

JOB SATISFACTION AMONG SALES (MARKETING) STAFF OF BANKS IN NIGERIA: A COMPARATIVE ANALYSIS OF CONVENTIONAL VS. ISLAMIC BANK WORKERS: A NATIONWIDE STUDY

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ABSTRACT

The authors examine job satisfaction among Marketing and Sales staff in Nigerian banks through a comparative analysis of selected conventional and Islamic Bank workers. This quantitative cross-sectional study used data from a sample of 800 respondents (400 from conventional banks and 400 from Islamic banks; control and treatment groups, respectively). The study used descriptive statistics, independent-samples t-tests, and multiple regression analysis. The results indicate a moderate level of overall job satisfaction, though satisfaction in Islamic banks is significantly higher than in conventional banks. This difference suggests that banking type is a key factor in employee satisfaction. Notably, the banking type variable (Islamic = 1) is positive and significant (0.174, $p < 0.01$), indicating that even after controlling for other variables, employees in Islamic banks are more satisfied. This model has explanatory power ($R^2 = 0.62$), meaning the included variables explain 62% of the variance in job satisfaction. This study implies that salary and compensation, career growth, management support, and ethical alignment positively influence job satisfaction. At the same time, work pressure has a significant negative effect on employees in Nigerian banks.

Keywords: Job Satisfaction, Islamic Banking, Conventional Banking, Employee Performance, Sales and Marketing

INTRODUCTION

The Nigerian banking industry has undergone radical structural change over the last twenty years, marked by growing competition, technological change, regulatory change, and the rise of non-interest (Islamic) banking institutions. These innovations have completely changed the business environment for banks, especially for marketing and sales employees on the front lines of acquiring customers, mobilizing deposits, and generating revenue. In this changing environment, job satisfaction has become a key factor in employee performance, retention, and organizational success, particularly in naturally target-oriented and performance-sensitive positions (Salaudeen, 2026).

In Nigerian banks, marketing and sales staff often face intense performance pressure, including high deposit targets, customer acquisition quotas, and constant performance evaluations. Macroeconomic issues such as inflation, declining purchasing power, and heightened financial uncertainty further intensify these pressures and directly affect customers' ability to save and invest. As a result, workers must work harder to achieve organizational goals, often at the expense of work-

life balance and mental health. Current literature indicates that these conditions strongly affect employees' attitudes, motivation, and overall job satisfaction (Abiona et al., 2023; Olatundun, 2024).

Although research has examined job satisfaction across most sectors, knowledge of differences between conventional and Islamic banking systems remains limited, especially in Nigeria. Islamic banking, guided by Sharia-compliant principles such as profit-and-loss sharing and the prohibition of interest (riba), offers a distinct organizational and ethical model that may shape employees' perceptions, motivation, and satisfaction compared with conventional banking institutions. Findings indicate that in Islamic banking, workers may also derive additional intrinsic satisfaction when their ethical and religious values align, which can positively impact commitment and engagement (Ali et al., 2022; Ahmad, 2023).

In contrast, conventional banks, the predominant players in Nigeria's financial landscape, typically follow highly competitive performance models, aggressive sales practices, and profit-maximization goals. These characteristics could increase job stress and employee dissatisfaction, especially among marketing and sales personnel directly accountable for meeting financial goals. Research indicates that leadership style, reward systems, and organizational support significantly influence job satisfaction in fast-paced environments (Leitão et al., 2022; Riyanto et al., 2023). Nevertheless, research has not assessed how much these factors vary across different banking models.

Moreover, the rapid development of Islamic banking in Nigeria, as exemplified by Jaiz Bank, has introduced new forces into the financial market, including alternative service delivery models and customer relationship management. Empirical studies indicate that trust, ethical issues, and service quality affect customer perceptions and their adoption of Islamic banking services (Ezeh & Nkamnebe, 2021; Usman et al., 2024). Nevertheless, researchers have paid less attention to the internal organizational repercussions of these differences, particularly employee satisfaction and work experiences.

