

The Effect of Organizational Justice and Self-Efficacy on Career Satisfaction among the Employees of Banking Sector in Bangladesh

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Abstract: *This present study aimed to determine the influence of organizational justice and self-efficacy on career satisfaction. Employing survey and cross-sectional method, data was collected from the permanent employees of thirteen selected commercial banks located in Dhaka and Chittagong cities, Bangladesh. This study adopted simple random sampling techniques to select the sample, total 1480 self-administered questionnaires were sent to the respondents via email, 440 useable questionnaires were returned. The data was analyzed by deploying the SPSS version 22.0 and Smart-PLS version 4.0. The results indicate that distributive justice and procedural justice has a significant positive influence on career satisfaction, where interactional justice is positively but insignificantly related with career satisfaction. The results also show that self-efficacy positively impact career satisfaction. Moreover, the results of this study offer significant implications for bank professionals, policymakers, and scholars in formulating a strategic approach and initiatives to augment the level of career satisfaction among employees in the banking sector. Lastly, this section will go into the consequences of the findings and provide recommendations for further research. This study makes a valuable contribution to the continuing scholarly discourse surrounding the significant impact of employee career satisfaction within the banking sector.*

Keywords: Career Satisfaction, Distributive Justice, Procedural Justice, Interactional Justice, Self-Efficacy

1. Introduction

The banking sector in Bangladesh exhibits promising growth potential within the country's economy (Jony et al., 2019), plays a pivotal role in facilitating business and commerce (Chowdhury et al., 2023; Mukherjee & Chatterjee, 2023). The banking industry in Bangladesh is currently experiencing intense competition, which is steadily escalating and posing significant challenges to the survival of banks (Shuvro et al., 2020). This sector is encountering increasing difficulties in terms of employee retention, motivation, and career satisfaction as a result of intense competition and rising customer expectations for high-quality service (Rahaman et al., 2023; Ashraf, 2023), because the health of the banking industry is extremely dependent on employee satisfaction (Zeeshan et al., 2021). The banking sector in Bangladesh is currently focused on ensuring employee satisfaction (Al Karim, 2019), because career

satisfaction is a vital determinant of organizational success, particularly within the banking sector (Susanto et al., 2023) and it is vital to satisfying customers as well (Faroque et al., 2019). According to Zhang et al. (2015), career satisfaction may be described as the emotional response of an individual towards their professional trajectory. A satisfied, cheerful, efficient, dedicated, and hardworking employee is a company's greatest asset (Choudhury et al., 2022). Employees are crucial to delivering high-quality service and shaping consumer perceptions in a bank (Bravo et al., 2016). When employees exhibit enthusiasm towards their assigned tasks and demonstrate a strong commitment to the organization, it is likely to result in a higher level of career satisfaction (Atmojo, 2015). The dissatisfaction experienced by employees with their careers can result in a decrease in career satisfaction (James, 2020), which in turn can lead to diminished productivity, reduced revenue, and increased turnover rates (Basri et al., 2017; Shaikh et al., 2019). According to the study conducted by Awal et al. (2021), career dissatisfaction among bank employees in Bangladesh has been identified as a significant factor contributing to voluntary turnover. Islam (2018) reported that the banking sector experienced a turnover rate of 6.5% as a result of career unhappiness. As service providers, banks should satisfy their staff because happy employees can easily satisfy customers (Hong et al., 2020). Thus, identifying career satisfaction indicators in Bangladeshi bank employees is crucial (Faroque et al., 2020). Career satisfaction, a key component of employee life satisfaction (Abdolshah, 2018), is one of the most researched topics in organizational behavior (Homborg et al., 2015; Aung et al., 2023). The existing literature indicates that organizational justice has been identified as a significant factor in determining career satisfaction (Sembiring et al., 2020; Singh & Singh, 2019). The impact of employees' perceptions of fairness extends to several outcomes, including career satisfaction (Mert et al., 2022; Jilili & Aini, 2023). If employees are not satisfied with their work environment, they may decide to leave their current position (Crow, 2020). Creating and maintaining an organizational justice atmosphere boosts employee motivation and performance (Hao et al., 2016). According to Chegini et al. (2019), organizational justice encompasses three distinct types: distributive justice, procedural justice, and interactional justice. The negative influence of distributive justice, procedural justice, and interactional justice on employee turnover intention has been documented in previous studies (Özkan, 2022; DeConinck & Stilwell, 2004). Career satisfaction is also linked to employees' self-efficacy, which is the belief in one's ability to complete a task (Chen et al., 2022). According to Lisbona et al. (2018), individuals who possess elevated levels of self-efficacy demonstrate increased motivation to perform their assigned tasks in a manner that is characterized by innovation and creativity.

