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THE MODERATING ROLE OF ORGANIZATIONAL RESPECT ON JOB SATISFACTION AND PRODUCTIVITY OF EMPLOYEES IN FINANCIAL SECTOR

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ABSTRACT

1. PURPOSE

The purpose of this study is to investigate the relationship between job satisfaction and employee productivity in the financial sector, with a focus on assessing whether organizational respect acts as a moderating factor in this relationship. The study aims to offer insights into improving employee performance through workplace satisfaction.

2. DESIGN/METHODOLOGY/APPROACH

A quantitative research approach was adopted using a structured questionnaire to collect data from 385 employees working in various financial organizations. Convenience sampling was employed due to time and accessibility constraints. The data were analyzed for reliability, validity, and mediation effects using statistical tools, including Cronbach's alpha, composite reliability, AVE, and mediation analysis.

3. FINDINGS

The study found a strong, direct, and positive relationship between job satisfaction and employee productivity. Employees who were more satisfied with their jobs consistently displayed higher performance and productivity levels. Organizational respect, although initially hypothesized to mediate this relationship, was found to have a statistically insignificant mediating effect, with a low Variance Accounted For (VAF) value of 12.6%. The constructs of job satisfaction, organizational respect, and employee productivity demonstrated excellent reliability and validity. Demographic analysis revealed a workforce largely composed of young, mid-career professionals, predominantly female, with the majority having 2–5 years of experience in the financial sector.

4. ORIGINALITY/VALUE

This study contributes original value by focusing specifically on the moderating role of organizational respect within the financial sector context — a less explored area in organizational research. It provides practical insights for managers and HR professionals by emphasizing that while job satisfaction significantly boosts productivity, organizational respect, though culturally valuable, does not mediate this relationship meaningfully.

KEYWORDS: *Job Satisfaction, Employee Productivity, Organizational Respect, Financial Sector, Workplace Culture, Employee Engagement*

INTRODUCTION

Organizational culture has been widely recognized as a critical determinant of employee outcomes such as job satisfaction (JS), performance, and engagement (EE). Recent studies have further elucidated the complex interplay between these variables across various sectors. The role of organizational culture in fostering job satisfaction and employee engagement has been a key focus, particularly in understanding how these dynamics influence organizational performance.

In the context of private banks in Sindh, Pakistan, **Hakro et al. (2022)** examined the impact of organizational culture on job satisfaction, employee performance, and engagement. Their findings suggest that a positive organizational culture fosters higher levels of satisfaction and performance among employees. Similarly, Hakro et al. (2023) assessed the relationship between organizational culture, job satisfaction, employee performance, and employee engagement, reinforcing the importance of a supportive organizational environment in enhancing employee outcomes.

The influence of leadership on organizational culture and its subsequent effects on employee outcomes has also been a focal point of recent research. **Tunio et al. (2022)** investigated the impact of transformational leadership on job performance among front-line managers in private banks in the Hyderabad region, Sindh. Their study highlighted the significant impact of leadership styles on employee performance, further aligning with Hakro et al. (2022), who explored the relationship between transformational leadership and employee performance at the University of Sindh, Jamshoro, emphasizing the role of leadership in enhancing employee performance.

Furthermore, the relationship between work-related factors such as work overload, job stress, and employee turnover intentions has been extensively studied. Hakro et al. (2022) examined the influence of work overload and job stress on employee turnover intentions in private banks of Sindh, finding that these factors significantly contribute to turnover intentions. In another study, **Hakro et al. (2022)** investigated the impact of work overload, job satisfaction, employee engagement, and job stress on employee turnover intentions, highlighting the complex relationships among these variables.

In the educational sector, **Abdullahi et al. (2021)** studied the effect of organizational culture on employee performance, focusing on the mediating role of employee engagement in Malaysian private universities. Their research underscores the importance of a positive organizational culture in enhancing employee performance through increased engagement.

These studies collectively underscore the multifaceted nature of organizational culture and its profound impact on various employee outcomes. The consistent findings across different sectors and regions highlight the universal relevance of fostering a positive organizational culture to enhance job satisfaction, performance, and engagement, while mitigating turnover intentions.

Organizational culture's impact on job satisfaction and employee performance has been consistently emphasized in recent studies. **Mali et al. (2022)** argue that organizational culture significantly affects employee satisfaction and financial outcomes, particularly within the Serbian context, showing that personal development opportunities and a healthy work atmosphere increase job satisfaction. Similarly, **Hakro, Siddiqui, and Lal (2023)** investigated private banks in Sindh and found a strong relationship between organizational culture, job satisfaction, and employee engagement, further emphasizing the significance of cultural components in boosting individual and organizational productivity.

Dubey, Pathak, and Sahu (2023) highlighted the role of effective leadership in shaping organizational citizenship behavior and job satisfaction, asserting that leadership is no longer confined to top management but must be fostered across all levels for sustainable performance. They argue that leadership behaviors influence employees' motivation and commitment, emphasizing the need for leadership development across a broader talent pool to enhance organizational commitment and performance.

