



ROLE OF JOB AUTONOMY, CUSTOMER EXPECTATIONS, AND JOB SATISFACTION ON QUALITY OF LIFE AMONG BANKERS

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ABSTRACT

This study investigates the role of job autonomy, customer expectations, and job satisfaction on the quality of life among bankers. A cross-sectional survey research design was adopted and data was gathered from hundred and seventy-eight (178) bankers. Frequency distribution revealed that the age of respondents ranged from 19 years and 60 years of age. Findings revealed that there is a significant joint influence of the predictor variables on the work-related quality of life among bankers ($F(3, 174) = 56.01, R = .70, R^2 = .49, P < .01$). Specifically, Job satisfaction ($b = .60, t = 9.01, p < .01$) and job autonomy ($b = .20, t = 3.24, p < .01$) independently influenced the quality of life due to work. Also, there exists no significant gender difference in the work-related quality of life among female bankers. In addition, there is no significant joint influence of age, educational status, and income on work-related



quality of life among bankers ($F(3, 143) = 2.06, R = .20, R^2 = .04, P > .05$). From the findings, it was therefore recommended that bankers should be catered for such that their bankers will experience a high level of satisfaction at work. It is a point to note that when an employee has a high level of quality of life, there will be a subsequent increase in job satisfaction.

Keywords: Quality of Life, Customer Expectation, Job Satisfaction, Job Autonomy

INTRODUCTION

Over the years, increasing attention has been given to factors contributing to the quality of life of people. Various studies have been done on measuring the quality of life of organizational employees, discovering psychological factors such as job autonomy, job satisfaction, and customer expectation, and certain social factors as determinants of quality of life among bankers in Ibadan metropolis.

Quality of life is used to evaluate the general well-being of individuals and societies (Maccagnan, Wren-Lewis & Taylor, 2019). The term is used in a wide range of contexts, including the fields of international development, health care, and political science (Sanso, Galiana, Oliver, Tomas-Salva & Vidal-Blanco, 2020). Quality of life should not be confused with the concept of standard of living, which is based primarily on income. Instead, quality of life encompasses the environment, physical and mental health, education, recreation, leisure time, and social belonging (Gregory, 2009).

Quality of life among bankers could therefore be referred to as the perceived level of general well-being a banker has about his/her life. Even though being a banker is characterized by a series of stress and high level of job demand, there is still a need to investigate their quality of life. Different factors could influence the quality of life among bankers. However, this study is interested in investigating the influence of job autonomy, customer expectation, and job satisfaction on the quality of life among bankers.

Job satisfaction can be referred to as any combination of psychological, physiological, and environmental circumstances that cause a person truthfully to say “*I am satisfied with my job*” (Smolarek & Sulkowski, 2020). According to this approach, although job satisfaction is under the influence of many external factors, it remains something internal that has to do



with the way how the employee feels (Omah & Obiekwe, 2019). That is job satisfaction presents a set of factors that cause a feeling of satisfaction.

It is generally perceived to be directly linked to productivity as well as to personal well-being (Imran, Ismail & Hussain, 2021; Fashola, Kenku & Obasi, 2018). It implies doing a job one enjoys, doing it well, and being rewarded for one's efforts. Job satisfaction further implies enthusiasm and happiness with one's work. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Kaliski, 2007).

Job satisfaction can further be defined also as the extent to which a worker is content with the rewards he or she gets out of his more her job, particularly in terms of intrinsic motivation (Nanjundeswarasmy, 2019). The term job satisfactions refer to the attitude and feelings people have about their work. Favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes toward the job indicate job dissatisfaction (Nanjundeswarasmy, 2019).

