

## **Unhappy on the Job: An Unpleasant Experience Faced by Cashiers in the Banking Sector of Pakistan: Evidence from District Faisalabad**

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### **Abstract**

The study is aimed to depict the factors that affect the job satisfaction of cashiers in the banking sector of Pakistan and make them to feel unhappy on the job. For in-depth understanding of the concept under study, qualitative research strategy is applied. To achieve the objectives, MCB Bank Limited and Habib Bank Limited were selected as population of the study from city district Faisalabad, Pakistan. A semi structured interview technique is employed to collect the data from cashiers of study who provide the necessary information about their feelings at their jobs and its different facets. Nvivo-10 software is used to analyze the data. Different queries are run to explore the factors contributing towards unhappiness of employees. We find that cashiers feel unhappy on the job at banks due to low salary, limited benefits & opportunities for promotion, job insecurity, long working hours, imbalance in work & family life, lack of participation in decision making and nature of work itself. The findings are helpful to the HR departments of the banking sector as the findings reveal cashiers are unhappy on their jobs which may lead towards increased absenteeism/turnover. HR department of banks can make effective policies to change the feelings of cashiers to increase their performance and avoid turnover costs. A wide range of factors contributing to unhappy feelings of cashiers, but in the current study we explore not many factors. Furthermore the study is limited to only two banks of district Faisalabad with only 30 interviews.

**Keywords:** Banking Sector; Cashiers; Job Satisfaction; Unhappy

### **Introduction**

According to (Odunlade, 2012) “The happier people are within their job, the more satisfied they are said to be.” According to (Saari & Judge, 2004), in different organizations managers and HR professionals’ give two contradictory statement that “Happy work force is more productive” or “Happy work force is not productive.” This debate and mystification among managers and practitioners forces researchers to study attitudes of employees towards their level of job satisfaction (Saari & Judge, 2004), and either they are happy or not. The satisfied employees are happy on the job while dissatisfied employees are unhappy on the job. (Spector, 1997) states that job satisfaction is the degree of employees liking (satisfaction) and disliking (dissatisfaction) of their jobs. He further explains that job satisfaction as, individual’s positive orientation towards his/her work, which he or she currently occupied. (Gumato, 2003), defines job satisfaction as positive favorable perception of employees about their work. (Armstrong, 2009), describes job satisfaction as the feelings and attitudes of employees towards their jobs. He further explains that favorable and positive attitudes of employees indicate job satisfaction, while unfavorable and negative attitudes indicate job dissatisfaction.

The current study deals with exploring the factors causing unhappiness to cashiers at the bank. In this study we refer unhappy employees as those who are dissatisfied with their jobs. (Joseph & Stacy, 2004), define job dissatisfaction as unpleasant experience faced by employees at job. Job dissatisfaction is the state or attitude of discontentment, displeasure and unhappiness, which

normally happens when actual situation does not meet the expected [1]. Besides this, Job dissatisfaction matters a lot, to organizations, customers, managers and almost all employees (Joseph & Stacy, 2004). Because, every employee cannot be satisfied with his/her job. This dissatisfaction is due to being unpaid, lack of interest, limited career and growth opportunity, and poor management [2]. According to (Shahid, Latif, Sohail, & Ashraf, 2012) bankers feel stress at job, decline in performance and ultimately feel dissatisfied due to risky job, imbalance in work and family life, work overload, poor relationship with coworkers and lack of administrative support. Similarly, Job dissatisfaction is usually caused by poor working conditions, poor pay, incompetent supervision, and inefficient administration and company policy [3]. (Latif, Shahid, Sohail, & Shahbaz, 2011) describe that for effective and efficient workforce, the job satisfaction matters which is affected by many components of job, ranges from pay, motivation, recognition, relation with supervisor and co-workers, benefits and work life balance. Any imbalance in these stated components of job may cause dissatisfaction and frustration in employees and make them unhappy on the job. The current study is an effort to explore, the factors making cashiers unhappy on their jobs at the banking sector. The study has the following research question.