Additionally, organisational activities such as outsourcing, training, and human resource development have been reported to significantly affect employee engagement and satisfaction in the financial sector (Aigbogun, 2020; Niraula et al., 2024). These practices can differ between conventional and Islamic banks due to differences in operating philosophies and institutional objectives. For example, Islamic banks might place greater emphasis on ethical training and values-based management, which could increase employee satisfaction by fostering a stronger sense of direction and alignment with organizational objectives.

Although an increasing body of literature exists on bank performance, customer satisfaction, and financial inclusion, a significant research gap remains in comparative studies of job satisfaction among marketing and sales employees in conventional and Islamic banks in Nigeria. Most current research has focused on customer opinions (Kamarudin & Kassim, 2021; Ati et al., 2020) or has examined employee satisfaction without addressing structural disparities across banking systems (Fiakpa, 2020; Islam, 2024). This gap limits understanding of how institutional structures affect employee performance in a competitive, dynamic financial setting.

Furthermore, the Nigerian context offers a distinct empirical environment for this study, with a dual banking system, a diverse workforce, and a dynamically evolving economy. This context is vital to understanding the determinants of job satisfaction, which can improve employees' well-being and

organisational efficiency and competitiveness. Specifically, the results are likely to offer useful guidance for bank management, policymakers, and human resource professionals seeking to develop more effective systems for employee motivation and retention.

Consistent with the study's aims, it will use a quantitative approach to examine differences in job satisfaction between the two groups of bank workers, holding other relevant organizational and demographic variables constant. This will provide robust empirical evidence on whether and how banking models affect employee satisfaction outcomes in Nigeria.

Research Questions

The researcher has put forward the following research questions:

1. What is the comparative level of satisfaction among Islamic vs. conventional bank employees in the Sales and Marketing units of Banks in Nigeria?
2. What is the level of performance expectations, especially in marketing and sales jobs, among Nigerian banks?
3. What ethical alignment do Sales and Marketing employees experience with their organizations?

The objectives of this study are:

- i. To compare job satisfaction levels among marketing and sales employees in traditional and Islamic banks across Nigeria. By focusing on frontline employees
- ii. To offer insights into the human capital processes fundamental to banking performance and customer interactions.

To contribute to the broader discussion of organisational behaviour by examining how different banking models influence employees' experiences, motivation, and satisfaction

LITERATURE REVIEW

Organizational and behavioral research has widely studied job satisfaction because it is closely linked to employee productivity, organizational commitment, and turnover intentions. Job satisfaction is especially important in the banking industry, where employees are expected to perform at a high level, particularly in marketing and sales roles. These workers operate in goal-oriented settings where performance indicators directly affect pay, career advancement, and job stability. Empirical evidence shows that intrinsic and extrinsic factors, including motivation, leadership style, reward systems, and the workplace environment, can affect job satisfaction (Akosile & Ekemen, 2022; Leitão et al., 2022).

In banking institutions, several studies highlight how organizational practices shape employee satisfaction. For example, Riyanto et al. (2023) emphasized that competence development, training opportunities, and organizational support can significantly improve job satisfaction and commitment. Similarly, Niraula et al. (2024) found that human resource development programs positively affect employee engagement, which in turn increases job satisfaction. These results imply that employee development within an organization determines satisfaction, especially in service-oriented sectors such as banking.

In the Nigerian context, research on job satisfaction has mainly focused on the general employee population rather than on a particular job or industry. Fiakpa (2020) and Ati et al. (2020) studied employees' satisfaction with total quality management practices and found that organizational efficiency and management support are key determinants of employee attitudes. Abiona et al. (2023)

have also indicated that job satisfaction is strongly associated with working conditions, pay, and organizational culture. Nevertheless, these studies do not consider the specific pressures on marketing and sales personnel in the banking industry, who may face stricter performance expectations.

In particular, the banking industry offers a unique work environment that is highly competitive, performance-driven, and customer-focused. In a study on emotional labour in deposit money banks, Olatundun (2024) found that employees often experience psychological pressure to control their emotions and meet organizational expectations. This is especially true for marketing and sales personnel, who are on the front lines with clients and under performance pressure. This may significantly affect job satisfaction, particularly when an organization's support systems are poor.

