

WORKLOAD, JOB INSECURITY AND SOCIAL SUPPORT AS PREDICTORS OF JOB SATISFACTION AMONG BANK WORKERS IN KEFFI, NASARAWA STATE, NIGERIA

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Abstract

The study investigated the workload, job insecurity and social support on job satisfaction among Bank Workers in Keffi, Nigeria. The research adopted correlational survey research method. Purposive and Simple random sampling was employed by the researcher to draw the sample population of fifty two (52) bank workers from banks within Keffi. Two research hypotheses were formulated to guide the study. The instrument used for the study was a structured questionnaire consisting of sections which measured job insecurity using the 11 item Job Insecurity Questionnaire (DeWitte, 1997), work social support using 10-item co-worker social support scale (Ducharme & Martin 2000), workload using 5-item Qualitative Workload Inventory (QWI) (Spector & Jex, 1998) and job satisfaction using 10-item Generic Job Satisfaction Scale (Macdonald & Macintyre, 1997). Data generated were analysed using, multiple regression analysis and independent sample t-test. The results showed that job security, workload and social support as sources of stress were joint significant predictors of job satisfaction ($F(3, 72) = 17.53$; $R^2 = 0.58$; $p < .05$). However, independently, only job security and social support predicted job satisfaction significantly. The study found no gender difference in job satisfaction. The study recommended banks should develop and implement specific practices to reduce job insecurity and increase workplace social support.

Keywords: Workload, Job Insecurity, Social Support, Job Satisfaction and Bank Workers

Introduction

The banking sector in Nigeria stands as a vital pillar of the economy, driving growth, innovation, and financial stability. Within this dynamic industry, the job satisfaction of bank employees plays a fundamental role in organizational success. Central to this satisfaction is the workload, job insecurity and social support experienced, by employees, which directly influences their morale, productivity, and overall well-being.

Thus, job satisfaction is an attitude association with the degree to which people like or dislike their job. A low level of job satisfaction predicts negative attitudes and behaviour in the work context, such as absenteeism, external turnover and reduces productivity (Spector, 1997). Given these consequences, an analysis factors that determine this satisfaction or dissatisfaction is of great interest to managers and directors in organizational context, such analysis can facilitate and improve the creation of programme that are designed to increase job satisfaction, and as a result, reduce negative behaviour.

According to Mullins (1999) as cited by Igbeneghu, & Popoola, (2011) job satisfaction is an attitude, an internal state. He states further that job satisfaction could be associated with personal feelings of achievement, either quantitative or qualitative. Also, Luthans (2002) in defining job satisfaction, states that there are three generally accepted dimensions to job satisfaction Firstly, job satisfaction is an emotional response to a job situation. It cannot be seen, it can only be inferred. Second, job satisfaction is

often determined by how well outcomes meet or exceed expectations. For instance, if organizational participants feel that they are working much harder than others in the department but are receiving fewer rewards, they will probably have a negative attitude toward the work, the boss, and or co-workers. If they feel they are being treated very well and are being paid equitably, they are likely to have a positive attitude toward the job. Third, job satisfaction represents several related attitudes about the most important characteristics of a job like the work itself, the pay, promotion opportunities, supervision, and the co-workers. Studies have indicated that job satisfaction could be influenced by some factors like workload, job insecurity and social support. Research indicates there are strong correlations between sources of workplace stress such as workload, role conflict, workplace social support, personal problems, organizational and institutional policies, work materials, work pressure and environment, and job security and job satisfaction (Artz & Kaya, 2015; Oginni et al., 2013; Venkataraman & Ganapathi, 2013). Also, the job satisfaction of bank employees in Nigeria is influenced by various organisational factors, including culture, leadership style, empowerment, workload, compensation, career development, and communication. Meanwhile, current study is interested in workload, job insecurity and workplace social support.

One hand, excessive workload is considered to play a role in job attitude, which may lead to increase of mental and physical stress and job dissatisfaction and may be a threat to public health workers. The workload experienced by bank employees encompasses the volume and complexity of tasks they are required to perform within a given time-frame. Factors such as transaction volumes, customer demands, regulatory requirements, and technology advancements contribute to the workload dynamics within banks. Heavy workload is significantly and negatively associated with all job satisfaction dimensions (Lin et al., 2015). Similarly, in a previous study by Trivellas et al (2013), it was found that one of the best predictors of job satisfaction was workload. Heavy workload is related to lower job performance and satisfaction in human organisations (Trivellas et al., 2013).

