

Job Satisfaction of Bankers in Islami Shariah-based Private Commercial Banks of Bangladesh: Application of Job Characteristics Model

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Abstract

The study aims to find connections between job satisfaction and different parts of the Job Characteristics Model (JCM) in Bangladesh's non-government Islamic banks. 238 bankers filled out an organized questionnaire for a quantitative research design study. The outcomes were examined using descriptive statistics, multiple regression analysis, correlation analysis, and dependability analysis. The multiple regression analysis shows that the JCM's categories can predict satisfaction well, explaining 59.5% of the total variation. Skill variety, job identity, autonomy, and feedback practices significantly increase job satisfaction, while task significance does not. The most influential factor in determining bankers' job satisfaction was autonomy. The study shows the significance of job characteristics in determining job satisfaction among bankers in Islami Shariah-based Private Commercial Banks. To improve job satisfaction and organizational success, managers and lawmakers should consider making skills more varied, tasks more straightforward, freedom more available, and feedback more available.

Keywords: Task Significance, Autonomy, Job Characteristics Model, Task Identity, Job Satisfaction, Skill Variety

JEL Codes: M10, M12, M50

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1. Introduction

A nice or good feeling that comes from thinking about one's job experience is called job satisfaction (Locke, 1976). Muchinsky (1987), said that job satisfaction is a feeling that relies on how much people like their job. How much people like or dislike their jobs is what job satisfaction means. Most of the time, job satisfaction is measured by attitudes (Spector, 1997).

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The banking sector in Bangladesh has experienced remarkable growth and transformation over the years, driven by the increasing demand for Islamic banking services. Examining the job satisfaction of bankers becomes crucial not only for the welfare of the employees but also for the overall performance and competitiveness of the banks.

In Bangladesh, where Islami Shariah-based Private Commercial Banks play a big part, it is very significant to know what builds people pleased at work. Pay, chances of getting promoted, benefits, and relationships with bosses and coworkers all affect how happy bankers are with their jobs (Islam and Saha, 2016). This study looks at how job satisfaction and the different parts of the Job Characteristics Model (JCM) are related amongst bankers who work in these banks.

The Job Characteristics Model (JCM) by Hackman and Oldham from the mid-1970s shows how job traits (characteristics) affect job satisfaction (happiness). According to this idea, job happiness is affected by skill variety, task identity, task significance, autonomy, and feedback (Hackman & Oldham, 1975). Skill variety relates to the range or different type of skills required in a job. Task identity is completing a specific task with observable results. Task significance is how a job affects other people. Autonomy is being able to do your work. And feedback is information about how well you did on your job (Osterberg & Rydstedt, 2018; Keena et al., 2018; Wegman et al., 2018; Stoermer et al., 2020; Sulistyo and Suhartini, 2019).

This research examines how JCM elements impact Bangladeshi Islami Shariah-based Private Commercial Bank bankers' job satisfaction. It aims to provide bank managers, policymakers, and practitioners with valuable insights to improve job satisfaction and, consequently, organizational performance.

Numerous studies have investigated job satisfaction in the banking business. However, there is a big gap in the studies about how the JCM factors affect job happiness among bankers in Bangladesh who work in both traditional banks and Islamic Shariah-based banks. This research examines how job characteristics affect job satisfaction in Islamic Shariah-based Private Commercial Banks.

2. Literature Review

Many things at work can affect how happy employees are with their jobs. Lambert (2004) identifies organizational and job characteristics as two variables. Organizational characteristics relate to a company's structure, management, and operation. (Lambert, 2004; Oldham & Hackman, 1981; Mahfood et al., 2013). As stated by Lincoln and Kalleberg (1990), to guide, control, inspire, and administer its human resources, each organization utilizes a variety of structure dimensions. On the other hand, job characteristics are how people think about skills that might differ for different roles within the same organization. Various types of jobs, clear roles, good training and guidance, a sense of how dangerous the job is, and the freedom to do the job are some of the things that make up job characteristics (Hackman & Lawler, 1971; Mahfood et al., 2013; Lambert, 2004).

