

“Quality Work Ethics and Job Satisfaction in Commercial Bank with Reference to Sainamaina Municipal”

Sapana Sharma Paudel* and Rajesh Shahi

Abstract

The purpose of this study is to determine which QWE dimensions are most important to Nepalese commercial bank staff and to assess the effect of QWE dimensions on their work satisfaction. The study also examines differences in the importance of the QWE dimension and job satisfaction among commercial bank employees of various genders, ages, literacy levels, and marital status. Thereby, this study investigates the effect of strong quality work ethics on job satisfaction among commercial bank staff. A questionnaire was sent out to 85 employees who work in 10 commercial banks in Sainamaina municipal to gather information on quality work ethics and job satisfaction. SPSS was used to analyse the information. The study's findings showed that positive work ethics are associated with job satisfaction. The above finding suggest that quality work ethics is among the key attributes to increasing level of job satisfaction as well as other organizational outcomes. It is critical for managers to know that increasing employee job satisfaction can result in higher organizational commitment and efficiency.

Key Words: *Quality Work Ethics, Job Satisfaction, Care, Regulation, Instrument, Hard Work and Work Goal.*

Sapana Sharma Paudel*

MBS-F Scholar, Lumbini Banijya Campus, Nepal

Email Id: sapana49sharma@gmail.com.np

Rajesh Shahi

Assistant Professor, Lumbini Banijya Campus, Nepal

Email Id: shahiraju@gmail.com

**Corresponding Author*

I. Introduction

As employee retention, the finance and banking sector began to hire bright employees from competitors within the industry by giving higher salaries, chances to advance their careers, training, and benefits. Due to high competition and a scarcity of qualified human resources, such interbank switching or worker turnover is really quite

common in Nepal's banking sector (Bista & Regmi, 2016).

Worker ethics are influenced by the firm's strong work ethics. Employees will behave ethically if organizations concentrate on creating strong work ethics that pertain to the problems they face (Camp, 1994).

It was discovered that one of the adverse effects associated with inadequate satisfaction with work is an absence of active

involvement in decision-making and that employers frequently face ethical problems because of employee behavior. As a result, it is critical to consider employee workplace conditions, and managers must be conscious of their workers' safety in order to compensate them when they perform extraordinary or complex tasks. When there is no cooperation between job requires and skill sets, the unethical working conditions cause stress (Getahun, Sims, & Hummer, 2008).

Managers struggle to escape such ethical quandaries, and their moral standards are often called into question in order to comprehend their interactions with others. Ethical quandaries such as allegations of corruption, refusal to work honestly, and other potential scandals constitute a few of the crucial areas that must be investigated in order to understand work ethics (Forte & Hansvick, 1999).

People have distinct values, norms, cultures, and traditions. Workers are considered a vital

II. Review of Literature

Theoretical Review

i. Care: Care is described as an employee's behavior towards their coworkers and other individuals within as well as outside the organization. When employees receive additional advantages and remuneration from the business, they show their appreciation for the business by upholding professional ethics.

part of organizations because they are run in accordance with their values. As a result, it is the organization's prime task to provide all necessary protection to its employees in order for them to remain with the organization for an extended period of time (Arumugam & Boon, 2006).

In this regard, when they have both involvement of employees and leader support, they consistently accomplish their objectives, either by improving Job Satisfaction or satisfactorily incorporating a quality-enhancing advancement; additionally, they improve employee morale and Job Satisfaction (Doughty & Rinehart, 2004; Vacharakiat, 2008).

