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Gender Differences in Job Satisfaction Among Bankers in Karachi

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Abstract

This study examines the level of job satisfaction and the gender differences in bank employees in Karachi, Pakistan. Employee job satisfaction affects organizational performance in developed and emerging economies. The researchers discovered that happy employees tend to be more productive. Unequal opportunities in work life are seen as a serious problem because they affect the income and social status of those who are excluded or subordinated in the labour market, undermine the socio-political system, waste human resources, underutilize skills, knowledge, and manpower, and prevent access to the benefits of varied expertise in a globalized economy (Arshad, 2020; Narteh & Owusu-Frimpong, 2011; Shujat, 2011). Utilizing a quantitative research design, Information was gathered from a sample of 400 bankers (200 males and 200 females) through a structured questionnaire developed by Paul E. Spector in 1985, namely Job Satisfaction Survey, (JSS). Moreover, this sample size was selected to ensure robust statistical analysis and representativeness. To compare the level of job satisfaction between males and females independent t-test was conducted among bankers. The results showed mean job satisfaction scores of 127.880 (SD = 23.3577) for males and 131.885 (SD = 24.1979) for females, with standard error means of 1.6516 for males and 1.7111 for females. The t-value was 1.684 with a significance level of 0.093. Although female bankers reported slightly higher job satisfaction, the difference was statistically insignificant at the 0.05 level. These findings suggest that while there are minor differences in the level of job satisfaction levels between genders, they are not substantial enough to be considered statistically significant. The study provides insights into job satisfaction trends between female and male bankers in Karachi, contributing to the broader understanding of gender dynamics in the bank sector.

Keywords: Job Satisfaction, Gender Difference, Banks Employee, Socio-Political System, Gender Dynamics.

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Introduction

In recent years, global economic progress has fuelled the fast development of Pakistan's banking industry. However, fast development has resulted in several internal management issues in banks. One specific issue is employee poor level of job satisfaction, which has made raising the caliber of services challenging. The banking sector is booming and is the most significant sector in the eye of the national economy (Parveen & Khan, 2014). Job satisfaction refers to an individual's overall feelings about their job and the extent to which their work environment fulfills their personal needs (Spector, 1997, 2022). It is a positive emotional state that emerges from an employee's perception of their work, shaped by the alignment between their expectations and the reality of their job, as well as the importance they place on these factors. Closely linked to motivation and performance, job satisfaction influences how content employees feel in their roles. It encompasses both positive and negative attitudes toward one's job and organization, shaped by personal expectations and external comparisons (Sirin, 2009).

It plays a crucial role in determining employees' well-being and productivity in the workplace. Research highlights that individuals employed in professions requiring them to manage others' issues—such as teaching, law enforcement, hospitality management, healthcare, and banking—are particularly vulnerable to work-related stress (Olafsdottir & Einarsdottir, 2024). Research by Rashdi and Sarfaraz (2025) Career success is closely linked to personal well-being, including happiness, psychological health, and longevity. It fosters professional growth, fulfillment, and self-esteem, reinforcing its connection to overall mental well-being and a sense of purpose.

Furthermore, research conducted by Giorgi et al. (2019) indicates that among these professions, bank employees represent a high-risk group for occupational stress due to the demanding nature of their work, which requires precision, attentiveness, and customer interaction. The high expectations placed on banking professionals contribute to significant mental and emotional strain. Given these challenges, research suggests that banks should implement corporate policies focused on stress prevention to safeguard employees' mental health and enhance workplace well-being.

While workplace engagement is generally linked to positive well-being for employees, excessive work-related stress can have severe physiological and psychological consequences (Hauret et al., 2022). Job satisfaction, often considered a key indicator of overall employee well-being, is shaped by various job-related factors, including workload, work environment, and interpersonal dynamics (Qadeer et al., 2021). Additionally, research highlights gender-based differences in workplace behaviour (Burgess, Yaoyuneyong & Gibbs, 2014; Clark, D'Ambrosio & Zhu, 2021). Empirical studies indicate that women are generally less inclined to

engage in competitive situations and tend to handle conflicts and workplace bullying in a less confrontational manner compared to men (Rosander & Salin, 2023; Lackner, 2021; Jamshed, Halepota & Shah, 2010). On the other hand, a key factor influencing employee performance at work is satisfaction with their job. The banking sector in Karachi has matured impressively during the past years. Through the introduction of novel and e-commerce, the banking sector enterprises are fronting growing struggles. Businesses need to focus on providing better financial services at lower prices if they want to succeed in the competitive market. The nation's banking industry's main problem in such a cutthroat climate is keeping its highly qualified and experienced workers (Hunjra et al., 2010).