A lack of Job satisfaction has been shown to have a negative impact on certain aspects of Quality of life (Asgari, Shafipour, Taraghi & Yazdani-Charati, 2019; Zhang & Chai, 2020). Working overtime has been shown to correlate with higher levels of anxiety and depression (Kleppan, Sanne & Tell, 2008) and with a lack of Job satisfaction. Albala-Genol, Diaz-Funez and Manas-Rodriguez (2023) found a positive correlation between workplace flexibility and Job satisfaction, which was related to positive Quality of life. In their 2003 study, Greenhaus et al. did find a correlation between the quality of life and Job satisfaction when participants invested more time in the family than work, however, there were several limitations to the study. Findings did not account for participants' own subjective experience of Job satisfaction, quality of life was not measured using an established, holistic measure and the study focused on work-family balance and did not account for other aspects of participants' lives (Greenhaus et al., 2003).

Job autonomy is another variable that can influence the quality of life. Job autonomy is among several other job conditions (task variety, feedback, completion of task, task significance, and task importance) included in Hackman and Oldham's job characteristics



model that is believed to have an impact on employees' responses to work. Job autonomy, by definition, is the freedom and discretion allowed to employees in facets of work method, work schedule, and work criteria to perform their tasks and responsibilities (Wu & Zhou, 2022; Khoshnaw & Alavi, 2020).

Another factor that could influence the quality of bank employees is customer expectations. Customer expectation is a term frequently used in marketing and is a measure of how products and services supplied by a company meet or surpass customer expectations (Rust, Inman, Jia & Zahorik, 2013). Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals (Strenitzerova & Gana, 2018).

A study by Diaz-Prieto, Garcia-Sanchez, and Canedo-Garcia (2022), which was based on the work of Greenhaus et al. (2003), found that perceived Job satisfaction predicted subjective Quality of life. Well-being in this study was mainly identified by satisfaction (Diaz-Prieto et al. 2022). Again, this measure for Quality of life only encompasses one aspect of Quality of life and is not as comprehensive as one that looks at Quality of life holistically. The relationship between Job satisfaction and certain aspects of psychological well-being has been demonstrated, however, remains incomplete (Obrenovic, Jianguo, Khudaykulov & Khan, 2020). There also remains a gap in the research as it relates to the quality of life and Job satisfaction for bank workers.

The following hypotheses were tested in this study;

1. Job autonomy, job satisfaction and customer expectation will have significant joint and independent influence on quality of life among bankers in Ibadan metropolis.
2. Male bankers will significantly report higher on quality of life than their female counterparts.
3. Demographic factors (age, educational qualification and income) will have significant joint and independent influence on quality of life among bankers in Ibadan metropolis.



METHODS

Research Design

A cross-sectional survey research design using an ex-post facto technique was employed as the study utilized a questionnaire to gather data. The design is considered appropriate by the researcher because no variable is to be manipulated and participants were not randomly selected or assigned to groups. The study investigated job satisfaction, customer expectation, and job autonomy as predictors of the quality of life of bankers. The independent variables are job satisfaction, customer expectation, and job autonomy, while the dependent variable was quality of life.

Research Setting

The study was carried out in Ibadan. Specifically, the study was carried out in selected banks in Ibadan. Ibadan is the capital city of Oyo state and houses a total of eleven (11) local governments out of thirty-two (32) local governments in the whole of Oyo state

Population

The population of the study comprised bankers in Ibadan metropolis. This includes both full time and part-time staffs

Sample and Sampling Technique

The study adopted a purposive sampling technique as the questionnaire was only given to one hundred and seventy-eight (178) bankers. Frequency distribution revealed that the age of respondents ranged from 19 years and 60 years of age. Frequency distribution according to educational qualification revealed that more of the respondents 90 (50.6%) were HND/University degree holders, 45 (25.3%) were ND/NCE holders, 13 (7.3%) were SSCE certificate holders, another 13 (7.3%) had other certificates, 8 (4.5%) were diploma certificate holders, while the other 7 (3.9%) were primary school certificate holders.

Marital status frequency showed that more of them 95 (53.4%) were married, 66 (37.1%) were single, 10 (5.6%) were Divorced, while the other 3 (1.7%) indicated to be separated.



Sex distribution showed that more of the respondents 100 (56.2%) were males, while the other 78 (43.8%) were females.

