

The Effect of Work Environment on Employees' Job Satisfaction: Empirical Evidence from the Banking Industry

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Abstract

Objective: Despite streams of literature that establish the interdependence between the work environment and employees' job satisfaction (EJS), a debate on the topic has not been concluded. The current study employed Herzberg's two-factor theory to investigate the effect of the work environment on EJS in the context of the baking industry.

Design/Methods/Approach: A cross-sectional questionnaire survey and simple random sampling were utilized to collect data from 417 employees across commercial banks. Subsequently, confirmatory factor analysis (CFA) and structural equation modeling (SEM) were employed for data analysis.

Findings: The results indicate a positive relationship between the work environment and EJS. Specifically, the physical work environment, remuneration, social work environment, job security, and safety demonstrated positive and significant effects on EJS.

Originality/Value: The novelty of this study lies in its specific focus on the banking industry, the comprehensive inclusion of various dimensions of the work environment, and the utilization of the two-factor theory. It surpasses the narrow focus of previous research, which concentrated on a single aspect of the work environment. With this approach, the study offers in-depth insights to banking industry stakeholders on how work environments directly impact EJS.

Practical/Policy implication: To foster conducive work environments in the banking industry, managers should prioritize designing comfortable workplace environments by providing ergonomic furniture, competitive remuneration, a visually appealing atmosphere, robust safety measures and job security, and a supportive and harmonious social work environment, which, according to the study findings, are the drivers of EJS.

Keywords: Work environments, Employees, Job satisfaction, Banking industry.

JEL Classification: J28, J53, J81



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I. Introduction

A debate regarding the role of the working environment on employees' job satisfaction (EJS) dates back to the 1950s, and it has continued to grow ever since, incorporating not only formal and public sectors but also informal and private entities (Chieze et al., 2017; Lelo et al., 2021; Mkuwa & Lelo, 2018). Despite endless discussions, themes of hygiene and a motivational work environment have been adopted and regularly emphasized in most organizations worldwide. To date, it is estimated that about 90% of global organizations have formally incorporated strategies, policies, and legal frameworks that best prescribe the procedures and standards for a hygienic and motivational work environment (Rotimi et al., 2023). Among others, the International Labour Organization (ILO) is designated to set labor standards that promote socio-justice, decent working environments, and relationships between employees and employers (International Labour Organization (ILO, 2019). Accounting for more than 250 million members, prominent trade unions and workers' federations across different countries have been closely working with the ILO to promote equality and fair treatment in the workplace, safety, and security, and protecting employees from any form of discrimination (ILO, 2022; Lu et al., 2023). In particular, trade unions and federations offer unique and progressive platforms that focus on setting the outlook toward fair practices and dispute settlement in the workplace (Agboz et al., 2017).

The pursuit of sustainable work environments and EJS is driven by the organization's need to remain competitive, improve its performance, and attract and retain competent employees, thereby increasing their loyalty (Tegambwage and Kasoga, 2023; Ashraf, 2020). In this regard, intense competition for attracting and retaining employees has modified work environment settings in most organizations. These modifications include ensuring fair treatment of employees, acquiring modern working facilities, considering labor laws and standards, ensuring the safety and security of employees, providing staff support and career development, and offering better remuneration and related job incentives (Okros and Virga, 2023; Rasheed and Rotimi, 2022; Shi, 2017). Studies establish that everything an organization does for its employees, whether ethical or unethical, has a relevant impact on its operations (Israel, 2022; Mwenda et al., 2023). Hostile working environments can damage an organization's long-term goals and reputation, leading to a high turnover rate, frequent absenteeism, loss of highly qualified employees, and deteriorated organizational performance. However, conducive work environments enhance EJS, encouraging employees to stay and remain loyal to the organization. It is, therefore, important for organizations to design and create a conducive working environment to achieve EJS, loyalty, retention, and overall sustainable performance.

Given the significance of the working environment in enhancing EJS, governments across the globe have established oversight frameworks, codes of conduct, labor laws, procedures, and policies that hold managers accountable and responsible for poor working conditions (Lelo et al., 2021; Israel, 2023; Nziku and Lelo, 2021). Essentially, these frameworks aim to promote the better implementation and adoption of the best working environments and enhance EJS. Among others, the Occupational Safety and Health (OSH) regulatory system has been mandated to create and maintain an ideal working environment free from hazards to prevent injuries and diseases, ultimately achieving better productivity. Moreover, employment and labor relation laws and regulations stipulate labor rights and the relationship between employers and employees, prescribing terms and conditions of employment, employee representation, industrial relations, discrimination, and maternity and family leave rights (ILO, 2019; Nziku and Lelo, 2021). These frameworks apply to public and business organizations, profit and non-profit-making entities, and those operating in the banking and financial sector.

As a business entity, the banking industry is governed by labor laws, policies, and frameworks emphasizing a conducive and favorable work environment. As part of the advocacy strategy toward improving the working environment and bolstering EJS, the banking industry has deployed working policies and frameworks emphasizing equal opportunities for all employees, safety and security, modern working facilities, and staff career development, among other factors (Agbozo et al., 2017; Barton and Le, 2023). Studies assert that conducive work environments are vital for enhancing staff skills, knowledge, and ability to increase efficiency, excellence, and job satisfaction in the banking sector (Chieze et al., 2017; Dartey-Baah Osafo et al., 2020). However, despite these efforts, experiences show that the banking work environment is still unfavorable, and employees are satisfied below their expectations (Agboz et al., 2017; Belwalkar et al., 2018). On average, only 57% of employees are satisfied with the working environment in the banking sector (Sheffu, 2022). Literature offers substantial evidence that the banking work environment is not considerably conducive at the desired level, resulting in some employees leaving the industry and joining other sectors (Barton and Le, 2023; Dartey-Baah et al., 2020).

