



IMPACT OF HUMAN RESOURCE MANAGEMENT & WORK-LIFE BALANCE PRACTICES ON EMPLOYEE JOB SATISFACTION IN THE PRIVATE COMMERCIAL BANKS OF BANGLADESH

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Abstract

Objective of the study was to examine the impact of HRM & WLB practices on employee job satisfaction in the private commercial banks of Bangladesh. To carry out this study, 510 respondents from 12 private commercial banks in Dhaka, Faridpur, Khulna, Gopalganj and Jessore area of Bangladesh were conveniently surveyed using a standardized questionnaire. To perform a hypothesis test, correlation and regression analysis was used. From the analysis, it can be seen that banks employee enjoyed comparatively better facilities under HRM & WLB practices and indicated that training and development and selection and recruitment, performance appraisal have the highest levels of affiliation and influence on employees' job satisfaction. The study suggests that more emphasis be placed on these HRM practices to ensure employees job satisfaction and thereby increase their commitment and performance.

Job rotation should be designed with care. An optimal training plan lets the employee draw on his acquired skills at each job rotation stage. In particular, the banks should have arrangements to balance employees' work and family obligations to balance work life. Attractive and competitive compensation packages should be equally distributed to their employees, with incentives and rewards offered. Selection and recruitment should be completely unbiased and based purely on merit.

Keywords: HRM Practices, work-life balance, job satisfaction, private commercial banks, Bangladesh

INTRODUCTION

In today's highly volatile business environment, businesses face new challenges in human resource acquisition and optimization. Human resources are regarded as a source of a sustainable competitive edge since they are essential and scarce capabilities. Human resource management practices include handling staff within an organization's internal environment, including the tasks, policies and procedures involved in planning, acquiring, creating, utilizing, assessing, sustaining and retaining the appropriate number and skill combination of employees to achieve the organization's objectives (Appelbaum, 2001). This is extremely important to attain the company's objectives and to maintain a competitive advantage. In addition, human resource management practices play a significant role in building a good relationship between the employee and employer that would impact employee attitude changes and ultimately affect the business unit's performance. Today, HRM practices on organizational efficiency and employee attitudes are the leading research field in developed countries (Delaney & Huselid, 1996; Huselid, 1995; Katou & Budhwar, 2007; Petrescu & Simmons, 2008).

In recent years, conflicting demands between work and home have become more relevant for employees. Organizations are increasingly challenged to adopt work-life balance (WLB) strategies to enable employees to fulfil their job-related and personal duties in response to these developments and reduce conflict between employees' work and family roles (Beauregard & Henry, 2009; Cugin et al., 2014). There is no specific definition of WLB practices; a common consensus emerges on WLB: flexible work schedules, telecommuting, dependent care programs, family leave programs, and childcare programs. However, unexpectedly, there were a few pieces of research on HRM & WLB practices in developing countries like Bangladesh (Mahmood, 2015). In public sector organizations in Bangladesh, HRM practices are still highly centralized, and all practices respond to government directives. However, private

sector organizations like commercial banks in Bangladesh are moving towards more strategic HRM practices, which is a positive sign for the country's future economic development.

This research was carried out to examine the impact of HRM & WLB practices on employee job satisfaction in the private commercial banks of Bangladesh. This study will help professionals, researchers, scholars, strategy-makers, international and domestic entrepreneurs from Bangladesh, and other developing countries by examining the connection between HRM & WLB practices and job satisfaction. This study will further improve the current human resource management practices and applications. It would also be suitable for developed countries because they consider developing countries (like Bangladesh) an excellent place to invest because of their growing markets and affordable and competent workforce (Budhwar & Debrah, 2001).

In the Bangladeshi context, there is a belief that work-family responsibilities are primarily shaped by conventional gender norms (Gutek et al. 1991) because of the long-standing and commonly held traditional concept of males as "breadwinners" and females as "home-makers". As a result of the socio-cultural system, women are less capable of negotiating than men. Furthermore, due to globalization and increased female participation, work-life balance (WLB) is no longer a Western phenomenon. Although numerous studies have focused on Western and developed countries (Zhang et al. 2020), there has been less emphasis on Eastern and developing societies (Lewis 2020).

Just a handful of studies on WLB have been undertaken in Bangladesh. Only four studies on WLB have been conducted in Bangladesh to date (Hossen et al., 2018; Hussain & Endut, 2018; Tasnim et al., 2017), and all of them have been conducted in the private sector. According to research, some HRM practices are perceived differently in the public and private sectors. (Gould-Williams et al., 2014). With more women entering the workforce, many organizations recognized the importance of providing formal and informal support in balancing work and life to improve organizational productivity (Hossen et al., 2018). Like many other existing studies, this study proposes job stress and workplace support as antecedents of WLB (Bell et al., 2012; Mauno & Kinnunen, 1999; Roberts, 2007). Many existing studies suggest that WLB is a factor in employee retention, talent management, employee attitudes toward work, and organizational performance (Bell et al., 2012; Deery, 2008; Sung Kim & Ryu, 2017). This study expands our understanding of WLB in developing countries by investigating WLB in the banking sector of Bangladesh.

Objectives

This study aims at contributing the extent of research. First, we draw on two critical components of HRM & WLB practices, which might affect employee's job satisfaction and

wellbeing in the context of the banking industry. The processes by which HRM & WLB practices influence the outcomes of employees are still under-explored. Considering this potential effect and taking the data available, we aim to enhance our understanding of the mechanism through which HRM & WLBPs affect job satisfaction by investigating two independent variables: HRM and WLB practices. The study's findings may guide the practitioner in understanding how organizational core HRM practices and WLB practices impact employees' outcomes.