Previous research has investigated the correlation between organizational justice and career happiness (Riono et al., 2022; Ghran et al., 2019; Nurak & Riana, 2017). However, there is a scarcity of studies that have explored the combined influence of organizational justice and self-efficacy on career satisfaction. The majority of studies on career satisfaction have primarily focused on the Western context (Gori et al., 2020), encompassing various sectors such as private hospitals (Jaenab et al., 2020) and the transportation industry (Al-Nouri, 2020). However, there is a limited amount of research that has explored these relationships specifically within the banking sector of Asian countries, such as Bangladesh. Hence, in order to address the research gap identified in prior studies, the primary objective of this current study was to examine the impact of organizational justice and self-efficacy on employees' career satisfaction within the banking sector of Bangladesh.

2. Literature review and Hypothesis Development

2.1 Distributive Justice and Career Satisfaction

Distributive justice refers to the employees' view of the equitable distribution of rewards within an organization, as defined by Adams (1965). The concept being discussed is that of equality and reciprocity, wherein individual employees are treated in accordance with the significance or magnitude of the work they have carried out (Abril et al., 2020). Distributive justice exists when workers feel they are getting what they deserve in exchange for their efforts (Krishnan et al., 2018). Distributive justice, as determined by Chen et al. (2015), is the most influential aspect of organizational justice. The equitable distribution of rewards and resources serves as a crucial determinant of employees' motivation (Greenberg & Leventhal, 1976) and job commitment (Colquitt et al., 2001). Wang et al. (2010) discovered that distributive fairness is linked to personal-referenced outcomes including career and pay satisfaction (McFrand et al., 2012). Previous research has indicated that distributive justice exerts a noteworthy and favorable impact on individuals' satisfaction with their careers (Jaenab et al., 2020; Saha, 2020; Lambert et al., 2019; Ridaryanto et al., 2018; Kashif et al., 2016). In contrast, few researches have failed to identify any statistically significant positive influence (Lambert et al., 2021; Aldouri, 2020; Lambert and al., 2007). Additional investigation is warranted due to the inconsistent and inconclusive nature of the relationship between distributive justice and career happiness. Therefore, the following hypothesis is proposed:

H1: There is a significant positive relationship between distributive justice and career satisfaction

2.2 Procedural Justice and Career Satisfaction

Procedural justice refers to the subjective perception that a decision has been executed in a fair manner, with the underlying processes involved in making such judgments being perceived as fair as well (Negahban et al., 2017). According to Patel (2012), there is a high correlation between procedural fairness and trust in management, as opposed to distributive justice. When an employee trusts their employer, organizational loyalty and career satisfaction increase (Ali & Saifullah, 2014; Ko & Hur, 2014). Previous research has indicated a positive association between procedural justice and career satisfaction (Hablani, 2021; Lambert et al., 2020; Aldouri, 2020; Gori et al., 2020; Maria et al., 2020; Ali et al., 2019; Qureshi et al., 2017). However, some other studies have reported that procedural justice does not have a positive impact on career satisfaction (Zahednezhad et al., 2021; Ghran et al., 2019; Mahboob, 2019; Đorđević et al., 2018). As, the results are mixed and inconclusive, the following hypothesis is formulated:

H2: There is a significant positive relationship between procedural justice and career satisfaction

2.3 Interactional Justice and Career Satisfaction

The concept of interactional justice pertains to the equitable manner in which persons are engaged in the process of decision-making (Orlowska, 2011). Employees may benefit from being treated with respect and decency when being informed of a decision, regardless of the decision's outcome (Lonnqvist et al., 2019). The relationship between interactional justice and motivation and workplace behavior has been found to be significant, although it has received limited attention in the literature (Tremblay et al., 2018). Positive interactional justice increases employee satisfaction and engagement (Pradhan et al., 2016; Taamneh, 2015). Bies (2001) found that supervisor-subordinate relationships were low when interactional fairness was poor.