From this backdrop, understanding the interdependence between the work environment and EJS in the context of the banking industry is of paramount importance. Although there are streams of literature establishing the relations between the work environment and EJS in a global context (Agboz et al., 2017; Barton and Le, 2023; Belwalkar et al., 2018; Dartey-Baah et al., 2020; Dhamija et al., 2019), there is still inadequate literature addressing the link between these two aspects in the context of the banking industry. Most empirical studies addressing the relationships between the work environment and EJS are non-banking industry-related (Barton and Le, 2023; Nziku and Lelo, 2021; Rasheed and Rotimi (2022), except for Tegambwage and Kasoga (2023). This study, therefore, was undertaken to investigate the

effect of the work environment on EJS in the banking industry. To achieve the study objectives of investigating the interdependence between the work environment and EJS, a cross-sectional questionnaire survey was employed to gather insights from employees working across various roles within commercial banks.

By addressing this research gap, the study contributes to the existing body of literature and offers managerial implications in several ways. Firstly, it extends the existing body of knowledge in human resources management by introducing the multi-dimensional effect of work environments on EJS. By considering the various aspects of the work environment, the study offers a unique perspective on understanding how work environments in the banking industry, a topic rarely discussed, influence EJS. Secondly, by incorporating multi-dimensional aspects of the work environment, the study expands the applicability of the two-factor theory to a broader concept of EJS in the banking industry. This addition is valuable because prior studies have primarily examined the impact of the work environment on EJS in non-banking industries using a single dimension of work environments (Latifah et al., 2023; Pawirosumarto et al., 2017; Rotimi et al., 2023; Shi, 2017). Lastly, by exploring the intricate dynamics between the work environment and EJS, this research offers valuable insights for organizational leaders and human resource practitioners on devising strategic interventions that foster a conducive work environment and enhance EJS.

Following this introduction, the subsequent sections of this article are organized as follows: Section 2 introduces study theory, reviews related study concepts, and formulates study hypotheses. Section 3 presents the empirical research methodology, followed by statistical data analysis and discussion of findings in section 4. Finally, section five delves into the conclusion discusses implications for theory and practice, identifies the study's limitations, and suggests avenues for future research.

2. Literature Review and Hypotheses Development

2.1. *The two-factor theory*

Considering the empirical nature of this study and the heterogeneity of work environment, the current study is grounded in Herzberg's (1968) two-factor theory to investigate the effect of work environment on EJS, similar to previous studies (Kim, 2022; Bušatlić and Mujabašić, 2018; Miah and Hasan, 2022). The theory posits that EJS and dissatisfaction are influenced by two distinct sets of factors: motivational and hygiene factors (Herzberg, 1968; Herzberg, 2003). Motivational factors encompass elements intrinsic to the work itself, such as recognition, achievement, responsibility, and advancement, contributing to employee satisfaction. On the other hand, hygiene factors pertain to the work environment, including supervision quality, remuneration, working conditions, interpersonal relationships, security, and safety. According to Herzberg (2003), job satisfaction and dissatisfaction are not part of a single continuum but separate and independent entities. The absence of these factors does not necessarily result in dissatisfaction, but enhancing hygiene factors can prevent dissatisfaction. Simultaneously, integrating motivational factors fosters job satisfaction and motivation (Pang and Lu, 2018; Rotimi et al., 2023). Literature supports the idea that both motivational and hygiene factors play significant roles in influencing EJS (Latifah et al., 2023; Rajest and Regin, 2023; Rice et al., 2022). Contrary to common belief, Herzberg argued that the opposite of job satisfaction is not job dissatisfaction but rather no satisfaction. Conversely, the opposite of job dissatisfaction is not job satisfaction but no dissatisfaction. In the current study, Herzberg's (1968) two-factor theory is the framework to explore the interdependence between the work environment and EJS, specifically within the Tanzanian baking industry.

2.2. *Work environment and employees job satisfaction*

Several studies have conceptualized what constitutes an organization's work environment and EJS. Among these studies, Agbozo et al. (2017) and Chieze et al. (2017) regard the work environment as a set of settings, situations, conditions, and circumstances under which employees execute their duties and activities. It encompasses social, economic, and physical circumstances in which employees work, which may be either conducive or unfavorable. Additionally, job characteristics, including employees' workload and task complexity, represent a typical aspect of the work environment. On the other hand, job satisfaction refers to employees' feelings of pleasure or disappointment resulting from comparing the perceived work environment to their expectations (Pawirosumarto et al., 2017; Rajest and Regin, 2023), which can be either affective or cognitive (Salunke., 2015). Affective job satisfaction involves interpersonal emotions and feelings about the job as a whole. On the other hand, cognitive job satisfaction arises from how employees feel about various aspects of their job, including remuneration and work-related benefits, physical work facilities, job security and stability, career development, and the treatment of employees at the workplace (Salunke, 2015; Rice et al., 2022).

Employees are considered satisfied with their jobs when their work environment expectations match or exceed what was expected (Kakkar et al., 2023; Pang and Lu, 2018). Favorable work environments foster a positive attitude toward EJS. Consequently, this creates positive attitudes toward the job, increased loyalty, a sense of belonging, employee retention, heightened productivity, and overall organizational performance. Conversely, work environments that fall short of employee expectations or worse than expected lead to job dissatisfaction, resulting in absenteeism, turnover intention, and poor job performance (Lu et al., 2023; Okros and Virga, 2023). In their studies, Rice et al. (2022) and Siwandeti et al. (2023) considered the training and development of staff, good salaries, and incentives as integral

parts of the work environment with a direct impact on EJS. Moreover, conducive work environments, such as robust job security and stability, fair treatment of employees at the workplace, harmonious relationships, and modern working facilities, are significant predictors of EJS (Gangaram, 2016; Gupta et al., 2022). With these considerations, the current study focuses on four aspects of cognitive job satisfaction: physical work environment, remuneration, social work environment, and job security and safety to assess its effect on EJS.