On the other hand, job insecurity is considered in this study and characterized by a discrepancy between the level of security a person experiences and the level he/she might prefer regarding the preservation of his/her employment status (Swaen et al., 2004) experience of job insecurity may be described as a combination of a perceived threat regarding their job, and the sense of powerlessness to do anything about this very threat. Job insecurity has been found to be associated with an increase in job related stress (Storseth, 2006). Also a worker perceiving job insecurity may experience stress due to anticipation about the problems associated with a job loss, the mental strain of being in a powerless position and ambiguity about the future, therefore both affecting employee's satisfaction. A recent meta-analysis found that job insecurity can have pervasive negative effects both for employees and their organizations (Sverke, Hellgren & Naswall, 2002). Specifically, job insecurity was shown to be related to lower job satisfaction, a greater incidence of physical health conditions, higher levels of psychological distress and reduced job performance. More importantly, job insecurity can be a significant stressor for bank workers, particularly in regions where economic instability is prevalent. In Nigeria, fluctuations in the economy, currency devaluation, and policy changes can contribute to a sense of uncertainty among bank employees regarding the stability of their jobs. This can lead to decreased job satisfaction and increased stress levels. More so, when job security decreases, satisfaction and performance levels also take a hit. Job satisfaction levels decrease when an employee feels threatened by a lack of job security. A worker is filled with feelings of discontent and uncertainty when his future in the company is uncertain which leads to resentment. However, an employee with job security will be able to envision a future at the organization making him feel valued and satisfied with his current position (Woods, 2019).

Social support is worthy of consideration in the explanation of job satisfaction. As a result, Etzion cited in Brough and Pears (2005) defined social support as “an informal social network that provides individuals with expressions of emotional concern or empathy, practical assistance, informational support or appraisal”. According to Brough and Pears (2005) workplace social support focuses on collaborative problem solving and sharing information, reappraising situations and obtaining advice from a variety of personnel such as colleagues, supervisors and managers. Additionally, social support from colleagues, supervisors, and the organizational culture plays a vital role in buffering the negative effects of workload and job insecurity on job satisfaction. In the context of Keffi, Nigeria, the quality of social support within banks may vary based on factors such as organizational structure, leadership style, and workplace relationships. Strong social support networks can provide emotional encouragement, practical assistance, and a sense of belonging, all of which contribute to higher job satisfaction (Davey et al., (2001; Orgambidez-Ramos & Almeida, 2017).

Brough and Pears (2005) further asserted that the presence of workplace social support typically reduces the adverse consequences of both work-family conflict and occupational stress outcomes. Hamaideh (2011) observed that high levels of social support, both support from supervisor and from co-workers, cushion the negative effects of stress and burnout on job satisfaction. Despite the growing body of research on the predictors of job satisfaction among employees, the roles of organisational factors on job attitude like satisfaction remain sparse in the literature. It is this premise that, the present study sought to advance the understanding of the role of workload, job insecurity and social support on job satisfaction among Bank Workers in Keffi, Nigeria.

Literature Review

Job Insecurity and Job Satisfaction

George and Jones (2008) conceptualized job satisfaction as the collection of feeling and beliefs that people have about their current job. People's levels of degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. George and Jones further maintained that in addition to having attitudes about their jobs as a whole, people also can have specific attitudes about various aspects of their jobs such as the kind of work they do, their co-workers, supervisors or subordinates and their pay (George and Jones, 2008).

Job insecurity is said to be an individual's expectations about continuity in a job situation, hence job insecurity involves the experience of a threat, and implies a great deal of uncertainty regarding whether individuals get to keep their jobs in the future, it has been described as a stressor (De Witte, 1999). Like other work-related stressors, job insecurity is associated with a number of detrimental consequences for both the individual and the organisation. The perception of job insecurity is frequently linked to job satisfaction, reduced organisational commitment job involvement job performance and productivity (Sverke & Hellgren, 2002). Studies have found negative relationship between job insecurity and job satisfaction: i.e., as job insecurity increases this is associated to an overall decrease in job satisfaction (Reisel, Probst, Chia, Maloles & Konig, 2010; Sverke and Hellgren, 2002).

Job insecurity could also lead to decreased levels of productivity as explained by the psychological contract perspective by Conway and Briner (2005) which argues that when a worker begins employment with an organisation, an unwritten contract is formed between both parties promising to look after the best interests of each other. In exchange for a salary and job security, the employee provides loyalty,

dedication and hard work. Consequently, when an employee's job security is threatened this can be perceived as a violation of the psychological contract, resulting in the employee no longer upholding their end of the bargain (De Cuyper & De Witte, 2008).

