The Effect of HR Practices on Job Satisfaction in the Banking Sector of Pakistan. The Practical Implication from Long-term and Short-term Perspectives – COVID-19

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Abstract

This empirical investigation identifies the effect of organizational culture on the job satisfaction of bank employees in KPK Pakistan. Data were collected from the banking sector on employees' job satisfaction. The sample consisted of over 165 employees from 30 national and international banks in Pakistan. Data were analyzed using correlation and regression analysis. The results of the study highlight that job satisfaction is closely connected with the variables of organizational satisfaction such as reward, organizational support, work environment, leadership, and communication. Culture and the variable of culture pay play a significant in job satisfaction. Many other organizational factors variables have a deep and positive relationship with job satisfaction.

Keywords: Pay, Reward, Environment, Supervision, organizational support, Leadership, communication

JEL: G21, I19

1. Introduction

In the present diverse global situation, the prevailing trend of competition all around the world emphasizes and encourages organizations to uphold the environment of competition both in the domestic and the international market (Audretsch, Lehmann, & Wright, 2014; Teece, 2020). To compete in this age of globalization and withstand the market, the organizations are constantly increasing pressure on employees (Collings,

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2014; Dluhosch & Horgos, 2019; Standley, 2006). Employees are the key elements of an organization who play a crucial role in productivity and stand by its organization in accomplishing desired goals of that organization. It is always critical for a growing organization to promote an environment of job satisfaction for employees and retain them. In the same way, the employees of an organization are the foundation of sustainable competitive advantage (Syed & Yan, 2012). Whenever an individual accomplishes a particular task, he feels a kind of euphoria that is called job satisfaction (Swaminathan & Jawahar, 2013).

Job satisfaction comprises two elements: a constructive inclination towards the work and a second towards the workplace whereas, job dissatisfaction is a negative and destructive disposition towards the work and the working environment. Job dissatisfaction has caught the stark attention of the banking sector in Pakistan because this kind of negative tendency has critically affected the various roles, activities, and tasks performed by the employees. The banking sector is growing significantly for more than a decade in Pakistan, and the existing market of banking businesses is facing competitive rivals with the advent of new firms (M. u. H. Khan & Hanif, 2019). In order to sustain and work in an upright manner in this kind of competitive environment, the banks are required to provide state-of-the-art banking services and facilities to their customers at a very cheap price. Catering to the prerequisites of the competitive market, it's critically challenging for the banking sector of the country to retain skilled employees so the firms are adopting various human resource practices to retain the trained workers (Awan & Farhan, 2016;

Hunjra, Chani, Aslam, Azam, & Rehman, 2010).

The study will focus on determining the impact of various organizational practices on employees' job satisfaction such as management's behavior towards the employee, workplace environment, pay, reward, and organizational support.

2. Literature Review

2.1 Job Satisfaction

Job satisfaction has a multi-throng definition but the widely used is that job satisfaction is a pleasurable and positive emotional state of an employee that comes from the appraisal of his job experiences (Locke (1976). Job satisfaction is also defined as the kind of environment that can fulfill the requirements of an employee (Lofguist, 1984). Likewise, Porter, Lawler, & Hackman (1975) considers job satisfaction as the reaction of an individual towards his organization. On the whole, it can be believed that job satisfaction is an employee's response to his job that is derived from the results of his comparison of concrete outcomes with those which are anticipated and desired (Abdullah, 2020; Oshagbemi, 2000).

One of the major areas of interest of social scientists and corporate managers is to find out and look into reasons for an individual's job satisfaction or dissatisfaction. It has been found that a satisfied employee will be more fruitful and productive, whereas a dissatisfied worker will focus less on productivity and remained inclined toward quitting (Jalal Sarker, Crossman, & Chinmeteepituck, 2003). Robert Hoppock was the first social scientist who conducted ever the first study on job satisfaction and worker's contentedness dated back in 1935. This is the critical need of time

to focus seriously on the 70 years of research to get a comprehensive understanding of the positive attitudes and constructive behaviors towards the work and workplace as such attitudes have powerful and lasting effects on various aspects of organizational behavior.