2.1 Job Characteristics

Hackman and Oldham (1975, 1976) came up with the job characteristics model in the mid-1970s. This model explains how job characteristics affect important employee results like job satisfaction (Fried & Ferris, 1987; Ali et al., 2014; Uruthirapathy & Grant, 2015). As per the job characteristics model, people should have a variety of skills, clear and important tasks, freedom, and feedback at work (Ababneh and Hackett, 2019; Jiang et al., 2020; Stoermer et al., 2020; Sulistyo and Suhartini, 2019 & Wegman et al., 2018).

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Osterberg and Rydstedt (2018) defined skill variety as the extent to which people need several abilities to execute their tasks. As the knowledge economy grows and companies hire more people to stay competitive, it has been suggested that people with a wider range of skills should be hired (Wegman et al., 2018). Job design considers skill variety in terms of opportunities to employ diverse skills (Keller & Semmer, 2013).

Finishing a "whole" and distinct part of the work with clear outcomes is what task identity means (Khalil, 2017; Keena et al., 2018; Osterberg & Rydstedt, 2018). Jiang et al. (2020), said that task identity helps a person learn, understand, and become comfortable with the task and how it relates to other tasks, which leads to a more complete knowledge of the task. It's the amount of work that a person is supposed to do from beginning to end as part of their job (Hackman & Oldham, 1975; Blanz, 2017; Ozturk et al., 2014; Jiang et al., 2020).

One way to measure the task significance is to look at how much an employee's clear and measured tasks affect the work of other employees, both inside and outside the company. It shows how a worker's job fits in with other work that has been done or is still being done (Pahi et al., 2016). According to the workers, their job is important because it affects other people's health and happiness (Keena et al., 2018). As we move from industry to knowledge-based work and services, we need to communicate and rely on each other more, which makes tasks more important (Wegman et al., 2018). Task significance is particularly essential when promoting individual contributions to achieving organizational objectives (Katz, 1978).

According to Blaszczyk (2017) and Stoermer et al. (2020), autonomy is the level to which a work gives its employees a lot of freedom and choice in how they schedule their work and what processes they must follow. Coelho and Augusto (2010) say that giving workers freedom can encourage them to try new things, learn from their mistakes, and use their specialised skills.

Top management should provide response to employees so that they are aware of which areas require improvement, which can result in an improved consideration of their work type. (Coelho and Augusto, 2010). Under both high and low-trust situations, different aspects of feedback are differently correlated with performance and job satisfaction (O'Reilly & Anderson, 1980). Therefore, the level to which a job gives employees knowledge about how well someone does their job (Khalil, 2017), as well as the degree to which people are provided and instructed with more transparent, more specific, comprehensive information about their job performance (Osterberg and Rydstedt, 2018 & Sulistyono and Suhartini, 2019), are related to feedback from the job.

2.2 Relationship between Job Characteristics and Job Satisfaction

Job satisfaction refers to the positive emotional state that arises from the evaluation of a job as effectively accomplishing or enabling the realization of one's work-related principles (Locke, 1969). The job characteristic model has abundant empirical support in for-profit organizations but can also be helpful in the non-profit sector (Blanz, 2017). Ali et al. (2014) studied managers of fast food businesses and discovered that all the parts of the job characteristics model that are connected to work satisfaction are positive. There is a range of skills, clear tasks, a sense of how important the tasks are, power, and feedback. Also, things about the job like skill range, authority, work identity, and feedback have a big positive effect on job satisfaction (Hung and Huang, 2014). In 2010, Said and Munap discovered a strong link between a range of skills, task identity, task importance, liberty, feedback, and job satisfaction. Katsikea et al. (2011) found a strong link between sales managers' job satisfaction and their freedom, variety, and feedback at work. Also, there are strong links between job satisfaction and things like liberty, feedback, and the job setting

(Colarelli et al. 1987). Blanz (2017) used the Job Characteristics Model in the field of social work and found that job satisfaction is linked to all five parts: skill range, task identity, task importance, liberty, and feedback.

Based on the prior conversation and book study, the following hypotheses have been put forward:

H1: A positive relationship exists between skill variety and job satisfaction among bankers.

H2: A positive relationship exists between task identity and job satisfaction among bankers.

H3: A positive relationship exists between task significance and job satisfaction among bankers.

H4: A positive relationship exists between autonomy and job satisfaction among bankers.

H5: There is a positive relationship between feedback and job satisfaction among bankers.