Evidently, job insecurity is consistently associated with lower levels of relevant job attitudes and behaviours. Prolonged job insecurity is more detrimental and acts as a chronic stressor whose negative effects become more potent as time goes by (Dekker & Schaufeli, 1995), thereby emphasising the importance of early identification of its occurrence.

Workload and Job Satisfaction

Various studies have explored the relationship between workload and job satisfaction. For instance, Leplat (1997) workload results from combining the work requirements needed to fulfil an activity and the restraints represented by its impact on the organization. Requirements may be related to physical, perceptual, cognitive, social, organization or ambience characteristics. The restraints include short, medium or long-term effects of the work on the worker's psychological or physical state (Leplat & Cuny, 1984).

Poete and Rousseau (2003) suggest considering the workload from a three-dimensional perspective: the prescribed workload taken from work requirements, the real workload taken from the workers' activity and the subjective burden, the operators' sense of responsibility.

In an occupational setting, dealing with workload can be stressful and serve as a stressor for employees as reported by several researchers. Antoniou et al. (2016) have pointed out that high workload on an employee is also a source of stress (which may also include performance pressures, over time and extra burden over the employees. Similarly, Rose (2003) argued that long working hours and high work pressures, reduces the workers interest and motivation of their work which in turn decreases their commitment to work with their best efforts. Katz and Kahn (1978) postulated three aspects of workload that can be stressful: quantitative workload or overload described as having more work to do than can be accomplished comfortably, qualitative workload refers to having work that is too difficult and under load which refers to having work that fails to use a worker's skills and abilities (Katz and Kahn 1978). Furthermore, workload as a source of stress can be explained using job demands-resources model of stress that suggests that jobs are stressful when demands (e.g., workload) exceed the individual's resources to deal with them (Demerouti, Bakker, Nachreiner and Schaufeli, 2001).

Workplace Social Support and Job Satisfaction

Cobb (1976), defined social support as an individuals' belief that he is loved, valued, and his well-being is cared about as part of a social network of mutual obligation. Viswesvaran, Sanchez and Fisher, (1999) viewed social support as involving perceptions that one has access to helping relationships of varying quality or strength, which provide resources such as communication of information, emotional empathy, or tangible assistance. Existing empirical studies also demonstrate employees who receive more support from their co-workers might obtain more job resources to deal with stressful and innovative tasks. Research consistently demonstrates a positive association between workplace social support and job satisfaction. Employees who perceive higher levels of social support tend to report greater job satisfaction, lower levels of stress, and higher levels of organizational commitment. This relationship is

mediated by factors such as perceived organizational support, trust in colleagues and supervisors, and reduced role ambiguity and conflict.

Job Satisfaction

Hoppock (1935) defined job satisfaction as “any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with my job” (Hoppock, 1935). 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. That is job satisfaction presents a set of factors that cause a feeling of satisfaction..

Joyce and Thorton (2000) found job satisfaction refers to the feelings and emotional aspects of individuals' experience of their jobs, as different from the intellectual or rational aspects. They observe that job satisfaction is a dynamic changing idea that reflects an individual's attitudes and expectations towards his work and goals in life. Job satisfaction is the feeling an employee has about his pay, work, promotion opportunities, co-workers and supervisors (Joyce and Thorton 2000).

To Kaliski (2007), job satisfaction is a worker's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. 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 fulfilment (Kaliski, 2007).

Armstrong (2006) referred to job satisfaction as the attitude and feelings people have about their work. Thus to Armstrong, positive and favourable attitudes towards the job indicate job satisfaction. Negative and unfavourable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006).

George and Jones (2008) conceptualized job satisfaction as the collection of feeling and beliefs that people have about their current job. People's levels of degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. George and Jones further maintained that in addition to having attitudes about their jobs as a whole, people also can have specific attitudes about various aspects of their jobs such as the kind of work they do, their co-workers, supervisors or subordinates and their pay (George and Jones, 2008).

Mullins (2005) noted that job satisfaction is a complex and multifaceted concept which can mean different things to different people. Job satisfaction is usually linked with motivation, but the nature of this relationship is not clear. Satisfaction is not the same as motivation. Job satisfaction is more of an attitude, an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative (Mullins, 2005).