The modern era has observed a very diverse and drastic spectrum of the workplace environment as workers are facing constant challenges posed by the influx of modern science and technology, growing economies, and globalization (Gutsatz & Heine, 2018; Shrivastava & Purang, 2009). The job of an individual not only plays an integral role in his earnings but it's a great source of raising an individual's social status (Sharma & Jyoti, 2009; Vyroubal, Bedić, Hadžić, & Šlaus, 2020). Satisfied, dedicated, and devoted human resource is the backbone of an organization particularly in the banking sector as these organizations play a significant role in developing the economy of the whole country as a whole. Dissatisfaction amongst human resources may lead to the dangers of a financial crunch, on the contrary, efficient management of the human resource, growth, and job satisfaction may surely improve the economy of an organization to a great extent (M. A. Saleem, Bhutta, Nauman, & Zahra, 2019; Shrivastava & Purang, 2009). Banks are considered the financial institutions and backbone of a country and make a significant impact on the development of a country (Rahman, Gupta, & Moudud-Ul-Huq, 2012). So it is always important to cater to the satisfaction of human resources involved in the banking sector for the success of the organization and the national economy. The modern banking system's working environment has a lot of glitches concerning the employees' job satisfaction such as uninterrupted prolonged working hours, poor working environment, fewer opportunities for promotion, and insufficient pay (Hossain, 2014). Customers' satisfaction is consequently attached to the employees' satisfaction and in resultant it highlights the quality of banking services (Gheitani, Imani, Seyyedamiri, & Foroudi, 2019).

Organizational Support

It has always been suggested in the past research that while investigating the antecedents and correlates of job satisfaction, priority should be given to the organizational-level factors. The study focuses on the factors related to organizational support which are responsible for employees' job satisfaction (Albalawi, Naugton, Elayan, & Sleimi, 2019). Organizations have constantly been focusing on Perceived Organisational Support (POS) since the 1980s; the concept that aims to value the employees' contribution and care about their well-being (Seibert, Crant, & Kraimer, 1999). So, to determine the effects of organizational support, Riggle, Edmondson, and Hansen conducted a meta-analysis on four employees' outcomes: organizational commitment, job satisfaction, performance, and intention to leave (Albalawi et al., 2019; Kwak, Chung, Xu, & Eun-Jung, 2010). It has been observed that Perceived Organisational Support has gained sufficient significance since the 1980s. It emphasizes paying respect to employees' opinions and points of view, their needs and welfare are prioritized and their achievements are appreciated (Krishnan & Mary, 2012). At the same time, all their efforts are treasured and rewarded by the organization (Abou Hashish, 2017; Wann-Yih & Haik, 2011). It has been found that the positive policies and plans of the organizations leave highly constructive impacts on employees' performance and behavior that result in

positive organizational outcomes. The employee believes that his organization truly admires his efforts and accomplishments so he keeps up with the pace and dedication that earns him more respect and employer's attention Waseem (2010). It is believed that an origination's success is completely dependent on employees Ghani (2006). Job satisfaction and organizational commitment are the key factors behind an origination's success which is only possible through organizational support (Abdolshah, Khatibi, & Moghimi, 2018; Colakoglu, Culha, & Atay, 2010). Hence the following hypothesis is developed;

H1: Perceived organizational support has a positive relationship with job satisfaction.