Moreover, an extensive review of job satisfaction literature reveals that those who are happier in their positions typically produce more and are less likely to leave. Spector (1985, 2022) described job satisfaction as the extent to which people find their jobs enjoyable. While some people see their job as a crucial part of their lives and find it fulfilling, others perceive it as a series of repetitive tasks. Various studies have identified several factors that affect job satisfaction, including total working hours, income, job security, the nature of the work, the working environment, and support from supervisors and colleagues (Lambrou et al., 2010; Halkos & Bousinakis, 2010; Wang et al., 2020; Tarigan & Ariani, 2015). Furthermore, the literature analyzes the impact of various factors on job satisfaction, including demographic determinants, workplace conditions, fair promotion systems, job autonomy, leadership behaviour, social relations, and the job itself (Hakro & Siddiqui, 2022; Sattar & Nawaz, 2011). The study found rank as a major predictor, with a positive correlation. However, age and gender were found to have insignificant effects on job satisfaction (Oshagbemi, 2003). Therefore, organizations aiming to enhance productivity and reduce employee turnover should focus on strategies that improve job satisfaction (JS). Identifying the factors that contribute to JS is essential for increasing employee satisfaction. Existing literature indicates that work-family conflict and emotional exhaustion have a significant impact on employee job satisfaction (Koon & Pun, 2018; Ahmed et al., 2010, Vickovic & Morrow, 2020).

Research finding highlights the relationship between job satisfaction and gender, indicating that gender is a significant predictor of job satisfaction. However, each gender responds differently to various aspects of a job (Mosadeghard, 2008). Researchers have extensively discussed the role of gender in determining job satisfaction, but the findings are controversial. Some studies suggest that male employees are more satisfied with their jobs, while others indicate that female employees report higher job satisfaction (Oshagbemi, 2000; Ali et al., 2016). To get insight into job satisfaction, it is helpful to examine past research that considers a variety of factors, including personal characteristics (such as gender, age, role, work experience, employment type, and tenure) (Crocetti, Hawk, & Meeus, 2014).

According to Green (2010), there is a substantial correlation between employee commitment and job satisfaction as it relates to financial incentives, peer support, autonomy, surroundings, and supervisor support. The significance of corporate culture in comprehending work happiness is underscored by (Choi & Hyun, 2020; Rowden & Conine, 2005). This is because organizational culture shapes employee norms and standards and influences the congruence of individual and organizational values. Role ambiguity, surroundings, autonomy, peer support, supervisor support, and financial incentives are all associated with employee job satisfaction (Choi & Hyun, 2020; Rowden & Conine, 2005). One of the main factors influencing workplace happiness is interactions with co-workers, managers, and the task itself (Crocetti, Hawk, & Meeus, 2014). Furthermore, organizational culture is a significant factor in understanding job happiness, as noted by (Choi & Hyun, 2020; Rowden & Conine, 2005). This is because it sets standards and conventions for employees and influences how individual and organizational values fit (Sarfaraz, Iqbal & Nadeem, 2024). Job dissatisfaction leads to absenteeism, tardiness, and low morale. Job satisfaction, a positive emotional state, is linked to job performance and emotional intelligence. High job satisfaction enhances work productivity and organizational commitment, promoting positive employee behaviour (Li et al., 2018; Saeed et al., 2014; Vratskikh et al., 2016).

Research Objectives

This study aims to examine gender differences in job satisfaction among bankers. It seeks to identify any significant differences between male and female bankers in terms of their overall job satisfaction.

Research Hypothesis

In banks, gender has a big impact on workers' job Satisfaction.