Instrument

A questionnaire format was used for data collection in the study. The questionnaire comprised five sections, namely sections A, B, C, D, and E.

Section A: Demographic Variable

This section was made up of personal data and/or socio-demographic variables of the respondents such as age, gender, religion, level of education and work experience, etc.

Section B: Quality of Life Scale

This will be measured using a 23-item quality of life scale developed by Easton & Darren, (2013). The 7- point rating scale ranging from "delighted" (7), "pleased" (6), "mostly satisfied" (5), "mixed" (4), "mostly dissatisfied" (3), "unhappy" (2), "terrible" (1) was utilized for the scale. The 23- scale was internally consistent ($\alpha = .82$ to $.92$) and had high test-retest reliability over 3-weeks in stable chronic illness groups ($r = 0.78$ to $r = 0.84$). Other researchers have reported similar reliability estimates for the 16-item scale. Convergent and discriminant construct validity of the scale in chronic illness groups was evidenced first by the high correlations between the QOLS total score and the Life Satisfaction Index-Z (LSI-Z) ($r = 0.67$ to 0.75). Scores can range from 16 to 112. The QOLS scores are summed so that a higher score indicates a higher quality of life. After a pilot study, the scale was found to have an internal consistency of 0.88.

SECTION C: Job Satisfaction Scale

This consists of a Job satisfaction scale 10-item developed by Macdonald and MacIntyre, (1997). The scale showed good reliability of alpha coefficient of .88 and when compared to the original sample (.87). Response options range from strongly disagree to strongly agree. In this study, the scale was found to have an internal consistency of 0.77.



SECTION D: Job Autonomy

This is a 9-item scale developed by Elsass and Veiga (2010). The scale was developed to measure job autonomy. Response to the scale ranged as follows; SD- Strongly disagree, D- Disagree, U- Undecided, A- Agree, SA- Strongly agree. The scale developers reported a split-half reliability coefficient of 0.56. Also, Cronbach alpha of 0.78 was found. In this study, the scale was found to have an internal consistency of 0.81.

SECTION E: Customer expectation scale

This is a 4-item scale developed by Almsalam (2014). The scale was developed to measure the extent to which the expectations of customers are met by what they experienced. In this study, the scale items will be structured in a way that the bankers will be responding to what they feel the bank customers expect. Response to the scale ranged as follows; SD- Strongly disagree, D- Disagree, U- Undecided, A- Agree, SA- Strongly agree. The scale developers reported a split-half reliability coefficient of 0.56. In this study, the scale was found to have an internal consistency of 0.69.

Procedure

The researcher introduced herself to the potential participants and explained the purpose of the data collection using the questionnaire method. The issue of informed consent was observed by collecting data from those potential participants who willingly indicate interest to participate in the study. However, in the process of briefing the participants, there was assurance that every bit of information supplied by the respondents will only be used for the research purpose and no personal identification such as name or other particulars will not be required to participate in the study to ensure confidentiality. The instruction on how the respondents should respond to each of the items was clearly stated on the questionnaire.



Data Analysis

Both descriptive and inferential statistics were utilized in the analysis of the data collected. Hypotheses one and three were tested using multiple regression analysis, while hypothesis two was tested using a t-test for independent samples.

RESULTS

This section presents the results of gathered data from a total of 178 participants (100 males and 78 females) who responded to a set of standardized questions designed for the study.