Pay

Pay is defined as an amount that includes multiple components like incentives, bonuses, benefits, payment for overtime, and a basic salary (Heery & Noon, 2008). According to Martocchio & Joe (1998) define pay, "is what an employee gets against his work after fulfilling his duty, including all types of financial and non-financial rewards (Martocchio & Joe, 1998)". A lot of research has been conducted by organizational behaviorists and economic researchers to determine the correlation between job satisfaction and various human resource practices. It has been observed that various determinants leave very strong effects on job satisfaction such as training, promotion, compensation, nature of work, and career goals. According to a previous study, pay is one of the key determinants, closely related to job satisfaction (Caligiuri, Lepak, & Bonache, 2010; Islam & Ismail, 2004; Nazneen, Mann, & Mishra, 2018; Weiss, 2002). Companies tend to pick the most talented worker for their organization at a very attractive pay scale

whereas, employees also expect a certain level of salary package that could justify their worth. It has been argued for decades that pay plays a very vital role in the competitive economic environment in attracting and retaining the staff and it's a strong motivator but not over an extended period (Jackson & Schuler, 2003). Not a lot of research has been conducted on employees' compensation which indicates a lot of problems. No doubt, compensation has one of the most significant influences on the quality of human capital. Compensation influences the quality of those who apply for a post and those who hire a prospective candidate. It also influences the motivation level and performance of workers and maintains the quality of work in retention (Dineen & Williamson, 2012; Shaw & Gupta, 2007). Pay is a powerful incentive and has sorting effects that shape an employee's behavior and impact organizational effectiveness (Kuria & Mose, 2019).

It can be concluded by saying that an attractive pay scale has a positive outcome for companies. The major force behind motivation, demotivation, retention, and attraction is the pay structure. The effects of pay dispersion are mostly predictable such as performance-based pay dispersion is quite motivating for a worker and positive for a company. Likewise, pay dispersion focused on hiring a skilled and seasoned workforce will have a positive outcome for a firm. At the same time, employees will respond differently according to their position and pay hierarchy like employees with high salaries are expected to respond positively to pay dispersion whereas, employees with low salaries will tend to have annoyance with increased pay dispersion. On the contrary, this kind of situation demands managers to design a pay system more effectively. A lot more

future research is required to develop vital comprehension of the impact of pay on firms and workers (Downes & Choi, 2014; Farooq, Bilal, & Khalil, 2020; Sokolová, Mohelská, & Zubr, 2016). Hence the following hypothesis is developed;

H2: Pay has a positive relationship with job satisfaction.

Abusive supervision

Tepper defines abusive supervision as "the sustained display of hostile verbal and nonverbal behaviors, excluding physical contact" (Tepper, 2000). Abusive supervision is like all the other kinds of abuse and it is likely to be continued till the manager axes his relationship with the worker or intends to change his behavior (Tepper, 2000). In most cases, abusers are hardly aware of the effects of their obnoxious conduct on the worker, consequently, he seeks refuge in quitting the job (Pradhan & Jena, 2017). Tepper (2000) conducted a study on the abhorrent consequences of abusive supervision and concluded that the workers with higher rates of reports about abusive supervision are not satisfied with their jobs with a lower level of commitment to the organization and the aspirations of higher turnover (Tepper, 2000). A lot of research has been conducted to look into the consequences of supervisors' abusive behavior and organizational-level factors connected with abusive supervision but very few studies show the personality traits of the abuser which drive him to this kind of behavior. Some researchers suggest that psychological issues in supervisors' personalities lead them toward a negative leadership style (Mathieu, Neumann, Hare, & Babiak, 2014; Westerlaken & Woods, 2013) that sheds its effects on the employees' job satisfaction (Mathieu, Neumann, Babiak, & Hare, 2015). The subject

needs more research to explore the reasons and causes of supervisors' negative and aggressive behavior towards workers. Hence the following hypothesis is developed;