Beyond internal organisational conditions, external structural conditions, such as outsourcing and corporate culture, also shape employees' experiences. Aigbogun (2020) found that outsourcing in the financial sector may negatively affect employee engagement and organizational culture, and reduce job satisfaction. Similarly, Efejuku (2022) highlighted the significance of organizational resilience and employee dedication for commercial bank performance. The results suggest that institutional structures within banks can augment or undermine employee satisfaction.

Extensive literature has also examined job satisfaction in Islamic banking institutions, but most studies have focused on customers rather than employees. Kamarudin and Kassim (2021) compared customer satisfaction in Islamic and conventional banks and found that professionalism and service delivery are essential to perception-building. Ati et al. (2020) also found that service quality and institutional reputation affect customer loyalty in Islamic banking. Although these studies offer valuable insights into external performance measures, they provide insufficient insight into internal employee experiences.

However, certain studies have begun examining employee-related aspects of Islamic banking systems. A comparative study of employee and customer attitudes towards Islamic banking by Ali et al. (2022) found that employees in Islamic-based institutions tend to align strongly with organizational values. Similarly, Ahmad (2023) emphasised that socio-economic and religious factors play a significant role in the utilisation of faith-based banking systems. These results suggest that value congruence and ethical alignment may increase intrinsic motivation among Islamic bank employees.

Moreover, acceptance and expansion of Islamic banking in Nigeria have been associated with elements like trust, awareness, and perceived congruence with religious beliefs. Ezech and Nkamnebe (2021) identified relevant predictors of Islamic bank adoption in Nigeria, including customer perception and institutional trust. Another study by Usman et al. (2024) and Riduan et al. (2024) revealed that customers' intention to adopt Islamic banking services is influenced by their awareness and perceived benefits. Although these studies focus on customers, they suggest that employees in such systems may face different motivational forces than those in traditional banks.

Conversely, traditional banks are usually profit-maximizing and market-competitive, which can translate into aggressive sales and performance-based rewards. According to Farabi (2025), workload, management, and lack of support are among the factors associated with employee complaints in commercial banks. Similarly, Islam (2024) emphasised that organisational climate, leadership practices, and workload management play significant roles in job satisfaction in banking institutions. These

results suggest that job-related stress levels may be higher among traditional bank employees, which can negatively affect their satisfaction.

Although the literature on job satisfaction and banking performance is broad, a notable gap remains in comparative studies examining employee experiences across different banking models. Most current studies focus on customer satisfaction (Kamarudin & Kassim, 2021; Bitu, 2024) or analyse employee satisfaction without reference to institutional frameworks (Fiakpa, 2020; Abiona et al., 2023). Comparisons between Islamic and conventional banking systems also tend to focus on marketing, branding, or customer loyalty rather than internal workforce dynamics (Bansal, 2025).

This gap is important in the Nigerian context, where conventional and Islamic banking systems coexist and operate within the same economic environment. Differences in the operational philosophy, organisational culture, and ethical orientation of these systems could significantly affect employee satisfaction, particularly among marketing and sales employees, who are directly affected by performance standards and customer relations.

As such, the study will contribute to the current literature by providing a focused comparative analysis of job satisfaction among marketing and sales employees in traditional and Islamic banks in Nigeria. It combines organisational, motivational, and institutional perspectives to examine how different banking models affect employee satisfaction, unlike earlier studies. In doing so, the study addresses a significant gap in the empirical literature and provides more detailed insight into workforce dynamics in Nigeria's banking industry.

Theoretical Framework of Job Satisfaction in the Banking Sector

Understanding what drives job satisfaction in the banking sector requires viewing it through several established behavioral and organizational theories. Rather than operating in isolation, these frameworks collectively highlight how modern bank employees balance material rewards with psychological fulfillment. (Creswell & Creswell, 2018)

Herzberg's Two-Factor Theory

Herzberg's model remains a cornerstone for understanding workplace satisfaction by separating professional needs into two distinct categories: motivators and hygiene factors.