Furthermore, this study focused on the service industry of an emerging economy such as Bangladesh exploring employee satisfaction in banking organizations. While the previous study primarily focused on the Western countries, this research explored the South Asian region. Bangladesh is ranked 107th out of 156 nations in the United Nations' World Happiness Report (2020), based on numerous factors such as per capita income, social support networks, healthy life expectancy, freedom per individual, philanthropy, and the absence of corruption in government and business. This report indicates that Bangladeshi are less satisfied with their lives than the World Happiness average. Although the status of Bangladesh is below average in overall performance, the country is in a better position comparing other South Asian countries (e.g., India, Pakistan, Sri Lanka). Therefore, this study provides meaningful implications for Bangladeshi culture. To find out the impact of HRM & WLB practices on employee job satisfaction in the private commercial banks of Bangladesh.

THEORETICAL BACKGROUND

Social Exchange Theory

The social exchange theory has been vastly applied as a paradigm for describing organizational behavior and labor relations (Coyle-Shapiro and Conway, 2004). The key argument is that if a company offers something that the workers appreciate, or at least provides it, they can reciprocate by providing something that the company values in exchange. A contemporary example is a psychological relationship (Rousseau, 1995), described as 'an individual's confidence in the privacy policy of a mutual agreement between the primary person and another group. A psychological contract arises when any party thinks that assurance of future results has been established, a commitment has been rendered, and, thus, a responsibility to provide benefits has been established shortly (Rousseau, 1989, p. 123). Rousseau and Greller (1994) demonstrated how Human Resource practices indicate psychological contract value. Guest and Conway (2002) illustrated how well these practices could express the nature of the psychological contract.

Following the principle of trade, the psychological contract deals with shared commitments and responsibilities, and research has continuously demonstrated that there is

greater confidence and a smaller intention to leave the company where entities keep their word (Zhao, Wayne, Glibkowski, and Bravo, 2007). Furthermore, when the employment framework can be viewed at various levels, the downturn in collective interaction in many societies has changed the narrative to individual-level relationships (Guest, 2004). Therefore, an amount of job relationship attributes is probably particularly prominent in promoting common long-term goals. Of these, Perceived organizational support, psychological contract fulfilment, and job security are exceptionally superior and were previously analyzed in the sense of the theory of exchange.

Norms of Reciprocity

Social norms define the expectations and rules about how individuals should behave in a society or community, which applies to commonly accepted ways to think, acting, and feeling that people seem to agree on and support as correct or proper. The American sociologist Alvin Gouldner (1960) was the first one to suggest that a universal, generalized norm of reciprocity would exist. He concluded that virtually all societies support the rule of exchange and that only a few participants have excluded from it the very youth, the poor and the elderly. For continuing relationships, the default has influential social roles. In social groups or processes, it enhances social stability and institutions and preserves social relationships. In particular, reciprocity may be positive, promising the beginning process in newly founded relations to create stable and lasting social ties. If a specific outlook of time is placed in social sharing, the norms inhabit the promotion of non-reciprocal—competitive or exploitative actions on the exchange partners, thus promoting peaceful relations between them. The time parameters increase cohesion by reciprocity in the social structure (Axelrod, 1984).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Human Resource Management (HRM)

Human Resource Management (HRM) is a strategy for maximizing an organization's performance by delighting both employers and employees. HRM discusses the organizational aspects of the force, in particular, HR preparation, role analysis, selection and recruitment, orientation, rewards, performance evaluation, training and development, and industrial relations Dessler (, 2013). Senyuçel (2009) Considered HRM a combination of individuals-centred management practices that consider workers as assets and are oriented towards creating and maintaining professional and dedicated employees to achieve organizational objectives.

Job Design (JD)

Sageer (2012) stated that job design aims to increase job satisfaction and success strategies, including work rotation, task extension and job enrichment. Work design affects job satisfaction. Jobs rich in positive aspects of actions such as flexibility, identification of the job, the value of the task and input contribute to the employee's happiness. Kaymaz (2010) argued that this strengthens the relationship between job design and employee satisfaction when the company adopts job design, mainly contributing to a better overall performance of the employees. Job rotation is considered an influential critical factor modulated by job satisfaction and the diversity of skills on staff performance, and the effectiveness of organizations (Saravani and Abbasi, 2013).

Selection and Recruitment (SR)

The selection and recruitment process decide which applicants will get job offers. This activity aims to enhance the connection between employees and the conditions of organization, teams, and function and thus to develop a better working environment (Tzafirir, 2006). A robust system of recruitment and selection will bring a better match between the candidate's capacities and the company's requirements (Fernandez, 1992). Hunter and Schmidt (1982) argued that a selection process based on performance could ensure job stability.

Training and development (TD)

Training and development are probably considered the most prevalent HR activity (Tzafirir, 2006). Movement and effect apply to any effort to promote prospective employees' abilities, skills, and knowledge (Aswathappa, 2008). Training and development' have a strong positive effect on job satisfaction of the workforce (Garcia, 2005). Thang and Buyens (2008) reported that training and development result in outstanding employee awareness, abilities, skills, behaviours that inevitably improve the organizations ' financial stable and non-financial output.

Performance Appraisal (PA)

The basic theory of the reciprocal hypothesis is that if satisfaction is of an external type, it leads to success, and performance contributes to delight in the event of an internal satisfaction level. She also talks about the correlation between job satisfaction and job performance as a take-up to the social exchange theory in which job performance is to be seen as the employee's contribution to the company from where they get their gratification (Skibba, 2002). Performance appraisal analyses the job is done by employees and the potentials of the

employees individually and determines achievement degrees of employees' job evaluations. The performance evaluation function reveals performance needs by giving feedback about employees' performance, determining rewarding relations, commenting on results, and making decisions on human resource selections and recruitments (Akin, 2002).