3. Research Method

3.1 Research design and sampling

A quantitative research methodology was used to investigate the links between bankers' job satisfaction in Bangladesh's Islami Shariah-based Private Commercial Banks and the five parts of the Job Characteristics Model. The objective of the research design was to acquire numerical data and test hypotheses using statistical analysis.

This study's target population is comprised of bankers employed by Bangladeshi Islami Shariah-based private commercial banks. In Bangladesh, ten banks adhere to Islami Shariah-based banking practices: Global Islami Bank, Al-Arafah Islami Bank, First Security Islami Bank, Social Islami Bank, ICB Islamic Bank, Islami Bank Bangladesh, EXIM Bank, Shahjalal Islami Bank, Standard Bank, and Union Bank. As a sample for data collection, 238 employees from various branches of specified banks were chosen. This study employed random stratification in sampling, splitting the people into groups based on predetermined criteria and selecting participants randomly from each stratum. The sample was selected to ensure that various banks and job positions were represented.

3.2 Data collection and analysis

A well-organized form was used to gather information. The Job Characteristics Model, which was based on work by Blanz (2017) and Karim and Rahman (2020), was used to make the questionnaire. The questionnaire form had two parts. First part was included demographic questions. In this part, the respondents were asked about their age, gender, marital status, educational qualification, and number of years they had worked. Second part was included indicators related questions. They were based on the Job Characteristics Model and asked about skill variety, task identity, task significance, autonomy, and feedback, which were independent variables as well as job satisfaction, which was the dependent variable. People were given a Likert scale with five points. A 1 means "strongly disagree" and a 5 means "strongly agree." It was up to them to rate how much they agreed with each answer. The process of gathering information took about four months, from November 2023 to February 2024. The questionnaires and directions on how to fill them out were sent to the chosen individuals. People who took the survey could fill out the form either online or on paper. The researchers performed data coding and inserted the data into statistical analysis software, such as SPSS, following data collection. The results were looked at using several statistical methods, such as reliability analysis, correlation analysis, multiple regression analysis, and descriptive statistics. The results were summed up using descriptive statistics, and the measurement items' internal accuracy was checked with a reliability analysis.

We used correlation analysis to examine how the factors were related to each other and multiple regression analysis to test our predictions.

3.3 Measurement

3.1.1 Skill Variety

If a job requires a lot of different tasks, the person needs to be able to use a lot of different skills and abilities (Hackman & Oldham, 1975), then that job is said to be complex.

3.1.2 Task Identity

Hackman and Oldham (1975) define it as the extent to which the job requires accomplishment of a "complete" and recognizable segment of work—that is, performing a job from start to finish with an apparent outcome.

3.1.3 Task Significance

Task significance is the extent to which the job has an important effect on the lives or activities of other individuals—whether in the immediate organisation or in outside environment (Hackman & Oldham, 1975).

3.1.4 Autonomy

Autonomy means the degree to which the job gives real autonomy, choice, and freedom to the employee in setting the work and other procedures to be utilized when carrying it out (Hackman & Oldham, 1975).

3.1.5 Feedback

According to Hackman and Oldham (1975), feedback is the degree to which doing the duties and activities demanded by the job contributes to the employee obtaining clear and straightforward data regarding the effectiveness for his or her success.

4. Results and Discussion

This part looks at the facts and explains what it all means. Two hundred and eighty-three people were asked to provide source data. The data were coded and analyzed using SPSS version 25 for statistical analysis. This research uses reliability analysis, correlation analysis, descriptive statistics, and multiple regression analysis as statistical tests.

4.1 Demographic Analysis

The demographics of the people who answered are shown in the table below. A total of 238 people filled out the form. 83.6% (N=199) were male, and 16.4% (N=39) were female. Most of the respondents (36.1%; N = 86) belonged to the age category '26 – 30 years' from the six age categories (below 25 years, 26 – 30 years, 31 – 35 years, 36 – 40 years, 41 – 45 years, and above 46 years). Besides, 72.3% (N = 172) of respondents were married; among them, 73.4% (N= 146) were male, and 66.7% (N = 26) were female. The majority of the respondents were at postgraduate or master's level (87.4%; N = 208), followed by undergraduate or honors (5.9%; N = 14), and below undergraduate as well as MPhil or PhD (3.4%; N = 8). There were also 122 people who answered the survey, of those, 51.3% had one to five years of work experience, followed by 27.3% had six to ten years, 11.8% had less than one year, 8.4% had eleven to fifteen years, 0.8% had twenty-one years or more, and 0.4% had sixteen to twenty years

Table 1: Demographic breakdown of respondents.