*what are the major factors that make cashiers unhappy on their jobs?*

#### **Brief history of banking sector**

**A brief history of banking sector of Pakistan reveals that banking sector has made** remarkable achievements and still has the capacity to accomplish more. The state bank of Pakistan (SBP) was established in 1948. Initially the SBP was mandated to develop channels of commercial banks, and was responsible to maintain monetary stability to flourish commerce and trade. Subsequently, National Bank, Allied Bank and Habib Bank started operations with the support of SBP. In 1956 MCB bank established its office in Pakistan. In 1970s commercial banks favorably grew in Pakistan. **After 1990s many banks were privatized [4].** “By 2010, there were five public sector commercial banks, twenty five domestic private banks, six foreign banks and four specialized banks. There are now 9,348 bank branches spread throughout the country, catering to the needs of some 28 million deposit account-holders [5].” As far as operating time of branches is concerned, before 2006 the bank timing for customer dealing was 9:00 am to 12:30 pm. But after 2006 the banks revised their timings to deal customers by bringing the concept of non-stop banking and started facilitating customers from 9:00 am to 5:00 pm.

#### **Literature review**

According to (Berry, 1997) job satisfaction is actually the reactions of employees towards job experience and a variety of factors play vital role in employee satisfaction ranging from pay, benefits, promotion, relationship with supervisor & coworkers, communication, safety and work itself. According to (Judge & Church, 2000) across many years the previous research studies on organizations and types of jobs reveal that when different facets of job like pay, promotion, supervision, coworkers relationships and nature of work (job) itself are evaluated by employees the nature of the job emerged the most important. In order to understand that the employees are satisfied or happy with their job or not, the nature of work (job) is first most preference by the practitioners. Among all major areas of job satisfaction, the satisfaction with the nature of job itself is very important to study. The nature of job may includes autonomy, diversity, scope and job challenges, these important aspects can best predict the turn-over intentions as well as job satisfaction (Weiner, World Wide Technical Recruiting In IBM: Research And Action: Attracting and Keeping High Talent in th High Tech Industry, 2000) and (Weiner & Parisi, 1999). According to practitioners the

nature of the work is most prominent situational influence on employee satisfaction because the work situation matters in employee's satisfaction and also has impact on organizational performance (Saari & Judge, 2004).

Salary is considered to be a communicator as it indicates how much valuable an employee is in an organization (Zobal, 1998). As far as the private banks are concerned, they have sunk into massive amount of competition with each other by launching new and innovative products/services. As a result the patterns of employment in banking industry have changed, because the salary, reward and compensation plans have changed, more focused and based on the performance and targets rather than employee loyalty and experience. In order to achieve long term goals of bank, pay and satisfaction both are very important factors which need attention (Islam & Shah, n.d). (Kamal & Hanif, 2009) find positive relationship between the pay and satisfaction, and further identify that in banking sector employees are more sensitive to pay when they need to decide they are satisfied and happy on the job or not. Low salary causes employees to feel dissatisfied and leads towards unhappiness. But salary alone is not only means of compensation and happiness of employees, there are many other benefits which contribute towards satisfaction and happiness. The relationship of both benefits and compensation with job satisfaction is very crucial to study in banking sector. Workers compensation and social security are legally required benefits while paid time off, health care, child care, accommodation, pension plans, tuition reimbursement, responsibility allowance, promotion, annual increments are discretionary benefits plans. These are some examples of benefits which employer should have to provide the employees in order to make them happy (Cascio, 2003) and (Bernadin, 2007). If any organization fails to provide the basic and legally required benefits, that organization can't make employees happy and unable to develop them. As according to (Tella, Ayeni, & Popoola) salaries and benefits are very closely related to the satisfaction of employees and make the employees happy on the job and can enhance performance as well as the organizational commitment.

Similarly, promotions are vital aspects of worker's career and life (Kosteas, Job Level Changes and Wage Growth, 2009) and exhibits a positive impact on job related functions, such as responsibility and job attachment (Pergamit & Veum, 1999). (Pergamit & Veum, 1999) further identify as more as the employee has chances of promotion, greater would be the satisfaction level of employees. (Kosteas, n.d), finds that in order to extract the positive behaviors from employees, regular promotion system can be very affective, even firms can preserve and maintain a high level of satisfaction if they keep up the belief of employees that promotion is possible. Another factor causing cashiers in banks to be unhappy is too much work to do as banking job requires non-stop customer dealing from 9 am to 5 pm. Cashiers after customer dealings have to move towards closing the activities of the day. Closing the activities and balancing the cash book require some time to complete; this time may take several hours. This daily routine and heavy work load may make cashiers unhappy. "Work overload describes a perception that one has too much to do" (Leiter & Schaufeli, 1996). The employees who feel that their workload is more than their capacity or more than they can handle, those employees feel fatigue, exhaustion, de-motivated on the job (Aryee, Ekkirala, & Tan, 2005), and become unhappy. Work overload also has positive relation with the work and family conflict. According to (Eby, Casper, Lockwood, & Brinleya, 2005) imbalance in work and family life is usually caused by overload of work. "Work overload has been reported to be positively related to work interference with family and family interference with work" (Frone, Yardley, & Markel, 1997), and (Parasuraman, Yasmin, Godsh, & Beutell, 1996). Imbalance in work and family life is not only a factor of disquiet but also one of the reasons of dissatisfaction and unhappiness (Hughes & Bozionelos, 2007). Similarly, imbalance in work and family life results in