2.2.1. Physical work environment and employees' job satisfaction

The physical work environment (PWE) comprises organizational facilities and resources necessary for the well-being of employees and for executing organizational activities (Akinwale and George, 2020; Anasi, 2020). It includes working facilities, buildings, a conducive atmosphere with an average temperature, sufficient ventilation, good lighting, adequate working space, and seating free from obstructions on both floors and traffic routes. Studies by Barton and Le (2023) and Belwalkar et al. (2018) revealed that well-designed buildings, windows, and doors offering adequate ventilation, maintaining sufficient temperatures, and air-conditioning play a positive role in nurturing EJS. Moreover, adequate availability of modern furniture, fixtures, equipment, and service delivery-related facilities offer favorable impacts on the level of EJS. Modern-looking or sophisticated facilities, visually appealing appearances, and attractive ambiance are viewed as positive impacts of working facilities on EJS (Anasi, 2020). Meanwhile, when the physical working facilities pose challenges regarding the availability of working tools and the general office environment for employees, it gives employees considerable reason to consider quitting the organization due to job dissatisfaction (Latifah et al., 2023; Lu et al., 2023). In these regards, the study hypothesizes that:

H1: PWE is positively related to EJS.

2.2.2. Remuneration and employees job satisfaction

Remuneration (RMN) refers to compensation or pay in terms of salaries, wages, bonuses, commissions, or any other deferred employment benefits paid to employees under employment contractual terms and conditions (Asiamah et al., 2019; Chieze et al., 2017). Studies regard RMN as a strong control mechanism toward EJS (Akinwale and George, 2020; Dhamija et al., 2019). It forms an integral driver of employees' total commitment, flexibility, and quality performance in a particular organization (Rapsanjani and Johannes, 2019; Dei et al., 2020). Managers often have a notion that 'you get what you pay for.' In this regard, the remuneration system should be fair and reasonable to all employees, not just as a motivator for them but as fair payment for the work duly done. Once employees perceive that they are not fairly compensated for the work or service provided, they will ultimately be unhappy, become dissatisfied with their jobs, and slow down their pace of performance (Asiamah et al., 2019; Agbozo et al., 2017). Therefore, salaries and bonuses offered to employees should be clearly and fairly indicated to avoid employee job dissatisfaction. Empirical evidence shows that approximately 70% of employees perceive job satisfaction when they receive good incentives, bonuses, and rewards (Gangaram, 2016). The challenge of poor employee rewards and compensation in any business organization results in EJS issues. Based on this literature, the study hypothesizes that:

H2: RMN is positively related to EJS.

2.2.3. Social work environment and employees' job satisfaction

The social work environment (SWE) comprises interpersonal and cultural aspects of the workplace that collectively influence the way employees interact, communicate, and collaborate within the organization (Anasi, 2020; Belwalkar et al., 2018). It encompasses social dynamics, relationships, and the overall atmosphere within the workplace. Studies establish that SWE plays a crucial role in shaping employees' work experiences and can significantly impact their well-being, job satisfaction, and overall performance (Ashraf, 2020; Nziku and Lelo, 2021). For instance, treating employees with respect and dealing with them transparently and fairly while avoiding bias and nepotism is essential for enhancing EJS (Siwandeti et al., 2023; Anasi, 2020; Mahuwi and Israel, 2024). Moreover, letting employees be more active in decision-making related to their jobs makes them feel valued (Latifah et al., 2023; Tegambwage and Kasoga, 2023). Such actions increase EJS and motivation. Overall, positive social interactions that nurture a conflict-free work environment, work-life balance, support, and effective communication with co-workers and supervisors foster a sense of friendship and teamwork, thereby contributing to higher levels of job satisfaction (Lelo et al., 2021; Belwalkar et al., 2018). On the other hand, unhealthy SWE coupled with unfair treatment, conflicts, and overloading employees with excessive tasks can result in stress, dissatisfaction, and turnover intention (Lu et al., 2023; Lelo and Israel, 2024). It is against this backdrop that the study hypothesizes that:

H3: SWE is positively related to EJS.

2.2.4. Job security, safety and employees job satisfaction

Job security and safety (JSS) are components of the work environment that pertain to what organizations do to protect their employees from the chaos of job loss and prevent accidents in the workplace (Rice et al., 2022; Shi, 2017). Specifically, job security provides a sense of job assurance, ensuring that employees will remain employed in the organization for the foreseeable and reasonable future period until they decide to leave, irrespective of any forces that

may affect business operations (Gupta et al., 2022). Having well-documented safety policies and measures, contractual terms, collective bargaining, and labor legislations that prevent unlawful termination of employment and accidents in the workplace guarantees employees' JSS. A study by Lu et al. (2023) asserts that considering JSS is a critical factor that best explains EJS. As Kim (2022) noted, the lack of JSS makes employees dissatisfied, hindering the potential for growth within the same organization. Similarly, suppose employees work hard, but the organization does not uphold a sense of JSS. In that case, employees will be highly dissatisfied, prompting the need to seek employment in another organization that prioritizes JSS (Rotimi et al., 2023). Enforcing employment clauses that protect employees from unfair termination of employment and robust safety measures will encourage employees to stay in the organization and remain satisfied with their jobs (Gupta et al., 2022; Ma et al., 2019). To this end, the study hypothesizes that:

H4: JSS is positively related to EJS.

2.3. Conceptual framework

The conceptual framework in Figure 1 hypothesizes the proposed relationship between work environments (PWE, RMN, SWE, and JSS) and EJS. The author sought to investigate the direction and the degree of the effect of each aspect of the work environment on EJS. In this context, the study hypothesizes that the work environment (PWE, RMN, SWE, and JSS) has a positive and significant effect on EJS. The study controlled for the age, gender, and job position of respondents, as they are regarded to have a significant association with EJS.