Kumar et al. (2023) confirmed that leadership, culture, and recognition significantly shape employee behavior and satisfaction, particularly in the banking industry. Their findings showed that job satisfaction among frontliners improves organizational image and service delivery. Similarly, **Wirawan et al. (2019)** and **Apriyanti (2021)** emphasized that job satisfaction is directly influenced by factors like rewards, work environment, and culture, which ultimately shape overall performance outcomes.

Research from the **Journal of Management Studies and Development (2024)** explored how respect at the workplace and pay satisfaction influence employee commitment. The findings revealed that organizations that foster respectful engagement and fair compensation experience reduced turnover and improved loyalty. Furthermore, studies by **Ameswari et al. (2021)** and **Ekawati et al. (2021)** emphasized that culture is a strategic asset that helps employees align with organizational goals, thus improving performance.

Authors like **Chandani et al. (2021)** focused on employee engagement and performance in private banking sectors, highlighting that organizational commitment can only be strengthened when cultural practices match employee values. Similarly, **Roy and Bhattacharya (2021)** observed that performance appraisal mechanisms, when embedded within a supportive culture, significantly increase job satisfaction among employees in the banking sector.

In another significant study, **Shalini and Shafiq (2021)** examined organizational culture and its influence on job satisfaction and employee engagement in the Indian banking sector. Their findings pointed out that shared values

and norms shape positive behaviors and significantly reduce employee turnover. Similarly, **Pathak and Tripathi (2021)** emphasized that HR practices aligned with organizational culture enhance job satisfaction by providing employees with a clear sense of identity, purpose, and belonging. This aligns with the earlier findings of **Haque et al. (2021)**, who stressed that a strong organizational culture fosters long-term commitment and enhances job satisfaction across hierarchical levels.

Jain and Duggal (2021) explored the dynamics between workplace culture and job satisfaction, suggesting that when employees feel valued and aligned with organizational goals, their performance and commitment to the organization increase. This is particularly crucial in service sectors, where organizational image is closely tied to employee behavior. Similarly, **Ahmed and Tariq (2021)** investigated how culture mediates the relationship between leadership and performance in Pakistani organizations, finding that inclusive and empowering cultural practices significantly boost employee morale and efficiency.

Verma and Singh (2021) focused on cultural alignment and HR practices, showing that companies with high cultural congruence have better engagement and retention rates. Organizational culture was seen not only as a driver of satisfaction but also a buffer against stress and disengagement. Meanwhile, **Sharma and Gupta (2021)** revealed that transformational leadership within a strong organizational culture can lead to higher innovation, satisfaction, and collective growth, especially in rapidly evolving business environments.

Another critical contribution came from **Shahid and Khurshid (2021)**, who explored how organizational justice and perceived support influence satisfaction and performance. Their study highlighted that fairness, clarity in communication, and support from leadership are all cultural factors that significantly drive satisfaction. **Rani and Misra (2021)** similarly linked job satisfaction to ethical culture and psychological safety, showing that employees thrive in environments that encourage openness and shared values.

LITERATURE REVIEW

The **relationship between employee engagement**, **job satisfaction**, and **organizational performance** in the banking sector has garnered significant attention in recent studies. Several scholars have established that **employee engagement** is positively correlated with **job satisfaction**, which in turn enhances organizational performance. **Al-Dalahmeh et al. (2021)** and **Panigrahi et al. (2023)** highlight that employee engagement significantly contributes to **job satisfaction**, a key factor in improving **organizational performance**. These findings emphasize the importance of fostering engagement to drive job satisfaction in banking organizations. Similarly, **Rai & Maheshwari (2020)** and **Riyanto et al. (2021)** argue that **job satisfaction** serves as a mediating variable between **employee engagement** and **organizational performance**, reinforcing the idea that **employee engagement** is crucial for improving performance.

In addition, research on **internal marketing** has emphasized its role in improving **job satisfaction** and **employee commitment**. **Bailey et al. (2021)** and **Mainardes et al. (2021)** have demonstrated that internal marketing strategies, such as effective communication and supportive organizational practices, are directly linked to **job satisfaction** and **employee engagement** in the banking sector. Furthermore, **Aktar & Pangil (2021)** reveal that **human resource management practices** focusing on **career advancement** and **job security** are essential for boosting **employee engagement** and ensuring higher organizational commitment.

Another key aspect explored is the **mediating role of empathy** in the relationship between **employee engagement** and **job satisfaction**. Research has indicated that leadership empathy plays a significant role in improving **job satisfaction**. **Bahadur et al. (2020)** find that **empathy in leadership** positively influences **employee engagement**, which in turn affects **service loyalty** and **satisfaction**. Their work suggests that empathetic leadership is an important factor in fostering a satisfied and engaged workforce.