negative work outcomes such as job dissatisfaction, burnout and turnover (Greenhaus, Parasuraman, & Collins, 2001) and (Howard, Donofrio, & Boles, 2004), even these outcomes may include psychological distress, life and marital dissatisfaction (Kinnunen & Mauno, 1998).

Furthermore, Banks have branches and each branch has a Manager, who is responsible for decision making but the lower level employees like cashiers in banks usually have no participation in decision making. Lack of participation in decision making may cause cashiers to be unhappy. (Muindi, 2011) (Bamidele & Ella, 2013). finds significant and strong positive relationship between participation in decision making and job satisfaction. According to (Newstrom, 2004) participation in decision making is a social process in which employees self involve in organizations and wish to achieve goals successfully. Finally it helps employees to understand their roles, accept responsibilities and improve job satisfaction. According to (Moorhead & Griffin, 1989) the previous studies reveal employee's feel more committed when they participate in decision making. They further identify participation in decision making can provide recognition, sense of responsibility, satisfy needs for achievement, enhance self esteem and can develop linkage between employee performance and reward system. (Wagner, Leana, Lock, & Schweiger, 1997) describe participation in decision making have significant effects not only on job satisfaction but also on effective performance of employees. Similarly, participation in decision making improve the satisfaction level of employees because employees feel more involved in the situation. As a result of this organizations can achieve more and better quality output and reduce turnover and absentees (Newstrom, 2004). But, when employees have no participation in decision making they may become unhappy.

In the same way insecurity of job also contributes in job dissatisfaction and unhappiness. Employees probably feel job insecurity, as a result of changes in work placements over the years and job insecurity is now a major issue for employees (Burke & Cooper, 2000). (Witte, et al., 2010) find negative association between job insecurity and job satisfaction. Similarly (Sverke, Hellgren, & Naswell, 2002) find decrease in job satisfaction and organizational commitment due to insecurity of job. (Cuyper & Witte, 2007) and (Cuyper & Witte, 2008) find job insecurity causes dissatisfaction in employees, which is perceived unfair from the side of employers. (Cheng & Chan, 2008) describe due to insecurity of jobs employee feel dissatisfied, which further negatively affects the job involvement, performance as well as the physical and mental health, and turnover intentions. (Reisel & Probst, 2010) find when employees experience insecurity of job they ultimately expose to negative consequences such as anxiety, anger, deviation in behavior and job dissatisfaction and eventually become unhappy. Furthermore, hierarchical positions within an organization also contribute to and influence employee's job satisfaction. Managerial positions render more growth opportunities as such employees are more involved in planning and implementation (Reilly, Brett, & Stroh, 1993). (Howard & Frink, 1996), identify find managerial positions have positive effect on satisfaction of employees; top level employees are more satisfied than non-managerial ones.

