

IMPACT OF JOB SATISFACTION ON PERFORMANCE: A CASE OF FRONTLINE EMPLOYEES IN NEPALESE PUBLIC BANKS

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Abstract *To link the customers with the organisation in a competitive business environment, the performance of the frontline employees is vital. The workplace performance is linked with the employee's satisfaction with the work environment and the job itself, and subsequently, their survival. Focusing on frontline employees becomes very crucial to keep the need for interactive banking service delivery. This study aimed at analysing the effect of job satisfaction on job performance of frontline employees in public banks in Nepal. In addition, it aimed to examine the association between demographic variables and job satisfaction and job performance. This study adopted the quantitative approach, with a sample of 318 responses from frontline employees. The study demonstrated that job satisfaction significantly correlates and determines job performance of frontline employees. Likewise, gender and work tenure significantly contribute to job satisfaction, and work tenure significantly contributes to job performance. Overall, this study shows that job satisfaction influences frontline employees' job performance, subsequently affecting the organisation's service performance.*

Keywords: *Job Satisfaction, Job Performance, Public Banks, Frontline Employees, Commercial Banks, Service Performance, Employee Satisfaction, Employee Performance*

INTRODUCTION

Frontline employees have boundary-spanning responsibilities and operate in dynamic service environments. They play a vital role in connecting organisations with clients, and therefore, in sustaining long-term relationships (Karatepe et al., 2006). Similarly, how employees do in the workplace is one of the most significant considerations in assessing the wellbeing of a company. In general, workplace performance is linked with the employee's satisfaction with the work environment and the job itself. In every service organisation, the need for an immersive nature and success at the front desk is unavoidable. One such field is the banking sector, where the operation of banking services is highly reliant on frontline employees' job deliberation. According to Bettencourt and Brown (2003), service quality is verbalised by customer-focused attitudes, especially among frontline service employees. Furthermore, the quality of care to the customer is determined by how the staff, including those on the frontline, provide services. The view that satisfied employees will deliver quality service or improved performance has almost become an axiom in the service industry literature (Wilson & Frimpong, 2004). As such, bank employees' work satisfaction and performance have a significant impact on customer satisfaction (Kappagoda,

2012). The need for interactive banking service delivery makes the frontline employee's position more competitive. Therefore, focusing on frontline employees becomes very crucial to keep the organisation a success. Frontline employees "are in the best position to evaluate performance outcomes, and their perceptions typically converge with customers" (Babakus, Yavas, Karatepe & Avci, 2003). Since these employees are in close communication with clients, their actions can have an effect on customer satisfaction. Globally, in a variety of contexts, there are many researches, where researchers have linked the context of job satisfaction with job performance. However, there remains an open question regarding this issue, especially in the perspective of Nepalese public bank frontline employees. There is not enough information available to direct their attempts to improve overall job satisfaction and work performance in public banks. The banking sector, which used to be a lucrative industry of work for youths, is increasingly losing its allure. The attrition rate for bank workers at the entry and senior levels is steadily rising, indicating that employees are dissatisfied with their employment (Subedi, 2006 in Tamrakar, 2014). Furthermore, most of the previous research studies were focused on job performance and its impact on job satisfaction and other related variables, like organisational commitment, psychological factors, and other

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modelling on job performance in other sectors. Therefore, this study aims at examining the influence of job satisfaction on the frontline employees and their job performance in public banks in Nepal. Additionally, this research was aimed at examining the association between demographic factors of frontline employees to job satisfaction and job performance in the public bank setting. This research is significant in showing whether the Nepalese public banks have been able to rely on frontline employees' expertise, which results in perfect customer service. This research is therefore important for public banks to be familiar with their knowledge of job satisfaction as a determinant of job performance, and its implications on their success as well as organisational performance.

LITERATURE REVIEW AND HYPOTHESES

Job Satisfaction: Employees often express their positive or negative feelings, perceptions and emotions towards their job. Several authors present their perspective, defining job satisfaction with diverse principles for determining job satisfaction. Locke (1976) defines job satisfaction as the agreeable and optimistic emotional state and appreciation of certain work's aspect. That is, job satisfaction is subjective to the perspective of employees towards their jobs in any organisational setting. It is the pleasurable emotional state that results from the achievement of job values (Cronley & Kim, 2017). Likewise, Kreitner and Kinicki (2013) concentrated on the job content of an employee, focusing on their responsibilities and roles. Moradi et al. (2013) focused on job features, personal characteristics, and environment. According to Bernstein and Nash (2008), the feelings of happiness, anxiety, excitement, and so on, due to the job, can be considered as the emotional components. Similarly, working late and tardiness in order to avoid work are the behavioural components. Therefore, job satisfaction is multidimensional, a combination of feelings, values, emotions, and perceptions of an employee towards the job and its environment, and includes both emotional and behavioural components.