Interactional justice has been linked to career satisfaction in many researches (Abd Razak et al., 2021; Jaenab et al., 2020; Lestari, 2018; Kashif, 2016; Rahman, 2015). Few researches found no correlation between interactional fairness and career satisfaction (Krishnan, 2020; Indahyati & Sintaasih, 2019; Apenkwah, 2019). Therefore, the following hypothesis is proposed:

H3: There is a significant positive relationship between interactional justice and career satisfaction

2.4 Self-Efficacy and Career Satisfaction

Self-efficacy refers to individuals' perceptions of their ability to achieve specific levels of performance (Bandura, 1994), which is considered a vital personal resource (Xanthopoulou et al., 2008). Self-efficacy is a strong predictor of job success (Wahab et al., 2015). Previous studies have demonstrated that self-efficacy is a significant predictor of performance outcomes across many fields (Schunk et al., 2008; Usher & Pajares, 2008), and it is linked to well-being, job engagement, and success of an employee (Kodden B, 2020). Self-efficacy has a positive and significant impact on worker performance, as reported by Pratiwi and Nawangsari (2021). Multiple studies have indicated that self-efficacy has a positive impact on career satisfaction (Zhang et al., 2023; Rossiandy & Indradewa, 2023; Westbrook & Peterson, 2022; Elster et al., 2022; Szabó et al., 2022; Panjaitan & Kustiawan, 2022). However, contrasting findings have been reported, with certain studies suggesting no significant association between self-efficacy and career satisfaction (Putri & Frianto, 2022; Szabó et al., 2022). Hence, the relationship between self-efficacy and career satisfaction is not well-settled, the following hypothesis is formulated:

H4: There is a significant positive relationship between self-efficacy and career satisfaction

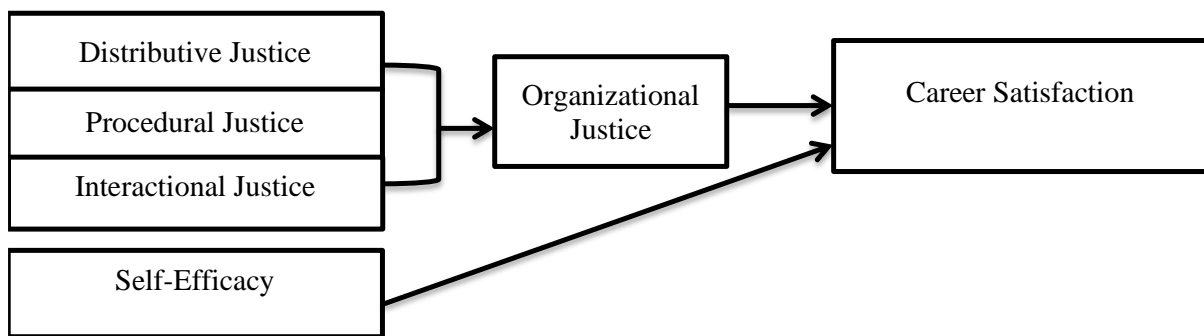


Figure: Conceptual Framework

3. Methods

3.1 Sample and Data

The research employed a cross-sectional survey design (Babbie, 2004), which was deemed suitable for the collection and analysis of quantitative data pertaining to the examination of organizational justice, self-efficacy, and career satisfaction among bank employees in Bangladesh. The bank employees were chosen through a simple random sampling method from a total of thirteen commercial banks situated in the cities of Dhaka and Chittagong. A total of 1480 self-administered questionnaires were distributed via email to potential respondents. Out of these, 440 replies were received, yielding a response rate of 30%. This response rate is considered acceptable according to established survey methodology literature (Sekaran, 2004; Hair et al., 2010). Structured and standardized procedures were employed to administer a

questionnaire aimed at collecting data from employees within the banking industry of Bangladesh. A 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree), was utilized for this purpose.

The present study utilized a set of five items pertaining to distributive justice, six items pertaining to procedural justice, and seven items pertaining to interactional justice, which were adapted from the work of Niehoff and Moorman (1993). Additionally, a set of ten items measuring self-efficacy was adapted from the research conducted by Schwarzer and Jerusalem (1995), while a set of five items assessing career satisfaction was adapted from the work of Greenhaus et al. (1990). The descriptive statistical analysis was conducted using SPSS version 22. The utilization of Partial Least Squares (PLS) path modeling was also employed to assess both the measurement and structural models in Smart-PLS version 4.0. This was done with the aim of conducting hypothesis testing and proposing a model.

4. Analyses and Results

4.1 Demographic Profile

The demographic analysis reveals that the proportion of male respondents in the whole sample was much larger (86.1%) compared to the proportion of female respondents (26%). The majority of the participants fell between the age ranges of 31 to 40 years, comprising 54.3% of the total respondents. The majority of respondents in the study were from the entry-level management category, comprising 71.1% of the total sample. Furthermore, a significant proportion of respondents, specifically 92.3%, possessed a master's degree level of education. According to Table 1, a significant proportion of the respondents had a service length of less than five years, accounting for 61.1%.