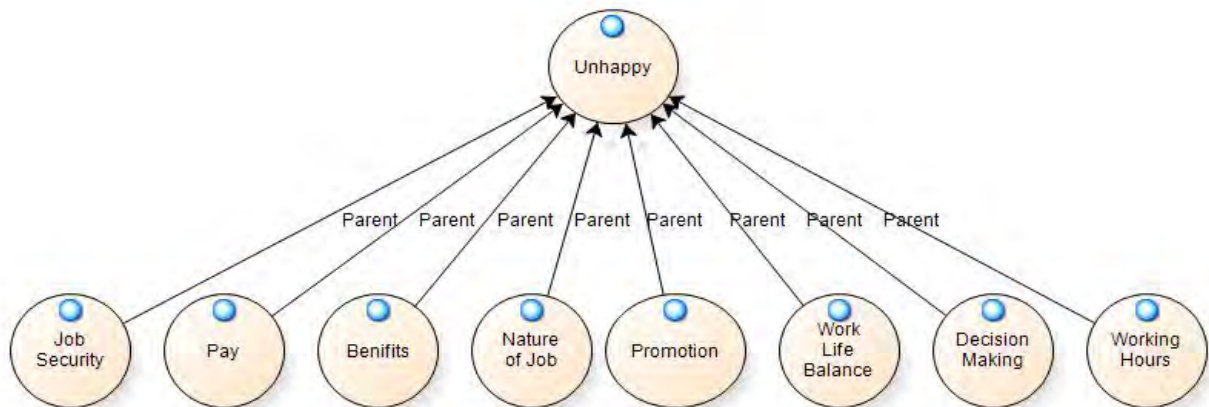
### **Methodology**

In order to achieve the objectives of the study qualitative research strategy is more useful and relevant to understand the different factors contributing towards dissatisfaction of the cashiers in the banking sector of Pakistan. The one best reason of using qualitative research strategy is to collect data which can portray a detailed picture of events, situations and interactions with people & things (Cooper & Schindler, 2006). Accordingly, to gather the relevant information an interview is most commonly used (May, 2001) and a very useful method (Bryman & Bell, 2007). Similarly (Khan &

Cannell, 1957) in (Saunders, Lewis, & Thornhill, 2009) describe an interview is a meaningful discussion which comprises of specific purpose, between two or more people.

Therefore to deeply understand that cashiers in the banking sector are happy on their job or not, a semi structured interview is employed to collect the data. In semi structured interview a researcher has many themes and a wide range of questions which may vary from interview to interview. According to (Saunders, Lewis, & Thornhill, 2009) a semi structured interview is undoubtedly best when the researchers have large number, complex and open ended questions.

The intended population for this study was MCB Bank limited and Habib Bank Limited. Within the period of two months 30 interviews (comprising 12 female and 18 male cashiers) are conducted. All the respondents have experience of more than 10 years as a cashier in the bank. The maximum time for each interview is 45 minutes. In the banking sector cashiers as well as other employees have to perform duties from 9 am to 5 pm. By the end of customer dealings they have to close their cash and other operating activities. So, we selected Friday for data collection as bank offers prayer break from 12: 30 pm to 3: 00 pm on Friday.



**Figure 1: Model**

### Results and Discussion

After successful collection of data Nvivo-10 software is used to analyze the data. To understand the different factors making cashiers unhappy thematic analysis is employed to analyze different queries ranges from word tag cloud, word tree to tree map.

Figure 2 shows thematic analysis in the form of word tag cloud. We identify different themes in this study regarding the job experience of cashiers. It is clear from the figure that long working hours, low salary, limited benefits and no promotion make the cashiers unhappy. The size of each word shows the repetition of that specific word by the respondents. Normally cashiers are unhappy with their jobs.

Figure 3 represents the relationship of different themes and linkages of these themes with central word. The general feeling of cashiers in the banking sector is they are really very unhappy on the job as a cashier. The prospects and consequences of being unhappy on the job are clearly revealed by figure 3.





Figure 2: Word Tag Cloud.