As a result, the general idea of participatory management flows into employee engagement and participation. It seeks to establish a beneficial connection between worker engagement, job satisfaction, motivation and performance, and personal commitment (Doughty & Rinehart, 2004).

ii. Regulation: Employees increased ethical behavior enhances organizational work regulation (Kaptein, 2008). As a result, it is crucial for the company to manage workers' work behavior in order to increase their loyalty and contentment. Employers that emphasize wages and employee involvement see a rise in their employees' loyalty.

iii. Instrument: When Victor and Cullen (1988) looked at the components of work

ethics, such as care, instrumentality, and regulation, they discovered that these factors serve to prevent the problem that are beneficial to both the company and its employees. In recent studies, Shacklock, Manning, and Hort (2011) found that instrumental ethics' growth and measurement lead to job satisfaction. They added the definition of "instrumental" to include how much an employee looks out for their own interests.

iv. **Hard Work:** The working environment has an impact on employees' behavior and decision making; the operationalization of psychology comprises identifying evidence of a number of social environment's key features. When Koh and El'Fred (2001) looked into how work values and organizational responsibility relate to a sample of Singaporean employees, they discovered that intrinsic work characteristics are more closely related to organizational accountability than extrinsic work values.

v. **Work Goal:** While the majority of empirical investigations have concentrated on how values, engagement, motivation, and attitude affect ethical behavior, an important field of study is to look at the outcomes when people's work ethics are thought to increase their job happiness. By encouraging and rewarding based on employees' ethical behavior, managers can have a positive impact on organizational outcomes. (Koh & Elfred, 2001).

vi. **Job Satisfaction:** The expectation theory to Victor, (1964), argues that "work satisfaction on the basis of the procedure of satisfaction or dissatisfaction transpires as a consequence of the analogy". As a result, the theory essentially defines a person's knowledge of the relationship between the effort required, the expected degree of presentation, and the expected level of rewards.

Empirical Review

According to Rose (2001), there are two types of job satisfaction: intrinsic and extrinsic satisfaction. While the latter focuses with quantitative issues like working hours, safety, concrete rewards and bonuses, etc., the former is associated with qualitative components of the job, such as autonomy, accountability, expertise needed to execute the job, and supervision.

Tabasum, Rahman and Jahan (2011) revealed that male and female employees in Bangladesh's private commercial banks have significantly different perceptions of and levels of job satisfaction with regard to the sufficiency and equity of the compensation offered by their banks, flexibility in work hours and job assignments, equal attention to job design, and employee relations. The most important aspects influencing job satisfaction in banks include pay, productivity, coworker relationships, and fringe benefits.

Biswakarma (2015) stated that the employee job satisfaction is significantly and positively linked with the quality of work life.

Employee satisfaction with good work ethics was found to be higher among those working in non-financial sectors than among those in the financial sectors. In Nepal's non-financial sector, it is also made clear that working conditions and employee involvement are favorable.

Adhikari (2000), the workplace environment has a significant impact on how satisfied employees are with their jobs. Employee efficiency and effectiveness will therefore improve and increase when they are happy in their jobs. (Mishra & Gupta, 2009) made the case for enhancing worker efficiency in the firm by creating an engaging and intriguing work environment.

Adhikari (1992) has made a study on “Human Resource Management for Public Enterprises: A Model for Designing Jobs in Nepalese Factories”, to examine the role of state to enhance quality work ethics in manufacturing enterprises of Nepal. The

Research Framework

Research Framework is a structure which shows the relation between two or more than two variables. In this study, the research framework depicts different dimensions of

research was done at seven manufacturing companies. According to the study, shop floor employment in Nepal were monotonous and demotivating, and shop floor work design dimensions were inadequate. Despite the employment being boring, uninteresting, and unpleasant, workers continued to work because they had to for financial reasons. Jobs were found to be fairly straightforward, monotonous, and undemanding, with money serving as the primary motivator. The strongest need strength elements at work were a wage raise, the ability to work overtime, and funding for the children of employees. Employees exhibited less creativity and innovation. Large family sizes, intense off-the-job stress, a lack of employment options, a lower social status, trouble paying living expenses, and little opportunities to enroll in trade or vocational schools were the most unsatisfactory workplace characteristics.

quality work ethics in Independent Variable and job satisfaction in Dependent Variable. The research framework of the study is mentioned below;