Table 1: Respondent's Profile

Demographics	Frequency	%	Demographics	Frequency	%		
Gender	Male	379	86.1	Highest Education	Diploma	1	0.2
	Female	61	13.9		Bachelor	31	7
Age	Less than 30 Years	182	41.4	Length of Service	Master	406	92.3
	31 – 40 Years	239	54.3		PhD	2	0.5
	41 – 50 Years	18	4.1		Less than 5 Years	269	61.1
Position	Above 50 Years	1	0.2	5 to 10 Years	114	25.9	
	Entry Level Management	315	71.6	More than 10 Years	57	13	
	Mid-Level Management	125	28.4				

4.2 Measurement Model Assessment

To ensure internal consistency in this study, it is recommended by Sakeran (2013) that the Cronbach's Alpha value for all variables should exceed 0.7. According to Nunnally and Berstein (1994) as well as Nunnally (1978), it is necessary for the composite dependability to surpass the threshold value of 0.7. When the average variance extracted (AVE) of a group of indicators exceeds 0.50, it indicates a substantial level of convergent validity among the indicators representing a particular construct (Fornell and Larcker, 1981). The findings of this

analysis revealed that the constructs possessed Average Variance Extracted (AVE) values over 0.50, as indicated in Table 2, demonstrating their convergent validity.

Table 2: Measurement Model Results

Constructs	No. of Items	Cronbach's Alpha	CR	AVE
Career Satisfaction	05	0.914	0.936	0.747
Distributive Justice	05	0.852	0.893	0.626
Procedural Justice	06	0.896	0.920	0.658
Interactional Justice	07	0.918	0.935	0.672
Self-Efficacy	10	0.894	0.914	0.572

The researchers employed the Fornell-Larcker and HTMT criteria to evaluate the discriminant validity of the variables. According to the Fornell-Larcker analysis, the correlations observed in Table 3 indicate that the relationships between the square roots of AVE and the remaining components exhibit a notably higher level of significance compared to the correlations observed among the other constructs. Hence, the factors exhibited distinctiveness and demonstrated discriminant validity. According to Henseler et al. (2015), the HTMT criterion proposes an HTMT inference score ranging from -0.85 to 0.85 in order to differentiate between two constructs. The constructs of the study are presented in Table 4, indicating that they are within the approved range. This serves as additional support for the discriminant validity of the constructs.

Table 3: Fornell-Larcker Criterion of Discriminant Validity

Serial No.	Constructs	1	2	3	4	5
1	Career Satisfaction	0.864				
2	Distributive Justice	0.547	0.791			
3	Interactional Justice	0.389	0.412	0.820		
4	Procedural Justice	0.522	0.566	0.533	0.811	
5	Self-Efficacy	0.405	0.314	0.298	0.381	0.756

Table 4: Heterotrait Monotrait (HTMT) Criterion for Discriminant Validity

Serial No.	Constructs	1	2	3	4	5
1	Career Satisfaction					
2	Distributive Justice	0.609				
3	Interactional Justice	0.415	0.453			
4	Procedural Justice	0.574	0.635	0.581		
5	Self-Efficacy	0.440	0.332	0.311	0.405	

4.3 Structural Model Assessment

To ascertain the results of this study, an analysis of the structural model was conducted. In order to address the issue of collinearity, it is necessary to assess the Variance Inflated Factor (VIF), as recommended by Hair et al. (2017). It is important to ensure that all variables being studied have a VIF value below 5.0. Table 5 presents the Variance Inflation Factor (VIF) values for all constructions, revealing that they are all below 0.5. This finding suggests the absence of any collinearity issues. Bootstrapping strategies were subsequently employed to assess the path coefficient of the constructs. The results of the analysis revealed significant associations between distributive justice and career satisfaction (t-value=7.307, p=0.000), procedural justice and career satisfaction (t-value=5.170, p=0.000), interactional justice and career satisfaction (t-value=2.113, p=0.035), and self-efficacy and career satisfaction (t-value=4.356, p=0.000). These findings are presented in Table 4.6, specifically in the path coefficient. The R2 value of

the endogenous constructs represented the outcome of the coefficient of determination. The reported value for the R² of career satisfaction is 0.407, which is in the moderate range (Hair et al., 2017). Consequently, this study's direct hypotheses are all confirmed (see Table 6).