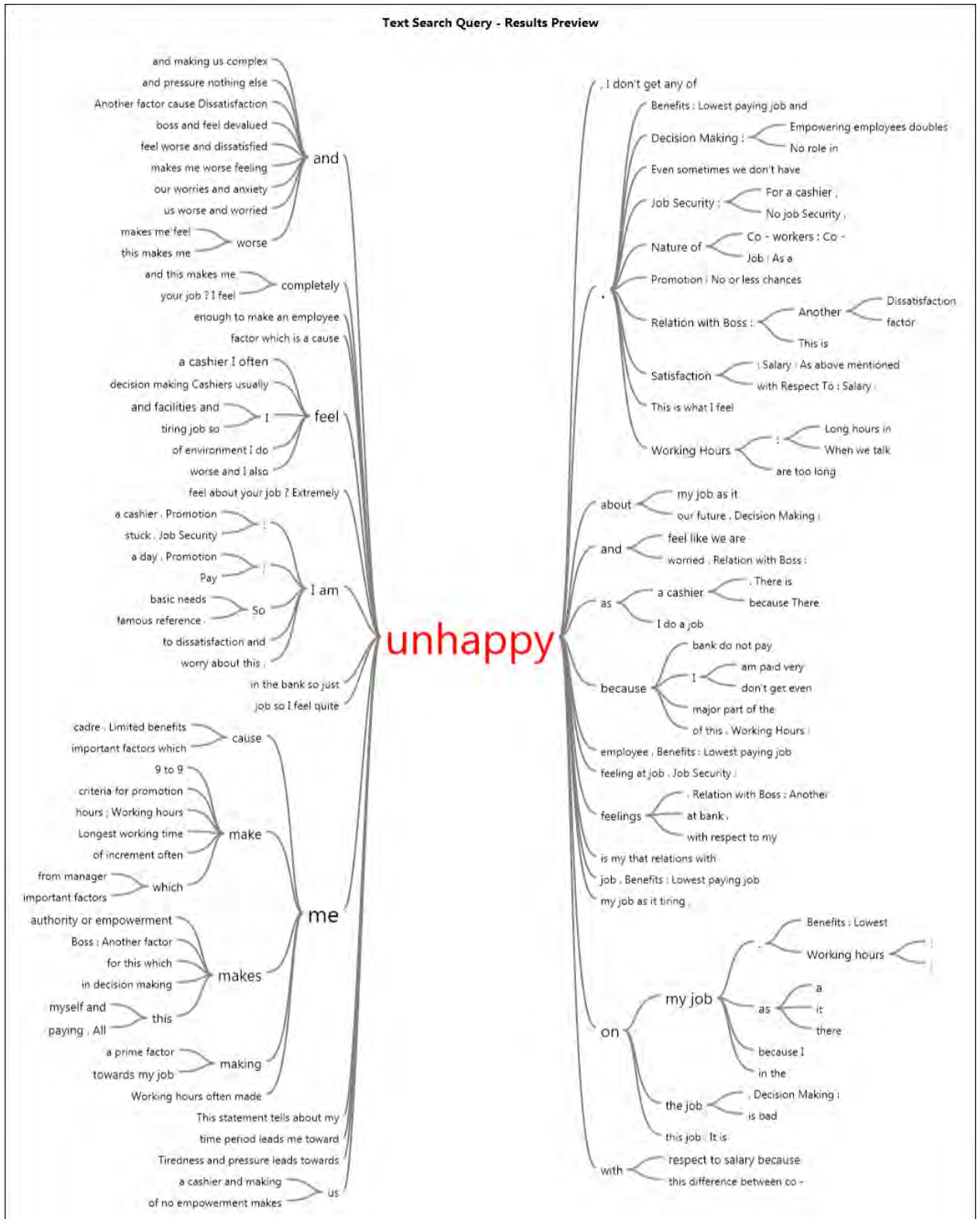


Figure 3: word tree

Word Frequency Query

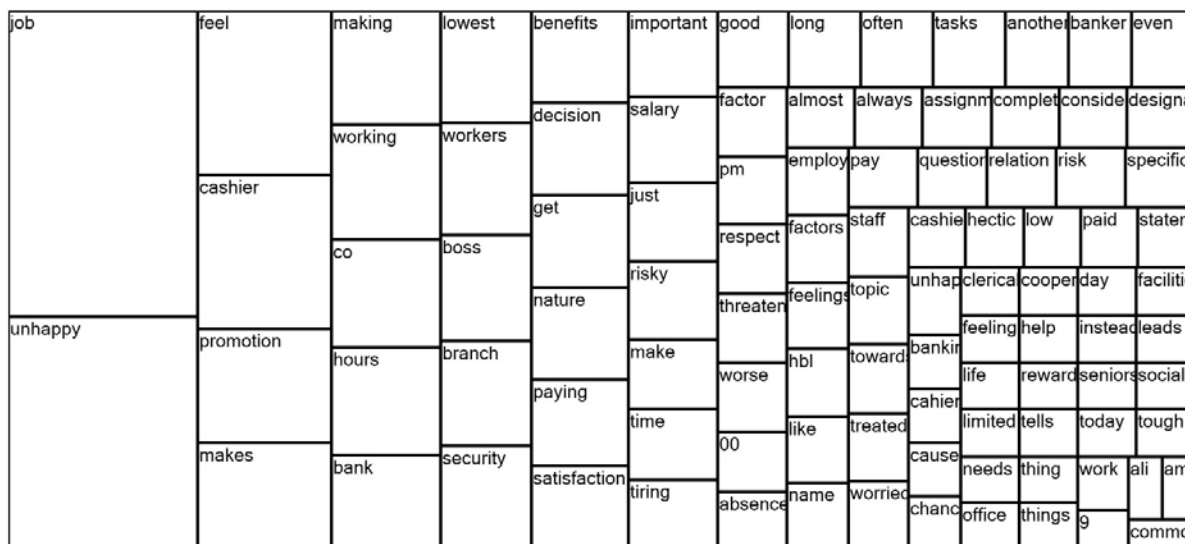


Figure 4: Tree map

Figure 4 represents tree map of different themes and the extent of relationship of different themes which consequently cause unhappiness in cashiers. Tree map shows cashiers feel unhappy because of low salary, no promotion, nature of job and no participation in decision making.