As earlier mentioned, there is no universally accepted definition of job performance. But Whatever the approach used to conceptualize job satisfaction, most researchers have generally agreed that job satisfaction involves the attitudes, emotions and feelings about a job, and how these attitudes, emotions and feelings affect the job and the employee's personal life (Saif et al, 2012). Bearing in mind the above meanings, it may be accepted that job satisfaction is the positive or negative feelings and attitude with which employees view their work. It results when there is a fit between job requirements and the wants and expectations of employees. It expresses the extent of match between the employee's expectations of the job and the rewards that the job provides. Job satisfaction is significant to the mental and physical

happiness of employers because the lack of job satisfaction could be a major factor in neurosis. Erondu et al (2005). Furthermore, evidence has proved that lack of job satisfaction of employees can be a source of depression leading to a shorter life expectancy, and often causes employees to quit and leave an organization, Alau and Askaripur (2003). Various aspects of job satisfaction, therefore, need to be identified with in order to develop the welfare of employee(s). Smith et al (1999), argued that while the pursuit of the improvement of satisfaction is of humanitarian value, trite as it may see, satisfaction is a legitimate goal in itself. Therefore, beside its humanitarian value, it makes opportunities for consideration on different views and ways to improve job satisfaction..

Hypotheses

1. Workload, job insecurity and social support will independently and jointly predicts job satisfaction among Bank workers in Keffi, Nasarawa State
2. There will be a significant gender difference of job satisfaction among bank workers in Keffi, Nasarawa State

Methodology

The study employs a cross-sectional survey which allows for the use of questionnaires to collect data from respondents. The variables tested in the study are workload, job insecurity, social support and gender which are independent variables, while job satisfaction is measured as dependent variables.

Participants Sample and Sampling Techniques

For the purpose of the study, 52 bank workers participated in the study and were drawn from the branches of Access, Eco, Fidelity, and Unity Banks; on the basis of random and stratified technique. Random and stratified sampling is the least expensive and sampling units are accessible, easy to measure and cooperative. The researcher personally contacted 52 bank workers on the basis of convenience. They were appraised about the purpose of the study & request was made to them to fill up the questionnaire with correct & unbiased information. The participants demographic characteristics stands as: 80.8% (n=42) were males while 19.2% (n=10) were females. With regard to marital status, majority (61.5%, n=32) of the participants were single while 36.5% (n=19) were married. Regarding religion, 69.2% (n=36) practiced Christianity, 26.9% (n=14) practiced Islam while 1.9% (n=1) practiced other forms of religion. For educational qualification, more than one third (34.6%, n=18) of the participants had University Degree, 23.1% (n=12) had Higher National Diploma, 23.1% (n=12) had Master Degree, 11.5% (n=6) had SSCE and 5.8% (n=3) were Ordinary National Diploma Graduates. Participants years of experience ranged from 1 and 13 years with mean average years of experience being (M = 5.60), (SD = 3.19). Furthermore, a breakdown of the participants' years of experience showed that 36.5% (n=19) had been working in the bank for a period of 4-6 years, 32.7% (n=17) had 1-3 years bank work experience, 15.4% (n=8) had above 9 years work experience and 15.4% (n=8) had 7-9 years' work experience.

Instruments

Four instruments were used in the study.

The first instrument adopted was the Job Insecurity Questionnaire (JIQ), developed by DeWitte, (1997). The JIQ measure the cognitive and affective dimensions of job insecurity. The items are rated on a five-point scale, varying from 1 (strongly agree) to 5 (strongly disagree). Both scales (cognitive and affective) have been reported to be highly reliable, with the six items measuring cognitive job insecurity (e.g. "I think that I will be able continue working here") displaying a Cronbach alpha coefficient of 0,90, and the five items of the affective job insecurity (eg "I feel uncertain about the future of my job") displaying a Cronbach alpha coefficient of 0.85 (De Witte, 2000). According to De Witte (2000), the content of these two scales do not overlap, but nevertheless have a high underlying correlation ($r=0.76$).

The second instrument that was adopted was social support scale developed by Ducharme and Martin (2000). The co-worker social support scale is a 10-item questionnaire which measures co-worker social support in two facets (affective and instrumental). The 10 items are rated on a five-point Likert scale and are scored as follows: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. Cronbach's Alpha of .85 and .76 were reported for the affective and instrumental aspects respectively (Woo and Chelladurai, 2012).

The third instrument adopted was Qualitative Workload Inventory (QWI) developed by Spector & Jex, (1998). The QWI is a five-item scale that measures the level of quantitative workload. A sample question is: "How often does your job require you to work very fast?" Answers are given on a scale from 1 (less than once per month or never) to 5 (several times a day). Higher mean scores are indicative of a higher quantitative workload. The reliability of this scale has previously proven to be good. For example, Spector & Jex, (1998) reported a Cronbach's alpha coefficient of 0.82.