Significance of the Study

This study explores gender differences in job satisfaction among bankers in Karachi, offering valuable insights for organizations seeking to enhance employee performance and well-being (Smith & Johnson, 2023; Ukenna & Monanu, 2012). Understanding these disparities is essential for developing inclusive workplace policies, fostering equitable conditions, and cultivating a supportive organizational culture. By addressing gender-specific needs, banks can refine human resource practices, tailor training programs, and implement targeted strategies that promote job satisfaction across all employees (Nausheen & X., 2012). Ultimately, this research contributes to creating a more harmonious, productive, and fulfilling work environment, benefiting both individuals and the banking sector as a whole.

Limitations of the Study

The cross-sectional nature of the research forbids evaluating causal correlations or changes over time, and the convenience sampling technique limits the generalizability of results (Pearl, 2000). Furthermore, influencing participants' impressions may have been uncontrolled by external elements such as business culture and financial situation. To overcome these constraints, future studies should take mixed-method methods, long-term designs, and many sampling techniques into consideration.

Conflict of Interest

There is no conflict of interest declared by the authors.

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The authors declared no source of funding.

Review of the Literature

Over the years, Job satisfaction has been the subject of extensive research. It is well known in the field that people who are extremely satisfied with their jobs have a good attitude toward them, whilst those who are not happy with their jobs have a negative attitude. The phrase "job satisfaction" refers to an individual's thoughts or feelings regarding their profession (Tasnim 2006). Kovach and Spector (1997) suggest that job satisfaction can be viewed either as an overall feeling about one's work or as a set of attitudes toward different aspects of the workplace. Fisher (2000) found that both positive and negative emotions are strongly linked to overall job satisfaction. Research also indicates that dissatisfied employees are more likely to quit or be absent from work compared to those who are satisfied. While various job-related factors—such as co-workers, promotion opportunities, and supervision, contribute to job satisfaction, the nature of the work itself is often considered the most critical factor.

Job satisfaction arises from various factors, including the physical and social work environment, relationships with colleagues and supervisors, corporate culture, and management style., eight key factors influencing job satisfaction were identified through factor loadings: a better working environment, officers' perspectives, work efficiency, current job satisfaction, interpersonal relationships, bank policies, colleague interactions, and challenging tasks (Rahman & Iqbal, 2013; Uddin et al., 2025). Smerek argued that businesses can boost employee engagement, contentment, and loyalty to the company by implementing favourable policies and

procedures for workers regarding department staff input, pay scales, and work environment (Smerek & Peterson, 2006).

Working women generally appear to be less content with their occupations compared to their male peers. However, it is found that wedded men are greater content with their work than unmarried men, but that women are not affected in the same way. Following an extensive analysis of the literature, the researchers discovered that several job attributes or features are in charge of ensuring job satisfaction. Occupational prestige, income, education, the complexity of the job, authority exercised, level of supervision, pressure, being held accountable for circumstances beyond one's control, the frequency of getting dirty on the job, underemployment and optimism and workplace size, regarding one's future at the current job are some of these characteristics.

Several factors influence the degree of job satisfaction. Numerous studies have tried to define and identify the components that contribute to job satisfaction over the years, however other aspects like employee loyalty and promotion recognition are also considered. The two important dynamics of swaying job satisfaction are incentives and compensation. Organizational commitment is strongly impacted by job satisfaction, but employees' inclination to leave is indirectly impacted by job stress and position uncertainty (Zeffane et al., 2008). The majority of people or employees. Recent research conducted by Grund & Tilkes (2023) finds evidence of positive effects of working time autonomy on both individual effort and opportunities to schedule private and working lives in a family-friendly way. Gender-specific research shows differences in outcomes of high degrees of working time autonomy: women enhance their work-life balance, while men increase their work commitment. Further findings indicate that working time flexibility increases actual working hours and work intensity for both genders.