Uncovering the needs of employees in the organization is essential. To determine the material and psychological needs of employees and to set forth a regular relation between the needs of employees with business objectives on specific matters are sine qua non-conditions. To increase the performance of those employees, they should be rewarded financially and morally, and they should be encouraged for the job. In organizations, there is great importance in satisfaction and rewarding employees to achieve ever-increasing performance levels. It is known that rewarding increases employees' morale and motivation (Lee and Miller, 1999). Therefore, qualified and equitable reward practices are critical in organizational survival and continuity (Miles and Snow, 1984).

Compensation (C)

The compensation applies to all forms of benefits or bonuses going to and resulting from workers (Dessler, 2008, p. 390). Compensation is very significant to staff because it is one of the primary reasons someone is employed for. Compensation also affects the residential status of the workers in the community, happiness, commitment, and efficiency (Aswathappa, 2008). In a report on US public employees, Ting (1997) showed that compensation was one of the most significant job satisfaction factors.

Work-life balance (WLB)

Many employees are trying to combine their professional and personal life as a result of recent changes such as employment and the introduction of new technology (cellphones, email, and other forms of electronic communication) (Hayman, 2009; Hobsor, Delunas & Kelsic, 2001). Work-life balance is imperative for employee satisfaction, according to (Susi. S 2010). Most businesses recognize the need for a work-life balance that includes maintaining a productive workforce, reducing labour-family conflicts, reducing stress on workers, job satisfaction, and a greater variety of life. Lockwood (2003) described work-life balance as a work-management and personal responsibility. Therefore, work-life activities need Executive management assistance.

Creating an organizational culture that promotes workers to look at the company completely differently and respects and embraces employees as people with interests beyond the workforce is beneficial for the work/life advantages in the working environment. The definition of WLB varies according to the authors, and there is no single definition. Therefore, an

introduction of a general meaning of WLB is essential to understand the root of WLB. WLB is about the interaction between paid and other activities, including unpaid in families and the community, leisure and personal development. Furthermore, it's also about creating a productive work culture where the potential for tensions between work and other parts of people's lives is minimized (State Services Commission, 2005). According to the researcher understanding, it means having proper employment provisions in the workplace, organizational systems, and supportive management that sustain employee satisfaction. Work-life balance practices have become a famous phenomenon in all kinds of companies; they represent "organizational efforts to improve workplace wellbeing through the provision of services and resources" (Chiang et al., 2010).

Job satisfaction (JS)

Job satisfaction is a favourable or pleasant emotional state that results from assessing a person's job (Locke, 1976). Employment satisfaction refers to an employee's general attitude about their job, which can be either favorable or negative. A positive association between job performance and job happiness has been found in several research (Judge et al., 2001). So, client satisfaction can be assumed to depend on employee satisfaction (Koc, 2006). In the context of organizations, job satisfaction is the most researched occupational wellbeing. While some studies have identified a correlation between WLB practices and job satisfaction (Allen, 2001; Lapierre et al., 2008; Ko et al., 2013; Ronda et al., 2016), others have found no link (Allen, 2001; Lapierre et al., 2008; Ko et al., 2013; Ronda et al., 2016). (Thompson & Prottas 2005; Saltzstein et al., 2001).

HRM Practices and Job Satisfaction

Researchers have started to precisely look at the link between many types of HR policies and employee attitudes and behaviors, such as commitment, satisfaction, social support, and citizenship (Kehoe & Wright, 2013; Jiang, Lepak, Hu & Baer, 2012; Den Hartog, Boon & Verburg, 2013; Boon & Kalshoven, 2014;) Several researchers have stated that the HR practices are positively linked with organizational and overall worker performance (Guest, 2002; Wright et al., 2007; Tessema & Soeters, 2006). Human Resource practices and job satisfaction were widely discussed in various places around the world, and it is believed that HR practices are intimately linked to job satisfaction (Ting, 1997). Many authors have shown that sound HRM activities lead to improved job satisfaction that consequently enhances organizational achievement. Lamba & Choudhay (2013) demonstrated how HRM activities include an edge to improve workers' dedication to achieving a firm's target in the dynamic global market. Due to

this speedy growth in the banking sector, the demand for efficient and skilled human resources has expanded manifold (Mizan et al., 2013). Thereby, appeal to a newly equipped staff and continue the existing talented personnel sound administrative policy, consistent HR practices, employee job pleasure, and organizational commitment are fairly integral (Ahmad & Schroeder 2003: Khera 2010: Mohammad 2004: Mizan et al.,2013). The effect of HRM Practices popularly acknowledged as HR Practices on overall organizational performance. The report found that HRM activities such as training and development, compensation and benefits programs have a positive impact on employee engagement and are correlated with outstanding organizational success, as well as helping to maintain knowledgeable and experienced workers.

A study was performed to gain perspective into recent HRM practices, i.e. job design, selection and recruitment, compensation and benefits package, performance appraisal, training and development, incentives program job design and accountability, satisfaction and motivation and work environment and their influence on employee satisfaction in Bangladesh's private banking sector. This research found that most workers are not satisfied with the Compensation and benefits package followed by motivation and incentive, career development, training and development, performance appraisal and work design and commitments (Majumder, 2012). Goyal & Shrivastava (2012) found that an organization's effective HR practices will increase the employees ' degree of job satisfaction and enhance their engagement with their organization. (Martin 2011) researched how HRM activities affect job satisfaction, organizational engagement and the decision to leave. Selection and recruitment, compensation and employee benefits packages, training and development, evaluation and supervision included HRM practices.