Table 5: Collinearity Assessment

Relationship	VIF
Distributive Justice -> Career Satisfaction	1.55
Interactional Justice -> Career Satisfaction	1.468
Procedural Justice -> Career Satisfaction	1.840
Self-Efficacy -> Career Satisfaction	1.793

Table 6: Results of Hypothesis Testing (direct effect)

Hypotheses	Relationship	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Decision
H1	DJ -> CS	0.049	7.307	0.000***	Supported
H2	PJ -> CS	0.052	5.170	0.000***	Supported
H3	IJ -> CS	0.048	2.113	0.035***	Supported
H4	SE-> CS	0.045	4.356	0.000***	Supported

Table 7: Results for Coefficient of determination (R²)

Construct	Coefficient of determination (R ²)
Career Satisfaction	0.407

5. Discussion

The objective of this study was to investigate the impact of organizational justice and self-efficacy on career satisfaction within the context of bank employees in Bangladesh. Prior research has posited the favorable impact of organizational justice on individuals' satisfaction with their careers (Ekingen, 2023; Chegini et al., 2019; Tjahjono et al., 2019; Ozel & Bayraktar, 2018). Nevertheless, the present study has discovered a noteworthy association between distributive justice and career satisfaction ($t = 7.307$; $p\text{-value} = 0.000$), hence providing support for Hypothesis 1. This finding aligns with earlier research conducted by Jaenab et al. (2020), Saha (2020), Lambert et al. (2019), Ridaryanto et al. (2018), and Kashif et al. (2016). The findings of this study provide support for hypothesis H2, which posits that procedural justice has a positive impact on career satisfaction ($t = 5.170$; $p\text{-value} = 0.000$). These results are consistent with previous research conducted by Hablani (2021), Lambert et al. (2020), Al-douri (2020), Gori et al. (2020), Maria et al. (2020), Ali et al. (2019), and Qureshi et al. (2017). In line with previous research (Abd Razak et al., 2021; Jaenab et al., 2020; Lestari, 2018; Kashif et al., 2016; Rahman et al., 2015), the results of this study provide support for Hypothesis 3, indicating a positive association between interactional justice and career satisfaction ($t = 2.113$; $p\text{-value} = 0.035$). Furthermore, the present study revealed a significant positive relationship between self-efficacy and career satisfaction ($t = 4.356$; $p\text{-value} = 0.000$), providing support for Hypothesis 4. This finding is consistent with previous research conducted by Zhang et al. (2023), Rossiandy and Indradewa (2023), Westbrook and Peterson (2022), Elster et al. (2022), Szabó et al. (2022), and Panjaitan and Kustiawan (2022). The level of career satisfaction among bank employees was found to be positively correlated with their perception of workplace justice. The findings of this study suggest that there is a positive relationship between bank workers' attitudes towards organizational justice and their degrees of career satisfaction. According to previous research conducted by Saboor and Rehman (2018) and Yahaya and Tomi (2020), employees are more inclined to exert their utmost effort and motivation towards

organizational initiatives when they possess a belief in the assurance of justice and equity within the workplace. Conversely, it is widely acknowledged in academic literature that high self-efficacy serves as both a motivator and a crucial determinant of career happiness (Ismayilova & Klassen, 2019; Duggleby et al., 2009). When employees possess a high level of self-efficacy; it results in increased levels of career satisfaction. Therefore, this research contributes to the existing scholarly literature by showcasing the impact of organizational justice and self-efficacy on individuals' levels of career satisfaction.

6. Implications and Future Directions

This study makes a valuable contribution to the extant literature on career satisfaction by emphasizing the significance of comprehensively comprehending the aspects that enhance career satisfaction. This understanding is crucial for enhancing the productivity and efficiency of personnel within the banking sector. The current study addresses a research vacuum by examining career satisfaction in the commercial banking industry of Bangladesh, a developing country. The results indicate that it would be beneficial for banks to prioritize the implementation of fair treatment towards employees and to selectively recruit individuals with high levels of self-efficacy in order to promote greater levels of career satisfaction. The researchers claim that this study makes a significant contribution to the banking sector by enhancing understanding of the impact of organizational justice and self-efficacy on career satisfaction. This study may also assist mid and top-level bank managers in formulating strategies to effectively retain competent personnel over the long term by ensuring their satisfaction. Future research endeavors should aim to analyze non-banking businesses, in addition to duplicating the findings and the model in various cultural and industrial contexts, such as education, health, accounting, and finance. This approach may uncover distinct patterns that exist within these sectors.

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