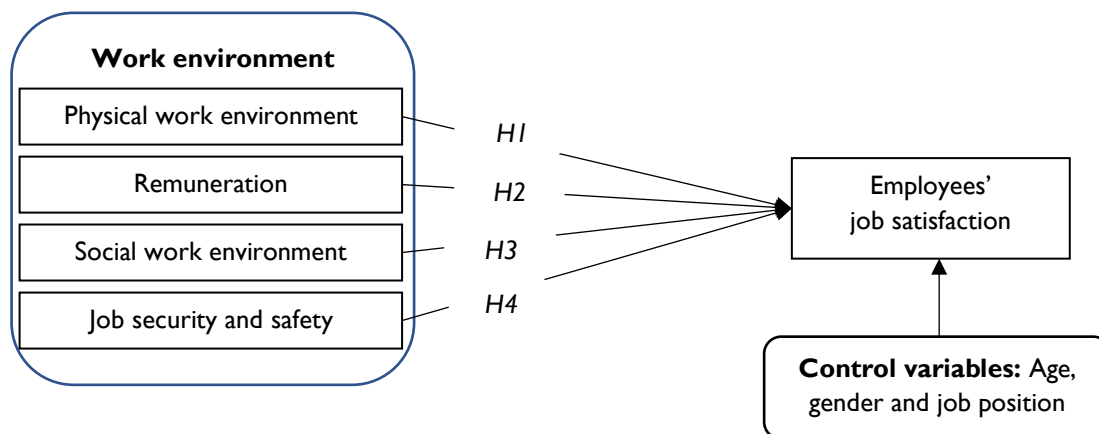


Figure 1. Conceptual framework

3. Research methodology

3.1. Research design and study area

The study adopted a cross-sectional research design to describe the profile and status of the work environment and EJS in the Tanzanian banking industry, focusing on the three largest commercial banks: CRDB, NMB, and NBC in the Dar es Salaam region, Tanzania. In this case, data were collected at a specific point in time to provide a snapshot of the status of the target population (Saunders et al., 2019). CRDB, NMB, and NBC banks were selected for the study due to their substantial number of employees and extensive branch networks compared to other commercial banks. Each bank has approximately 3,000 employees and 200 network branches across the country (URT, 2022). On the other hand, the Dar es Salaam region was selected for the study because of the nature of its economic activities. Dar es Salaam is Tanzania's largest city and economic hub, with professionals from various backgrounds working in the banking industry. Focusing the study on CRDB, NMB, and NBC banks in the Dar es Salaam region enabled the researcher to collect adequate data from a larger number of respondents within a homogeneous working environment, where the banking industry plays a crucial role.

3.2. Sampling and data collection

The population of interest for this study comprised CRDB, NMB, and NBC Bank employees from the Dar es Salaam region, Tanzania. The unit of analysis included bank employees working in various positions, regardless of gender, religion, and socioeconomic aspects. These encompassed bank managers, bank tellers, cashiers, and loan officers. A simple random sampling approach was employed to ensure the representation of bank employees from a diverse range of the target banks. From each bank, bank professionals with at least six months of work experience were approached to participate in the study, resulting in a sample size of 469. A self-administered questionnaire survey containing a set of structured questionnaires was used to collect data from respondents. Initially, a questionnaire was prepared and distributed to 469 target respondents via the WhatsApp platform. However, only 417 questionnaires, accounting for an 88.9% response rate, were correctly filled and returned, forming the base for the study sample size. Data collection lasted for three months, from June to September 2023. The survey method was deemed appropriate as it minimized

bias while covering an appropriately large number of respondents within the stipulated period of data collection (Saunders et al., 2019).

3.3. Measurement items, validity, and reliability

The study included four predictor variables (PWE, RMN, SWE, and JSS) and one dependent variable (EJS). The questionnaire survey design used in this study depended on items adopted from previous studies and modified to fit the scope and objectives of the current study. The items for predictor variables were adapted from Akinwale and George (2020), Asiamah et al. (2019), Anasi (2020), Rice et al. (2022), and Shi (2017). Moreover, the items for the outcome variable were adapted from Pawirosumarto et al. (2017) and Rajest and Regin (2023). All measurement items were captured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). In addition, age, gender, and job position of respondents were included as control variables. Studies have shown that demographic factors, particularly age, gender, and job position, are more likely to affect EJS (Gopalan et al., 2023; Pantouvakis et al., 2023).

Before data collection, the questionnaire was shared with banking professionals and academics not part of the target population to assess its clarity and content validity. The questionnaire was appropriately revised based on the feedback received from banking professionals and academics. Cronbach's Alpha and composite reliability (CR) were used to assess the internal reliability of questionnaire items. Internal reliability of questionnaire items is established if Cronbach's Alpha and CR ≥ 0.7 is obtained (Hair et al. (2020). Moreover, this study utilized the average variance extracted (AVE) to assess convergent and discriminant validity. Convergent validity is confirmed when the constructs exhibit AVE values ≥ 0.5 (Hair et al., 2020). Furthermore, discriminant validity is achieved when the square root of AVE exceeds the correlation value with other constructs in the model.

3.4. Data analysis

This study utilized a two-step data analysis approach. Initially, confirmatory factor analysis (CFA) was conducted to examine the unidimensionality of the data structure for each construct and measurement item. During this phase, factor loadings were generated for each item of latent and observable constructs to evaluate model fitting indices, as well as the validity and reliability of the data. Items were deemed suitable for further analysis if they exhibited a factor loading ≥ 0.5 (Hair et al., 2020). Following the CFA, structural equation modeling (SEM-AMOS 23.0) was employed to analyze the data and establish relationships between the model's constructs. SEM is particularly valuable for delineating relationships among independent and outcome variables (Fan et al., 2016). Through SEM, the author managed to confirm the relationships and test the hypotheses of the study variables.