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Category	Subcategory	Male		Female		Total	
		N	%	N	%	N	%
Age	Below 25 Years	8	4.0%	1	2.6%	9	3.8%
	26 – 30 Years	67	33.7%	19	48.7%	86	36.1%
	31 – 35 Years	58	29.1%	9	23.1%	67	28.2%
	36 – 40 Years	43	21.6%	8	20.5%	51	21.4%
	41 – 45 Years	17	8.5%	2	5.1%	19	8.0%
	Above 46 Years	6	3.0%	0	0.0%	6	2.5%
Marital Status	Married	146	73.4%	26	66.7%	172	72.3%
	Unmarried	53	26.6%	13	33.3%	66	27.7%
Educational Qualification	Below Undergraduate	7	3.5%	1	2.6%	8	3.4%
	Undergraduate	10	5.0%	4	10.3%	14	5.9%
	Honors						
	Postgraduate	174	87.4%	34	87.2%	208	87.4%
	Masters						
	MPhil or PhD	8	4.0%	0	0.0%	8	3.4%
Year of Experience	Less than 1 Year	22	11.1%	6	15.4%	28	11.8%
	1 – 5 Years	104	52.3%	18	46.2%	122	51.3%
	6 – 10 Years	52	26.1%	13	33.3%	65	27.3%
	11 – 15 Years	18	9.0%	2	5.1%	20	8.4%
	16 – 20 Years	1	0.5%	0	0.0%	1	0.4%
	21 Years and more	2	1.0%	0	0.0%	2	0.8%

4.2 Descriptive Statistics

This was done for questionnaire questions that were meant to measure different job characteristics, such as skill variety, task identity, task significance, freedom, feedback, and job satisfaction. Someone asked 238 people to answer and gave each one a score on a five-point Likert scale that went from "strongly disagree" to "strongly agree." Each poll question's mean and standard deviation (SD) were found. This is the average answer that the subjects gave on a five-point scale. The standard deviation (SD) shows how spread out the answers were.

Table 2: Descriptive statistics.

Questionnaire items					Indicators		
Coding	Survey	Mean	SD		Variable	Mean	SD
SV_01	My job provides a lot of variety	4.13	.57		Skill Variety	4.23	.48
SV_02	Many aspects of my work are simple and repetitive	4.31	.64				
SV_03	My job is particularly challenging and needs a lot of different skills.	4.25	.70				
TI_01	I consider my job as a complete work	4.10	.72		Task Identity	4.14	.54
TI_02	I can assist to serve my clients comprehensively and completely	4.29	.66				
TI_03	I am not authorized to change a whole piece of work from start to finish	4.04	.70				

TS_01	My job is important to my clients' lives and wellbeing	4.34	.63	Task Significance	4.33	.47
TS_02	My clients are directly affected by the level of my work	4.34	.62			
TS_03	My work is very important and significant for the department and organization as well	4.31	.63			
AU_01	I have full control over how my work is organized	3.90	1.03	Autonomy	3.91	.76
AU_02	I can set up and organize my work independently	3.88	1.05			
AU_03	There are so many rules and guidelines that make it hard for me to come up with new ideas for my work	3.95	.86			
FB_01	The way people rate my work really helps me understand how good or bad it is	4.03	.90	Feedback	4.11	.63
FB_02	When I do my assigned work, it's easy for me to see how well I work	4.16	.74			
FB_03	My job delivers me useful feedback about how well I am performing	4.12	.85			
JS_01	In terms of my job and surroundings, I am happy with what I do	3.99	1.00	Job Satisfaction	3.97	.74
JS_02	I am satisfied with career prospects in my organization	4.02	1.01			
JS_03	I am satisfied with my salary and other benefits that I get	4.00	1.10			
JS_04	I am satisfied with the support of management and administration	3.85	1.12			
JS_05	I am satisfied with the reward offered for superior job performance	3.92	1.04			
JS_06	I am pleased with the institutions' management and guidance.	3.95	1.02			
JS_07	The opportunity of growing my talents at work is satisfactory.	4.01	.96			
JS_08	I am satisfied with the job security at my work	3.99	.94			
JS_09	I am satisfied for autonomy and freedom at work	3.88	1.09			
JS_10	I am satisfied with the extent of challenging work in my job	4.08	.90			

a. On five-point Likert scales, responses were rated on a continuum from "strongly disagree" to "strongly agree."