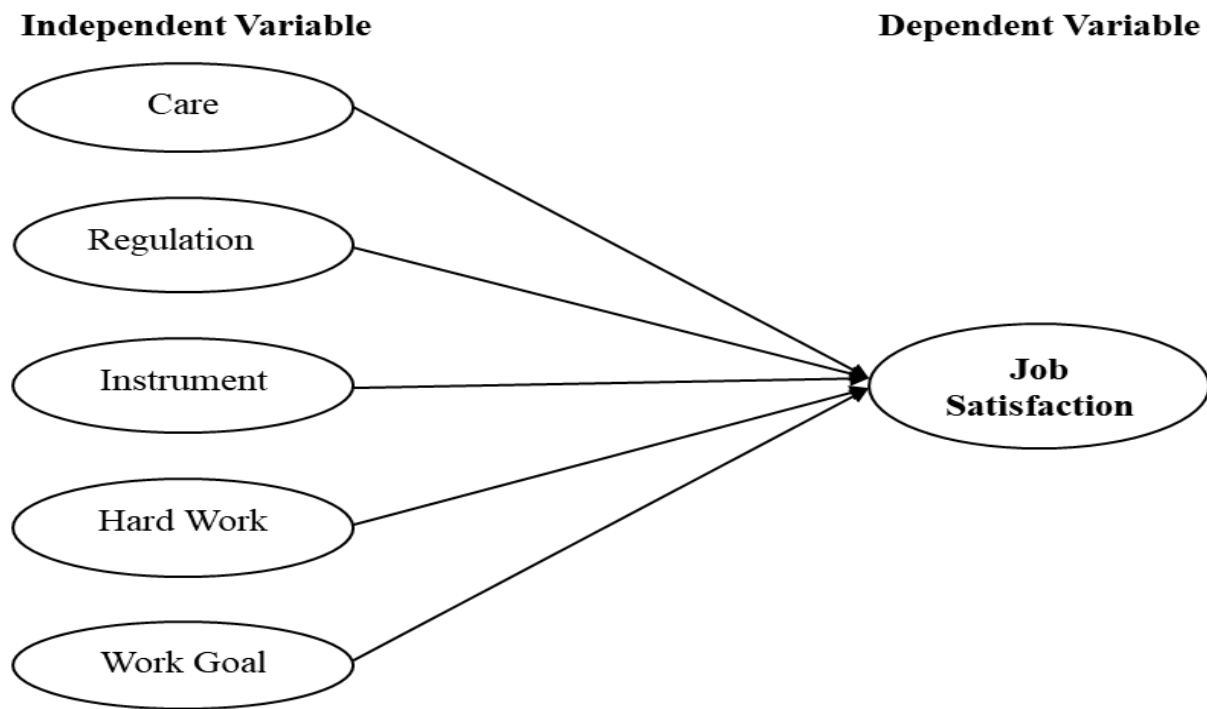


Figure- 1

Note: Panigrahi & Nashash. (2019).

III. Research Methodology

There are eleven commercial banks in sainamaina municipal. In those to commercial bank the total employees are 85 and data well being taken from 85 employees. In this perspective, Censure method used will be selected to approach the respondent for data collection. Questionnaire has been used as a research instrument for data collection. By research of the literature, the questionnaires for this study were created. All of the assertions made in the survey had responses graded on a five-point scale, with 1 denoting strongly disagreement and 5 denoting highly agreement. The internal consistency of the questionnaire is below the allowed standard, according to reliability analysis (Nunnally, 1978). Five-point Likert scale has been used in the

questionnaire in which 5 = Strongly Agree, 4 = Agree, 3 = Neutral, 2 = Disagree and 1 = Strongly Disagree.

The Model

This study will use various statistical tools based on the appropriateness of data. Mean, Standard deviation, Correlation and regression analysis will be computed under descriptive statistic to analyze and identify the response of employees with regard to different construct of quality work ethics and job satisfaction. For the analysis of the data, SPSS. SPSS was used to conduct general analysis, descriptive analysis and inferential statistics. Descriptive analysis includes mean, SD and regression of the data. Correlation coefficient indicates the relationship between quality work ethics dimensions and job satisfaction and determines how significant each of the four

quality work ethics dimensions is for their job satisfaction.