Job Performance: Every employee has their assigned duties and responsibilities, so performance refers to the fulfilling of these duties and responsibilities efficiently and effectively. Campbell (1990) presents the perspective of performance as behaviour. Job performance can be defined with different perspectives, which depends on individual perceptions, values, and attitudes. Griffin (2005) emphasised performance as a work-related behavioural set that the organisations expect from an individual. Likewise, Armstrong and Taylor (2004) explained that performance is the behaviour that accomplishes results. Kane (1996) explained that performance is something that the person leaves behind and that exists apart from the purpose. We can say that it

is a multi-dimensional notion. According to Armstrong and Taylor (2014), there are two aspects – the behavioural and the outcome. Campbell and Wiernik (2015) explain that job performance is what action an employee actually takes and contributes to the overall achievement of goals. Therefore, performance is both behaviour and results.

Job Satisfaction and Job Performance: Several researchers studied the interaction between job satisfaction and job performance in different settings. There were mixed finding in these studies, that is, there were both negative and positive relationships between these two variables. According to the Currall et al. (2005), an organisation's productivity is based on the workforce performance. Mirvis and Lawler (1977) studied the setting of bank employees (tellers) and concluded that a positive correlation existed between these two variables. In the study by Sousa-Poza and Sousa-Poza (2000), it was found that better performance of the workforce is the result of level of job satisfaction.

Hussain, Khan and Bavik (2003) investigated the interaction of job performance, job satisfaction, and quitting intent of frontline employees of star hotels in Turkish Republic of Northern Cyprus. The study found that job performance has a significant positive effect on frontline employee satisfaction. Karatepe et al. (2006) studied the relationship between individual features, and frontline employee performance and job satisfaction, in which it was found that a positive association exists between these two dimensions. Similarly, in the study by Crossman and Abou-Zaki (2003) of Lebanese commercial banking sector regarding job satisfaction, there existed an interrelation among the individual job aspects, socio-demographic factors, and employee job performance. In this, it was found that there was no significant correlation between job satisfaction and job performance.

In a similar manner, the study by Folami and Jacobs (2005) found that the same factors are related to both performance and satisfaction outcomes in the job context model. According to Coomber and Barriball (2007), job satisfaction determines higher productivity, organisational responsibility, and physical and mental health, ultimately contributing to the performance of the employees. In the study by Sonnentag et al. (2008), an in-depth performance study found that high performance resulted in satisfaction, and feelings of self-efficacy and mastery. In a study of banking staff, Kappagoda (2012) found that the task performance of the employees has a great influence on customer satisfaction. Job satisfaction affects task and contextual performance in the banking sector. In a study by Lee et al. (2006) on employee job satisfaction and customer-oriented behaviour, and Choi and Joung (2017) in the foodservice industry's employee job satisfaction and customer-oriented behaviour, it was found that employee job satisfaction significantly influenced employee customer-oriented behaviour (job performance). The existing studies established that if the employees are

satisfied, it leads to improved performance and employees significantly contribute to overall organisational achievement (Davar & RanjuBala, 2012).

On the contrary, several studies indicated a weaker interrelationship between job satisfaction and job performance, viz., Petty et al. (1984), Iaffaldano and Muchinsky (1985), and Spector (1997). Research evidence of Aziri (2011), and Pugno and Depedri (2010), show that job satisfaction may not significantly lead to employee performance improvement.

Based on literature review findings regarding the interaction between job satisfaction and job performance, hypothesis (H1) was developed to test the effect of job satisfaction on job performance in the public banks in Nepal.

H1: Job satisfaction positively affects the job performance of frontline employees.