Samples gave "SV_01" an average skill range score of 4.13 (SD = 0.57). This demonstrates that most respondents believed their work was varied. The item "SV_02" had a mean score of 4.31 (SD = 0.64), indicating that most respondents believed their employment required easy, repetitive activities. For item "SV_03," the average score was 4.25 (SD = 0.70), indicating that participants believed their work was difficult and needed many talents. The item "TI_01" had a mean task identification score of 4.10 (SD = 0.72), indicating that most respondents felt their employment entailed completing a task. The "TS_01" scored 4.34 (SD = 0.63) for task significance, indicating that individuals believed their job had a major impact on customers. Participants believed there

was a clear relationship between their job quality and customer impact for item "TS_02" (mean rating 4.34, SD = 0.62). People considered they had moderate level of flexibility to arrange their job, since the mean autonomy score on item "AU_01" was 3.90 (SD = 1.03). However, the item "AU_03" had a mean rate of 3.95 (SD = 0.86), suggesting that participants felt confined by rules and restrictions, making it tougher to come up with new ideas.

The mean feedback rate for "FB_01" was 4.03 (SD = 0.90), indicating that participants considered customer evaluations were a useful tool to evaluate their work. The average score for item "FB_03" was 4.12 (SD = 0.85), indicating that participants considered their employment provided valuable feedback on their work.

People in "JS_01" were largely satisfied with their jobs, with a mean of 3.99 (SD = 1.00). Their average score was 4.02 (SD = 1.01), indicating work satisfaction for "JS_02". Item "JS_03" had a mean score of 4.00 (SD = 1.10), indicating that participants were happy with their income and benefits. The mean score for "JS_04" was 3.85, and the SD was 1.12 which indicate that customer satisfaction with management and office staff was lower. Item "JS_05" received an average score of 3.92 (SD = 1.04), indicating moderate satisfaction with the reward for performing well. Participants gave "JS_06" a mean score of 3.95 (SD = 1.02), indicating they were relatively happy with their institution's leadership or administration. A mean score of 4.01 (SD = 0.96) for "satisfaction with the opportunity to develop skills at work" (item "JS_07") indicates moderate contentment. Participants also expressed a moderate level of satisfaction with job security at work (mean = 3.99, SD = 0.94), autonomy and freedom at work (mean = 3.88, SD = 1.09), and the extent of challenging work in their job (mean = 4.08, SD = 0.90).

Overall, the summary data show that the people who took part in the study think their job has a lot of skill variety (mean = 4.23), task identity (mean = 4.14), and task importance (mean = 4.33). Participants value feedback (mean = 4.11) and express moderate levels of job satisfaction (mean = 3.97), with some areas having room for improvement. However, they need some limitations regarding authority, independent planning, and the ability to bring new ideas into their work involving autonomy (mean = 3.91).

4.3 Reliability Analysis

According to George (2011), Cronbach's alpha value shows how well the items in a variable measure the same underlying concept. Generally, a higher alpha number means the internal consistency is more reliable (Nunnally, 1978). Cronbach's α values greater than 0.60 are considered reasonable (Hair et al., 2019).

Table 3: Cronbach's alpha values.

Variables	Cronbach's alpha
Skill Variety	.612
Task Identity	.675
Task Significance	.603
Autonomy	.659
Feedback	.639
Job Satisfaction	.898

Some of the factors in this study agreed with each other. The Cronbach's alpha scores for skill variety, task identity, task importance, autonomy, and input were all between .603 and .675. Based on these numbers, it looks like the replies to the questions in each variable are pretty much the same. On the other hand, a Cronbach's alpha value of .898 showed that the measure of job

satisfaction had a high amount of internal consistency. This means that the things that measure job satisfaction are very reliable and always measure the same thing. These findings indicate that the constructs used in this study are more reliable for further analysis.

4.4 Hypothesis Testing

4.4.1 Correlation Analysis

The correlation matrix shows the pairwise correlations between different variables. A correlation is measured on a range from -1 to 1. If the correlation is 1, the two things have a perfect positive correlation. If it is -1, there is a perfect negative association. And If it is 0, there is no correlation.