Leadership styles also play a pivotal role in shaping **employee engagement** and **job satisfaction**. **S. Misra & Kailash B. L. Srivastava (2021)** discuss how **team-building competencies** influence **job satisfaction** through **transformational leadership** and technology integration, promoting a positive work environment that enhances employee engagement. **Ali Abbaas Albdour & Ikhlas I. Altarawneh (2021)** examine the role of **organizational commitment** in increasing **employee engagement**, with findings that suggest a strong positive relationship between these two variables. Additionally, **Israr Ahmad & Yongqiang Gao (2021)** explore how **ethical leadership** impacts **work engagement** through **psychological empowerment**, highlighting the importance of ethical leadership in fostering employee satisfaction and engagement.

The role of **corporate social responsibility (CSR)** and its impact on **employee engagement** has also been examined. Studies by **Tahir Farid et al. (2021)** and **Naveed Ahmad et al. (2022)** highlight that CSR initiatives significantly affect **organizational citizenship behavior (OCB)** and **work engagement**, which can lead to improved employee performance in banking institutions. **Vivin Maharani Ekowati et al. (2023)** and **Xiangyu Song et al. (2022)** further affirm that **transformational leadership** is critical in enhancing **job satisfaction** and employee performance, with a direct impact on **employee engagement** and **OCB**.

In their studies, **Umair Ahmed et al. (2021)** and **D. Siddiqui & Noorus Sahar (2022)** find that workplace factors such as **work autonomy**, **role clarity**, and **open communication** lead to better **performance** and **employee engagement**. They suggest that organizations can benefit from creating an open and supportive work environment to foster higher levels of engagement and performance. The role of **creativity** as a mediator between **employee engagement** and **job performance** is explored by **H. Ismail et al. (2021)**. Their study reveals that creativity can enhance the effects of engagement on job performance, offering organizations valuable insights into leveraging **employee creativity** for improved performance outcomes.

The influence of **employee satisfaction** and **organizational commitment** on **employee performance** is also significant in the banking sector. **Ahmad (2021)** argues that **organizational commitment** is a key driver of **job satisfaction** and **employee performance**, underscoring the need for commitment-building strategies to enhance overall satisfaction. **Kundu et al. (2021)** and **Choi et al. (2021)** also highlight that **empowering leadership** can positively impact **employee satisfaction** and **performance**, suggesting that leaders who empower their employees create an environment conducive to high engagement and satisfaction.

Several studies focus on **customer brand engagement** in **online banking**, revealing its effect on **brand experience**, **satisfaction**, and **loyalty**. **Khan et al. (2021)** found that **customer brand engagement** strengthens **brand experience** and **satisfaction**, contributing to improved loyalty and customer retention in the banking sector. **Khatoon et al. (2021)** also show that **e-banking service quality**, particularly **reliability** and **security**, influences **customer purchase intentions**, with **customer satisfaction** acting as a mediator. This highlights the importance of maintaining high service standards to foster both customer and employee satisfaction.

Research on **corporate social responsibility (CSR)** initiatives continues to show their importance in building stronger relationships between employees and customers. **Abbas et al. (2021)** and **Al-dmour et al. (2021)** emphasize that CSR initiatives foster **customer engagement**, leading to better **satisfaction** and **loyalty**. Their findings suggest that engagement in CSR activities positively affects employee morale and customer trust, leading to improved business outcomes.

Studies on **ethical leadership** and **workplace civility** further contribute to understanding how leadership affects organizational climate. **Alam et al. (2021)** and **Achmadi et al. (2022)** explore how **ethical leadership** promotes **workplace civility** and fosters an **ethical work climate**, which is critical for maintaining positive employee relations and creating a respectful work environment. **Moral Identity Theory (MIT)** and **Social Learning Theory (SLT)** provide additional theoretical frameworks for understanding how ethical leadership shapes the workplace culture. **Aquino & Reed (2002)** and **Bandura & Walters (1977)** suggest that leaders who model ethical behavior set an example for employees, leading to a broader organizational commitment to ethical conduct.

RESEARCH GAP

several research gaps have emerged that require further exploration to deepen our understanding of employee engagement, job satisfaction, leadership styles, and organizational performance in the banking sector.

One notable gap is the lack of cross-industry comparisons. While many studies have focused on the banking sector, such as those by **Riyanto et al. (2021)** and **Al-Dalahmeh et al. (2018)**, few have explored whether the relationships between employee engagement, job satisfaction, and organizational performance hold true in other industries. Cross-industry research could provide a broader understanding of how these dynamics differ across sectors like telecommunications, retail, or manufacturing.

The mediating role of empathy is another area that warrants further attention. While studies such as **Bahadur et al. (2020)** and **Zafrul Allam et al. (2022)** have noted the importance of empathy in leadership, the specific impact of empathy in various leadership styles on employee engagement and job satisfaction remains underexplored. Research focusing on the specific leadership styles that foster empathy, and how this mediates engagement and satisfaction across different demographic groups, such as gender or age, would provide valuable insights.