ASSOCIATION BETWEEN DEMOGRAPHIC VARIABLES AND JOB SATISFACTION

Gender and Job Satisfaction: Employee's genetic tendency, family reasons, education level, culture, job tenure, and social organism and environment take an active part in job satisfaction (Eren, 1996). Several studies found an association between gender and job satisfaction or gender differences apparent in job satisfaction, like Miao and Bian (2017), Bender, Donohue and Heywood (2005), Sloane and Williams (2000), Sousa-Poza and Sousa-Poza (2000), Okpara, Squillace, Erondy (2005), Clark (1997), and Clark and Oswald (1996). On the other hand, few studies, like Ward and Sloane (2000), Linz (2003), Oshagbemi (2003), Eskildsen et al. (2004), Al-Ajmi (2006), Garcia-Bernal et al. (2005), Koyuncu et al. (2006), Frye and Mount (2007), and Metle and Alali (2018), empirically explain that there is no association between gender and job satisfaction.

Age and Job Satisfaction: Several studies explained that job satisfaction has a positive and linear association with age, like Clark (1997), Koustelios (2001), Ssesanga and Garrett (2005), and Saner and Eyüpoğlu (2012). On the contrary, no specific age differences were established by Boumans, De Jong and Janssen (2011).

Marital Status and Job Satisfaction: Studies like Clark (1997) and Austrom et al. (1988) explained that job satisfaction has a positive and linear association with marital status. It may be that marriage enacts augmented responsibilities, which may make the job more valuable and significant. A study by Azim, Haque and Chowdhury (2013) found no statistically significant evidence representing differences in job satisfaction level and marital status.

However, Fitzmaurice (2012), Eyupoglu and Saner (2013), and Olatunji and Mokuolu (2014) found that married people were much happier in their jobs, compared to the others.

Educational Level and Job Satisfaction: Miller (1980) explained that the association between higher education and job satisfaction is more noticeable in women than in men. Likewise, a study by Clark (1997) explains that levels of education are associated with less-satisfied workers. Gürbüz (2007) suggests a positive correlation between job satisfaction and education level in the tourism sector. Similarly, the study by Ilies, Yao, Curseu and Liang (2018) explained that education had a small effect on life and job satisfaction. Sinha and Sarma (1962) found no relationship between education and job satisfaction. González, Sánchez and López-Guzmán (2016) also found that the employee's satisfaction with the work itself does not vary according to formal education or educational level.

Work Tenure and Job Satisfaction: Longer job tenure increases satisfaction, because of job security and the use of initiative, although at some cost in terms of relations with superiors (Clark, 1997). Bedeian, Ferrisk, and Kacmar (1992), and Black and DiNitto (1994) found that job tenure was a more consistent predictor of job satisfaction. Lerato and Oladele (2011) focused their research among the North-West University Mafikeng campus employees to analyse the association between job tenure and their satisfaction; they found that job tenure determines job satisfaction. Likewise, the study by Oshagbemi (2000) explains that university teachers' job satisfaction was significantly correlated with service length. These studies present a logical positive link between length of service and job satisfaction level. However, Gray and Phillips (1994), in their investigation of turnover, age, and service length, found no correlation between service length and the level of job satisfaction of nurses and other staff within the UK National Health Service.

Based on these literature review findings, hypotheses (H2-H6) were developed to test the association between demographic variables and job satisfaction in the public banks in Nepal.

H2: An association exists between gender and job satisfaction among frontline employees.

H3: An association exists between age and job satisfaction among frontline employees.

H4: An association exists between marital status and job satisfaction among frontline employees.

H5: An association exists between educational level and job satisfaction among frontline employees.

H6: An association exists between work tenure and job satisfaction among frontline employees.

Association between Demographic Variables and Job Performance

Gender and Job Performance: Green, Jegadeesh and Tang (2007) examined the gender composition and job performance of sell-side analysts and found a significant difference in performance across gender. Joshi (1993) and Greenhaus and Parasuraman (1993) found critical variances in the determinants of job performance of the two genders. Few studies explain no association of gender with job performance, like Kundson (1982), who believed that women can perform as well as men with a similar exposure. On the other hand, McNeilly and Goldsmith (1991) found that performance was not significant to gender; no significant difference was found between male and female sales people.

Age and Job Performance: The study by Bertolino, Truxillo and Fraccaroli (2013) showed that older and younger workers are perceived differently in job performance, meaning age is associated with job performance. Saks and Waldman (1998) found a negative association of age with job performance in their evaluation of new comers recently hired into entry-level positions in public accounting firms. Avolio et al. (1990), Day (1993), and Waldman and Avolio (1993) found evidence that occupational type moderates the age-performance relationship. In a study by Hassan and Davies (2003), age was found to be an insignificant determinant of job performance.