Table 4: Correlation matrix.

	Skill Variety	Task Identity	Task Significance	Autonomy	Feedback	Job Satisfaction
Skill Variety	1					
Task Identity	.251**	1				
Task Significance	.332**	.184**	1			
Autonomy	.327**	.343**	.217**	1		
Feedback	.361**	.312**	.186**	.467**	1	
Job Satisfaction	.414**	.443**	.250**	.692**	.578**	1

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

There is a weak correlation between skill variety and both task identity ($r = .251$, $p < .01$) and task importance ($r = .332$, $p < .01$). A weak correlation can be seen between task identity and autonomy ($r = .343$, $p < .01$) and between task significance ($r = .184$, $p < .01$). We discovered a weakly positive relationship between the task significance and autonomy ($r = .217$, $p < .01$), and also feedback ($r = .186$, $p < .01$). The autonomy is related to feedback with a moderate positive correlation ($r = .467$, $p < .01$) and skill variety with a weak positive correlation ($r = .327$, $p < .01$). While the relationship between feedback and skill variety is weak ($r = .361$, $p < .01$), the relationship between feedback and task identity is also weak ($r = .312$, $p < .01$). There is a modest correlation between job satisfaction and autonomy ($r = .692$, $p < .01$) as well as feedback ($r = .578$, $p < .01$). There is a weak but significant link between job satisfaction and skill variety ($r = .414$, $p < .01$), task identity ($r = .443$, $p < .01$), and task significance ($r = .250$, $p < .01$). Thus, the results of this study confirm the findings of Hackman and Oldham's (1974) Job Characteristics Model (JCM) regarding job satisfaction.

In summary, the correlation results suggest that skill variety, task identity, task significance, autonomy, feedback, and job satisfaction are significantly and positively correlated to varying degrees. These findings indicate that the above factors can contribute to higher levels of job satisfaction.

4.4.2 Multicollinearity Test

A multicollinearity test was used to see if there was any collinearity between the independent factors and the dependent variable. Variance Inflation Factor (VIF) and tolerance level may detect multicollinearity. VIF should be less than 5 and tolerance over 0.10 (Hair et al., 2019).

Table 5: Results of multicollinearity test.

Independent Variable	Collinearity Statistics	
	Tolerance	VIF

Skill Variety	.771	1.298
Task Identity	.836	1.196
Task Significance	.871	1.148
Autonomy	.715	1.399
Feedback	.717	1.395

Dependent Variable: Job Satisfaction

The findings show that all independent variables have a high range of tolerance values of 0.715 to 0.871. This indicates no severe multicollinearity issue among the variables since the tolerance values are well above the threshold of 0.10.

VIF values between 1.148 and 1.399 indicate modest multicollinearity. High multicollinearity is shown by VIF values above 5, but none of the factors in this case have VIF values that are even close to those levels. To sum up, the multicollinearity test shows that there is no major problem with multicollinearity between the independent factors. A multiple regression analysis can determine how skill variety, task identity, task significance, freedom, and input affect job satisfaction.

4.5.3 Multiple Regressions Analysis

The formulated hypotheses were put to test with the regression analysis. The three tables below were added so that regression analysis could be done. There are three numbers in Table 6 shown model summary: R, R Square, and Adjusted R Square. ANOVA, which includes F values and significance value, is shown in Table 7. The results of multiple regression between the independent factors and job satisfaction are shown in Table 8. It includes the p-value, regression coefficients (Beta), and t statistics.

Table 6: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.777 ^a	.603	.595	.46832

It was discovered that there is a strong, positive significant relationship ($R = .777$) between the Job Characteristics Model factors and job satisfaction. In this case, $R^2 = 0.603$ and modified $R^2 = 0.595$ show that the independent factors (skill variety, task identity, task significance, autonomy, and feedback) can explain nearly 59.5% of the total variability of the dependent factor (job satisfaction).

Table 7: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.357	5	15.471	70.541	.000 ^b
	Residual	50.884	232	.219		
	Total	128.241	237			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Feedback, Task Significance, Task Identity, Skill Variety, Autonomy

The regression model as a whole is significant because $F(5, 232) = 70.541$, $p = .000$, i.e. $<.001$. That showed that the explanatory factors skill variety, task identity, task significance, autonomy and feedback could significantly predict the dependent variable job satisfaction. This means that the regression model fits the data well.