H3: Abusive supervision negatively affects the job satisfaction

Work Environment

The working environment is categorized into two dimensions which are work and context. Work refers to various tasks, activities, the ways to carry out and accomplish different chores, having a sense of achievement, training, performing multifaceted job-related tasks, and intrinsic value of the tasks. Many researchers have valued the significance of the intrinsic aspect of job satisfaction as the results highlight the positive connection between the work environment and the intrinsic aspect of job satisfaction. Context is another dimension of job satisfaction that encompasses social working conditions and the physical working conditions (Gazioglu & Tansel, 2006; Skalli, Theodossiou, & Vasileiou, 2008; Sousa-Poza & Sousa-Poza, 2000). It has been observed that most businesses overlook the working environment in their organizations consequently; they face undesirable results in form of deterioration in productivity and performance of the employees (Yang, 2016). It is also imperative to uphold a few essentials of a good working environment by involving workers in the decision making, taking good care of their safety, providing job security, creating a good relationship between co-workers, appraising their performance, and motivating them (Albashayreh, Al Sabei, Al-Rawajfah, & Al-Awaisi, 2019). When workers realize that they are important, then it promotes commitment and a sense of ownership for their organization (Spector, 1997). Many other factors are also

integral to job satisfaction which are salary package, autonomy, organizational structure, working hours, and communication between employees and the management (Lane, Esser, Holte, & McCusker, 2010; Ramli, 2019). Hence the following hypothesis is developed;

H4: Work environment has a positive relationship with job satisfaction.

Organizational Communication

Communication is central to the practice of management. Managers spend 75 percent or more of their work time engaged in some form of communication (Klemmer & Snyder, 1972; Mintzberg, 1973). There is a good reason for this. Evidence suggests that, to some extent, more is better when it comes to internal communication. Research by (Mehra & Nickerson, 2019; Yammarino & Naughton, 1988), demonstrates a positive relationship between the amount of time spent communicating and important work outcomes such as the level of effort expended by employees and employees' job satisfaction. As a result of these and similar findings, many organizations have invested significant financial and human resources toward developing effective and efficient internal communication systems to facilitate the communication of relevant and timely information to employees at all levels of the organization. Research interest in the domain of internal communication dates back to the beginning of the twentieth century. Over the last hundred years, a large body of literature has emerged. Despite a century of inquiry, interest in the subject matter remains strong. This seems largely due to the increasing complexity of modern organizations, the dynamic and diverse environments in which they operate, and rapid advances in, and important experiences with, the information

technologies they use to communicate and interact with employees (Bélanger & Watson-Manheim, 2006; Mehra & Nickerson, 2019). Research has shown that organizational communication practices affect job satisfaction if they also cultivate communication satisfaction among employees. This suggests that communication satisfaction mediates the relationship between communication practices and job satisfaction (Carriere & Bourque, 2009; Smith, Patmos, & Pitts, 2018). However, little research exists within the banking sector about communication and job satisfaction. Hence the following hypothesis is developed;

H5: positive communication has a positive relationship with job satisfaction

Rewards

According to Porter and Lawler (2003), reward systems are the cornerstone of organization performance, and experience has shown that they can be quite difficult to design and implement in ways that both employer and employees view as mutually beneficial and satisfactory. However, human resources specialists should establish reward systems that recognize those that positively impact the process of change (Froese, Peltokorpi, Varma, & Hitotsuyanagi-Hansel, 2019). There are a growing number of managers within the private sector who now argue that, if employee performance results in enhanced organizational performance, then employees should hold a share in the overall organizational benefits received or achieved. In other words, they feel that workers should be appropriately and equitably rewarded for their effort (N. Khan, Waqas, & Muneer, 2017). It has been observed when employees perceive that the only ones benefiting from their diligent efforts are the management

team, shareholders, or other parties; they become discouraged that in turn affects productivity negatively (Kollmann, Stöckmann, Kensbock, & Peschl, 2020). Hence the following hypothesis is developed;

H6: Rewards have a positive relationship with job satisfaction

Leadership

Strong leadership behavior is essential for the proper communication of information between the individual team members in the project. The manager and their leadership skills determine the team communication, and with proper information sharing, the team's effectiveness increases. In more complex environments and interdependent tasks, proper communication systems and knowledge sharing among team members are vital to maintaining overall organization productivity (Munyeki & Were, 2019). The leadership behavior practiced by the management can play a crucial part in the relationship with employees, team collaboration, and cohesiveness' in a project

environment. Therefore, the implementation of an appropriate leadership style and managers with excellent leadership qualities can improve an entire organization. Leaders should consider job satisfaction, employee performance, and organizational commitment to accomplish the organizational goals efficiently (Chan, 2019). Today's workplaces are more complex and sophisticated requiring erudite leadership due to global economic competitiveness, as leaders are confronted with unpredictable challenges, which require different degrees of leadership management. Effective management of employees may be assumed to be achievable through leadership behavior, which promotes employee job satisfaction and productivity. Although, employees' performance can be highly affected by many factors arising from within and outside the organizational context (Ahmad, 2012; H. Saleem, 2015). Hence the following hypothesis is developed;