Marital Status and Job Performance: Few studies, like Mehay and Bowman (2005), focused on marital status and job performance of naval officers, and found that married men receive higher performance ratings, resulting in more probable promotions, than single men do. Likewise, Ryu et al. (2002) and Padmanabhan and Magesh (2016) showed in their study that there was a significant difference between marital status and level of performance of employee.

Educational Level and Job Performance: Several studies present the positive association between educational level and job performance. Ng and Feldman (2009) and Kuncel et al. (2004) explain that education is positively related to task performance. In another study, Schick and Kunnecke (1982) focused on the relationship between educational factors and job-related factors, in which they contended that there was no relationship between educational factors and job-related measures. Similarly, Lazear (1977) explains that there is no causal relationship between academic achievement and eventual job performance.

Work Tenure and Job Performance: There is empirical evidence, which suggests that two individuals with equal amounts of job tenure can differ extremely in the number and types of tasks they perform (Ford et al., 1992 in Quinones, Ford & Teachout, 2001). Quinones, Ford and Teachout (2001) and Avolio et al. (1990) found that

there is a strong relationship between experience and performance. Ng and Feldman (2010) found an indication of a curvilinear relationship between organisational tenure and job performance. Furthermore, researchers like Choi and Joung (2017), found that years in the service do not affect job performance; they studied the possible effects of socio-demographic characteristics like gender and age, and job characteristics like employment status and tenure of the respondents. The results indicated that they did not have any significant impact on customer-oriented behaviour.

Based on these literature review findings, hypotheses (H7-H11) were developed to test the association between demographic variables and job satisfaction in the public banks in Nepal.

H7: An association exists between gender and job performance among frontline employees.

H8: An association exists between age and job performance among frontline employees.

H9: An association exists between marital status and job performance among frontline employees.

H10: An association exists between educational level and job performance among frontline employees.

H11: An association exists between work tenure and job performance among frontline employees.

METHODOLOGY

Research Design: The study adopted a quantitative approach to research, with descriptive and explanatory research design. A descriptive design was used to describe the status of job satisfaction and job performance, with the demographics of frontline employees. The explanatory design was used to explain the effect of job satisfaction of the frontline employee on their performance.

Sample: There are three public banks, viz., Nepal Bank Limited, Agriculture Development Bank Limited, and Rastriya Banijya Bank Limited, out of 27 commercial banks in Nepal. According to Nepal Rastra Bank (2019), as of mid-Jan 2019, the banking industry in Nepal has provided employment to 33,429 persons; 6,706 employees are working in these three public banks. These three banks have 3,658 senior- and middle-level employees (1,276 in Agriculture Development Bank Limited, 1,088 in Nepal Bank Limited, and 1,294 in Rastriya Banijya Bank Limited). However, the target population was the frontline staff in these three public banks. A sample of 384 frontline employees has been considered for the study, with convenience sampling technique, as the exact number of frontline employees are not in the records. Therefore, a total number of 384 frontline employees of these banks were given the questionnaire during the winter of 2019. The frontline staff included the

employees in the customer care department, tellers, and the credit department; they were selected as samples, as they engage with the customers of the banks most of the time. Around 327 questionnaires were returned and 318 were useable for the study, yielding a response rate of 82.8%.

As presented in Table 1, the number of male respondents are more than the female, with percentages equalling 66.67% and 33.33%, respectively. Most of the respondents were between 20 and 30 years. Likewise, 72.96% of the respondents were married. Around 55.66% respondents were master's degree holders, and 44.34% have a bachelor's degree. Employees with more than six years of work tenure were in the majority, with 37.11%.