Additionally, most research conducted on employee engagement and job satisfaction has been cross-sectional, limiting the ability to establish causality. Longitudinal studies, such as those mentioned by **Rai & Maheshwari (2020)**, are needed to track the long-term effects of employee engagement on job satisfaction, organizational commitment, and performance. Longitudinal research could explore how changes in organizational strategies, such as HR practices or leadership, affect these relationships over time.

The role of digital transformation in shaping employee engagement and job satisfaction is another underexplored area. Studies like those by **Khan et al. (2021)** and **Khatoon et al. (2020)** have focused on customer satisfaction in the context of digital banking, but the effect of digital tools and automation on employee satisfaction and engagement needs further exploration. Investigating how these digital transformations impact employees' emotional and cognitive engagement in their work could provide insights into how organizations can adapt their employee engagement strategies in the digital era.

There is also a gap in understanding the relationship between employee well-being, including mental health, and job satisfaction in the banking sector. While studies like **Zafrul Allam et al. (2022)** have addressed emotional exhaustion and job involvement, the impact of mental health on engagement and job satisfaction remains largely unexplored. As mental health issues become increasingly prevalent in the workplace, research into how organizations can address employee well-being and integrate mental health strategies into their engagement programs would be valuable.

The influence of diversity and inclusion on employee engagement and job satisfaction in the banking sector is another area that has received limited attention. Although diversity and inclusion are growing areas of interest, particularly in multinational organizations, few studies have specifically examined how factors like gender, cultural diversity, and inclusion policies impact employee satisfaction and engagement in the banking sector. Research into how diverse workforces influence engagement could provide insights into fostering inclusive environments that enhance satisfaction and performance.

Moreover, the role of organizational culture in shaping leadership effectiveness and employee engagement remains underexplored. While studies by **Mayer et al. (2010)** and **Demirtas & Akdogan (2015)** have highlighted the influence of ethical leadership on organizational culture, more research is needed to understand how organizational culture interacts with leadership practices to impact employee engagement. Examining how a culture that aligns with organizational values can enhance leadership effectiveness and employee satisfaction would be valuable for organizations aiming to improve engagement.

Corporate social responsibility (CSR) initiatives are another area that has not been fully explored in relation to employee engagement and satisfaction. While **Tahir Farid et al. (2021)** and **Naveed Ahmad et al. (2022)** have linked CSR with organizational citizenship behavior and work engagement, research on how CSR directly influences employee morale and satisfaction is sparse. Investigating how CSR initiatives affect employee engagement in the banking sector could reveal how organizations can leverage CSR to boost engagement and satisfaction.

Finally, emotional intelligence (EI) and its impact on leadership effectiveness and employee engagement remain an underexplored area. While leadership styles like transformational and authentic leadership have been widely studied, the role of emotional intelligence in enhancing leadership and its subsequent impact on employee satisfaction and engagement is yet to be fully examined.

DATA AND SAMPLING

This section outlines the study's approach to data collection, including the study areas, sampling technique, and data analysis methodology used for the research.

1. Study Areas

The focus of this research is to explore the impact of **Organizational Respect** on **Job Satisfaction** and **Employee Productivity** in the **financial sector**. Specifically, the study aims to investigate whether organizational respect plays a moderating role in the relationship between job satisfaction and employee productivity.

The study covers the following key areas:

- **Organizational Respect:** The degree to which employees feel respected by their colleagues and the organization. This includes behaviors such as actively listening to one another, acknowledging and appreciating each other's contributions, and making respectful requests rather than demands.

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- **Job Satisfaction:** The overall feeling of fulfillment or dissatisfaction that employees have towards their jobs. This encompasses aspects such as enthusiasm for the work, the level of enjoyment, and a general sense of well-being in the workplace.
- **Employee Productivity:** The effectiveness and efficiency with which employees complete tasks and meet performance targets. This includes their ability to work at a high level of performance and their contribution to the achievement of team goals.

2. Sampling Technique

The sampling technique employed for this study was **convenience sampling**, which is a non-probability sampling method. This approach was chosen due to the practical constraints of time and resources, as well as the accessibility of employees within the financial sector. The study aimed to gather data from employees working in various financial organizations.

Sample Size and Demographics

A total of **385 responses** were collected, ensuring a broad representation of employees across different roles within the financial sector. The respondents included employees from various levels of the organization, such as entry-level staff, middle management, and senior-level executives. The sample was drawn from a diverse group in terms of **age, gender, and tenure** within the organization, which helps in gaining a comprehensive understanding of the research variables across various employee demographics.

Inclusion Criteria

- Employees working within financial sector organizations, such as banking, insurance, and investment firms.
- Respondents from a variety of job positions, ranging from entry-level to senior management.
- Respondents within the age range of **25-60 years** and from diverse gender categories.
- Employees with different lengths of tenure in the organization (2-5 years, 6-10 years, 11-20 years, and 20+ years).