There is an extensive relation of worker productivity with HRM practices consisting of selection, worker benefits, compensation, training, and staffing practices. A study was performed among 184 personnel of three commercial banks in India. The consequences indicate that HRM practices assist in maintaining the level of competence created using the bank (Shikha 2010). Teseema & Soeters (2006) have studied eight HR practices and their relationship with perceived worker performance. Lamba & Choudhary (2013) revealed that HRM practices provided a side to employees' dedication towards an organizational aim in the competitive world market. Absar, Azim & Balasundaram (2010) examined the have impact of HR practices on the job delight of employees in twenty manufacturing agencies in Bangladesh. They found that HR planning and education & development had extensive wonderful effects on job satisfaction. Finally, Absar, Nimalathan & Jilani (2010) revealed the impact of HR practices on overall organizational performance in Bangladesh.

The study results found a positive connection between HR perceptions and purpose to quit, governed by organizational engagement and job satisfaction. Human resource planning,

staff training, and development were proven to have a major impact on job satisfaction (Absar, Azim, Balasundaram and Akhter, 2010). (Gurbuz, 2009) studied that the suggested strategies involving engagement, accountability, task rotation, self-directed job teams, and preferential compensation had a strong correlation with workers' job satisfaction. Aswathappa (2008) suggested that HR policies for motivating employees should be sophisticated by an organization. Sound HR plan can improve employee satisfaction by giving employees opportunities to engage in career planning (Weeratunga, 2003). Nubling et al. (2008) observed that socio-demographic age indicators are significant factors for work and family involvement. The young employees have fewer issues than the middle age class and the higher age level. This is due to greater family obligations as the age rises. So, it's important to address life so that there's less risk of family intervention. The literature review observed that there is a positive relationship between efficient HRM practices and employee job satisfaction. Service-oriented companies, like banking organizations, can concentrate on effective HR practices to accommodate and inspire their workers and gain benefits.

Hypothesis 1: Job design positively influences job satisfaction.

Hypothesis 2: Selection and recruitment significantly influence job satisfaction.

Hypothesis 3: There is a significant relationship between training and development and job satisfaction.

Hypothesis 4: Performance analysis has a significant impact on job satisfaction.

Hypothesis 5: There is a positive relationship between compensation and reward and job satisfaction.

Work-life Balance Practices and Job Satisfaction

Employers' work-life balance (WLB) practices include flexible work arrangements, task sharing, switching from full-time to part-time jobs, compressing working hours, working from home, and paid leave to care for dependents in an emergency (Butts et al., 2012). Banking organizations have incorporated several WLBP, such as flex hours, workstations, telework, sharing jobs, part-time work, childcare, maternity leave, and family holidays. These practices vary from organization to organization. For example, suppose there is an ideal balance between the professional and personal life of an employee. In that case, the probability that the employee is more committed, satisfied, dedicated and performing at an optimum level is higher (Swarnalatha & Rajalakshmi, 2014). Consequently, employees who are highly satisfied and strongly committed to their organisations are less likely to leave (Allen & Meyer, 1990). However, when employees experience family-to-work conflict, it is likely to result in

nonfulfillment of work responsibilities, which, in turn, lead to negatively influence work attitudes such as low job satisfaction (Rathi & Barath, 2013).

Although employers alone cannot provide their employees with job and life satisfaction through WLB practices, employees have to take some responsibility to change their attitudes to work and home life. There are many things organizations can do to help employees find and maintain a work-life balance that suits them. Moreover, WLB practices give employees' flexibility to help them manage their different responsibilities (Kailasapathy, Kraimer, & Metz, 2014; Piszczek and Berg, 2014). Research reveals that WLB practices are positively associated with organizational commitment, employee attitudes, and turnover intention. Numerous studies revealed the findings that WLB practices impact employees' work-related outcomes and allow employees to balance their work and family responsibilities better (Haar & Roche, 2010). In addition, Thompson and Prottas (2005) identified that the availability of family-friendly benefits is positively related to family and life satisfaction. WLB practices aim to enhance an employee's life (i.e. by ensuring flexibility in working times). Therefore, we will also expect a positive relationship between a favourable work-family environment and job satisfaction. Therefore, it is necessary to understand whether organizations should invest in promoting WLB policies and improving employees' quality of life and job satisfaction. Therefore, we presume that employees working in family-supportive organizations are more likely to experience a stronger work-family balance, which can improve their job satisfaction and overall wellbeing of the organization.

Hypothesis 6: Work-life balance practices have a positive impact on job satisfaction.