4. Findings and discussion

4.1. Demographic description of the respondents

Table 1 presents the results of the respondents' demographic information included in this study. Despite collecting data from both males and females, male respondents dominated the study with 65.47% ($n = 273$) of participation, compared to 34.53% ($n = 144$) of female respondents. The majority of respondents ($n = 117$), equivalent to 28.06%, were aged between 41 and 50 years, followed by 26.62% ($n = 111$) with age ranges between 51 and 60 years. Additionally, approximately 37.65% ($n = 157$) of the sampled respondents were first-degree holders, followed by 29.02% ($n = 121$) with diploma qualifications. PhD and master's degree holders formed the smallest number of respondents, with 7.91% ($n = 33$) and 25.42% ($n = 106$), respectively. Regarding work experience, the analysis showed that 101 (24.22%) had work experience between 11 and 15 years, followed by 21.10% ($n = 88$) with 16 to 20 years of work experience. Besides, the analysis indicates that respondents were equivalently sampled from CRDB bank (33.81%, $n = 141$), NMB bank (33.33%, $n = 139$), and NBC bank (32.85%, $n = 137$). Lastly, about 35.75% ($n = 149$) of respondents in this study were cashiers, 34.53% ($n = 144$) were bank tellers, 24.46% ($n = 102$) were loan officers, and 5.28% ($n = 22$) were bank managers. In general, the analysis implies that the study sampled a diversified range of bank officers with broader knowledge and experience in their job positions and, thus, was able to evaluate and judge their work environment and desired level of job satisfaction.

Table 1. Demographic distribution of the respondents

Variables	Category	Frequency (n = 417)	Percentage
Gender	Male	273	65.47
	Female	144	34.53
Age range in years	20 – 30	86	20.62
	31 – 40	103	24.70

Variables	Category	Frequency (n = 417)	Percentage
Level of education	41 – 50	117	28.06
	51 – 60	111	26.62
	Diploma	121	29.02
	Bachelor degree	157	37.65
	Masters	106	25.42
	PhD	33	7.91
Working experience	Less than 5 Years	76	18.23
	5 – 10 Years	82	19.66
	11 – 15 Years	101	24.22
	16 – 20 Years	88	21.10
	Above 20 Years	70	16.79
Bank name	CRDB Bank	141	33.81
	NMB Bank	139	33.33
	NBC Bank	137	32.85
Job position	Managers	22	5.28
	Bank tellers	144	34.53
	Cashiers	149	35.73
	Loan officers	102	24.46

4.2. Validity and reliability analysis

Study variables were subjected to CFA to assess construct reliability, discriminant validity, and convergent validity, as Hair et al. (2020) recommended. The results in Table 2 indicate that both composite reliability and Cronbach's alpha values for all constructs exceed 0.7, signifying the achievement of internal consistency reliability. Additionally, the average variance extracted (AVE) and factor loadings, displayed in Table 2, surpass 0.5 and 0.7, respectively, confirming the successful establishment of convergent validity. Furthermore, the findings in Table 3 reveal the attainment of discriminant validity, as evidenced by correlation values among constructs being less than the squared values of AVE. Additionally, the intercorrelation values for variance inflation factor (VIF) among constructs in Figure 2 are below 0.85, indicating the absence of multicollinearity concerns in the data, as per the insights from Sarstedt et al. (2014).

Table 2. Measurement items, reliability, and validity

Constructs and items	Loadings	CA	AVE	CR
Physical work environment (PWE)		0.819	0.675	0.912
Pwe1: Adequate working facilities	0.755			
Pwe2: Modern working facilities	0.806			
Pwe3: Satisfactory and supportive working atmosphere	0.849			
Pwe4: Hygiene conditions in the workplace	0.871			
Pwe5: Quality of work buildings	0.822			
Remuneration (RMN)		0.847	0.636	0.896
Rmn1: Balance between salary and duties assigned	0.700			
Rmn2: Incentives and fringe benefits that cover basic needs	0.839			
Rmn3: The same level of employees received the same salary	0.900			
Rmn4: Timely payment of incentives, fringe benefits and salary	0.747			
Rmn5: Balance between compensation and living costs	0.785			
Social work environment (SWE)		0.788	0.622	0.919
Swe1: Cordial communication with co-workers and supervisor	0.813			
Swe2: Cordial relationship among co-workers and supervisor	0.872			
SWE3: Support from colleagues and immediate supervisor	0.790			
Swe4: Feeling valued and recognized at a workplace	0.713			
Swe5: Resolution of conflicts or problems encountered at work	0.765			
Swe6: Fair and equal treatment of employees	0.677			
Swe7: Teamwork and co-workers are trusted at work	0.869			
Job security and safety (JSS)		0.822	0.712	0.880

Constructs and items	Loadings	CA	AVE	CR
Jss1: Protection against unfair termination of employment	0.917			
Jss2: Conditions and factors threatening job position/decline	0.874			
Jss3: Provision of good and safe work facilities/condition	0.728			
Employees job satisfaction (EJS)		0.812	0.715	0.882
Ejs1: Overall satisfaction with work	0.758			
Ejs2: Like to continue working in the Bank	0.887			
Ejs3: Willingness to recommend the bank to other colleagues	0.886			

Legends: CA - Cronbach's alpha, CR - composite reliability, AVE - average variance extracted.

Table 3. Results for discriminant validity based on Fornell–Larcker criterion

	ASV	PWE	SWE	JSS	EJS	RMN
PWE	0.152	0.822				
SWE	0.318	0.332	0.789			
JSS	0.281	0.331	0.770	0.844		
EJS	0.217	0.555	0.499	0.408	0.846	
RMN	0.200	0.283	0.564	0.505	0.382	0.797

Note(s): Italicised values on the diagonal denote $\sqrt{AVE} >$ correlation between constructs in any row or column.

4.3. Assessment of measurements model

Model fit indices were analyzed to assess the model's suitability for the collected data. The results demonstrate a good fit, with a χ^2 value of 625.183, degrees of freedom (df) at 220, yielding $p < 0.01$, and a χ^2/df ratio of 2.842. Additionally, other model fit indices include comparative fit index (CFI) = 0.927, incremental fit index (IFI) = 0.946, Tucker Lewis index (TLI) = 0.917, goodness of fit index (GFI) = 0.939, normed fit index (NFI) = 0.928, and root mean square error of approximation (RMSEA) = 0.056. All these fit indices' values are within the acceptable range, indicating that the model accurately fits the data (Hair et al., 2020).

