

Employee Perceptions of Job Characteristics and Job Satisfaction among Employees in the Banking Sector

¹Naidah Gull

²Dr. Sabiya Mufti

³Dr. Parveez Ahmad Shah

Abstract

This study seeks to analyze the influence of employee perceptions regarding job characteristics dimensions, including skill variety, task identity, task significance, autonomy, and feedback, on job satisfaction within two prominent private sector banks in J&K. Data were gathered from 250 employees of the selected banks utilizing a convenience sampling method. We used the Job Diagnostic Survey created by Hackman and Oldham (1975, 1980) to find out how employees feel about their jobs and the Short Index of Job Satisfaction created by Brayfield and Rothe (1951) to find out how satisfied they are with their jobs. Employing Smart-PLS-3 versions, the study's results indicated that among the five job characteristic dimensions, only skill variety and feedback exerted a significantly positive influence on job satisfaction, while the others demonstrated a negative impact. We have talked about the results of this study in light of what has already been written.

Keywords: Employee Perceptions, Job Characteristics, Job Satisfaction, J&K Bank, HDFC Bank and Kashmir Valley

Introduction

One of the primary catalysts for growth in the Indian service industry is the private banking sector. This sector has significantly transformed the financial landscape of the country, providing a wide range of services including personal banking, wealth management, and investment advisory. The emergence of numerous private banks has not only enhanced competition but also improved the quality of services offered, leading to greater financial inclusion. Additionally, the innovation in digital banking and technology-driven solutions has further bolstered the private banking sector's role in driving economic activity and supporting various sectors of the economy. (Colwell, 2022 & Sharma et al., 2017) advocated that positive client attitudes from highly motivated and contented employees can stimulate business for banks. Moreover, higher job satisfaction and lower stress levels have been construed as benefits of better work-life quality that have the potential to reduce turnover among workers (Seiders et al., 2005; Diriwächter and Shvartsman, 2018). Work satisfaction is also regarded as a sign of happiness, mental independence, detachment from stress, and an employee's confident attitude to job responsibilities. In any business, it represents futurist and significant issues for employers and workers (Bauman & Skitka, 2012; Alfayad and Arif, 2017; Thies and Serratt, 2018). According to a job diagnostic survey, Job characteristics are the objective aspects of a job, especially the extent to which a job is structured to increase an employee's internal motivation for work and level of job satisfaction (Hackman & Oldham, 1974). Research indicates a positive correlation between the five core job characteristics like autonomy, feedback, task relevance, task identity, and skill variety and both performance outcomes and employee job satisfaction (Hunter, 2006).

Literature Review

Employee Perceptions of Job Characteristics (JC)

The employee views of work characteristics model, which was made by Hackman and Oldham in 1976, is one of the first and most popular models. The Job Characteristics Model (JCM) says that people who have jobs that are naturally motivating will be happier with their jobs (Hackman & Oldham, 1976). Hackman and Oldham (1975) say that the job traits model is a way to think about how to make jobs better or create new ones by focusing on the most important parts of a job. Creating jobs with more motivating traits is one of the most important goals of the job characteristics model. Job traits can help cut down on absences and turnover while also making

¹ ResearchScholar, Department of Commerce, University of Kashmir; email: nidhamir777@gmail.com

² Professor, Department of Commerce, University of Kashmir; drsabiya mufti@uok.edu.in

³ Professor, Department of Commerce, University of Kashmir; drparveezshah89@gmail.com