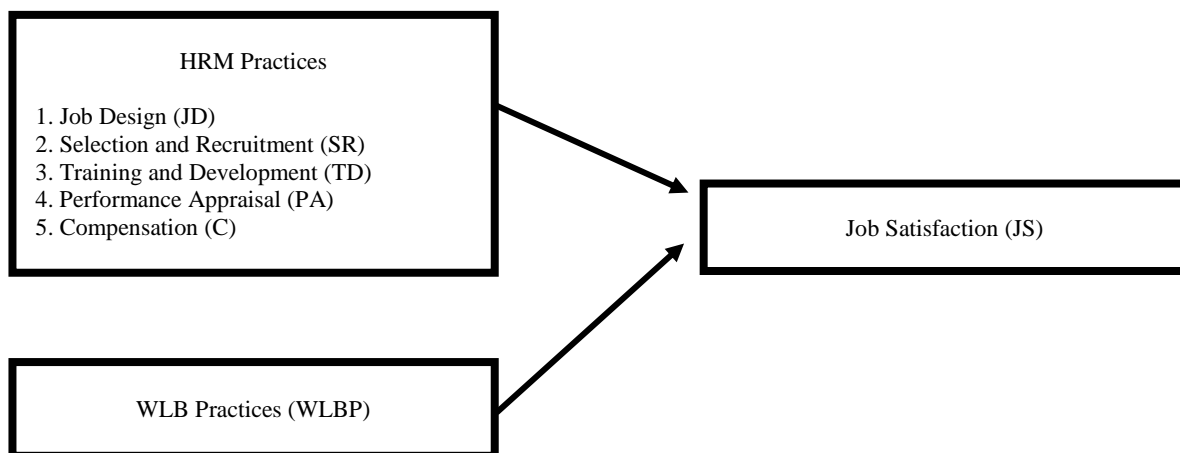


Figure 1. Conceptual Framework

Research Methodology

Profile of Respondents

The population consisted of 510 respondents from 12 different private commercial banks, including Islami Bank Bangladesh Ltd, Exim Bank, Shahjalal Islami Bank Limited, Bank Asia, Dutch-Bangla Bank Ltd, South Bangla Agriculture and Commerce Bank Limited, NRB Bank Limited, Trust Bank Limited, First Security Islami Bank Limited, Dhaka Bank Limited in Faridpur, Gopalganj, Khulna, Jessore region.

Sample

This research tried to identify the prominent factors involved in using a quality of service design of job satisfaction for employees in the private commercial banks of Bangladesh. The respondents were full-time employees from a large bank having branches countrywide in Bangladesh. We contacted the human resource manager for consent to the survey. After getting approval, the human resource manager is requested to provide a list of full-time employees. We conveniently chose the employees from the list and distributed the questionnaire. A questionnaire was developed. Since all the items used in this study were initially in English, we followed the back-translation method to translate English to Bengali (Brislin, 1980). To ensure the face and content validity, we approached two professors who taught management and four senior bank professionals to adjust the items with the work practices and culture in the study context.

Further, a pilot study was conducted on a group of banking employees (n=29) at a bank located in Dhaka district to ensure the content validity of the items. The sample was conducted among 590 employees in private commercial banks. We received 550 questionnaires. In this study, 510 questionnaires were selected for final use. Here the respondent rate is 93.22%. Concerning gender, among 510 respondents, 382 are male, the rest of the females—junior officer 22.4%, Senior officer 28.8%, Officer 31.6%. Thus, respondents who experience 3- 7 years are 46.1%. Most of the respondents have a master's degree, and the percentage is 76.3. 52% of the respondent's age range is between 26-35 years. (Table 1)

Table 1. The accompanying table shows the frequency and per cent of respondent's Age, Gender, Designation, Experience, Education

Factors	Level	Frequency	Per cent	Cumulative %
Age	18-25	76	14.9	14.9
	26-35	267	52.4	67.3
	36-45	125	24.5	91.8
	46-Above	42	8.2	100.0
	Total	510	100.0	

Gender	Male	382	74.9	74.9
	Female	128	25.1	100.0
	Total	510	100.0	
Designation	Junior Officer	114	22.4	22.4
	Officer	161	31.6	53.9
	Senior Officer	147	28.8	82.7
	Branch Manager	58	11.4	94.1
	Others	30	5.9	100.0
	Total	510	100.0	
Experience	0-2 years	128	25.1	25.1
	3-7 years	235	46.1	71.2
	8-12 years	95	18.6	89.8
	13-20 years above	52	10.2	100.0
	Total	510	100.0	
Education	PhD	13	2.5	2.5
	Masters	389	76.3	78.8
	Hons.	96	18.8	97.6
	HSC	8	1.6	99.2
	Others	4	.8	100.0
	Total	510	100.0	

Procedure

The survey was done in three rounds, each with a four-week gap between them. Collecting data with different periods might prevent possible common method bias problems (Podsakoff et al., 2003), and this method supports the proposition that the perceptions of HR & WLBP might affect job satisfaction. The cross-sectional data were collected utilizing hard copy questionnaires. Participation in the survey was voluntary. A cover letter addressing the study's purpose and assuring the confidentiality of their response was attached to the questionnaire. The respondents were requested to submit their completed questionnaires the following day. The questionnaire contained the independent variables that include the perception of HR & WLB practices. Secondary data was gathered from numerous publications relevant to the research. SPSS (Version 22) was used in analyzing the data.

Measures

A five-point scale has been used in this research, starting from 1 = strongly disagree to 5 = strongly agree.

HRMP: We implemented 21 HRMP questionnaire items from Lepak and Snell's (2002) Engagement HR program for the Bangladeshi context.

Job Design was based on three items (e.g. Employees are involved in job rotation). The reliability scale was found to be dully acceptable ($\alpha = 0.737$).

Selection and Recruitment were analyzed by six items (e.g. Selection is comprehensive). The scores of Reliability analysis on the items found ($\alpha = 0.934$) that is acceptable.

Four items measured training and Development (e.g. Training is continuous). The reliability scale was found ($\alpha = 0.894$) that is acceptable.

Performance Appraisal was based on four items. We asked Performance Appraisal related statements (e.g. Incentives are based on team performance) got a different answer. Reliability analysis of the scores on the items showed an acceptable Cronbach's α coefficient of 0.817.

Compensation and Benefit were evaluated based on four items. In most cases, we found the positive answer (e.g. Compensation and Benefit include an extensive benefits package). In addition, the reliability scale was found ($\alpha = 0.923$) that is dully acceptable.