Khalid et al. (2020) examined the impact of occupational stress on job burnout among bank employees in Pakistan, highlighting the mediating role of psychological capital. Moreover, this research reported that an imbalance between effort and reward, coupled with excessive commitment, can have detrimental effects such as mental illness and reduced job satisfaction. Occupational stress is defined as a significant physical and psychological response that arises when employees' resources, skills, and needs do not align with job demands. The International Labour Organization highlights that occupational stress affects all countries, occupations, and worker demographics, impacting families and societies alike. Moreover, occupational stress results from a dynamic interaction between the individual and their social and organizational environment. It emerges when stressors related to job tasks or roles exceed an individual’s capacity to cope effectively. Elevated external demands and excessive commitment can lead to emotional exhaustion, depersonalization, and diminished personal efficacy. Given the nature of their work, banking employees must maintain

high levels of concentration and professionalism. Additionally, they are often required to uphold a well-groomed appearance, particularly in customer-facing roles (Shahram, Somayeh & Behnam, 2014; Wang et al., 2014; Brown, Green & Lee, 2024).

Women tend to have a strong need for social connections and are more likely to seek support from others. In a formal online learning setting, for example, they engage in more cooperative communication than men (Burke, 2002). Similarly, women are generally less inclined toward competition and materialism and are more likely to demonstrate care and responsibility for the well-being of others. Recent scientific research suggests that progesterone, a hormone associated with women, is negatively correlated with competitiveness, which may explain why women are often perceived as more communal (Wozniak, Harbaugh & Mayr, 2014). Research has established various sociological and biological differences between men and women (Montford & Goldsmith, 2016). One of the most notable contributions comes from socio-biology, which seeks to explain social behaviour through the lens of evolution. Studies have also explored the relationship between sex hormones, behaviour, and brain differences (Sarwe & Abbasi, 2013) Proponents of this theory argue that over millions of years, the brains of men and women have evolved differently due to variations in labour roles (Saad & Gill, 2000).

The recent survey reported by Surahio et al. 2025, faster recruiting procedures and less administrative work help to improve efficiency and also increase job satisfaction among HR professionals and recruiters (Volkwein & Zhou, 2003). TAR lowers repetitive processes, and workload stress, and lets HR teams concentrate on more strategic elements of talent acquisition by simplifying recruiting practices. Faster recruitment cycles also result in better applicant experiences, which guarantees that new hires enter companies with a favourable attitude, therefore strengthening general workplace satisfaction (Volkwein, Malik & Napierski-Pranel, 1998). A study conducted through primary research examined the work-life balance of 40 female employees from various organizations. The findings revealed that 38.5% of respondents frequently experienced depression, 37.5% suffered from hypertension, 30% faced obesity issues, and 62.5% reported frequent headaches due to excessive workload and long working hours. To address these challenges, women suggested that management implement policies such as remote work, flexible working hours, and on-site day-care facilities to improve work-life balance (Bahlull & Lima, n.d.).

Furthermore, the recognition of women as a profitable market by marketers has led to a rise in gender segmentation. In particular, they understand that monetary judgments are sometimes made as a couple and that both women and men are involved in financial services decisions. For the bank to succeed, it is therefore essential to comprehend how women and men vary in their insights of banking services (Mokhlis, 2009). According to Omar and Orakwue (2006) and Yu (2012),

women may find this issue more significant because they still devote a larger portion of their time to childcare than men do, and they are in a hurry to complete their financial matters and return home. While Aregbeyen (2011) discovered that women solely evaluated banks according to their minimum waiting times, Srivatsa and Srinivasan (2008) asserted that males also considered this to be a significant consideration when selecting a bank. In other studies, women gave more weight to monetary advantages such as interest on savings accounts and gave channel saving and looking for value in credit card use top priority. Lastly, several researchers concluded that expenses like loan interest or minimum deposits were significant considerations for both women and men.

Research Methodology

It is empirical cross-sectional research with quantitative research design. The Survey will be conducted through standardized questionnaires through convenience sampling technique.

Procedure

A self-administered questionnaire was distributed to these 400 respondents. Before distribution, all questions were thoroughly explained to the participants to ensure they could complete the questionnaire with ease. The Institutional Review Board (IRB) required the researcher to inform participants about the study's nature, as well as the anonymity and confidentiality of their responses before they began. The objective of the study was also communicated, which was to understand the elements impelling job satisfaction among finance sector workers. Each participant completed the self-report questionnaire in Urdu, as described below. The entire process took approximately 20 minutes.

Personal Information Form

Demographic information includes participant’s age, marital status, gender, monthly income of the family, socioeconomic status, education and family system.