workers more engaged, productive, and happy. How you see the job traits model is one of the best ways to improve your work and make your job more satisfying (Yen et al., 2007). The job characteristics model says that the five main aspects of a job create a psychological entity that impacts an employee's traits and performance at work. These psychological entities include motivation, fulfillment, and extroversion (Hackman & Oldham, 1975), as well as psychological empowerment that leads to job satisfaction (Liden et al., 2000). The first three dimensions of the JCM—skill diversity, task identity, and task significance—work together to give workers work that they think is important, worthwhile, and valuable. Hackman and Oldham (1975) say that skill variety is the degree to which work requires a person to use a range of gifts, skills, and knowledge. Morris and Venkatesh (2010) say that talent range is the number of different skills that are needed for a certain job. Also, studies show that work change makes jobs better because it boosts motivation and JS. Task identity also talks about how well an employee finishes a working part or whether the job has a clear start and end (Hackman & Oldham, 1975). Coelho and Augusto (2010) say that task identity means that each job requires a wide range of skills, knowledge, and the ability to carry out different duties and tasks. Hoonakker et al. (2007) said that job identity is linked to how productive workers are. As defined by Hackman and Oldham (1975), task significance is how much a job affects the daily or professional lives of other people in or outside of the immediate firm. People who work for you will be more likely to finish their jobs if they believe they are important. Because they are required to, employees will work harder to do their jobs (Hackman & Oldham, 1975). Also, according to Hackman and Oldham (1975), autonomy is the amount of control and power that workers have over how they do their jobs and how independent their jobs are. Zimmer-Gembeck and Collins (2006) say that liberty means being able to think, feel, make choices, and act. The last part is feedback, which can come from work bosses or any other source and is objective information on performance and progress (Hackman & Oldham, 1975).

Job Satisfaction (JS)

Job satisfaction has been widely examined in academic literature due to its significant influence on work productivity, employee turnover, and retention (Javad & Davood, 2012). According to Spector (1997), job satisfaction refers to the degree to which an individual feels satisfied or dissatisfied with their job. Similarly, Locke (1976) describes it as a positive emotional state resulting from an individual's evaluation of their job or work experience. In contrast, Betts (2000) defines job satisfaction as an employee's subjective evaluation of their work, encompassing both psychological and physiological dimensions. In modern organizations, job satisfaction is considered a crucial element, based on the notion that satisfied employees are not only happier but also more productive and successful (Aziri, 2011). Likewise, Sinambela (2020) views job satisfaction as the level of an employee's positive attachment to their workplace and its conditions. Overall, there is a strong relationship between employees' attitudes toward their work and their level of job satisfaction.

Various methods have been proposed in the literature to measure job satisfaction. Locke (1969) emphasized assessing either overall job satisfaction or individual components such as pay, supervision, and working conditions. However, total job satisfaction is often understood as the combined evaluation of these different aspects, since a job cannot be assessed as a single unified entity. Researchers have long shown interest in job satisfaction as a key organizational variable. Gupta and Joshi (2008) argue that job satisfaction plays a vital role in motivating employees to perform better. Similarly, Saleem et al. (2010) highlight its importance, noting that individuals spend a substantial portion of their lives at work. Furthermore, Bontis et al. (2011) suggest that satisfied employees contribute to improved customer service, as they tend to have more positive perceptions of the organization's products and services. Mwesigwa et al. (2020) also point out that satisfied employees are more innovative and help create a positive work environment, while enhancing morale, productivity, attitudes, and interpersonal relationships within the organization.

Employee Perceptions of Job Characteristics and Job

Employee Perceptions of Job Characteristics and Job Satisfaction

An analysis conducted by Hackman and Oldham (1974) examined an instrument designed to diagnose jobs and evaluate job redesign initiatives across 658 employees working in 62 different roles within seven organizations. The findings highlighted that “job characteristics” refer to the objective features of a job, particularly the extent to which a job is structured to enhance employees’ intrinsic motivation and overall job satisfaction. Similarly, Hunter (2006) identified four key job attributes—task identity, task variety, task significance, and feedback—as strong positive predictors of job satisfaction. Noor et al. (2007) also reported a significant relationship between job satisfaction and situational factors such as autonomy, feedback, skill variety, task identity, and task significance.

Bhatti et al. (2012) investigated the determinants of motivation and job satisfaction within Pakistan’s banking sector using a cross-sectional design, collecting data from 200 middle- and upper-level managers. The study revealed a strong positive relationship between job characteristics and personal outcomes, including internal work motivation and job satisfaction. Regression analysis further confirmed that job characteristics significantly influence these outcomes. Likewise, Ali et al. (2013) explored the relationship between job characteristics and job satisfaction among managers in fast-food outlets, using a sample of 212 respondents. Their findings indicated that all five dimensions of the Job Characteristics Model had a substantial impact on managerial job satisfaction.