H7: Appropriate leadership style has a positive relationship with job satisfaction.
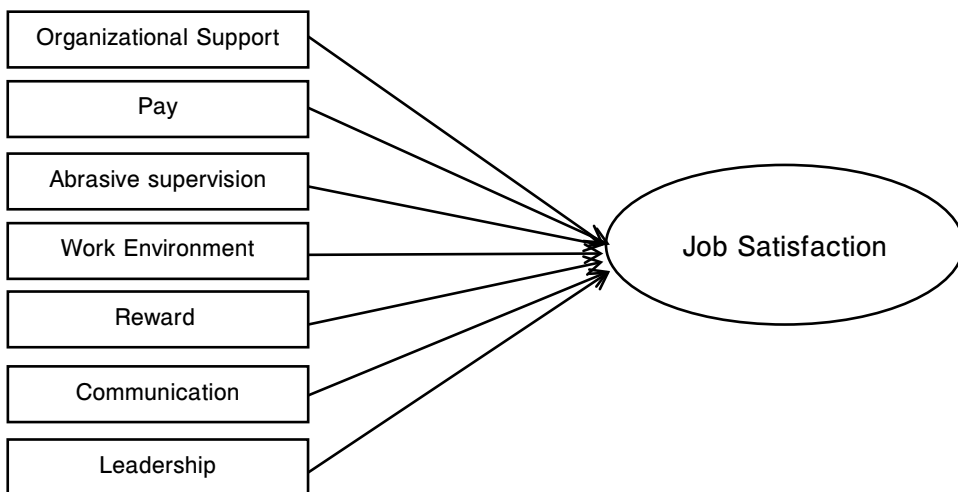
Figure 1: *Research Framework*

Theoretical Underpinnings

Content Theories

Maslow"s hierarchy of needs is "the most widely mentioned theory of motivation and satisfaction (Weihrich & Koontz, 2005)." Capitalizing mainly on humanistic psychology and clinical experiences, Abraham Maslow postulated that an individual's motivational needs could be arranged in a hierarchy. Once a given level of needs is satisfied, it no longer helps to motivate. Thus, the next higher level of need has to be activated to motivate and thereby satisfy the individual (Luthans, 1995). Maslow (1943) identified five levels in his need hierarchy: 1. Physical needs: (food, clothing, shelter, sex), 2. Safety needs: (physical protection), 3. Social: (opportunities to develop close associations with other persons), 4. Esteem/Achievement needs: (prestige received from others), and 5. Self-Actualization: (opportunities for self-fulfillment and accomplishment through personal growth) (Abraham, 1943).

Furthermore, individual need satisfaction is influenced both by the importance attached to various needs and the degree to which each individual perceives that different aspects of his or her life should, and do, fulfill these needs (Karimi, 2007). Some argue that Maslow's hierarchy of needs theory is the first motivation theory that laid the foundation for "job satisfaction theory". This theory served as a good basis from which early researchers could develop job satisfaction theories.

Herzberg's motivator-hygiene theory suggests that job satisfaction and dissatisfaction are not two opposite ends of the same continuum, but instead are two separate and, at times, even unrelated concepts. 'Motivating' factors like pay and benefits, recognition, and achievement need to be met for an employee to be satisfied with work. On the other hand, in the absence of 'hygiene' factors (such as working conditions, company, policies, and structure, job security, interaction with colleagues, and quality of management) employees will be dissatisfied with their jobs (Ewen, Smith, & Hulin, 1966).

