employees in Private Banks When Grouped According to Gender*

Factors	u-value	P-value	Mean Difference	Decision
Performance Appraisal	1.78	0.09	0.28	Not Significant
Work Motivation	1.37	0.19	0.22	Not Significant
Salary	0.50	0.62	0.09	Not Significant
Co-workers	1.53	0.15	0.28	Not Significant
Work Environment	2.18	0.04	0.25	Significant
Reward/Incentives	2.10	0.06	0.35	Not Significant

Table 5 shows no significant differences across most factors, except salary, where married employees reported significantly higher satisfaction compared to single employees. This may be due to differing financial priorities—

married employees often value stability and security more strongly, perceiving their compensation as sufficient for family needs (Khan, 2020). Single employees, on the other hand, may have higher aspirations for salary growth, reflecting career mobility and ambition. This aligns with Pandit and Vyas (2023), who noted that psychosocial factors, such as family obligations, shape perceptions of job satisfaction. While some studies, such as Inayat & Khan (2021) and Lacandazo et al. (2022), suggest civil status does not influence job satisfaction, the present findings highlight that salary-related perceptions may be more sensitive to marital responsibilities in the local context.

Table 5. *Test of Difference in the Level of Job Satisfaction Among Employees in Private Banks When Grouped According to Civil Status*

Factors	χ^2	P-value	Decision
Performance Appraisal	0.14	0.71	Not Significant
Work Motivation	0.02	0.88	Not Significant
Salary	5.31	0.02	Significant
Co-workers	0.10	0.75	Not Significant
Work Environment	0.56	0.45	Not Significant
Reward/Incentives	0.12	0.73	Not Significant

Table 6 shows that married employees are significantly more satisfied with their salaries than single employees. This may indicate that marital status influences perceptions of salary acceptability, possibly due to differing financial responsibilities or priorities between the two groups. This result aligns with the findings of Khan (2020), which highlights that financial responsibilities and family commitments affect job satisfaction. Married employees, who often have structured financial obligations such as household expenses and childcare, may perceive their salaries as more adequate for meeting their needs. This could explain why the table shows a higher mean satisfaction score for married employees than for single employees, who may have different financial priorities and expectations for salary growth. Similarly, Pandit & Vyas (2023) emphasize that psychological and social factors, such as job security and work-life balance, influence job satisfaction. The table suggests that married employees experience greater salary satisfaction, which may be linked to their financial stability and long-term job security, as the study suggests. On the other hand, single employees may have higher career mobility and financial aspirations, leading to comparatively lower salary satisfaction, as shown in the table.

Table 6. *Pairwise Comparisons in the Level of Job Satisfaction in Terms of Salary Among Employees in Private Banks When Grouped According to Civil Status*

Compared Civil Status		Mean		P-value
Single	Married	3.32	3.69	0.02

Table 7 shows that there were no significant differences in satisfaction levels across tenure groups, suggesting that employees, regardless of tenure, experience similar levels of satisfaction. This may be attributed to consistent policies and management practices applied uniformly across employees, as suggested by Sondhi and Yadav (2023). However, salary showed the highest variation, indicating that tenure may indirectly shape expectations of compensation over time. Contradictory evidence exists: Singh and Sharma (2021) found that longer tenure generally correlates with higher satisfaction driven by job security and deeper workplace integration. The absence of such trends in the present study suggests that in the local banking sector, standardized compensation and HR systems neutralize tenure-based differences.

Table 7. *Test of Difference in the Level of Job Satisfaction Among Employees in Private Banks When Grouped According to Length of Service*

Factors	χ^2	P-value	Decision
Performance Appraisal	2.43	0.49	Not Significant
Work Motivation	4.22	0.24	Not Significant
Salary	5.91	0.12	Not Significant
Co-workers	4.46	0.22	Not Significant
Work Environment	2.11	0.55	Not Significant
Reward/Incentives	5.57	0.14	Not Significant

4.0 Conclusion

This study highlights that, while employees in private banks generally report high job satisfaction, gender and marital status play significant roles in shaping aspects of salary and the work environment. The findings contribute to understanding how demographic factors influence workplace satisfaction and underscore the need for management to adopt inclusive, employee-centered policies. Beyond summarizing results, this study emphasizes the broader significance of job satisfaction as a driver of organizational success, suggesting that future research should explore comparative analyses across regions and institutions to validate and expand these insights.

5.0 Contributions of Authors

Jomel M. Mabborang was responsible for guiding and assisting with the research writing and served as the statistician; moreover, Cheyenne Carsola and Rolie Gatan assisted with the research writing. Lianne Monje and Patricia Ranoco were responsible for writing the entire paper.

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7.0 Conflict of Interests

There is no conflict of interest in the publication of the paper.

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