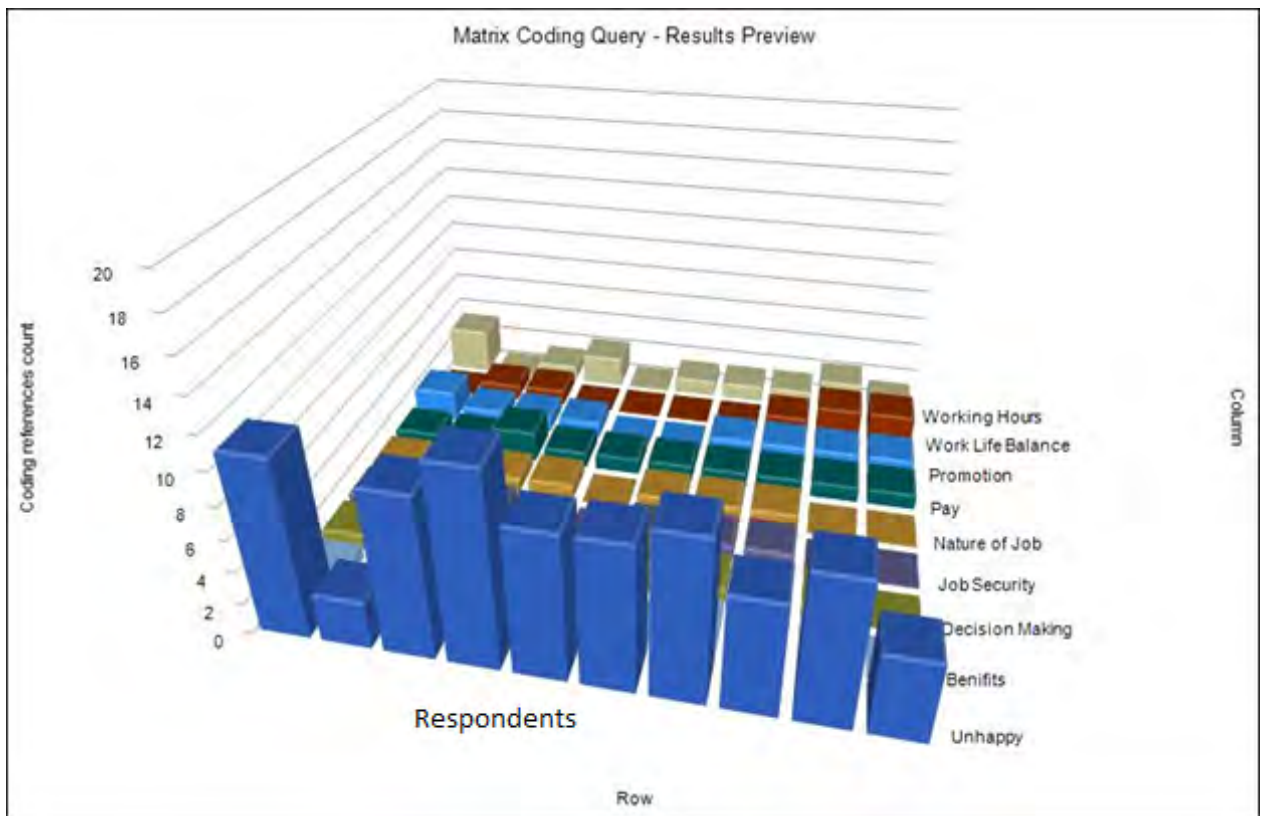
Table 1: Respondent wise results

	Unhappy	Benefits	Decision Making	Job Security	Nature of Job	Low Pay	No Promotion	Work Life Balance	Working Hours
R1	11	1	1	1	1	1	2	0	3
R2	3	0	0	0	0	1	1	1	0
R3	10	0	0	1	1	2	1	1	1
R4	12	0	1	0	1	1	1	0	2
R5	9	0	1	0	0	1	0	0	0
R6	9	0	2	1	1	1	0	0	1
R7	10	1	1	1	1	1	1	0	1
R8	7	0	1	1	1	1	1	1	1
R9	9	1	1	0	0	1	1	2	2
R10	5	0	0	0	0	1	1	2	1
R11	5	0	0	1	0	1	1	1	0
R12	9	1	1	2	1	1	1	0	1
R13	10	0	1	2	1	1	1	0	2
R14	4	0	1	0	1	1	1	1	0
R15	5	1	1	1	1	3	1	0	1
R16	11	0	1	0	1	2	1	0	2
R17	9	1	1	2	1	2	2	0	3
R18	5	0	1	0	1	2	1	1	0
R19	6	1	1	2	1	1	1	0	1
R20	10	0	1	0	1	2	1	0	2



	Unhappy	Benefits	Decision Making	Job Security	Nature of Job	Low Pay	No Promotion	Work Life Balance	Working Hours
R21	2	0	1	0	1	2	1	1	0
R22	8	1	1	0	0	1	2	2	2
R23	10	1	2	1	1	2	2	0	3
R24	7	1	1	1	2	1	1	0	1
R25	8	0	0	0	0	1	2	2	1
R26	7	0	1	0	2	2	1	1	0
R27	8	1	1	2	0	1	1	2	2
R28	8	1	2	1	1	1	2	0	3
R29	8	1	1	1	1	2	1	0	1
R30	3	0	1	0	1	2	2	1	0

Table 1 shows almost all the respondents are highly dissatisfied and unhappy on their jobs as a cashier. It is clear from the table that working hours at bank, low pay and no chances of promotion are the main contributors towards unhappiness of cashiers in the banking sector of Pakistan. However figure 5 shows the graphical representation of respondent’s wise themes explored during interviews.



**Figure: 5 Graphical presentation of respondent wise results.**

### Conclusion

In the banking sector of Pakistan, banking companies hire the young graduates on contract basis with the collaboration of third party. And these contractual employees are normally employed as cashiers at a very nominal salary, which makes cashiers to feel worried as today's inflation rates are increasing and income is stuck. There is no increment and not much additional benefits in the salary of contractual employees in banking sector, which make them unhappy because, they are lowest