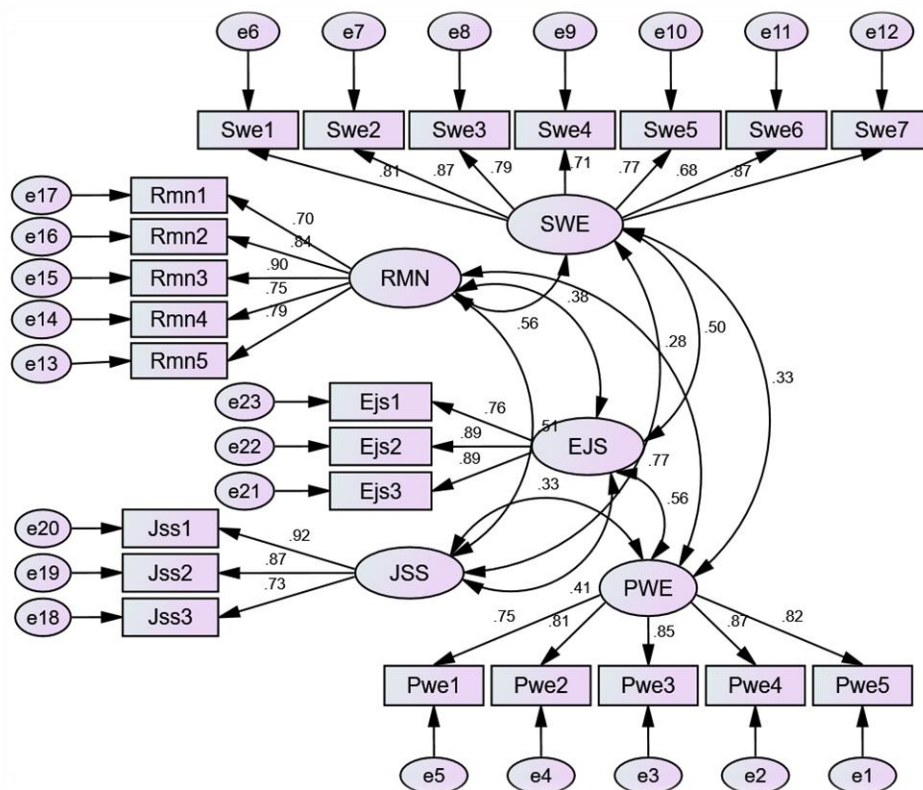


Figure 2. Measurement model

4.4. Structural model and hypotheses testing

After establishing that the measurement model depicted in Figure 2 aligns well with the data, the subsequent step involved analyzing the structural model (Figure 3); the model fit indices for the structural models with control variables also demonstrate a good fit with the data, as indicated in Table 4, with all fit indices falling within the recommended acceptable range (Hair et al., 2020). In general, the results of these tests provide sufficient evidence to argue that the structural model fits well with the data, and the model is adequate in predicting and explaining variations in EJS in the banking industry based on the adopted five constructs of the work environment. Table 4 presents the regression analysis results, which were utilized to investigate the relationship between work environment (PWE, RMN, SWE, and JSS) and EJS.