(A) Mean

In arithmetic and statistics, the mean is a single number, which represents the middle point or typical value of a dataset. The most typical way to measure central tendency is what is sometimes referred to as the arithmetic average.

The simple and population formulas are the two different iterations of the mean formula in mathematics. The method for numerically determining the mean remains the same in each situation. Divide the sum of the values by the total number of values.

The formula for population mean is as follows:

$$\mu = \frac{\sum X_N}{N} \text{ follows:}$$

Where:

μ =population average.

$\sum X_N$ = sum of N values.

N = number of values in the population.

(B) Standard Deviation (δ)

Dispersion is the measurement of the scatter required of the data from mass of figure in a series capable of an average. The absolute dispersion is measured by the standard deviation. The standard deviation will likewise be higher if the degree of dispersion is higher. Little standard deviation indicates high levels of observational uniformity as well as series homogeneity, and vice-versa. It is denoted by δ . Symbolically,

Where,

$$\delta = \sqrt{\frac{\sum (X - \bar{X})^2}{N}} \quad \delta = \text{Standard deviation}$$

$$\sum (X - \bar{X})^2 = \text{Sum of the mean deviation squared}$$

N = Total number of observations

(C) Correlation Coefficient (r)

The statistical method which may be employed to describe how linearly connected two variables are to one another is correlation analysis. The correlation coefficient gauges how closely two pieces of data are related. The correlation coefficient is employed in this study to ascertain the relationship between several parameters, such as, the most common correlation coefficient in use today. A correlation may be either positive or negative. r represents it symbolically.

$$r = \frac{n \sum XY - \sum X \sum Y}{\sqrt{n \sum X^2 - (\sum X)^2} \sqrt{n \sum Y^2 - (\sum Y)^2}}$$

Where,

r = Correlation Coefficient (r_{12})²

n = Number of Observation

(D) Regression analysis

A collection of analytical techniques known as regression analysis is used to estimate the associations between a dependent variable and one or more independent variables. It can be used to simulate the long-term link

between variables and gauge how strongly the relationships between them are related. There are various types of regression analysis, including linear, multiple linear, and nonlinear. Simple linear and multiple linear models are the most prevalent types. For more complex data sets where the connection between the dependent and independent variables is nonlinear, nonlinear regression analysis is frequently used.

Models that evaluate the connection between a dependent variable and an independent variable include simple linear regression. The following formula represents the simple linear model:

$$Y = a + bX + \epsilon$$

Where:

- Y – Dependent variable
- X – Independent (explanatory) variable
- a – Intercept
- b – Slope
- ϵ – Residual (error)

Multiple Regression Analysis

IV. Results and finding

Descriptive Analysis

Measurements of the central tendency and the dispersion of respondents' satisfaction

Apart from the use of several independent variables, multiple linear regression analysis is substantially the same as the simple linear model. Multiple linear regression analyses are mathematically represented as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + \epsilon$$

Where:

Y = Dependent variable

X₁, X₂, X₃, X₄, X₅ = Independent (explanatory) variables

a = Intercept

b₁, b₂, b₃, b₄, b₅ = Slopes

ϵ = Residual (error)

The regression equation of the study is as follows:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5$$

Job Satisfaction $Y = a + b_1$ (Care) + b_2 (Regulation) + b_3 (Instrument) + b_4 (Hard Work) + b_5 (Work Goal)

with the four QWE dimensions are covered by descriptive analysis. Also, it has a cross-tabulation of demographic factors and the most important QWE aspects. This is a quick discussion of them.