Nan and Pukkeeree (2013) examined how job characteristics, personality traits, and job satisfaction affect work adjustment among 310 recent graduates from Rajamangala University of Technology, Thanyaburi. The results showed that job characteristics and job satisfaction directly influenced work adjustment, while job characteristics also had an indirect effect through job satisfaction. Steyn and Vawda (2014) further demonstrated that job characteristics—such as skill variety, task identity, task significance, autonomy, and feedback—not only predict job satisfaction but also relate to stress and depression levels.

Andrew et al. (2016) conducted a case study at Craun Research Sendirian Berhad in Malaysia with a sample of 99 employees and found a strong association between job characteristics and job satisfaction, with task identity emerging as the most influential factor. Similarly, Janjhua et al. (2016), in a study of 60 bank employees from public and private sectors in Solan, Himachal Pradesh, reported a positive correlation between job satisfaction and key job characteristics, including task significance, job identity, job variety, and feedback.

Al-Khalil (2017) also found a strong positive relationship between job characteristics and job satisfaction, suggesting that enhancing all dimensions of job design leads to higher satisfaction levels. In a related study, Hand and Pujol (2019) observed that four job characteristics were positively associated with overall job satisfaction, indicating that better working conditions contribute to increased satisfaction. Raihan (2020) further confirmed that factors such as skill variety, task identity, task significance, autonomy, and feedback positively influence employee job satisfaction.

Vaziri et al. (2020) examined the mediating role of emotional labor in the relationship between job characteristics, job satisfaction, and stress among 180 nurses at Shariati Hospital in Isfahan, Iran. Their findings indicated that job characteristics significantly and positively affect job satisfaction. The study also emphasized the importance of investing in employee training to improve competencies, attitudes, and customer satisfaction. Similarly, Putra et al. (2021) and Brahmana et al. (2021) both reported that improved job characteristics lead to higher levels of job satisfaction among employees.

Kumari et al. (2022) found that job characteristics and related factors have a significant positive impact on job satisfaction, highlighting the nature of job design as a critical determinant. Omar et al. (2022) explored the relationship between job characteristics and work outcomes, emphasizing the mediating role of psychological states such as experienced meaningfulness, responsibility, and

awareness of outcomes. Their findings suggested that job characteristics significantly shape these psychological states, which in turn influence employee performance.

Pamudyarini (2022), in a study of 178 high school teachers in Bogor, Indonesia, found that job characteristics positively and significantly affect job satisfaction, using AMOS for data analysis. Piki (2023) also reported a positive relationship between job satisfaction and the Job Characteristics Model. Fatema (2024), studying 489 faculty members from private universities in Bangladesh, found that organizational commitment mediates the relationship between job characteristics and job satisfaction, with job design positively influencing satisfaction levels. The study recommended that institutions focus on designing jobs that enhance employee commitment to improve overall organizational outcomes.

More recent studies continue to reinforce these findings. Mostafa et al. (2024) emphasized that job characteristics play a crucial role in shaping employees' perceptions of their work environment and overall satisfaction. Raihan et al. (2024) demonstrated that job characteristics and job satisfaction significantly and positively influence employee performance. Hagen et al. (2025) further argued that simply assessing job characteristics is insufficient; organizations must also consider employees' satisfaction with these characteristics. They suggested that improving workplace well-being requires attention to factors such as social support, workload management, learning opportunities, job content satisfaction, and effective management practices.