paid people in the bank and the amount don't match with the job responsibilities. So, they feel tired, worried, and unhappy. Furthermore, working as a cashier means less chances of promotion, as this department is being ignored by higher management, while promoting employees and promotions require personal references. In the same way, long working hours in office, sometimes more than 12 hours make cashiers unhappy. As there is a fixed time to come to the bank but no fixed time to leave; it is very common to get free from the bank at night around 8:00 pm or may be at 09:00 pm, which shows that, cashiers have no time for family.

We in this study found that cashiers work whole day and spend Morning, noon time, evening in the bank, and feel, tired and anxiety. It is also very difficult to enjoy social life as a cashier because the cashiers is the person in bank who left the bank at the end of day while other designations almost complete tasks by 5 o'clock. Cashiers even can't attend the necessary events of their social cadre. We also found that the cashiers considered themselves as labors, so they said that they just follow the orders and have no participation in decision making. Finally the hectic, tiring, lengthy, cumbersome, risky, threatening, and tough nature of the job contribute toward dissatisfaction and unhappiness in cashiers of the banking sector of Pakistan.

### Notes

- [1] <http://www.ask.com/question/what-is-the-definition-of-dissatisfaction>
- [2] <http://education-portal.com/academy/lesson/job-dissatisfaction-causes-reasons-and-employee-responses.html#lesson>
- [3] <http://www.johnwiley.com.au/highered/hrm4e/student-res/glossary.html>
- [4] <http://download-reports.blogspot.com/2009/10/report-on-muslim-commercial-bank.html>
- [5] <http://tribune.com.pk/story/286458/history-of-banking-in-pakistan--of-humble-origins-and-vast-potential/>

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