Table 1: Respondents Profile

| Variables | Frequency | Percentage |
|------------------------|-----------|------------|
| Gender | | |
| Male | 212 | 66.67 |
| Female | 106 | 33.33 |
| Age Group | | |
| Less than 20 years | 12 | 3.77 |
| 20-30 | 201 | 63.21 |
| 30-40 | 74 | 23.27 |
| 40 and Above | 31 | 9.75 |
| Marital Status | | |
| Unmarried | 86 | 27.04 |
| Married | 232 | 72.96 |
| Education Level | | |
| Bachelor's | 141 | 44.34 |
| Master's | 177 | 55.66 |
| Working Tenure | | |
| Less than 1 year | 44 | 13.84 |
| 1 to 3 years | 47 | 14.78 |
| 3 to 6 years | 109 | 34.28 |
| More than six years | 118 | 37.11 |

MEASUREMENT INSTRUMENTS

Perception on job satisfaction and job performance was measured with the questionnaire. Job satisfaction was measured with Hartline and Ferrell (1996), with eight items that assesses satisfaction with eight facets – the overall job, fellow workers, support, supervisor, salary, opportunities for advancement, policies, and customers. Likewise, job performance was measured with Babin and Boles (1998), with seven original items; the items were modified accordingly to five facets–top performer, top 10% of service provider, get along better with customers, know more about services, and know what customers expect. In addition to

the opinion statement for the factors, the socio-demographic status of the respondents was also collected, namely gender, age, education level, marital status, and work tenure. The opinion statements were measured on a six-point scale, from very dissatisfied (1), dissatisfied (2), slightly dissatisfied (3), slightly satisfied (4), satisfied (5), to very satisfied (6). As the study utilised validated measurement scale, the internal reliability of the items was tested using Cronbach's alpha; the overall construct's alpha value was 0.745, and the individual construct of job satisfaction's alpha value was 0.785 and job performance's alpha value was 0.832.

Data Analysis Strategy: The study was based on a questionnaire survey. First, the data was scanned for completeness and missing information. Incomplete questionnaires were discarded. Descriptive analysis was carried out on the data, with frequency, percentage, mean, and standard deviation, to describe the level of job satisfaction and job performance, along with demographic profiling. The inferential analysis was adopted, with correlation analysis and regression analysis, to estimate the relationship and impact of job satisfaction and job performance. Finally, chi-square test was employed for ascertaining the association of demographic factors with the study variables. SPSS v23 was used for data analysis.

RESULTS

Status of Job Satisfaction and Job Performance of Frontline Employees in Public Banks in Nepal

The status of job satisfaction and job performance were presented with the mean scores and standard deviations. The results show that frontline employees in public banks in Nepal have a moderate level of job satisfaction ($M=4.37$, $SD=0.59$). The individual dimension results show a moderate level of satisfaction of the overall job ($M=4.22$, $SD=0.59$), relationship with fellow workers ($M=4.35$, $SD=0.79$), quality of supervisor ($M=4.49$, $SD=0.87$), policies ($M=4.01$, $SD=0.87$), opportunities for advancement ($M=4.9$, $SD=0.87$), and customers ($M=4.56$, $SD=0.58$). However, employees are less satisfied with salary ($M=3.95$, $SD=0.50$) and support ($M=3.99$, $SD=0.91$). Likewise, job performance has a mean score ($M=5.02$, $SD=0.76$) that shows a higher score of performance perception. Similarly, a dimension of the self-rating job performance shows the highest score – know more about services ($M=5.40$, $SD=0.93$), know what customers expect ($M=5.2$, $SD=0.73$), top performer ($M=4.65$, $SD=0.89$), top 10% of service providers ($M=4.90$, $SD=0.98$), get along better with customers ($M=4.89$, $SD=0.79$), and overall performance score ($M=5.4$, $SD=0.97$). This shows that frontline employees are performing well.

Effect of Job Satisfaction on Job Performance

To examine a causal connection between job satisfaction and job performance, regression analysis was used. Schober and Schwarte (2018) mentioned that researchers should avoid inferring causation from correlation, and correlation is unsuited for analyses of agreement. However, before determining the effect of job satisfaction on job performance, the correlation between the two variables was ascertained. The correlation matrix, which is presented in Table 2, shows that correlations among studied variables are significant. It indicates that job satisfaction is positively related with job performance. The strength of the relationships between these two variables is strong ($r=0.768, p<0.01$). The positive correlation between job satisfaction and job performance establishes that the more the frontline employees are satisfied, the more positive they are towards job performance. Further, analysis of the data revealed the regression weights,

the standardised loadings, along with standard errors and p-values, which are presented in Table 3. The result shows that there is an effect of job satisfaction on job performance ($\beta=0.364, p<0.01$); it shows that if job satisfaction is increased, it will increase the level of employee job performance. A change in job satisfaction explains 36.4% of the changes in job performance. Subsequently, *the hypothesis (H1) of this study is supported*. Therefore, job satisfaction can be one of the important factors that can affect job performance of the frontline employees at public banks in Nepal. Overall, it implies that job satisfaction is directly related to the employee job performance. It subsequently may have an interrelationship to the bank’s service performance.