Work-life balance: Work-life balance questionnaire of five items was extracted from the WERS 2004 study (Kersley et al., 2006), which evaluates employees' experiences to HRM practices that enhance work-life balance among employees.

Job satisfaction: Job satisfaction questionnaires were adapted from (Churchill, Ford, and Walker 1974), and the fifth item (If I had to do it all over again, I would choose another job) was accommodated from Hunt, Chonko, and Wood (1985). Five items measured job satisfaction (e.g. I feel that my job is valuable). Reliability analysis of the scores on the items showed an acceptable Cronbach's α coefficient of 0.869.

ANALYSIS AND FINDINGS

Descriptive Statistics

Descriptive statistics was applied for Job Design (JD), Selection and Recruitment (SR), Training and Development (T), Performance Appraisal (PA) and Job Satisfaction (JS).

Table 2. Means, standard deviations and ranks among the key variables

Variables	Mean	Std. Deviation	Rank
JD1	4.25	.80	1
JD2	4.14	.73	3
JD3	4.10	.74	2
SR1	4.17	1.06	3
SR2	4.11	1.04	5
SR3	3.93	1.02	6
SR4	4.15	1.05	4
SR5	4.09	1.10	1
SR6	4.24	1.07	2
T1	4.21	.97	1
T2	4.13	.89	3
T3	4.23	.97	2

T4	3.83	.87	4
PA1	4.13	.87	2
PA2	3.96	.93	1
PA3	4.02	.84	3
C1	3.96	1.11	4
C2	3.78	1.11	3
C3	3.74	1.09	5
C4	4.06	1.12	2
C5	3.79	1.14	1
WLB1	4.18	.91	4
WLB2	4.25	.93	3
WLB3	4.08	1.00	1
WLB4	4.19	.92	5
WLB5	4.19	.93	2
JS1	4.21	.98	2
JS2	4.09	.88	4
JS3	3.78	.93	3
JS4	3.80	.87	5
JS5	4.19	.98	1

Valid N (listwise) 510, Rank (based on mean) Minimum 1 Maximum 5

Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) attempts to reveal the mechanism underlying a fairly large number of variables. In this study, varimax transformation matrix and a rotated loading matrix is used to analyze exploratory factor. It is the most prevalent method of factor analysis. No prior theory exists, and one uses factor loadings to intuit the data factor structure. In this study, a principal component analysis was performed with varimax rotation on 31 items. The results are sufficient for factor analysis since the sampling adequacy value of Kaiser–Meyer–Olkin is 0.875, which is above the suggested value of 0.60 (Hair, Black, Babin, and Anderson 2009). In this analysis, Bartlett's sphericity test was also significant (5593.66, $p < 0.001$), which ensures consistency among the response groups. Bartlett's test shows a strong relationship between variables.

Table 3. Total Variance Explained of HRM Practices

Component	Initial Eigenvalues		
	Eigenvalues	% of Variance	Cumulative %
1	5.155	19.827	19.827
2	3.702	14.240	34.067
3	3.191	12.273	46.340
4	3.070	11.809	58.148
5	2.213	8.513	66.662
6	1.865	7.175	73.836

Extraction Method: Principal Component Analysis.

Loading with 31 items, additional factor analysis was performed (Table 4) and a combination of seven factors with their own higher value than one was identified (Churchill and Iacobucci, 2002). The second row, for example, indicates a value of 19.827. This indicates that the factor constitutes 19.827 per cent of the overall variance. In the case of factor 6, the per cent of the overall variance is 7.175. The last factor loads with 19.827 per cent of the variance. Results of Cumulative % is 73.836. In this analysis, a factor loading of 0.50 or more was derived by following the conservative criteria suggested by Kim and Muller (1978) and Hair et al. (2009).

Table 4. Factor loadings of independent and dependent variables

Variables	F1	F2	F3	F4	F5	F6	F7
SR1	0.931						
SR2	0.922						
SR3	0.800						
SR4	0.919						
SR5	0.797						
SR6	0.802						
C1		0.765					
C2		0.929					
C3		0.933					
C4		0.772					
C5		0.922					
WLB1			0.801				
WLB2			0.878				
WLB3			0.719				
WLB4			0.856				
WLB5			0.798				
T1				0.917			
T2				0.832			
T3				0.911			
T4				0.805			
PA1					0.850		
PA2					0.868		
PA3					0.831		
JD1						0.807	
JD2						0.796	
JD3						0.816	
JS1							0.898
JS2							0.841
JS3							0.690
JS4							0.791
JS5							0.899
Eigenvalues	5.155	3.702	3.191	3.070	2.213	1.865	3.422
% of Variance	19.827	14.240	12.273	11.809	8.513	7.175	68.437
Cumulative %	19.827	34.067	46.340	58.148	66.662	73.836	68.437

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

The factor loading of a variable is the correlation between the variable and the factor. The variable Job design JD3 loads with .816, Selection and Recruitment SR2 loads with .922, Training and Development T1 loads with .917. Performance Appraisal PA2 loads with .868. Compensation and Benefit C3 loads with .933, Work-Life Balance WLB4 loads with 0.856 on factor 1. The variable Job Satisfaction JS3 loads with 0.690, JS5 loads with 0.899. Theoretically, valuations between -1 and + 1 are feasible. The scale of the loading factor indicates how closely a variable correlates with a factor.