Research Gaps

According to the literature, job characteristics and job satisfaction are critical to the organization. Numerous theoretical and empirical study findings indicate that one of the key determinants of employee satisfaction is the nature of the job characteristics (Hackman & Oldham, 1975; 1980; Hauff & Richter, 2015, Loher et al., 1985; Tumer & Lawrence, 1965). A meta-analysis between work characteristics and job satisfaction were conducted by (Loher et al., 1985) in which results revealed that job autonomy was shown to have the most impact on employee job satisfaction out of the five key job aspects. On the other hand, the highest impact was attributed to job variety and job feedback, while job significance and job identity had the lowest correlation coefficient. Hence, it is evident from both theoretical and empirical research that job characteristics have a favorable impact on work satisfaction. The present study seeks to explore the genuine relationships between job satisfaction and various dimensions of job characteristics experienced by employees in the banking sector. Further, the implementation of the Job Characteristics Model (JCM) in Jammu and Kashmir has not received the attention it deserves, even after three decades of ongoing research in this area. This oversight presents a critical opportunity for inquiry, particularly within the banking sector, where understanding employee perspectives are essential. Consequently, the primary aim of the present study is to delve into how workers' perceptions of various job characteristic factors impact their overall job satisfaction in the context of J&K's banking sector. To fill this significant gap in existing literature, the research will focus on exploring the following specific question:

Research Questions

Based on knowledge gaps, the following research questions have been identified:

Does an employee's perception of job characteristics positively impact job satisfaction?

Research Objectives

On the basis of research questions, the research objective of this study is *“To assess the impact of employee perceptions of job characteristics on job satisfaction”*.

Hypotheses

In light of the above research objective, the following hypothesis is made for this study:

Employee Perceptions of Job Characteristics and Job

H1: Employee perceptions of job characteristics have a positively significant impact on job satisfaction.

This hypothesis is divided into the following sub-hypotheses:

H1a: Skill variety has a significant positive impact on job satisfaction.

H1b: Task identity has a significant positive impact on job satisfaction.

H1c: Task significance has a significant impact on job satisfaction.

H1d: Autonomy has a significant impact on job satisfaction.

H1e: Feedback has a significant impact on job satisfaction.

Research Design and Methods (Population, Sampling Method and Size)

The sample for this study consisted of employees from the banking sector in Jammu and Kashmir, selected in proportion to population density based on the 2011 Census data. The empirical investigation focused on two specific banks: Jammu and Kashmir Bank (JKB) and Housing Development Finance Corporation (HDFC) Bank. JKB was included due to its significant market presence and extensive financial operations within the Union Territory of Jammu and Kashmir, as noted in the JK Bank Annual Report (2022). In contrast, HDFC Bank was chosen because it is recognized as the largest private-sector bank in India (Kothari, 2022).

A non-probability convenience sampling method was employed for data collection. As explained by Malhotra and Dash (2011), this approach is particularly suitable when it is difficult to access the entire target population. A total of 250 questionnaires were distributed among the selected respondents, out of which 225 were completed and returned, yielding a high response rate of 90%.

Sources of Data

Both primary and secondary data were used in this study. Questionnaires were used to gather primary data, and books, journals, bank reports, and other sources.

Research Instrument and Reliability

Job Characteristics: - The five dimensions of job characteristics include skill variety, task identity, task significance, autonomy, and feedback. The questionnaire adopted for the study was a job diagnostic survey questionnaire developed by (Hackman & Oldham, 1975). Job diagnostic survey questionnaire has been considered the most reliable measurement scale for measuring the job characteristics model variables. There are 15 items in the questionnaire, and each item was scored on a 5-point Likert-type scale, which ranges from "5" strongly agree to "1" strongly disagree. According to Abbott (2004), the JDS scale's alpha coefficient reliability was 0.76, while the job characteristics' coefficient alpha varied from 0.59 to 0.78 (Scott et al., 2005). As a result, JDS has been proven to be a trustworthy measure of work characteristics.