Table 8: Coefficients.

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	-.934	.374		-2.496	.013
	Skill Variety	.175	.072	.114	2.424	.016
	Task Identity	.226	.061	.167	3.694	.000
	Task Significance	.049	.070	.031	.699	.485
	Autonomy	.454	.047	.469	9.586	.000
	Feedback	.302	.057	.260	5.313	.000

a. Dependent Variable: Job Satisfaction

The unstandardized coefficients (B values) indicate the relative influence of the entered variables; that is, autonomy has the greatest influence on job satisfaction ($B_4 = .454$), followed by feedback ($B_5 = .302$), task identity ($B_2 = .226$), skill variety ($B_1 = .175$), and task significance ($B_3 = .049$). The directions of the influence for the five variables are positive.

The t value from a two-sided t-test is used as a test statistic in linear regression. The critical value of t (two-tailed) for the degree of freedom of 237 is ± 1.970 .

A value of $t = 2.424 >$ the critical value of $t = 1.970$ has been found for skill variety. Also, the skill variety's coefficient ($B_1 = .175$) is significantly different from zero because its p-value is .016, which is less than the significance level of 0.05. It means that the alternative hypothesis (H1) is supported and the null hypothesis is rejected. So, a positive number for the skill variety's coefficient ($B_1 = .175$) means that there is a significant, positive linear relationship between skill variety and job satisfaction.

A value of $t = 3.694 >$ the critical value of $t = 1.970$ has been found for task identity. Also, the task identity's coefficient ($B_2 = .226$) is significantly different from zero because its p-value is .000, i.e. $<.001$, which is less than 0.05 (level of significance). It means that the alternative hypothesis (H2) is accepted and the null hypothesis is rejected. There is a significant, positive linear relationship between task identity and job satisfaction because the task identity's coefficient is positive ($B_2 = .226$).

The value for task significance was found to be $t = .699$, which is less than the critical value of $t = 1.970$. Also, the task significance's coefficient ($B_3 = .049$) is not significantly different from zero because its p-value is .485, which is higher than the significance level of 0.05. It means that the alternative hypothesis (H3) is rejected and the null hypothesis is supported. Given that the task significance's coefficient was positive ($B_3 = .049$), it means that there was a positive relationship between task significance and job satisfaction, but it wasn't statistically significant.

A value of $t = 9.586 >$ the critical value of $t = 1.970$ has been found for autonomy. However, the autonomy's coefficient ($B_4 = .454$) is significantly different from zero because its p-value is .000, i.e. $<.001$, which is less than the significance level of 0.05. It means that the alternative hypothesis (H4) is supported and the null hypothesis is rejected. So, the fact that the autonomy's coefficient

is positive ($B_4=.454$) shows that there is a significant, positive linear relationship between autonomy and job satisfaction.

A value of $t = 5.313 >$ the critical value of $t = 1.970$ has been found for feedback. Besides, the feedback's coefficient ($B_5=.302$) is significantly different from zero because its p-value is .000, i.e. $<.001$, which is less than the significance level of 0.05. It means that the alternative hypothesis (H_5) is accepted and the null hypothesis is rejected. Since the feedback's coefficient is positive ($B_5=.302$), this means that there is a significant, positive linear relationship between feedback and job satisfaction.

4.5. Discussion

Researchers in this study wanted to find out how job satisfaction and the different parts of the Job Characteristics Model (JCM) are connected among the employees of Bangladeshi Shariah-based private commercial banks. The outcomes provide clear-sightedness into the dimensions influencing job satisfaction.

The descriptive statistics stated that most of the respondents showed their job as having a high degree of skill variety, task identity, and task significance. This result indicates that the Islami Shariah-based Private Commercial Bankers of Bangladesh are satisfied with their job due to their performing a variety of duties as a banker. On the other hand, autonomy had a limitation in that they were subjected in some way to guidelines and specifications. This result highlights the importance of giving employees more autonomy (full control over work, independent work, or easy rules and guidelines) as a way to increase job satisfaction.

When correlation analysis was performed, the results showed significant positive correlations between the JCM dimensions and job satisfaction. Skill variety, task identity, task significance, autonomy and feedback were positively related to job satisfaction, to some extent. The results of this study are supported to those of Millette and Gagné (2008), Blanz (2017), Ali et al. (2014), Hung and Huang (2014), Roy et al. (2017), Osterberg and Rydstedt (2018), and Sulistyono and Suhartini (2019).