Table: 1 Descriptive Statistics

| | N | Mean | Std. Deviation |
|---------------------|----|--------|----------------|
| Care | 85 | 4.3559 | .47774 |
| Regulation | 85 | 4.5059 | .50735 |
| Instrument | 85 | 3.9794 | .59162 |
| Hard Work | 85 | 4.5147 | .45374 |
| Work Goal | 85 | 4.2941 | .50470 |
| Job Satisfaction | 85 | 4.3676 | .58578 |
| Valid N (list wise) | 85 | | |

The mean value of Care, instrument, work goal and job satisfaction are 4.3559, 3.9794, 4.2941 and 4.3676 which show that the responses of employees are very near to Agree with respect to Care, instrument and work goal which indicates that the response of employee are positive towards Care, instrument, work goal and job satisfaction of the organization. It indicates near the number 4 i.e., agree. The above table reveals that

Correlation Analysis

A statistical approach to assess the degree of linear relationship between two or more variables is correlation analysis. Correlation coefficient values are always between -1 and +1. When a correlation coefficient is +1, it

therefore effect of quality work ethics on job satisfaction in commercial bank on care, instrument, work goal and job satisfaction. And also, the mean value of Regulation and hard work are 4.5059 and 4.5147 which show that the responses of employees are very near to Standard Agree with respect to Regulation and hard work which indicates that the response of employee are positive towards Regulation and hard work of the organization. It indicates near the number less than 5 i.e., agree. The above table reveals that therefore effect of quality work ethics on job satisfaction in commercial bank on Regulation and hard work.

indicates that there is a significant positive link between the variables, whereas a correlation coefficient of -1 indicates a strong negative association. The same is true for a correlation coefficient of 0, which indicates no connection among the variables.

Table: 2 Correlations

| | | Care | Regulation | Instrument | Hard Work | Work Goal | Job Satisfaction |
|------------------|---------------------|------|------------|------------|-----------|-----------|------------------|
| Care | Pearson Correlation | 1 | .535** | .242* | .096 | .329** | .476** |
| Regulation | | | 1 | .144 | .410** | .130 | .240* |
| Instrument | | | | 1 | .262* | .195 | .256* |
| Hard Work | | | | | 1 | .195 | -.077 |
| Work Goal | | | | | | 1 | .438** |
| Job Satisfaction | | | | | | | 1 |

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

- The correlation coefficient between care and job satisfaction is 0.476 which indicates close and positive relationship is there between care and job satisfaction.
- The correlation coefficient between regulation and job satisfaction is 0.240 which indicates poor positive relationship is there between regulation and job satisfaction.
- The correlation coefficient between instrument and job satisfaction is 0.256 which indicates poor positive relationship is there between instrument and job satisfaction.
- The correlation coefficient between job satisfaction and hard work is 0.077 which indicates negative relationship is there between job satisfaction and hard work.
- The correlation coefficient between work goal and job satisfaction is 0.438 which indicates close and positive relationship is there between work goal and job satisfaction.

Regression Analysis

Regression analysis is a mathematical tool that uses to estimate or predict the cause-

effect relationship between the two or more variables

Table: 3 Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .617 ^a | .381 | .342 | .47532 |

a. Predictors: (Constant), Work Goal, Regulation, Instrument, Hard Work, Care

Table: 4 ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1 | Regression | 10.975 | 5 | 2.195 | 9.716 | .000 ^b |
| | Residual | 17.848 | 79 | .226 | | |
| | Total | 28.824 | 84 | | | |

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Work Goal, Regulation, Instrument, Hard Work, Care

Table: 5 Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.365 | .721 | | 1.891 | .062 |
| | Care | .334 | .142 | .272 | 2.356 | .021 |
| | Regulation | .157 | .136 | .136 | 1.159 | .250 |
| | Instrument | .172 | .094 | .174 | 1.830 | .071 |
| | Hard Work | -.351 | .134 | -.272 | -2.618 | .011 |

| | | | | | | |
|--|-----------|------|------|------|-------|------|
| | Work Goal | .406 | .112 | .350 | 3.624 | .001 |
|--|-----------|------|------|------|-------|------|

a. Dependent Variable: Job Satisfaction

R value: .617

R square value: .381

F value: 9.716

P value: 0.000

The above Table No.5 represents the regression results of care, regulation, instrument, hard work and work goal impact on job satisfaction. The value of multiple determination of adjusted R square is 0.381, which indicates the 38.1% change in job satisfaction is explained by the care, regulation, instrument, hard work and work goal. However, the remaining 61.9% changes in job satisfaction is not explained by independent variables that means remaining

61.9% is explained by other variables, these are not included under the study.