Job satisfaction: Brayfield & Rothe (1951) developed the short index of work satisfaction as a means of quantifying job satisfaction. Rather than focusing on particular elements of the work environment, the -assessment of Job Satisfaction provides an assessment of "overall" job satisfaction. It produces an index that is both legitimate and dependable (Brayfield & Rothe, 1951). The original work satisfaction index and the abbreviated version of the index are the two variants of the measure. Although there was a short version with only five items, the original version included eighteen items. A scale known as the short version was used for this investigation. The items were rated on a 5-point Likert scale from '5' strongly agree to '1' strongly disagree. Many previous researchers considered that the alpha coefficient reliability of the scale was 0.85 respectively (Munyon et al., 2010; Derakhshani & Ghasemzadeh, 2014).

Tools of Analysis

The measurement model examines the relationships between latent variables and their corresponding observed indicators (manifest variables). It also evaluates the model's validity specifically convergent and discriminant validity—as well as its reliability, including item reliability and internal consistency.

In this study, EPJC was conceptualized as a second-order construct within the structural model. The structural model was analyzed using the bootstrapping technique to determine the relationships among latent variables. Its significance was assessed through path coefficients and R^2 values.

Analysis and Implication

Measurement Model Results

This section aims to assess the quality of the measurement instruments by examining factor loadings, discriminant validity, and internal consistency (Fornell & Larcker, 1981; Elbeltagi et al., 2013). As presented in Table 1, the factor loadings for all items exceed the recommended threshold of 0.70. Furthermore, the composite reliability and Cronbach's alpha values for all constructs are above the acceptable limit of 0.70, indicating strong internal consistency.

In addition, Fornell and Larcker (1981) recommend that the average variance extracted (AVE) should be at least 0.50. The results shown in Table 1 confirm that the AVE values for all constructs are above this threshold, demonstrating adequate convergent validity. The table also indicates that, for each construct, the square root of the AVE is greater than its correlations with other constructs, thereby establishing discriminant validity.

Overall, these findings suggest that the measurement scales used in this study are both reliable and valid (Henseler et al., 2009; Elsetouhi et al., 2015).

Employee Perceptions of Job Characteristics and Job

Constructs	Items Code	F.L	A.C	C.R	AVE
Skill Variety	I have a chance to do a number of different tasks, using a variety of different skills and talents.	0.907	0.868	0.918	0.788
	The job requires me to use a number of complex skills.	0.873			
	The job is quite simple and repetitive.	0.883			
Task Identity	I do a complete task from start to finish. The results of my efforts are clearly visible and identifiable.	0.913	0.887	0.930	0.816
	My job provides me with the chance to finish completely any work I start.	0.912			
	My job is arranged so that I do not have the chance to do the entire piece of work from beginning to end.	0.885			
Task Significance	Only when my job gets done, others' jobs can be completed.	0.905	0.913	0.944	0.850
	Many people are affected by the job, I do.	0.929			
	My job is not an integral part of this organization.	0.932			
Autonomy	I have almost complete responsibility for deciding how and when the work is to be done.	0.880	0.863	0.916	0.784
	My job gives me considerable freedom in doing the work.	0.883			
	My job does not allow me an opportunity to use discretion or participate in decision- making.	0.893			
Feedback	Just doing the work itself provides me with the opportunity to figure out how well I am doing.	0.904	0.707	0.834	0.629
	The supervisor and co-workers on this job	0.684			
	Almost never give me any “feedback” about how well I am doing in my work.				
	The job gives few clues about how well I’m performing	0.776			
Job Satisfaction	I feel fairly satisfied with my present job.	0.803	0.846	0.890	0.619
	I am enthusiastic about my work.	0.785			
	Each day at my work seems like It will never end.	0.779			
	I find real enjoyment in my work.	0.759			
	I consider my job to be rather unpleasant.	0.806			

Table:-1 Factor Loadings, Constructs reliability & Validity

Note: F.L=Factor Loadings; A.C=Alpha Coefficients; C.R.=Composite Reliability; AVE=Average Variance Extracted

Discriminant Validity

Discriminant validity, according to (Hair et al. 2019), is the degree to which differentiable measurements are distinct. According to (Bagozzi et al., 1991), meaningful assessments of two or more unique ideas shouldn't correlate too heavily with one another. There are two suggested metrics of discriminant validity: the HTMT Ratio and the Fornell-Lacker criteria.