The fourth instrument was also adopted was Generic Job Satisfaction Scale (GJSS). The Generic Job Satisfaction Scale was developed by Scott Macdonald and Peter Macintyre (1997). It is a 10 item scale used to assess employee attitude about job and aspects of job measured on a 5 point likert scale. The GJSS is reported to have validity and internal consistency of 0.77 by the developers (Macdonald & Macintyre, 1997)...

Data Analysis

In order to determine the extent and direction of associations among the study variables, multiple regression analysis was used to test the hypothesis 1. This was used to predict the roles of workload, job insecurity and social support on job satisfaction. While, t-test was used to test gender difference among bank workers in hypothesis 2.

Results

Table 1: Demographic Characteristics of the Sample (N=52)

Variable	Frequency (N)	Percentage (%)
Age (Mean=32.18, SD=5.12)		
24 - 26 years	5	9.6
28 – 29SS years	11	21.2
30 years and above	33	63.5
Gender		
Male	42	80.8
Female	10	19.2
Marital status		
Single	32	61.5
Married	19	36.5
Education		
SSCE	6	11.5
OND	3	5.8
HND	12	23.1
BSc	18	34.6
MSc	12	23.1
Religion		
Christianity	36	69.2
Islam	14	26.9
Others	1	1.9
Work Experience		
1 - 3 years	17	32.7
4 - 6 years	19	36.5
7 - 9 years	8	15.4
Above 9 years	8	15.4

Source: Field Survey, 2019

Table 2: Summary of Multiple Regression Analysis showing the Joint influence of Job Security, Workload and Social Support on Job Satisfaction.

Variables	B	T	Sig.	R	R ²	F	Sig.
Job security	.399	4.331	.000	.650	.422	17.533	.000
Social support	.588	3.437	.001				
Workload	-.273	-1.507	.136				

Dependent variable: Job Satisfaction

Predictors: (Constant), Workload, Social Support, Job Insecurity

Table 2 indicates job security, workload and social support significantly influences overall job satisfaction among employees ($R^2 = .42$; $F(3, 72) = 17.53$; $p < .05$). The R^2 value of .42 indicates that job insecurity, workload and social support accounted for 42% of the variance observed in job satisfaction, other factors not included in this study contributed the remaining 58% of the variance observed in job satisfaction. The hypothesis was thus accepted.

Table 3: Summary Independent Sample t-test on Sex and Job Satisfaction

Sex	N	M	SD	Df	t	Sig.
Male	42	38.31	7.43	50	.86	.39
Female	10	36.00	8.35			

The results showed that males ($M=38.31$) were slightly more satisfied with their job than females ($M=36.00$). The results also indicate that the gender difference in job satisfaction is statistically insignificant ($t(50)=.39$, $P>.05$). The hypothesis was therefore rejected.

Discussion

The first hypothesis states that job security, workload and social support will independently and jointly predicts job satisfaction. The analysis performed using multiple regression analysis showed that three variables (job insecurity, workload and social support) were jointly significant predictors of job satisfaction. The value of the coefficient of determination showed that they contributed 42% of the variance observed in job satisfaction. No recent studies that corroborate or contradict the result of this finding were found after extensive search for related literature. Recent studies that evaluated sources of stress and their effects on job performance considered other job stress variables different from the current study (Oginni, et al., 2013; Venkataraman and Ganapathi 2013).

The second research hypothesis states that there will be a significant gender difference in job satisfaction among bank workers in Keffi. The data analysis found no significant gender difference in job satisfaction among bank workers in Keffi. The finding agrees with Collins and Helen (2013) and Soleman (2005) who reported insignificant gender difference in job satisfaction. However the finding contradicts Marko et al., (2018) who found that women report significantly higher or similar job satisfaction compared to men.

Conclusion

The result of this study upholds the notion that sources of stress seem to be at least moderate predictors of job satisfaction. These conclusions are made based on the analyses, findings and discussions on the research hypotheses formulated by the researcher. The study established that the sources of stress of job security, workload and workplace social support are joint significant predictors of job satisfaction. The study also showed that there is no significant gender difference in job satisfaction among bank workers..

Recommendations

- i. This study has established the workload, job insecurity and social support determining job satisfaction. As a result, management should work towards reducing the workload on the part of their workers by adding more staff or organise refresher training for them. This will go a long way in reducing the stress on them.
- ii. Next, specific practices devised to reduce job insecurity and increase workplace social support should be developed and implemented.
- iii. Policy makers and management of banks need to re-examine their current institutional practices with regards to job security and social support and make the necessary changes in the policies and practices to enhance job satisfaction.

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