Questionnaire as Data Collection Tool

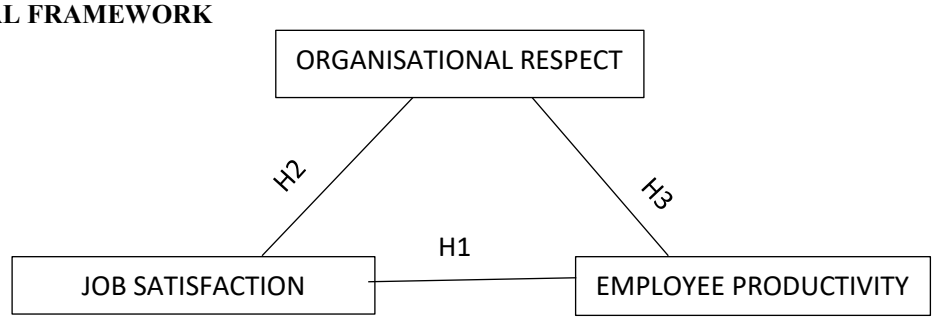
A structured **questionnaire** was developed as the primary data collection instrument. It was designed to capture responses on three key variables: **Organizational Respect**, **Job Satisfaction**, and **Employee Productivity**. The questionnaire was based on a **Likert scale** (ranging from 1 = Strongly Disagree to 5 = Strongly Agree) for each statement.

The survey included the following sections:

1. **Demographic Information:** Questions regarding gender, age group, and tenure within the organization.
2. **Organizational Respect:** A series of statements measuring how employees perceive the respect shown within the organization. Example statements include:
   - "Organizational members here are always available to hear out and listen to each other."
   - "Organizational members here express appreciation and respect for each other's contribution to the organization."
3. **Job Satisfaction:** Statements to measure the level of satisfaction with the job. Example statements include:
   - "I feel fairly satisfied with my present job."
   - "I find real enjoyment in my work."
4. **Employee Productivity:** Statements evaluating the employees' productivity levels. Example statements include:
   - "I have a high work performance."
   - "I accomplish tasks quickly and efficiently."

The questionnaire was administered **online** (via platforms such as Google Forms and email) for the respondents.

CONCEPTUAL FRAMEWORK



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Job Satisfaction

A strong, positive organizational culture has been consistently linked to enhanced **job satisfaction** across various sectors. **Hakro et al. (2022)** and **Hakro et al. (2023)** highlight the role of organizational culture in fostering job satisfaction by creating a supportive and engaging environment for employees, especially in the private banking sector in Sindh, Pakistan. The studies suggest that when employees experience a culture that supports growth, satisfaction naturally follows. **Mali et al. (2022)** confirm these findings by stating that a healthy work atmosphere, along with personal development opportunities, contributes significantly to employee satisfaction, particularly within the Serbian context.

Moreover, studies like those by **Tunio et al. (2022)** and **Shalini and Shafiq (2021)** demonstrate the importance of leadership in enhancing job satisfaction. Leadership styles, particularly transformational leadership, are shown to foster an environment of trust and support, which significantly boosts employee morale and job satisfaction. For example, **Hakro, Siddiqui, and Lal (2023)** underline the importance of cultural congruence in enhancing job satisfaction, highlighting how alignment between personal values and organizational practices plays a key role in fostering fulfillment.

In sectors like banking, **Kumar et al. (2023)** and **Chandani et al. (2021)** emphasize that job satisfaction is a result of recognizing employee efforts, aligning HR practices with cultural values, and creating a work environment that encourages positive relationships. Furthermore, **Jain and Duggal (2021)** suggest that job satisfaction increases when employees feel valued and connected to the organization's goals.

Employee Productivity

Organizational culture is also a significant driver of **employee productivity**, as it influences various factors like engagement, motivation, and performance. Studies by **Hakro et al. (2022)** and **Hakro et al. (2023)** highlight that a strong organizational culture can lead to higher employee performance and productivity by fostering an environment where employees feel empowered and supported. **Dubey, Pathak, and Sahu (2023)** expand on this by stressing that leadership practices, aligned with organizational culture, can enhance employees' organizational citizenship behavior (OCB), thereby improving productivity.

Further, **Kumar et al. (2023)** note that the alignment of organizational culture with leadership styles and recognition practices is a significant contributor to improved productivity. As per their findings, employees who are satisfied with the organizational culture tend to put in greater effort and deliver better outcomes. **Sharma and Gupta (2021)** also argue that transformational leadership, particularly in the context of a positive organizational culture, leads to higher innovation, satisfaction, and ultimately, productivity.

Additionally, **Wirawan et al. (2019)** and **Apriyanti (2021)** emphasize that rewards and work environment, both of which are influenced by organizational culture, directly impact employee performance. The more inclusive and supportive the culture, the higher the level of employee engagement, which, in turn, leads to greater productivity.