Table 2: Relationships between Dimensions of Job Satisfaction and Job Performance

| Variables | Job Performance |
|------------------|-----------------|
| Job Satisfaction | $r = 0.768$ |
| | $p = 0.0001$ |

Table 3: Standardised Regression Weights (Multiple Regression)

| Exogenous | | Endogenous | R | R Square | Estimate (Standardised) | S.E. | p |
|------------------|---|-----------------|-------|----------|-------------------------|------|-------|
| Job Satisfaction | → | Job Performance | 0.587 | 0.367 | 0.364 | .142 | .0001 |

Association of Demographic Variables with Job Satisfaction and Job Performance

As far as the relationship between job satisfaction and job performance is concerned, it is vibrant based on the above discussion. This section presents the association of different demographic variables with job satisfaction and job performance. The demographic characteristics gender, age, marital status, education level, and work tenure were considered for examining the association between job satisfaction and job performance. The results of Chi-square test (χ^2) indicate that only work tenure and gender are significantly associated with job satisfaction ($\chi^2=12.980, p<0.01$; $\chi^2=460.870, p<0.01$), and only work tenure is significantly associated with job performance ($\chi^2=152.807, p<0.01$) at 1% level of significance. On the other hand, other variables such as age, marital status, and education are not statistically significant ($p>0.05$) with both of the factors.

Subsequently, the hypotheses (H2-H11) of this study have the following outcomes.

- Hypothesis (H2) of this study is supported.
- Hypothesis (H3) of this study is not supported.
- Hypothesis (H4) of this study is not supported.
- Hypothesis (H5) of this study is not supported.
- Hypothesis (H6) of this study is supported.
- Hypothesis (H7) of this study is not supported.
- Hypothesis (H8) of this study is not supported.
- Hypothesis (H9) of this study is not supported.
- Hypothesis (H10) of this study is not supported.
- Hypothesis (H11) of this study is supported.

Table 4: Chi-Square Statistics between Demographic Variables and Job Satisfaction, Job Performance

| Variables | Job Satisfaction (χ^2, p) | Job Performance (χ^2, p) |
|-----------------|----------------------------------|---------------------------------|
| Gender | 12.980, 0.004 | 28.137, 0.404 |
| Age | 49.682, 0.826 | 96.099, 0.787 |
| Marital status | 54.996, 0.659 | 60.486, 0.117 |
| Education level | 33.056, 0.320 | 49.339, 654 |
| Work tenure | 460.870, 0.002 | 152.807, 0.0001 |

DISCUSSION

Several studies focus on the relationship between job satisfaction and job performance. However, few studies give attention to frontline employees, especially in the banking sector. Examples include the studies conducted by Karatepe et al. (2006), which is based on frontline hotel employees in Northern Cyprus; Hussain, Khan and Bavik (2003), which is based on frontline employees in four- and five-star hotels in Turkish Republic of Northern Cyprus; and Crossman and Abou-Zaki (2003), who investigated the Lebanese

commercial banking sector, focusing on job satisfaction, individual job facets, socio-demographic variables, and job performance. In this concern, the present study aimed at examining the relationship between job satisfaction and job performance of frontline employees in public banks in Nepal. To examine this notion, the study hypothesis was formulated: “*a positive relationship exists between job satisfaction and job performance of frontline employees*”. The hypothesis was supported.

This study found that frontline employees in public banks in Nepal have a moderate level of job satisfaction and higher score of performance perception. However, these results may be skewed by the self-evaluation method, with self-ratings being inflated and colleagues' performance underrated (Crossman & Abou-Zaki, 2003). Frontline employees in public banks in Nepal were found to be significantly more satisfied with the overall job, relationship with fellow workers, quality of supervisor, policies, opportunities for advancement, and customers, in comparison to their salary and support they get from the management or the organisation. The self-rating job performance shows frontline employees are performing well and they know more about services provided by their respective banks, know what customers expect from them; however, in comparison, self-ratings are lower.