The first hypothesis states that Job autonomy, job satisfaction, and customer expectation will have a significant joint and independent influence on the quality of life among bankers in Ibadan metropolis. This was tested using multiple regression. The summary of the results is presented in Table 1

Table 1: Summary of multiple regression showing the independent and joint predictions of job satisfaction, job autonomy and customer expectation on work-related quality of life of bankers

Predictors	β	t	P	R	R ²	F	P
Job satisfaction	.60	9.01	<.01				
Job Autonomy	.20	3.24	<.01	.70	.49	56.01	<.01
Customer Expectation	-.00	-.03	>.05				

Results from Table 1 show that there is a significant joint influence of the predictor variables on the work-related quality of life among bankers ($F(3, 174) = 56.01$, $R = .70$, $R^2 = .49$, $P < .01$). Together, the three predictors variables accounted for 49% variance in the observed changes in the dependent variable. Other variables not considered in this study may be responsible for the rest 51%. Further, This implies that the predictors are very important in determining the work-related quality of life of bankers. Specifically, Job satisfaction ($b = .60$, $t = 9.01$, $p < .01$) and job autonomy ($b = .20$, $t = 3.24$, $p < .01$) independently influenced quality of life due to work. However, customer expectations which is one of the predictors were not a



significant independent factor in the model. Considering this outcome, the hypothesis was accepted and supported.

The second hypothesis which states that male bankers will significantly report a higher quality of life than their female counterparts was tested using a t-test for independent group measures. The summary of the result is presented in Table 2;

Table 2: Summary of t-test for independent groups showing the mean differences between male and female bankers on work-related quality of life

Gender	N	Mean	SD	t	df	P
Male	100	87.16	17.35			
				.66	176	>.05
Female	78	88.87	16.97			

Results from Table 2 reveal that male and female bankers did not significantly differ when compared to their average scores on quality of life. Although females had a higher score (Mean=88.87) compared to males (Mean=87.16), this difference was not significant, hence the hypothesis was not supported and consequently rejected.

The third hypothesis which states that demographic factors (age, educational qualification, and income) will have a significant joint and independent influence on the quality of life among bankers in Ibadan metropolis was tested using multiple regression analysis and the result is presented in Table 3;

Table 3: Summary of multiple regression showing the independent and joint predictions of age, educational qualification and income on work-related quality of life of bankers

Predictors	β	T	P	R	R ²	F	P
Age	.03	.38	>.05				
Educational quali	.09	1.01	>.05	.20	.04	2.06	>.05
Work experience	.14	1.54	>.05				

Results from Table 4.1 shows that there is no significant joint influence of age, educational status, and income on work-related quality of life among bankers ($F(3, 143) = 2.06$, $R = .20$, $R^2 = .04$, $P > .05$). There was also no significant independent influence of the factors on the outcome variable consequently, the hypothesis was rejected.



CONCLUSIONS AND RECOMMENDATIONS

The foregoing conclusions were drawn from the findings of the study;

Firstly, this study concludes that when combined, job satisfaction, job autonomy, and customer expectation were significant predictors of work-related quality of life. However, only job satisfaction and job autonomy were independent predictors of work-related quality of life among bankers in Ibadan metropolis.

Also, this study concludes that there exists no significant gender difference in the work-related quality of life among bankers in Ibadan metropolis. In other words, this implies that there is no difference between male and female bankers in Ibadan metropolis.

Finally, this study concludes that when combined, demographic factors such as age, educational qualification, and work experience were neither joint nor independent predictors of work-related quality of life among bankers in Ibadan metropolis.

The following recommendations were made based on the findings of the study;

Firstly, it was discovered that job satisfaction was a significant predictor of work-related quality of life among bankers. The higher the job satisfaction, the higher the work-related quality of life. It was therefore recommended that bankers should be catered for such that their bankers will experience a high level of satisfaction at work. It is a point to note that when an employee has a high level of quality of life, there will be a subsequent increase in job satisfaction.

Also, it was found that job autonomy was a significant determinant of work-related quality of life among bankers. This connotes that the higher the job autonomy, the higher the work-related quality of life among bankers. It was therefore recommended that managers and line managers try as much as possible to give their employees some latitude of independence to work.

The study also recommends that bank management should try as much as possible to always put their employees first in every dealing in the organization. By so doing, there will



be a high level of satisfaction among employees and subsequent willingness to exert more effort to work.

Finally, this study recommends that more studies should be carried out on other factors that could contribute to the work-related quality of life among bank employees in Nigeria as a country.

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