Composite Reliability

This research used composite reliability (CR) and AVE to determine the construct-level quality (Fornell and Larcker, 1981). Here, CR is higher than 0.70, and AVE is higher than 0.50, which shows the questionnaire's higher level of reliability. Table 5 reveals that over the entire scale, the approximate reliability value is between $\alpha = 0.737$ and 0.923. It can also be said that the scales I conducted are fairly accurate since our values of reliability are significant. Reliability analysis of the scores on the Work-life balance items showed Cronbach's $\alpha = 0.906$, Job satisfaction items showed an acceptable Cronbach's $\alpha = 0.869$,

Table 5. Reliability estimates

Scale	No. of Items	Cronbach's Alpha(α)	CR	AVE
Job Design	03	0.737	0.848	0.650
Selection and Recruitment	06	0.934	0.946	0.747
Training and Development	04	0.894	0.924	0.753
Performance Appraisal	03	0.817	0.886	0.722
Compensation and Benefit	05	0.923	0.938	0.753
Work-Life Balance	05	0.883	0.906	0.660
Job Satisfaction	05	0.869	0.915	0.685
Cut off Value	-	>0.7	>0.7	>0.5

Composite Reliability (CR) Average Variance Extracted (AVE)

Correlations analysis

Convergent validity is one of the topics related to constructing validity (Gregory, 2007). Convergent validity states that tests having the same or similar constructs should be highly correlated. In this section, the proposed method was applied to gather convergent validity. To gather convergent evidence, HRM WLB practices was considered as the independent variable, Job satisfaction as the dependent variable. This research followed the criterion used by Fornell and Larcker (1981) that compares the AVE value to the corresponding correlation values of other variables (Campbell and Fiske, 1959). Thus, in theory, AVE's square root value needs to

be greater than other variables corresponding correlation values (Fornell and Larcker, 1981; Hair et al., 2009; Hulland, 1999).

Table 6. Descriptive Statistics, Correlations and Discriminant Validity

Variables	JD	SR	T	PA	C	WLB	JS
Job Design	0.806						
Selection and Recruitment	-.018	0.864					
Training and Development	-.042	-.009	0.867				
Performance Appraisal	-.075	.049	-.072	0.849			
Compensation	-.005	.202**	-.074	-.085	0.867		
Work Life Balance	.016	.054	.022	.056	-.022	0.812	
Job Satisfaction	-.045	.077	.108*	.206**	-.071	-.042	0.827

** Correlation is significant at the level of 0.01 (2-tailed).

As shown in Table 6, all HRM practices are independently and significantly consistent with job satisfaction at 1% rates, which is highly significant. It is clear here that the highest possible correlation ($r=0.206$) between Job Satisfaction and Performance Appraisal existed, followed. Therefore, more focus should be placed on compensation for excellent employee job satisfaction at work. AVE's square root value of performance appraisal is 0.849 that is greater than the corresponding correlation values.

Regression analysis was carried out for the independent variables concerning HRM practices (job design, selection and recruitment, training and development, performance appraisal, Compensation and Benefit), work-life balance and Job Satisfaction. As a result, Table 6 is constructed with a few possible statistical arrangements of Predictors of Job Satisfaction.

Table 7. Model Summary

Model	R	R ²	Adjusted R ²
1	.265 ^a	.070	.059

a. Predictors: (Constant), WLB-average, C-average, JD-average, T-average, PA-average, SR-average

b. Dependent Variable: JS-average

The column "R" reflects the value of R. The multiple correlation factor R may, in this case, be viewed as one indicator of the consistency of the dependent variable's estimation. For example, a value of 'R' 0.265 shows a good estimation level for Model 1. The findings could be defined as "5.90% of the variance in the above data ". In the above model, the HRM practices illustrated the ability to anticipate job satisfaction ($R^2 = 0.070$).

Table 8. ANOVA Table of Job Satisfaction

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.195	6	3.533	6.323	.000 ^b
	Residual	281.023	503	.559		
	Total	302.218	509			

a. *Dependent Variable: JS-average*

b. *Predictors: (Constant), WLB-average, C-average, JD-average, T-average, PA-average, SR-average*

Table 8 displays the ANOVA with variance and describe the percentage of the measured variability in job satisfaction. The mean square residual, .559, is the squared standard error of the estimate. The total sum of squares, 302.218, is the squared deviations between the reported values and the mean. The mean square regression, 3.533, is calculated by dividing the number of squares by their degrees of freedom. The value F shows this highest positive variance in the ANOVA (F= 6.323 and P=0.00).

Table 9. Coefficients Regression for predictors of Job Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients		Sig
	B	Std. Error	Beta	t	
(Constant)	2.980	.436		6.830	.000
Job Design	-.028	.054	-.022	-.516	.606
Selection and Recruitment	.070	.037	.084	1.902	.058
Training and Development	.113	.041	.119	2.752	.006
Performance Appraisal	.210	.044	.207	4.756	.000
Compensation	-.049	.035	-.063	-1.412	.158
Work-Life Balance	-.063	.044	-.062	-1.437	.151

Dependent Variable: Job Satisfaction

From Table 9, it is seen that among the six predictors, preceding visits tend to be the most significant at first glance. Looking under the section marked ' B ', we can find the weights added to each of the six variables. The 0.210 is the highest, and that is connected to previous visits. HRM practices (SR, T, PA) significantly impact employees job satisfaction, in general the value of Performance Appraisal: ($\beta=0.210$, $SE=0.044$, $t=4.756$, $p=0.000$) and Training and Development value: ($\beta=0.133$, $SE=0.041$, $t=2.752$, $p=0.006$), for Selection and Recruitment: ($\beta=0.070$, $SE=0.037$, $t=1.902$, $p=0.058$). And work-life balance ($\beta= -0.063$, $SE=0.044$, $t= -1.437$, $p=0.151$).