The empirical findings reveal that gender and work tenure are directly associated with job satisfaction; this provides empirical support for the research conducted by Crossman and Abou-Zaki (2003), where it was mentioned that a slight variation in overall job satisfaction and respondents' tenure was found in their study. Likewise, the findings also support Eren (1996), Clark and Oswald (1996), Clark (1997), Sousa-Poza and Sousa-Poza (2000), Okpara, Squillace, Erondu (2005), Bender, Donohue and Heywood (2005), and Miao and Bian (2017). Eren (1996) described that an employee's genetic tendency, family reasons, education level, culture, job tenure, social organism, and environment take an active part in job satisfaction. However, the result that gender is associated with job satisfaction is not aligned with previous studies, such as those carried out by Ward and Sloane (2000), Linz (2003), Oshagbemi (2003), Al-Ajmi (2006), Eskildsen et al. (2004), Garcia-Bernal et al. (2005), Koyuncu et al. (2006), Frye and Mount (2007), and Metle and Alali (2018). In these studies, the researchers presented empirical explanation of no association between gender and job satisfaction. Similarly, with respect to the association of work tenure and job satisfaction, the result supports the studies of Clark (1997), in which it was mentioned that longer job tenure increases satisfaction; the research by Lerato and Oladele (2011) and Oshagbemi (2000) explain the link between increase in the length of service and the greater job satisfaction level. However, this study did not replicate the findings of Gray and Phillips (1994).

This study found that age, marital status, and education level are not associated with job satisfaction, which aligns with the studies of Boumans, De Jong and Janssen (2011). The findings failed to support previous studies by Koustelios (2001), Ssesanga and Garrett (2005), and Saner and Eyüpoğlu (2012), where it was found that job satisfaction has a positive and linear association with age. Likewise, the findings regarding marital status is in line with previous studies conducted by Azim, Haque and Chowdhury (2013); the findings failed to support studies by Clark (1997), Fitzmaurice (2012), Eyupoglu and Saner (2013), and Olatunji and Mokuolu (2014), wherein married groups had higher job satisfaction than those with other statuses. Similarly, with regards to education level, the findings replicated the previous studies by González, Sánchez and López-Guzmán (2016), Sinha and Sarma (1962), and Gordon and Arvey (1975), where it was also found that educational level does not influence job satisfaction. However, empirical finding of this study does not advance any empirical support to studies by Clark (1997), Gürbüz (2007), Sulkin and Pranis (1967), and Ilies, Yao, Curseu and Liang (2018).

Furthermore, in the empirical findings regarding the association of demographic variables and job performance, only work tenure is interlinked with job performance, which provides empirical support for studies conducted by Ford et al. (1992), Quinones, Ford and Teachout (2001), Obikoya (2002), Quinones, Ford and Teachout (2001), Avolio et al. (1990), Schwab and Heneman (1977), and Ng and Feldman (2010); it was found in these studies that the strongest relationship between experience and performance occurred. However, the findings do not lend any empirical support to those of Choi and Joung (2017), in which the authors explained that years in service does not affect job performance. Similarly, the study found that there is no association between gender and job performance. This finding supports Kundson (1982), and McNeilly and Goldsmith (1991), who mentioned that gender is not significantly related to job performance of salespeople. However, the findings failed to support the studies of Green, Jegadeesh and Tang (2007), Joshi (1993), and Greenhaus and Parasuraman (1993). Greenhaus and Parasuraman (1993) explain that the high job performance ratings received by one group are perceived to have more favourable advancement prospects than low job performance ratings received by women. With respect to age and job performance relationship, the study found no association between age and job performance. This finding supports the research by Hassan and Davies (2003), where they explain that age was found to be an insignificant determinant of job performance. However, the findings do not lend any empirical support to those of Bertolino, Truxillo and Fraccaroli (2013), Saks and Waldman (1998), Day (1993), Waldman and Avolio (1993), and Avolio et al. (1990), where the researchers found evidence of age-performance relationship.

Additionally, the findings of previous studies like Mehay and Bowman (2005), Russell and Rush (1987), Ryu et al. (2002), and Padmanabhan and Magesh (2016), regarding a significant interaction between employee marital/parental status and their performance has failed to be empirically supported. Furthermore, the findings regarding the association of educational level and job performance is not significant. This finding empirically supports the study of Lazear (1977). However, it fails to support Ng and Feldman (2009), Kuncel et al. (2004), and Pennings, Lee and van Witteloostuijn (1998), which explain that the educational variables and job-related variables are associated. Pennings, Lee and van Witteloostuijn (1998) explain that a more effective contribution comes from highly educated workers.