	AT	FB	JS	SV	TI	TS	
AT	0.885						
FB	0.354	0.793					
JS	0.163	0.303	0.787				
SV	-0.079	0.055	0.308	0.888			
TI	0.063	0.217	0.306	0.361	0.903		
TS	0.297	0.155	0.224	0.051	0.277	0.922	

Table 2:- Fornell - Lacker criterion

(Note: AT: Autonomy; FB Feedback; JS: Job Satisfaction; SV: Skill Variety; TI: Task Identity; TS: Task Significance)

Table 2 indicates that every value in the top cell is bigger than every other value in that specific cell. The discriminant validity was evaluated using the Fornell-Lacker criterion.

	AT	FB	JS	SV	TI	TS	
AT							
FB	0.450						
JS	0.187	0.37					
SV	0.096	0.110	0.350				
TI	0.073	0.273	0.353	0.414			
TS	0.335	0.189	0.254	0.092	0.306		

Table 3: (Heterotrait–Monotrait Ratio)

(Note: AT: Autonomy; FB Feedback; JS: Job Satisfaction; SV: Skill Variety; TI: Task Identity; TS: Task Significance)

The heterotrait - monotrait ratio of correlations was also used to evaluate discriminant validity. All values of lower-order constructs should be less than 0.90. Table 3 shows that every value for the lower-order construct is less than 0.90 suggesting the discriminant validity of the constructs.

Structural model and hypotheses testing

This study's main goal was to determine how employee perceptions of job characteristics affected their level of job satisfaction among workers in the two private banking sectors. The evaluation of path coefficients' significance and relevance is the primary emphasis of structural model assessment in PLS-SEM. Next, the model's explanatory and predictive power are assessed (Hair et al., 2022). The theory that demonstrates the relationships between different constructs is known as the structural model (Hair et al., 2022). (Hair et al. 2022) stated that there are three processes involved in structural model assessment in PLS-SEM. These are: (1) Examining if predictor constructs in structural model regressions may be collinear. (2) Assessment of the relevance of the structural model linkages and the importance of the path coefficients. (3) Evaluation of the explanatory power of the model (R^2 , F^2 , and Q^2).

(Step 1) Evaluation of Potential Collinearity among Predictor constructs in Structural model Regressions.

Constructs	VIF	Constructs	VIF
AT	1.248	SV	1.165
FB	1.195	TI	1.289
JS		TS	1.184

Table 5 Variance Inflation Factor (VIF) Values of Constructs (Outer model)

Constructs	VIF	Constructs	VIF
EPJC	1.000	JS	

Table 6, Variance Inflation Factor (VIF) Values of Constructs (Inner model)

It is crucial to examine the structural model regressions for any possible collinearity issues since strong correlations between each set of predictor components may result in biased point estimates and standard errors (Sarstedt & Mooi, 2019). According to (Becker et al., 2015), VIF values less than 3 indicate that there are no collinearity problems with the structural model. The table indicates

Employee Perceptions of Job Characteristics and Job

that the outer and inner VIF values of the predictor constructs are below the recommended cut-off value 3, indicating that there is no collinearity issue in the structural model.

(Step 2) Assess the Significance and Relevance of the Structural Model Relationships (i.e., Path Coefficients').

Fig 2 & 3:- Structural models of Employee Perceptions of Job characteristics and job satisfaction with sub-dimensions.