Methodology

The rationale of the research is to determine the relationship between the organizational culture factors and the job satisfaction of workers in the organization. To conclude the study, the variables of the organizational culture and job satisfaction were collected from the population of the banking sector of Pakistan. As the population was based on the senior and experienced employees of the banks; they were requested to respond to the questionnaire accurately. The questionnaire was distributed among 250 employees whereas, only 165 responded which makes around a 66% response rate and can be considered enough data to analyze. The same data was used as a sample for this study. Convince sampling method was used because of the shortage of time. The instrument Likert was used for the collection of the data and the scale for the questionnaire is a Likert scale of 1 to 5.

Descriptive statistics

Variables	Categories	Frequencies	Percentage
Gender	Male	136	82.4
	Female	29	17.57
Age	Less than 25	10	6.06
	25-30	30	18.18
	31-35	30	18.18
	36-40	40	24.2
	41-45	25	15.15
	More than 45	30	18.18
Qualifications	Secondary School	20	12.2
	Diploma	10	6.06
	Bachelor	70	42.42
	Master	65	39.39
Banking Experience	Less than 2 Years	25	15.15
	2-5	70	42.42
	6-10	30	18.18
	11-15	20	12.12
	More than 20 Years	20	12.12
Position	Manager	45	27.27
	Operation manager	55	33.33
	HR manager	10	6.06
	Cashier	55	33.33
Sector	Public Sector	40	24.24
	Private Sector	125	75.75
Hotel Location	Peshawar	50	30.30
	Islamabad	50	30.30
	Lahore	40	24.2
	Karachi	25	15.15

Mean and Standard Deviation

Two tools Mean and Standard Deviation & Likert Scale Questions were used for the data analysis of this independent study. Likert Scale Question is appropriate for this purpose as it gives us insight into the direction of an average answer. The scale for organizational culture and job satisfaction is as follows: 1= Strongly Agree, 2= Agree, 3= Somewhat Agree, 4= Somewhat Disagree, 5= Disagree. The high standard deviation means a lot of variation in the answers, the standard deviation indicates the average distance from the mean whereas, a low standard deviation means that most observations cluster around the mean.

Measurement scales

Abusive supervision was measured by the Tepper (2000) Abusive Supervision Scale. The scale uses a 5-point Likert-like scale in which participants indicated the frequency with which their supervisor engaged in each of 15 behaviors using this response scale: The alpha coefficient for the Abusive Supervision Scale was .89. The pay was measured by five variables in this present study. Salaries, job levels, and promotions with the current employer were used as measures of extrinsic career success. The five variables were standardized and summed to form an overall extrinsic factor scale (Judge & Bretz, 1994). The alpha coefficient for the pay scale was .70.

Perceived Organizational Support. Employees assessed POS using a 4-item shortened version of the 36-item POS scale developed by Eisenberger et al. (1986). Examples are 'The organization does its best to take care of different needs of colleagues', and 'The organization appreciates the contribution of every colleague.' The Cranach's alpha of this scale was .76.

Employees assessed their job satisfaction using a 5-item scale by Mason (1995). This scale consisted of the following facets: job interest, the way the boss handles his/her subordinate, relations with co-workers, fair treatment, and the competence of the supervisor. The Cronbach's alpha of this scale was .89. Work Environment: The concept of work environment absorptive capacity and culture. As work was measured by using a scale developed by Lee (2005). It contained 5 items and was anchored at 5 relationships between transformational leadership and point Likert type scale ranging from 1 (Strongly disagree) employee performance. So it is proposed that work to 5 (Strongly Agree). The Cronbach's alpha of this scale was .75. The answers are measured using Likert_s 5-point scale including —very satisfied (5), satisfied(4), neutral (3), dissatisfied (2), and very dissatisfied (1) for section B. Also, section C consists of 6 statements that examine the choices of employees regarding reward system tools, motivation, and performance. This was developed by Siegrist (1996). The Cronbach's alpha of this scale was .80