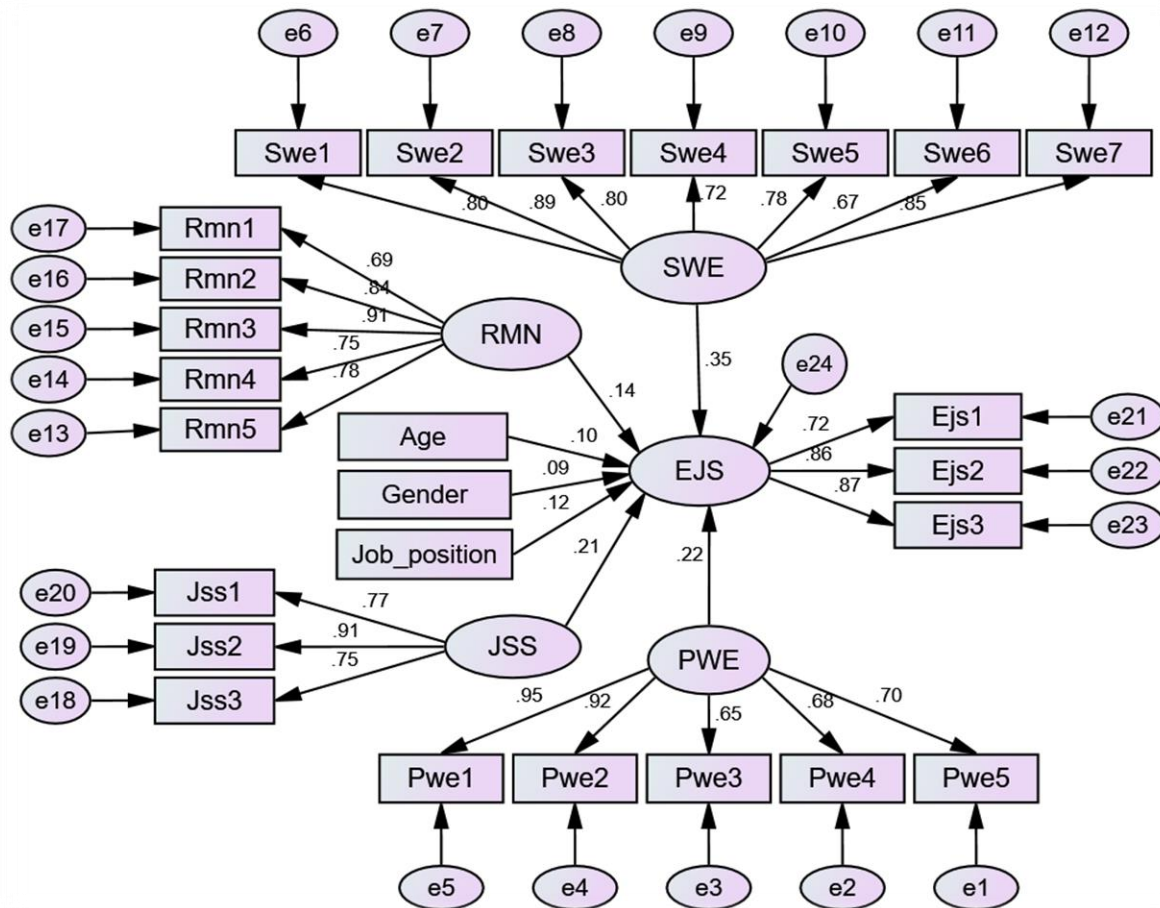


Figure 3. Structural model

Table 4. Unstandardized coefficients of regression results

Regressed variables	Estimate	S.E.	C.R.	P-value	Decision
Main effects:					
H1: PWE → EJS	0.222	0.062	3.553	0.000	Supported
H2: RMN → EJS	0.157	0.068	2.301	0.021	Supported
H3: SWE → EJS	0.367	0.068	5.403	0.000	Supported
H4: JSS → EJS	0.210	0.063	3.327	0.000	Supported
Control variables:					
Age → EJS	0.073	0.042	1.750	0.080	Not supported
Gender → EJS	0.067	0.041	1.637	0.102	Not supported
Job position → EJS	0.075	0.037	2.010	0.044	Supported

Model fit indices: GFI = 0.917, NFI = 0.934, IFI = 0.935, TLI = 0.918, CFI = 0.973, RMSEA = 0.068, and $\chi^2/df = 2.764$.

4.5. Discussions

4.5.1. PWE and employees' job satisfaction

The study's first hypothesis (H1) hypothesized a positive relationship between PWE and EJS. The regression results in Table 4 indicate a significant and positive impact of PWE on EJS ($\beta = 0.410$; $p < 0.001$), suggesting that an improvement in PWE by one unit would increase EJS by 41%. Therefore, H1 was accepted. These findings are consistent with those of Belwalkar et al. (2018) and Latifah et al. (2023), who also found that physical working facilities play a positive and significant role in EJS. A well-designed PWE that prioritizes employee comfort, safety, and well-being can positively and significantly impact EJS. In line with these arguments, Anasi (2020) opined that employees are delighted with comfortable, ergonomic furniture, proper lighting, and well-ventilated workspaces that contribute to their physical well-being. On the other hand, a poorly designed and visually unappealing work environment negatively affects employee mood and job dissatisfaction, ultimately leading to turnover intention (Chieze, 2016; Akinwale and George, 2020).

4.5.2. RMN and employees' job satisfaction

Also, RMN revealed a positive and statistically significant effect on EJS ($\beta = 0.130$; $p = 0.035 < 0.05$). Thus, H2 was supported, with the provision that adding one unit in RMN significantly increases EJS by 13%. This indicates that RMN is a significant predictor of EJS in the context of the banking industry. The findings are consistent with those of Asiamah et al. (2019) and Akinwale and George (2020), who found and reported that the level of salary, wages, and associated fringe benefits and incentives are essential drivers of EJS. The banking industry is one of the sectors that pay high salaries and fringe benefits to its employees as a financial mechanism to attract competent and qualified employees, aiming to retain and keep them satisfied to avoid employee turnover rate and recruitment expenses. Harmonized remuneration among employees, along with insurance and fringe benefits such as food, transport, and housing allowances, which appropriately cover living costs, is integral to EJS (Dhamija et al., 2019).

4.5.3. SWE and employees' job satisfaction

Furthermore, the regression analysis results in Table 4 show that SWE has a positive and significant influence on EJS ($\beta = 0.358$; $p < 0.001$). The results of this study imply that for every additional unit added in SWE, EJS goes up by 35.8%. With these results, H3 was supported, suggesting that a work environment that nurtures effective collaboration, teamwork, communication, and support from colleagues and supervisors contributes to a positive social working atmosphere and overall EJS. These findings align with the studies of Belwalkar et al. (2018) and Siwandeti et al. (2023), who asserted that employees who feel supported and valued by their team will likely experience higher job satisfaction. Having a supportive network, positive interactions, and an inclusive and respectful environment of diverse backgrounds at the workplace contributes to a sense of community and job fulfillment. Besides, recognizing and resolving conflicts at the workplace promptly is crucial for maintaining a positive SWE, leading to a more harmonious and fulfilling work experience for employees, as was also found and reported by Nziku and Lelo (2021), Israel et al. (2023) and Anasi (2020).

4.5.4. JSS and employees' job satisfaction

Surprisingly, H4, which assumed a positive and significant relationship between JSS and EJS, was also supported at $\beta = 0.030$; $p = 0.047 < 0.05$). The results indicate that holding other predictor variables constant, adding one unit in JSS increases EJS by 3%. Therefore, employees are more likely to be satisfied when they are ensured job security and safety. These findings are supported by those of Rice et al. (2022) and Ma et al. (2019), who demonstrated that job security and safety are integral components of a positive work environment that significantly contributes to EJS. When organizations prioritize safety measures and make employees feel protected and valued, this, in turn, leads to increased trust and job satisfaction, as employees are not worried about potential hazards or accidents. In line with these findings, Lu et al. (2023) and Gupta et al. (2022) also opined that employees who perceive a high level of job stability, which is free from unfair termination and demotion, experience reduced anxiety and stress, thereby contributing to a positive work environment. The more employees are assured with JSS, the more they are highly satisfied with their jobs and the overall work environment.