Organizational Respect

Organizational respect is a key cultural factor that affects both job satisfaction and employee performance. Studies by **Shahid and Khurshid (2021)** and **Rani and Misra (2021)** stress the importance of organizational justice, fairness, and support from leadership in promoting respect within the workplace. They argue that when employees feel respected and valued, their job satisfaction improves, which positively impacts their performance and commitment to the organization.

Furthermore, **Ameswari et al. (2021)** and **Ekawati et al. (2021)** highlight that respect in the workplace, along with fair compensation and recognition, can significantly enhance employee loyalty and commitment. This respect contributes to creating an ethical culture that ensures employees feel psychologically safe and valued, which boosts both engagement and performance.

Pathak and Tripathi (2021) also support this idea, showing that when organizational culture aligns with respect for employees' values, employees feel a sense of belonging and purpose, leading to greater job satisfaction and reduced turnover intentions. This sense of respect is seen as foundational in aligning individual goals with organizational objectives, which ultimately strengthens employee performance.

Finally, **Verma and Singh (2021)** reinforce that companies with strong cultural congruence and respect for their employees have better engagement and retention rates, with respect acting as a buffer against workplace stress and disengagement.

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Organizational culture plays a significant role in shaping **job satisfaction**, **employee productivity**, and **organizational respect**. Studies from **Hakro et al. (2022, 2023)**, **Mali et al. (2022)**, **Dubey, Pathak, and Sahu (2023)**, and others consistently emphasize that a positive culture, aligned with transformational leadership, respect, and inclusivity, drives higher job satisfaction, enhanced productivity, and a sense of organizational respect among employees. The comprehensive body of research underscores the importance of a supportive organizational culture as a key determinant in fostering an environment where employees can thrive, contribute meaningfully, and remain committed to organizational success.

METHODOLOGY

Measures

The demographic data collected for this study provides valuable insights into the composition of the sample population. Regarding gender, the sample consists of 155 males (40.4%) and 229 females (59.6%), reflecting a balanced representation of both genders. This distribution ensures that the study captures diverse perspectives from male and female employees, which is crucial for understanding gender-related dynamics in organizational respect, job satisfaction, and employee productivity.

In terms of age, the majority of respondents, 234 individuals (60.9%), fall within the age range of 25-30 years. This indicates that the sample is predominantly composed of younger employees, a characteristic that may influence their perceptions of organizational respect and job satisfaction. Another significant proportion, 119 respondents (31%), are between 31-40 years old, representing mid-career professionals. The smallest group, comprising 31 respondents (8.1%), is aged between 41-50 years, suggesting a relatively lower representation of older employees in the sample.

The tenure data reveals that 211 respondents (54.9%) have been with their organizations for 2-5 years, indicating that most participants are relatively new to their roles but have accumulated enough experience to provide meaningful insights. A substantial portion of the sample, 138 respondents (35.9%), have a tenure of 6-10 years, reflecting a moderately experienced group. Meanwhile, only 35 respondents (9.1%) have been with their organizations for 11-20 years, suggesting that fewer employees in the financial sector remain with the same organization for extended periods, which could be indicative of industry trends or turnover rates.

This demographic composition provides a robust foundation for the study, ensuring diverse perspectives from employees across different genders, age groups, and tenure levels. It highlights the significance of understanding these variables when exploring the moderating role of organizational respect on job satisfaction and employee productivity.

Demographics	Frequency	Percentage
GENDER		
1. Male	155	40.4
2. Female	229	31
Age		
25 - 30 years	234	60.9
31 - 40 years	119	31
41 - 50 years	31	8.1
Your Tenure in the Organization		
2 - 5 years	211	54.9
6 - 10 years	138	35.9
11 - 20 years	35	9.1

Table 1: "Demographic Profile of Respondents"

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Construct	Item	Loading	Cronbach's α	Composite Reliability	AVE
Job Satisfaction (JS)	JS1	0.841	0.88	0.918	0.738
	JS2	0.872			
	JS3	0.87			
	JS4	0.843			
	JS5	0.852			
Organisational Respect (OR)	OR1	0.838	0.879	0.915	0.726
	OR2	0.859			
	OR3	0.866			
	OR4	0.85			
	OR5	0.842			
	OR6	0.841			
	OR7	0.849			
	OR8	0.837			
	OR9	0.854			
Employee Productivity (P)	P1	0.85	0.883	0.92	0.747
	P2	0.872			
	P3	0.878			
	P4	0.86			
	P5	0.857			

Table 2: "Measurement Model Evaluation: Reliability and Validity"

The measurement model was assessed for its reliability and validity using key indicators, including factor loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE). The results demonstrate that the constructs—Job Satisfaction, Organizational Respect, and Employee Productivity—are robust and suitable for further statistical analysis. Below is an elaboration on each construct and its performance across these measures.