Result and Analysis

Correlation

Correlation is a measure of the relationship between two or more variables. Correlation coefficients can range from −1.00 to +1.00. The value of −1.00 reflects a perfect negative correlation while +1.00 represents a perfect positive correlation and also depicted the strength of the relationship. The Pearson correlation coefficient was used on a large scale in research studies. It assumes that two variables are measured on an interval scale. Having analyzed the data, it has been established that the average answer in the questionnaire highlight that culture has an impact on a worker's job satisfaction. The mean values of the questionnaire responses highlight that cultural factors have an impact on job satisfaction. The responses to the variations also support the study and analysis.

Descriptive Statistics

	Mean	Std. Deviation	N
Job satisfaction	17.4118	9.65501	165
Organizational support	8.2059	2.72785	165
Pay	6.1765	2.20839	165
abusive supervision	5.8824	1.70142	165
Work environment	6.6765	1.88648	165
Reward	3.2941	1.38234	165
Communication	3.2059	1.73693	165
Leadership	3.3824	1.27955	165

The correlation analysis of this study described that job satisfaction has a positive relationship with cultural variable organizational support (.372). The other variable of culture pay also has a significant positive relationship with organizational support. If payment is not satisfied the employees of the bank then it has a negative effect on their satisfaction.

Pearson Coefficients Correlation

	Organizational support	Job satisfaction	Pay	Abusive supervision	Work environment	Reward	Communication	Leadership
Organizational support	1							
Job satisfaction	.372(*)	1						
Pay	.423(*)	-.033	1					
Abusive supervision	-.23(*)	-.067	.141	1				
Work environment	.311	.224	.386(*)	.012	1			
Reward	.210	.302	.134	.166	.129	1		
Communication	.330	-.074	.325	.276	.618(**)	.057	1	
Leadership	.345(*)	.396(*)	.119	.257	.268	.011	.148	1

N=165, p=.001

The result of the study support that the job satisfaction of an employee is closely related to the environment and culture introduced by the bank leadership. The value .345 highlights relationship with the job satisfaction. At the same time, some other factors also play a vital role in prevailing a peaceful environment such as positive policies, strategies, and plans. The value .618 indicates that communication also helps in maintaining a peaceful work environment. Also, .386 validates the positive relationship with the work environment. The results also support the hypotheses that a positive organizational culture has a significant impact on job satisfaction amongst employees of an organization.

Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656(a)	.530	.277	.546

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig
1 Regression	54.286	5	6.259	36.112	b .000
Residual	11.255	56	.236		
Total	65.511	61			

Dependent variable: Job satisfaction
Predictors: (Constant), LEADERSHIP, REWARD, COMMUNICATION, PAY, SUPERVISION, ORGANIZATIONAL SUPPORT, WORK ENVIRONMENT

The cultural factors predict that organizational culture has a 65 percent effect on the employees' job satisfaction. The larger the R-value of .656 the stronger the relationship between independent and dependent variables. The large value points out that the model fits the data well in this study. Therefore, it proves that the null hypothesis holds true in this study.

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
Constant	3.383	.793	.027	4.269	.000
Organizational support	.029	217	.0271	2.135	.674
Job satisfaction	2.51	.231	-.003	6.725	.000
Pay	2.11	0249	.632	5.765	.000
Abusive supervision	-.678	.345	.158	4.11	.000
Work enjoinment	1.551	.228	.281	3.45	.000
Rewards	1.33	.145	.351	2.5	.000
Communication	-.256	.257	-.0143	-1.45	.269
Leadership	.261	.438	.356	1.78	.000

Research Discussion

The findings indicated that the five major hypotheses were either supported or not supported.