Fig 2: Path Coefficient with T-statistics and P-value

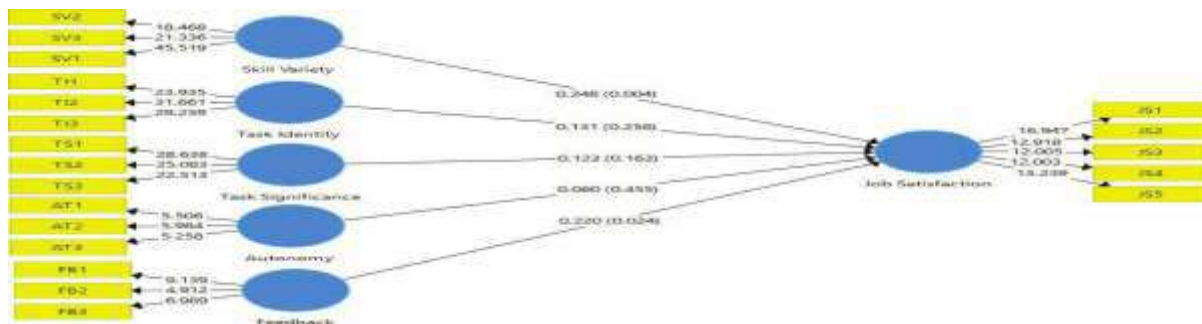


Fig 3 Path Coefficient with T-statistics and P-value Results, Discussion and Suggestions

Results

According to the study's objectives, which were to determine how employee perceptions of job characteristics affected job satisfaction in two private banks and to test the research hypothesis H1 (employee perceptions of job characteristics impact job satisfaction), the study revealed through (5000 complete bootstrapping) that employee perceptions of job characteristics have a significant and positive impact on job satisfaction ($\beta = 0.457$, t -value = 5.566, P -value = 0.000). The result of the study is substantiated by the findings of Ali et al., (2014), Brahaman et al, (2021) and Brahaman & Simanjuntak, (2022) all provide support for this. The findings indicated that while employee perceptions of job characteristics influence job satisfaction, companies are more likely to see better satisfaction levels among banking employees when they enhance all dimensions of job characteristics. This is because, when firms focus on creating a working design that fosters employee engagement, productivity, and high job satisfaction in the job characteristics model may be highly beneficial in creating jobs for those working in the banking industry. Hence, H1 is accepted.

Comparably, the results for the H1a skill variety ($\beta = 0.248$, t -value = 2.925, P -value = 0.004) and H1e feedback (0.220, t -value = 2.450, P -value = 0.015) show that job satisfaction is significantly and favourably impacted on skill variety and feedback. According to (Hadi & Adil, 2010; Bhatti et al., 2012; Fan et al. 2014; Andrew et al. 2016; Al Khalil ,2017), who found that job characteristic dimensions have a positive and significant impact on job satisfaction. Hence, H1a and H1e are accepted.

However, no significant impact was found on some EPJC sub-dimensions like task identity, task significance, and autonomy. Whereas, H1b (task identity positively impacts job satisfaction) study revealed that task identity has a negative impact on job satisfaction ($\beta = 0.131$, t -value = 1.143, P -value = 0.254); H1c (task significance positively impacts job satisfaction) study revealed that task

significance has negative impact on job satisfaction ($\beta = 0.123$, t -value = 1.373, P -value = 0.170) and H1d (autonomy positively impacts job satisfaction) study revealed that autonomy has negative impact on job satisfaction ($\beta = 0.060$, t -value = 0.696, P -value 0.487). According to Azash et al., (2012) skill variety is identified as a significant and positive predictor of job satisfaction whereas task identity, task significance, autonomy and feedback are negative predictors of job satisfaction. Hence, H1b, H1c and H1d are Rejected

Hypotheses	Relationship	Beta	Standard Deviation	T Statistics	P - Values	Decision
H1	EPJC ->JS	0.457	0.082	5.566	0.000	Accepted
H1a	SV->JS	0.248	0.085	2.925	0.004	Accepted
H1b	TI->JS	0.131	0.114	1.143	0.254	Rejected
H1c	TS->JS	0.123	0.090	1.373	0.170	Rejected
H1d	AT->JS	0.060	0.087	0.696	0.487	Rejected
H1e	FB->JS	0.220	0.090	2.450	0.015	Accepted

Table6:-Path Coefficient and Hypotheses Testing

(Step 3) Assess the model’s explanatory power through R-Square, F-Square & Q-Square. Following the model's validation, the structural model is first evaluated for robustness using collinearity evaluation, then hypotheses testing is done, and finally R-square, f-square, and Q-square are used, in that order (Hair et al., 2019). According to Cohen et al. (1990), endogenous latent variable R-square values are evaluated as follows: less than 0.13 (moderate), less than 0.02 (weak), and more than 0.26 (substantial) .To guarantees that the model has enough predictive potential, the q-square of the endogenous variables should be higher than zero.