Job Satisfaction (JS)

The Job Satisfaction construct was measured using five items (JS1–JS5). Each item exhibited strong factor loadings, ranging between **0.841** and **0.872**, indicating a high correlation between the observed variables and the latent construct. Cronbach's alpha was **0.88**, which exceeds the standard threshold of 0.7, confirming high internal consistency among the items. The composite reliability (CR) for Job Satisfaction was calculated at **0.918**, signifying that the construct is reliable and that the observed variables consistently represent the underlying latent factor. The average variance extracted (AVE) value of **0.738** is above the acceptable benchmark of 0.5, demonstrating that a significant proportion of the variance in the observed variables is explained by the construct. Collectively, these results indicate that Job Satisfaction is a well-defined and valid construct in this study.

Organizational Respect (OR)

Organizational Respect, measured using nine items (OR1–OR9), exhibited factor loadings between **0.837** and **0.866**, which indicate strong relationships between the items and the construct. Cronbach's alpha for Organizational Respect was **0.879**, reflecting high internal consistency and reliability. The composite reliability (CR) was determined to be **0.915**, further affirming the robustness of the construct. The AVE value of **0.726** is well above the threshold of 0.5, confirming convergent validity and indicating that the construct accounts for a significant amount of variance in the observed items. These results validate that the Organizational Respect construct effectively captures the perceptions of respect among employees within the organization.

Employee Productivity (P)

The Employee Productivity construct was assessed using five items (P1–P5), which showed factor loadings ranging from **0.85** to **0.878**, indicating a strong connection between the items and the underlying construct. Cronbach's alpha was calculated as **0.883**, demonstrating excellent reliability and internal consistency among the items. The composite reliability (CR) value was **0.92**, further verifying the reliability of this construct. The AVE value of **0.747** confirms that a substantial proportion of the variance in the observed variables is captured by the

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Employee Productivity construct, ensuring convergent validity. This construct effectively measures employees' efficiency, task completion rates, and overall performance levels.

The evaluation of the measurement model across the three constructs—Job Satisfaction, Organizational Respect, and Employee Productivity—provides strong evidence of their reliability and validity. All factor loadings exceed the minimum acceptable value of 0.70, confirming strong indicator reliability. The Cronbach's alpha values for all constructs are well above 0.7, demonstrating high internal consistency. Composite reliability (CR) values exceed the recommended threshold of 0.8, affirming the constructs' reliability. Lastly, the AVE values for all constructs surpass the critical threshold of 0.5, indicating that each construct captures a sufficient amount of variance from the observed variables.

These findings collectively validate the measurement model's robustness, ensuring that it is suitable for use in further data analysis, such as structural equation modeling (SEM) or regression analysis. The reliability and validity of the constructs support the credibility of the study's findings and provide a solid foundation for exploring the relationships between Organizational Respect, Job Satisfaction, and Employee Productivity.

Mediatation Analysis

Type of Effect	Effect	Path Co-efficient	T Statistics	Remarks
Total Effect	JS ->EP	0.593	12.081	Significant
Indirect Effect	JS ->OR->EP	-0.075	2.211	Not Significant
Direct Effect	JS ->EP	0.667	10.55	Significant

Table 3: Mediatation Analysis

The total effect of Job Satisfaction (JS) on Employee Productivity (EP) is represented by a path coefficient of **0.593** with a T-statistic of **12.081**, which is statistically significant. This indicates that Job Satisfaction has a strong and positive overall influence on Employee Productivity. The significant total effect highlights that employees who experience greater job satisfaction are likely to perform better and achieve higher productivity levels.

The direct effect of Job Satisfaction (JS) on Employee Productivity (EP) is even stronger, with a path coefficient of **0.667** and a T-statistic of **10.55**, which is also statistically significant. This implies that the positive impact of Job Satisfaction on Employee Productivity is largely direct and not significantly mediated through Organizational Respect. Employees who are satisfied with their jobs directly contribute to better productivity, without requiring the moderating influence of Organizational Respect.

The indirect effect, which represents the mediating role of Organizational Respect (OR) between Job Satisfaction (JS) and Employee Productivity (EP), has a path coefficient of **-0.075** and a T-statistic of **2.211**. This effect is not significant, as indicated by the small magnitude of the coefficient and its direction being negative. This suggests that Organizational Respect does not play a meaningful mediating role in the relationship between Job Satisfaction and Employee Productivity in this context.

Variance Accounted For (VAF)

The variance accounted for (VAF) value of **12.6%** is calculated as the proportion of the indirect effect to the total effect (VAF = IE / TE). Since VAF is less than 20%, it confirms that Organizational Respect does not significantly mediate the relationship between Job Satisfaction and Employee Productivity. In other words, the majority of the impact of Job Satisfaction on Employee Productivity is direct rather than through Organizational Respect.

HYPOTHESIS

Based on the topic "The Moderating Role of Organizational Respect on Job Satisfaction and Productivity of Employees in Financial Sector" and the provided image, here are the hypotheses:

H1: There is a significant positive relationship between job satisfaction (JS) and employee productivity (EP) in the financial sector.