Moreover, the value of P with contest to all independent variables and dependent variable are .062, .021, .250, .071, .011 and .001, which indicates that there is no significant effect of Care, Regulation, Instrument, Hard Work, Work Goal and Job Satisfaction.

The multiple regression equation is

$$Y = a + b_1*1 + b_2*2 + b_3*3 + b_4*4 + b_5*5 + e$$

$$\text{Job Satisfaction} = 1.365 + 0.334 (\text{care}) + .157 (\text{regulation}) + 0.172 (\text{instrument}) - 0.351 (\text{hard work}) + 0.406 (\text{work goal})$$

V. Discussion

The study's findings indicated that a banking employee's ethics might have an impact on how satisfied they are with their work. In addition, it was discovered that employee dedication plays a critical role in strengthening the connection between ethics and satisfaction. This study aids managers and people in comprehending both theoretically and practically how work ethics with regard to quality promote job satisfaction. Many researches have theoretically examined the impact of corporate ethics on output or satisfaction.

The findings of this study demonstrated that commercial bank employees are satisfied with the high standards of work ethics practiced by bank management. Nonetheless, the current investigation has uncovered some problems that require prompt response from responsible authorities. The majority of respondents are adamant that good work ethics and employees' job happiness are positively and directly related. This demonstrates that commercial bank workers see a direct correlation between high ethical standards for their work and job happiness as well as career advancement.

The investigations reveal that employees' care and work goals have been identified as

key elements of their pay plans and as one of the main factors contributing to job satisfaction. Together with providing opportunities for growth and learning through the organization's training and development programs, good work ethics also involved treating employees with respect. The respondents were completely content with their existing jobs, as seen by the relatively high commitment aggregate mean of job satisfaction. The institutions under investigation have high organizational quality work ethic scores, which suggests

VI. Conclusion and Implications

The banking sector is expanding, and interbank rivalry is becoming fiercer. According to the results of the current study, the majority of employees at commercial banks believe that having a low level of working stress is crucial for having good work ethics. Today's workers steadily shift their needs for satisfaction from physiology and safety to social, esteem, and self-actualization.

The study came to the conclusion that regulated commercial banks applied effective

that their staff members have good organizational quality work ethics.

The results of the hypothesis testing show that there is a strong and positive correlation between good work ethics and job happiness. These findings back with other studies that showed a beneficial relationship between good work ethics and job happiness. The findings imply that people who firmly believe in good work ethics will be more content with their jobs and dedicated to their organizations.

incentive remuneration packages like allowances, eliminated pay disparities, paid workers on leave, motivated workers paying overtime, and paid compression as optimal on strict efficiency grounds influencing job satisfaction. A significant boost in job satisfaction was largely attributed to the high standards of work ethics used by regulated commercial banks.

This study concludes that all facets of quality work ethics predicted significant relationship to overall job satisfactions. Care and work goal was the most significant predictor of job satisfaction among the bank employees following by reward.

VII. Implications

The study suggests that additional research be done to investigate the impact of quality work ethics programs and incentive compensation on organizational job satisfaction in commercial banks. In order to

obtain a more trustworthy outcome from this research, it is advised that the sample size be increased and that a high population be established. Policymakers are advised to set minimal standards for other benefits as well, such as required job security, a set level of

insurance coverage, and the like, just as there is a minimum salary standard. Therefore, it is important to conduct future research while taking the effects of high standards and solid work ethics into account. It is advised that

future researchers utilize a significantly larger data set, including banks, to capture additional sub-dimensions of high-quality work ethics, such as employee wellbeing, staff commitment, job security, etc.

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