Job Satisfaction Survey (JSS)

Paul E. Spector (1985) created a Job Satisfaction Survey (JSS). Employee attitudes toward the job and its components are measured using this nine-faceted scale. Although various companies can utilize it, it was first designed for use in human service organizations. JSS was translated and modified this scale into Urdu by Salman and Begum in 2011. In the current exploration, this transformed version will be utilized. Items no 1 to 4 are used to evaluate each aspect, and the complete score is planned from all of the effects. Based on a six-point rating scale

that goes from "strongly disagree" to "strongly agree," the response category is determined. To diminish bias in the response set, specific items are scored in the opposite order. The nine components include contingent rewards, fringe benefits, supervision, pay, and promotion.

Analysis of Results

The study utilized a t-test to measure gender differences, with a significance level of 0.05 for hypothesis testing. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS) version 27.

Result and Discussion

Table 1
Descriptive Statistics of Job Satisfaction

Sample	Std. Deviation	Min.	Percentile			Max.
			25	50	75	
200	126.56	60	85	126.35	145	165

Table 1 is the description of the sample we use for analysis. A total of 200 respondents finally included in the study of job satisfaction among bankers with minimum score on job satisfaction is 60 with 1st quartile score is 85 and median of the score is 126.35 and 3rd quartile score is 145 and the maximum score is 165

Table 2
Family Structure Wise Comparison on Social Job Satisfaction

Family	Sample	Mean	Std. Deviation	t	P
Nuclear	124	127.58	14.984	0.523	p>0.05
Joint	76	135.37	13.570		

There is no significant difference in Job Satisfaction by family structure in Table 2.

Table 3

Descriptive of Job Satisfaction by Birth Order

Birth Order	n	Mean	Std. Deviation	Lower Bound	Upper Bound
First	50	123.56	16.471	66.28	155.39
Middle	112	135.40	12.698	61.02	145.92
Last	38	125.88	16.008	65.42	156.32
Overall	200	126.35	14.221	60.50	158.34

Table 3 shows no dissimilarity on Job Satisfaction by considering birth order i.e. no advantage or distange of birth order on Job satisfaction.

Table 4

Group Statistics of Job Satisfaction Gender Wise

Male		Female		Std. Error Mean		t	Sig
Mean	SD	Mean	SD	Male	Female		
126.780	23.3477	131.885	24.1979	1.5516	1.6111	1.524	0.063

df = 398, J.S (Job Satisfaction)

Table 4 explains the mean job satisfaction score for female respondents (131.885) is slightly higher than that of male respondents (126.780). The standard deviations show a similar level of variation in job satisfaction scores among both female (SD = 24.1979) and male (SD = 23.3477) respondents. This analysis highlights that job satisfaction levels are quite comparable between male and female bankers in Karachi. The p-value (0.063) is above the commonly used threshold of 0.05, suggesting that we can confidently state that Gender differences in job satisfaction are not statistically significant.

Much research has looked at the connection between gender and work happiness, but they are still unclear. Some research indicates significant differences in job satisfaction between male and female employees, while other studies suggest that women often report higher levels of job satisfaction (Bender & Heywood, 2006). This inconsistency highlights the necessity for additional research into gender-related factors affecting job satisfaction. Future research should expand

its scope to encompass a wider variety of countries and industries, as numerous prior studies have been constrained by geographical or sectoral limitations (Oshagbemi, 2000; Bender et al., 2005; Sarfaraz, Malik & Nadeem, 2024).

Conclusion

The primary objective of this study was to examine the impact of gender on job satisfaction levels among employees in the banking sector. The findings revealed no significant differences in job satisfaction between male and female employees. Across all measures of job satisfaction, the responses from both genders were largely similar, indicating that gender may not be a major determinant of job satisfaction in this context.

In addition, it is important to note that this study focused exclusively on private-sector banks. Future research could expand the scope by including both public and private banks to explore whether sector-specific differences influence job satisfaction. Further studies could investigate other factors that may contribute to employee satisfaction, such as organizational culture, leadership styles, work-life balance, career advancement opportunities, and workplace flexibility. Examining these elements could provide a more comprehensive understanding of job satisfaction and help organizations implement targeted strategies to enhance employee well-being and productivity.

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