H1: Organization support has a positive relationship with job satisfaction

H2: Pay has a positive relationship with job satisfaction

H3: Supervision has a positive relationship with job satisfaction

H4: work environment has a positive relationship with job satisfaction

H5: Reward has a positive relationship with job satisfaction

H6: Communication has a positive relationship with job satisfaction

H7: Leadership has a positive relationship with job satisfaction

This path goes from organizational support to job satisfaction. The correlation analysis of this study described that job satisfaction has a positive relationship with factors variable organizational support 372(*), our results are consistent with (Bogler & Nir, 2012). The other variable pay also has a significant positive relationship with organizational support. Our study findings are aligning with studies conducted by Green & Zhou (2019) and Malik, Danish, & Munir (2012). If employees are not satisfied with pay then it has a negative effect on their satisfaction. The leadership of a bank has an important role in building a culture that enhances employees' job satisfaction. The result of this study supports this statement too. The .345 value showed a positive relationship with job satisfaction. Similarly, the communication of policies, procedures, and issues with the employees also develops a peaceful culture in the banks. The result .618 showed that

communication has a strong positive effect on the work environment. Similarly, pay .386 also has a positive relationship with the work environment. The factors enhance the job satisfaction among employees in banks and the results support this. Job satisfaction has a negative relationship with abusive supervision -.23(*) which is a worrying concern for the managers in the banking sector.

The regression analysis supports the hypothesis that HR practices have a significant effect on employees' job satisfaction. The result in the table showed that: The cultural factors predict that HR practices have a 65 percent effect on the employee's job satisfaction. The larger the R-value of .656 the stronger the relationship between independent and dependent variables. The large value points out that the model fits the data well in this study. Therefore, it proves that the null hypothesis holds true in this study.

Implications of the study

Theoretical implications

The theoretical relationships posited in the research framework (Figure 1) were empirically supported. Specifically, this study confirmed the linkage between HR practices variables and job satisfaction. In other words, this study adds further knowledge towards the organizational cultural factors and its impact on job satisfaction. This study also confirms Pay, Reward, Environment, Supervision, organizational support, and leadership as exogenous variables and job satisfaction as endogenous variable. This study also provides empirical support to the motivational theories in the modern era of business.

Practical Implication

The findings of this empirical study provide several practical implications for

organizations, HR practitioners, and managers regarding the importance of HR practices and job satisfaction in the banking sector in long run and as well as in the short term (COVID-19) situation. Overall, the findings of this study provide several helpful implications for the banking industry in Pakistan. Specifically, HR practitioners can use the results of this study to maximize the chances of job satisfaction and retain the skillful employees of the banking sector. The current study found a positive relationship between organizational culture variables and job satisfaction which indicates the importance of organizational factors and its effect on job satisfaction. Interestingly we found a negative relationship between abusive supervision and job satisfaction which is a big question mark on the style of supervision of the banking sector particularly for the branch managers around the country. The role of the supervisor is significant in long term and as well as in short term uncertain situations (COVID-19) to support their employees under stress and to achieve individual and organizational goals (Charoensukmongkol & Phungsoonthorn, 2020).

This study has a very interesting implication for HR managers who recruit talent. HR needs to develop HR practices where employees feel job satisfaction and show affective organizational commitment for a long time. HR managers in the banking sector need to identify the expectations of current and potential employees. This just in time identification of employees' needs and expectations will assist the managers in what to provide and to whom should provide to retain the competent pool of candidates.

Limitations and Future direction

The limitations of this study are that researcher has time and financial constraints

in the collection of data this COVID-19. Mixing quantitative and qualitative approaches would provide a clearer picture of HR practices and its impact on job satisfaction. The same variables can be used in the Hotel industry because the hotel industry is affected much by the uncertain situation of job satisfaction in this COVID-19 (Jiang & Wen, 2020). The suggestions for future research are the sample needs to be increased to represent more population of employees. The other cultural variables like training, benefits, artifacts and rituals variables can be used for further analysis. If the researcher includes other business sectors which are affected by (COVID-19) will be value-added. The role of self-career management can be used as a moderating or mediating between HR practices and job satisfaction. Career satisfaction can be used as a dependent variable because individuals are more conscious about career satisfaction instead of job satisfaction.

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