Fig.4, Outer weight and loadings, F-square and R-square

Additionally, the 5000 complete bootstrapping procedure revealed that the acceptable R-square of the model is 0.209 which means a 20.9% change in job satisfaction is accounted for employee perceptions of job characteristics. Similarly, the f-square for employee perceptions of job characteristics (0.264) on job satisfaction shows that the removal of employee perceptions of job characteristics has a medium effect on the R-square value of job satisfaction as the f-square values greater than 0.02, 0.15 and 0.35 signifies small, medium and strong effect respectively (Hair et al., 2019). Furthermore, the blindfolding procedure revealed that the model's predictive relevance of 0.105, which is larger than zero, indicates that it has adequate predictive relevance.



Fig. 5, Q-square

Discussion

The present study was a humble attempt to answer the two questions. First, "Does employee perceptions of job characteristics impact job satisfaction?" Second, "Does employee perceptions of job characteristic dimensions such as (skill variety, task identity, task significance, and autonomy

Employee Perceptions of Job Characteristics and Job

and feedback) impact job satisfaction?" Concerning hypothesis H1 the results show that employee perceptions of job characteristics have a significant positive impact on job satisfaction. According to (Alka and Sunil, 2020), several government bank employees in India indicate that job characteristics positively affect job satisfaction. Another study on BRI Kediri Bank staff members found that when the nature of their employment aligns with their interests and skill set, they will feel content. Conversely, if employee's qualities do not match their talents, they will not be satisfied with their work (Meilina, 2016). The significance of this hypothesis is also in line with the action control theory which suggests employee perceptions of job characteristics will affect job satisfaction, when organizations increase job characteristics, they are more likely to achieve higher levels of satisfaction among banking employees. Similarly, skill variety and feedback have a positive and significant impact on the job satisfaction of J&K Bank and HDFC Bank employees. However, no significant impact was found on certain

Sub-dimensions of the Employee Perceptions of Job Characteristics (EPJC) model, such as task identity, task significance, and autonomy. This may be attributed to the highly stressful nature of the banking sector, especially in roles that involve financial products, compliance issues, or sales targets. The intense pressure to meet targets or adhere to regulatory standards can overshadow the psychological benefits associated with task autonomy resulting in a lower perceived impact on overall job satisfaction.

Conclusion

The study's findings have significant implications for enhancing job characteristics within organizations. It is imperative for organizations to reassess job roles to ensure that employees perceive their work as meaningful and that their competencies and skills are being optimally utilized. Empowering employees to exercise autonomy in decision-making related to their roles fosters a sense of psychological well-being. Furthermore, timely and constructive feedback is crucial in influencing the quality of work produced by employees, as it contributes to their continuous professional development and learning. The findings also suggested that businesses should invest more in employee training to improve staff competencies, foster positive attitudes, and boost customer satisfaction and loyalty. Furthermore, it is essential to consider providing employees with job stability, competitive pay and benefits, as well as incentives that align with their productivity and performance.

Suggestions for Future Researches

First, this investigation exclusively focused on the banking sector. Other sectors and industries such as marketing, education, and engineering, may be influenced by different factors. Therefore, it is advisable to explore how these factors interact across various disciplines. Second, we employed a cross-sectional study design, which limits the research to a single point in time and does not provide insights over an extended period. Longitudinal research would be more suitable and yield more accurate results over time. Third, the current study examined the effects of employee perceptions of job characteristics on job satisfaction at J&K Bank and HDFC Bank in Jammu & Kashmir. Future researchers are encouraged to explore how employee engagement, innovative work behavior, or emotional intelligence may serve as mediators to strengthen the relationship between the factors under study.

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Employee Perceptions of Job Characteristics and Job

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