The multiple regression analysis also showed that the JCM's aspects, which include task identity, autonomy, feedback, and skill variety, significantly predicted job satisfaction among bankers in Bangladesh's Islami Shariah-based Private Commercial Banks. The model explains about 59.5% of the variability in job satisfaction. That's what Roy et al. (2017) found. They discovered that the model matched almost 60% of the total predicted variance in how satisfied public doctors were with their jobs. The result is also similar to Ozturk et al. (2014), who studied hotel workers where the adjusted R^2 was 0.619 i.e. the model explained 61.9% of the total variability in case of job satisfaction.

When individual dimensions are considered, skill variety has a big effect on job satisfaction significantly. This finding is similar to that of Ali et al. (2014), who looked at managers of fast food restaurants; Blanz (2017), who looked at social workers; and Karim and Rahman (2020), who looked at young university professors in Bangladesh. It was also found that task identity had a good effect on job satisfaction. The results are similar to those of Osterberg and Rydstedt (2018), who looked at Swedish soldiers who had just been hired, and Ali et al. (2014). But there wasn't a strong relationship between task significance and job satisfaction. The positive correlation between task significance and job satisfaction was statistically insignificant. Even so, its beta coefficient was positive, which means it affected the dependent measure positively. This result backs up what Osterberg & Rydstedt (2018) and Karim & Rahman (2020) found, where task

significance did not have a statistically significant effect on job satisfaction, and in both studies task significance's beta values were less than zero. Based on Hackman and Oldham's (1975, 1976) study, it was the strangest finding. Furthermore, autonomy had a significantly positive effect on the job satisfaction of bankers. The standardized and unstandardized beta coefficients indicated that autonomy was the most influential factor for job satisfaction among bankers. This result is similar to what Karim and Rahman (2020) found when they looked at faculty members and found that the beta coefficient of autonomy was also the most important factor. The outcome is also in line with what Daly and Dee (2006) and Ababneh and Hackett (2019) found when they studied faculty members. The results of this study are supported to some other studies, like Ali et al. (2014) and Osterberg and Rydstedt (2018). Finally, feedback had a positive impact on the job satisfaction significantly. Same results have been found from the prior studies, like Ozturk et al. (2014), Ali et al. (2014), Blanz (2017), Österberg and Rydstedt (2018), and Karim and Rahman (2020).

In total, this study's results showed that four key job characteristics, such as skill variety, task identity, autonomy, and feedback, were significant factors of job satisfaction for bankers of Islami Shariah-based Private Commercial Banks in Bangladesh. As per the findings of this study, task significance is not significantly affecting in relation to the job satisfaction. The result of task significance contradicts to that of some previous studies such as Ali et al. (2014) and Blanz (2017), where task significance had a significant effect on job satisfaction.

6. Conclusion

The study shows that there is a significant relationship between the dimension of the Job Characteristics Model and how satisfied bankers of Islami Shariah-based Private Commercial Banks in Bangladesh are with their jobs. The formulated hypotheses are mostly supported by the results, except for the one about the relationship between task significance and job satisfaction. The results of this study have big effects on how human resources are managed in private commercial banks in Bangladesh based on Shariah law. Managers and leaders of organizations should think about ways to make jobs more satisfying for workers by giving them more skill variety, task identity, task significance, autonomy, and feedback. Getting employees to be happy with their jobs can be done in a number of ways, such as through job growth, employee freedom, and success ratings. Companies can make the workplace more rewarding for their workers by solving these issues. This will lead to more engaged, productive, and loyal workers.

It is essential to observe that this study has some limitations. The limited sample size and sector-specific data collection (Islami Shariah-based Private Commercial Banks in Bangladesh) potentially restrict the applicability of the results. Future research could consider a more extensive and diverse sample to validate and extend the findings of this study. Qualitative study methods could also be used to find out what makes people happy with their jobs in the banking business. In Bangladesh's Islami Shariah-based Private Commercial Banks, this study gives us important information about the link between job characteristics and job satisfaction among bankers. The results make it clear how important it is to create jobs that encourage a range of skills, task identity, autonomy, and feedback in order to make employees happier at work and, in the end, help the company succeed.

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