The cause and effect determinants are still unclear and it cannot be assumed that satisfaction leads to high performance, or that high performers are necessarily satisfied with their jobs (Euske et al., 1980). As expected, the empirical findings in this study showed that job satisfaction is a significant factor in the public banking frontline employees' job performance. The study shows that job satisfaction is positively related to job performance; subsequently, job satisfaction exerted a significant positive effect on job performance, which establishes that more the job satisfaction among the frontline employees, more the positive influence on job performance. This finding is consistent with past writings of Sousa-Poza and Sousa-Poza (2000), Crossman and Abou-Zaki (2003), Hussain, Khan and Bavik (2003), Karatepe et al. (2006), Folami and Jacobs (2005), Coomber and Barriball (2007), Sonnentag et al. (2008), Pugno and Depedri (2010), Davar and RanjuBala (2012), Kappagoda (2012), Lee et al. (2006), Indermun and Bayat (2013), and Choi and Joung (2017). These studies place emphasis on the empirical link between job satisfaction and job performance. Indermun and Bayat (2013) agreed that there is an irrefutable correlation between job satisfaction and employee performance. Within these studies, Hussain, Khan and Bavik (2003) and Karatepe et al. (2006) are directly related to the frontline employees. Likewise, Crossman and Abou-Zaki (2003) studied banking employees. Karatepe (2006) suggested that great efforts in implementation of job-related tasks leads to more satisfied frontline employees. Funmilola et al. (2013) discovered that job satisfaction dimensions jointly and independently predict job performance. Up to a point, these results support previous studies, in which it is indicated that increase in job performance will lead to job satisfaction. Overall, it infers that job satisfaction is significantly related to the job performance of the employees, which has an interconnection to the service performance at the banks. Likewise, Shmailan (2016) explains that satisfied employees are valuable to their organisations because they perform better and they contribute to the success of an organisation. Although, the finding is in contradiction to a few prior researches, like those of Aziri (2011), and Pugno and Depedri (2009),

who explain that satisfaction may not necessarily lead to individual performance improvement. Finally, this study indicated that satisfied employees are valuable to their job performance, ultimately contributing to the betterment of the organisations. Job satisfaction can be one of the important factors that can affect the job performance of the frontline employees at public banks in Nepal.

CONCLUSION

The present study examined the effects of job satisfaction on job performance of frontline employees in the public banking sector in Nepal. In addition, this study studied the association of demographic variables, job satisfaction, and job performance. The study shows how satisfied employees can deliver better services to the banking customers. The study demonstrated job satisfaction as an important component that significantly determines job performance of the frontline employees. Gender and work tenure contribute significantly in the context of job satisfaction and work tenure in regards to the job performance. These demographic factors are relevant in the workplace. Job satisfaction, together with these demographic factors, ensures customer-oriented performance from frontline employees. Overall, it implies that job satisfaction is one of the vital elements towards frontline employee job performance, which has an interconnection to the bank's service performance. It plays a central role in performance behaviour at work, and is imperative that it is recognised by the organisation.

IMPLICATIONS

This study promotes and expands job satisfaction and its effect on employee performance of frontline staff in Nepalese public banks. The findings of the study provide some helpful management guidelines. Banking organisations, particularly public banks, should periodically track and assess employment satisfaction levels, especially those employees who have a direct connection with the customers, which will ensure heterogeneous customer service demands and preferences in their job results. To keep the public banking sector engaged and frontline employees happy, public banks need to help by providing support and appreciating frontline staff. They should concentrate on satisfying the frontline employees. In order to find out how happy they are at work and how they offer their services to the client, the hospitality organisation should participate actively with its staff. Efficient HR strategies will ensure the creation of a positive work climate.

In addition, managers should always be proactive in helping their frontline employees organise work requirements; a blend of process- and outcome-based control mechanisms should be adopted. In order to raise the level of job satisfaction and effort, management should build and

retain good ties with their employees at the front, resulting in improved success in their jobs. Accordingly, frontline employees having good relationships with managers will be more satisfied with their jobs and work towards service delivery performance.

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