4.5.5. Control variables

Among the three variables included in the model as control variables, only job position demonstrated a significant positive effect on EJS ($\beta = 0.075$, $p = 0.044 < 0.05$). One argument might be that certain job positions are associated with hierarchical authority, autonomy, and fringe benefits such as transport allowances, housing allowances, and hospitality allowances. For some employees, this can motivate and fulfill, leading to higher job satisfaction (Rajest and Regin, 2023; Salunke, 2015). Although job position is not the sole motivator for EJS, it certainly plays a significant role. On the other hand, the age and gender of respondents revealed insignificant positive effects on EJS ($p > 0.05$). Consistent with earlier studies by Gopalan et al. (2023) and Pantouvakis et al. (2023), the finding suggests that age and gender are not significant factors in job satisfaction. Both men and women derive similar levels of job satisfaction, provided they

have equal access to opportunities, fair treatment, and supportive work environments (Gopalan et al., 2023; Rice et al., 2022).

5. Conclusion, Study implications, and Future studies

5.1. Conclusion

This study investigated the relationship between the work environment and EJS in the Tanzanian banking industry. The study findings suggest that conducive work environments, specifically the physical work environment, remuneration, social work environment, and job security and safety, play an important role in nurturing EJS. The surveyed work environments revealed a positive and significant effect on EJS. The findings of this study provide sufficient evidence to argue and conclude that work environments are important predictors of EJS in the Tanzanian banking industry. The findings demonstrated that the more the banking industry establishes conducive working environments for its employees, including improved remuneration (wages, salary, and incentives), job security and stability, a social working environment (effective collaboration, teamwork, and support from colleagues and supervisors), and well-designed working facilities that prioritize employee comfort, safety, and well-being, among other factors, the more satisfied employees are with their jobs.

5.2. Managerial implications

To foster conducive work environments and EJS in the banking industry, the study suggests some managerial implications. First, managers are urged to prioritize improving the physical work environment, which, according to the study findings, is the driver of EJS. This includes designing comfortable workspaces, providing ergonomic furniture, ensuring proper lighting, maintaining a visually appealing atmosphere, and implementing flexible hours to accommodate employee needs and preferences. By addressing these issues, the banking industry can create a more conducive and satisfying PWE that promotes employee well-being, hence nurturing job satisfaction.

Secondly, regarding RMN, bank managers should ensure that compensations and associated fringe benefits are competitive and paid on time to employees within the industry. This should be accompanied by regular reviews of salaries and other incentives to ensure that employees are fairly compensated based on their skills, experience, and performance. Additionally, it is crucial for the industry to offer avenues for career growth and development, along with appropriate salary increments, to inspire employees and cultivate enduring long-term commitment. This contributes to EJS and helps in retaining top talent in the sector.

Thirdly, to foster a conducive SWE, bank managers should encourage a culture of collaboration that nurtures mutual respect, support, open communication, and positive relationships among team members. This is crucial as employees thrive in a supportive and harmonious SWE. Additionally, offering regular training and development programs is essential to enhance interpersonal skills, leadership capabilities, and emotional intelligence, which would also contribute to a positive SWE. Also, fostering social events and networking opportunities can strengthen employee relationships and friendships, which are crucial aspects of SWE and EJS.

Lastly, the industry should implement effective policies to safeguard employees against unforeseen risks and unfair job termination or demotion. This can involve establishing fair and transparent procedures for performance evaluation, promotions, dismissals, and other employment decisions to alleviate concerns about job security. Moreover, providing regular feedback on employees' performance can help them understand where they stand and what they need to do to maintain job security. In terms of safety, managers should offer regular training and conduct periodic safety audits on workplace protocols and assessments to identify and address potential hazards and risks. This feedback can guide both managers and employees in improving JSS, which directly impacts EJS.

5.3. Contribution and theoretical implications

The novelty of this study stems from its banking industry-specific focus, the inclusion of various dimensions of the work environment within the Tanzanian context, and the utilization of the two-factor theory. The study surpasses the narrow focus of previous research that concentrated on a single aspect of the work environment (Okros and Virga, 2023; Pang and Lu, 2018; Shi, 2017). It encompasses four work environment dimensions: PWE, RMN, SWE, and JSS. This comprehensive approach contributes to a more nuanced understanding of the factors influencing EJS in the Tanzanian banking industry, thereby broadening the field of management research and advancing the two-factor and equity theories. In particular, all four dimensions of the work environment used in this study demonstrated a positive and significant effect on EJS. The findings align with the assumptions of the two-factor theory, emphasizing the importance of a hygienic work environment (PWE, RMN, SWE, and JSS) in bolstering EJS (Herzberg, 2003). In support of the two-factor theory, the study establishes that when the substantial goals of employees in their working environment align with their expectations and desires, employees tend to be satisfied with their jobs. However, when a particular job does not significantly impact the lives of employees, coupled with a poor working environment, unfair treatment, job instability, inadequate compensation, and inefficient collaboration and support, employees experience dissatisfaction.

5.4. Limitations and suggestions for further studies

A cross-sectional research design was utilized in this study to investigate the effect of work environment on EJS with a specific focus on Tanzanian banking. This exclusive focus limits the generalizability of findings to other countries, sectors, and regions. Therefore, conducting comparative and longitudinal studies would enhance the generalizability of findings and provide a broader dynamic perspective of the relationship between work environment and EJS across multiple organizations, industries, and regions. Moreover, future studies could explore additional dimensions of the work environment not considered in this study, such as organizational culture, management support, or leadership styles that could affect EJS. Besides, the study employed a quantitative approach with a questionnaire survey to collect the data and examine the relationship between study variables. In this regard, future studies should integrate qualitative methods alongside quantitative approaches, such as in-depth interviews or focus group discussions, to provide a richer understanding of the influence of the work environment on EJS. Lastly, future studies should expand their scope to include measures of employee well-being beyond job satisfaction, such as stress levels or work-life balance. These would provide a more comprehensive view of the impact of the work environment on EJS.

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Author Contribution

Author 1: conceptualization, writing original draft, data curation, formal analysis, investigation, methodology, visualization, writing review, and editing.

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Conflict of Interest

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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