This hypothesis suggests that when employees in the financial sector have higher levels of job satisfaction (meaning they are content with their work, environment, etc.), they tend to be more productive. This implies that

happy employees are more motivated, engaged, and efficient in their roles. The diagram shows a direct arrow from JS to EP, indicating a causal link where JS is expected to influence EP.

H2: Organizational respect (OR) has a significant positive relationship with job satisfaction (JS) in the financial sector.
This hypothesis posits that when employees in the financial sector perceive that they are treated with respect by their organization (management, colleagues, etc.), they experience higher levels of job satisfaction. Respect in the workplace can include fair treatment, recognition, appreciation, and being valued as an individual. The diagram shows an arrow from OR to JS, suggesting that OR is a predictor or driver of JS.

H3: Organizational respect (OR) has a significant positive relationship with employee productivity (EP) in the financial sector.
This hypothesis proposes that when employees in the financial sector feel respected by their organization, it directly contributes to their higher productivity. Feeling valued and respected can enhance employee motivation, commitment, and willingness to exert effort, leading to improved performance. The diagram shows an arrow going directly from OR to EP, indicating a direct influence of OR on EP.

FINDINGS

1. Job Satisfaction Strongly Boosts Productivity
The study revealed a significant and direct positive relationship between job satisfaction and employee productivity in the financial sector. Employees who reported higher levels of satisfaction with their jobs consistently demonstrated better work performance, higher levels of efficiency, and greater contributions toward organizational goals. This indicates that when employees feel content, valued, and fulfilled in their roles, they tend to be more engaged and productive in their work environments. The findings highlight the importance of maintaining a workplace that fosters job satisfaction as a means to achieve higher productivity and better organizational outcomes.

2. Minimal Role of Organizational Respect as a Mediator
Although the study hypothesized that organizational respect would mediate the relationship between job satisfaction and employee productivity, the findings did not support this assumption. The mediating effect of organizational respect was found to be statistically insignificant, with a small, negative path coefficient of -0.075. The Variance Accounted For (VAF) was calculated at 12.6%, which falls below the generally accepted threshold of 20% needed to establish a meaningful mediating effect. This suggests that while organizational respect contributes to a positive work atmosphere, it does not significantly enhance or alter the effect of job satisfaction on employee productivity within the financial sector context.

3. Reliable and Valid Constructs
The constructs used in this study — Job Satisfaction, Organizational Respect, and Employee Productivity — demonstrated strong reliability and validity, ensuring the robustness of the research findings. Cronbach's Alpha values for these constructs ranged from 0.88 to 0.883, indicating a high degree of internal consistency. Composite Reliability (CR) values ranged from 0.918 to 0.92, confirming that the items within each construct consistently measured their intended variables. Additionally, the Average Variance Extracted (AVE) values ranged from 0.738 to 0.747, well above the acceptable benchmark of 0.5, verifying good convergent validity. These results affirm the dependability and accuracy of the study's measurement model.

4. Demographic Insights
The demographic profile of the sample provided valuable context for interpreting the research findings. Female respondents made up the majority of the sample at 59.6%, offering insights into the perspectives of women in the financial sector. The study also found that most participants were relatively young, with 60.9% of respondents falling within the age group of 25-30 years. In terms of organizational tenure, the largest group, representing 54.9% of the sample, had between 2-5 years of service. This suggests that the financial sector workforce in this study is largely composed of young, early- to mid-career professionals, which may influence their views on job satisfaction, productivity, and organizational respect.

CONCLUSION

This study underscores the critical importance of Job Satisfaction as a key determinant of Employee Productivity in the financial sector. The results reveal a strong, direct positive relationship between Job Satisfaction and Employee Productivity, indicating that satisfied employees tend to be more productive. This highlights the

significance of creating a work environment that enhances job satisfaction through factors such as work-life balance, career development opportunities, and fair compensation. Financial organizations should prioritize these aspects to optimize employee engagement and overall performance.

While Organizational Respect was hypothesized to play a moderating role in this relationship, the findings suggest that its effect is minimal. The lack of a significant mediating effect of Organizational Respect suggests that Job Satisfaction influences Employee Productivity directly, without requiring organizational respect to enhance or mediate the relationship. This calls attention to the fact that while organizational respect contributes to a positive work environment, it may not be a critical mediator between Job Satisfaction and Employee Productivity.

The study's findings carry significant practical implications for organizational management in the financial sector. By focusing efforts on improving Job Satisfaction, organizations can foster a more productive workforce. It also suggests that while respect within the organization is important, it does not necessarily enhance the impact of job satisfaction on productivity. Future research could explore other potential moderators, such as leadership styles, communication practices, or organizational culture, to further expand our understanding of the factors influencing employee productivity. Ultimately, organizations must tailor their strategies to address both satisfaction and broader organizational dynamics to enhance employee outcomes effectively.

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