DISCUSSIONS

Kaymaz (2010) argues that this strengthens the relationship between Job Design and employee satisfaction when the company adopts Job Design, contributing mostly to a better overall performance of the employees. Job rotation is considered a key effective factor modulated by job satisfaction and the diversity of skills on staff performance, and the effectiveness of organizations (Saravani and Abbasi, 2013). This paper also identified that job design strengthening the relationship between employee satisfactions. Value for Job Design means that it doesn't influence employee job satisfaction. So, hypothesis 1 was rejected. In research on the Greek manufacturing companies, Katou and Budhwar (2007) discovered that selection and recruitment significantly related to all variables of organizational success such as efficiency, effectiveness, creativity, and performance. In my study, a positive result identified where the selection and Recruitment process influence job satisfaction. Hypothesis 2 is accepted. Training and development' have a significant influence on job satisfaction of the workforce (Garcia, 2005). So, from the previous study, it is found that Training and development positively impact job satisfaction. In my research, the same thing happens when training in private commercial banks in Bangladesh increases employee job satisfaction. Consequently, hypothesis 3 is accepted. Brown (2010) interviewed 6,957 employees of a major govt. Sector companies in Australia about their views and expectations of the standard of performance appraisal. This analysis has shown a direct relationship between performance appraisal and satisfaction and employee outputs, which is mostly employee satisfaction (Brown, 2010). In my research study in the private banking sector, there is also a strong relationship between performance and employee job satisfaction where Performance appraisal positively influences JS. Consequently, hypothesis 4 is accepted.

In research on US government employees, Ting (1997) observed that compensation was one of the most significant factors of employee job satisfaction. This study on a private commercial bank in Bangladesh also finds that compensation and benefits packages increase employee job satisfaction. Consequently, hypothesis 5 is rejected. The effect of Work-Life Balance on employee job satisfaction of workers in the IT sector was analyzed by Charu and Gupta (2013). Through the following convenient sampling method, data were gathered from 100 employees. Is given a self-prepared questionnaire. Work-life balance and burn-out influences job satisfaction among IT workers. In this research, I found a significant influence on employee job satisfaction. This research has found an insignificant relationship between work-life balance and employee job satisfaction, So hypothesis 6 has been rejected.

Most of the banks we surveyed had a decent number of professional and trained human resources. On average, most of the employees have a master's degree. A small number of

employees have Hons. Degree. Given that the highest possible correlation between Job Satisfaction and Performance Appraisal existed. In this study, a positive result identified where the selection and recruitment process influence job satisfaction. Training in private commercial banks in Bangladesh increases the employee job satisfaction level and value for training. Performance appraisal positively influences job satisfaction. The value of Performance appraisal is significant. Reliability analysis of the scores on the Job satisfaction items showed an acceptable Cronbach's α .

IMPLICATIONS

Theoretical

This study will be helpful to the academician, student, researcher practitioners, scholars, educators, policymakers, local and foreign entrepreneurs from Bangladesh and other developing countries by exploring the connection between HRM & WLB practices and employee job satisfaction.

Practical

An important consequence of the study will be that companies will focus on improving HRM & WLB practices to attract and engage workers in their organizations. Employee perception surveys will help the bank to understand employee's needs and develop effective policies to address this. This study will help bank employers to identify employees' attitudes at their workplace. It can be recommended that more emphasis be placed on these HRM practices to ensure employees job satisfaction and thereby increase their commitment and performance. Job rotation should be designed with care. An optimal training plan lets the employee draw on his acquired skills at each job rotation stage. In particular, the banks should have arrangements to balance employees' work and family obligations to balance work life. Attractive and competitive compensation packages should be equally distributed to their employees, with incentives and rewards offered. Selection and recruitment should be completely unbiased and based purely on merit.

CONCLUSIONS

This research examined the impact of HRM and work-life balance Practices on employee job attitudes in the context of private commercial banks in Bangladesh. Based on the results from the analysis concerning the relationship and effect of HRM & WLB practices on job satisfaction of employees of Bangladesh's private commercial banks, it was identified that most of the HRM practices included in this research are favorably and significantly related to the job

satisfaction of employees. We considered six major HRM factors in this study that reflected most of the human resources management practices followed by various private banks. From this study, it can be seen that banks employee enjoyed comparatively better facilities under HR practices and indicated that training and development (T) and selection and recruitment (SR), Performance Appraisal (PA) have the highest levels of affiliation and influence on job satisfaction of employees. On the other hand, some employees are less satisfied with HR policies and Compensation and benefit (C)—work-life balance (WLB) not strongly affecting employees' job satisfaction in the private commercial banking sector. The research shows that the employees are not fairly satisfied with all HRM parameters practiced in Bangladesh's private banking sector.

LIMITATIONS & FURTHER STUDIES

This is a cross-sectional study, where we measured the outcome and the exposure in the study participants simultaneously. A single data source is used in this study, so the common method bias is not a pervasive topic. In this study, only job satisfaction is used as a dependent variable. Job Involvement, Organizational commitment, Organizational citizenship behaviour, Employee engagement, Job Performance may use in future research. A one-factor analysis of Harman (post-hoc process) is performed after data collection.

Despite its limitations, this study lends support to the idea that contextual factors influence employees' work and non-work domains, while also emphasizing the role of work-related well-being such as job satisfaction. Despite the fact that the data were collected over a variety of time periods, the causality between the study variables could not be determined. Longitudinal research design may be used in future studies to delineate causal pathways. While employees in the banking industry reported high subjective well-being, generalizability may be an issue in other industries and countries. Future studies may also focus on diverse industries and other countries to embolden our understanding of the impact of HRM & WLB practices.

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