- **Motivators:** Elements like professional recognition, career advancement, personal growth, and the intrinsic value of the work itself directly build genuine satisfaction.
- **Hygiene Factors:** Baseline essentials such as salary, structural workplace conditions, corporate policies, and peer relationships do not necessarily inspire excellence, but their absence quickly breeds resentment.
- **Banking Application:** In a banking context, a competitive salary and robust health benefits keep talent from leaving. True engagement and job satisfaction stem from clear pathways to promotion, public recognition of achievements, and meaningful, autonomous responsibilities. (Herzberg, F., Mausner, B., & Snyderman, B. B. (1959).

Maslow's Hierarchy of Needs

Maslow's framework organizes human needs into a five-tier pyramid, stretching from basic survival to ultimate personal fulfillment:

- **Physiological & Safety Needs:** Foundational requirements like stable income and job security.
- **Social & Esteem Needs:** Shifting focus toward workplace belonging, peer respect, and status.

- Self-Actualization: The peak of the pyramid, centered on realizing one's full potential.
- Banking Application: Newly hired bank professionals often prioritize baseline financial stability and job security. However, as their careers mature, they naturally shift toward supportive team dynamics, corporate recognition, and roles that challenge and develop their professional capabilities. (Maslow, A. H., 1943).

Equity Theory

Adams' framework focuses on the human, deeply ingrained desire for workplace fairness. Employees constantly weigh their professional inputs—such as hours logged, specialized skills, and experience—against their tangible outcomes, like salary and promotions. They then benchmark this Ratio against their peers.

- Banking Application: Because performance metrics and compensation structures in banking are highly visible, perceived fairness is critical. If a loan officer discovers that a peer with identical qualifications and performance earns more or gets promoted faster, the resulting sense of inequity rapidly erodes job satisfaction. (Adams, J. S., 1963).

Expectancy Theory

Vroom's theory posits that motivation and satisfaction hinge on a logical chain of expectations: effort leads to performance, and performance yields a desirable reward.

- Banking Application: This theory perfectly reflects the target-driven environment of modern banking. Tying strenuous goals—like meeting credit card sales quotas or maintaining high customer service scores—to transparent, guaranteed rewards like performance bonuses or fast-tracked promotions validates employee effort and reinforces satisfaction. (Vroom, V. H., 1964).

Job Characteristics Model

Hackman and Oldham argue that a job's structural design dictates how satisfying it is. They identify five core dimensions that enrich the workplace experience: skill variety, task identity, task significance, autonomy, and ongoing feedback.

- Banking Application: Repetitive administrative tasks frequently cause burnout in financial institutions. Banking leaders can counter this by designing roles that offer skill variety, giving employees autonomy to resolve client issues independently, and providing constructive feedback loops that give workers a stronger sense of ownership over their daily outcomes. (Hackman, J. R., & Oldham, G. R., 1976).

Social Exchange Theory

This perspective views employment as a reciprocal psychological contract. When an organization treats its workforce with respect, fairness, and care, employees organically reciprocate with deep organizational commitment, loyalty, and positive work attitudes.

- Banking Application: When financial institutions invest heavily in employee wellness programs, continuous professional training, and transparent management support, staff members feel valued. This institutional backing transforms a standard desk job into a deeply satisfying professional partnership. (Blau, P. M. 1964).

Locke's Range of Affect Theory

Locke suggests that job satisfaction depends on the gap between what an employee desires from their role and what they actually experience. Crucially, the impact on satisfaction depends entirely on how much value the employee places on that specific item.

- **Banking Application:** Individuals value different aspects of their employment. For example, if a financial analyst prioritizes rapid upward mobility but works in a rigid, slow-moving corporate structure, the mismatch between expectation and reality will sharply reduce job satisfaction. (Locke, E. A., 1976).

METHODOLOGY

This study is quantitative and aligns with the positivist research paradigm, which emphasizes objectivity, measurement, and statistical inference when studying relationships between variables. The quantitative method is chosen to test differences in job satisfaction between marketing and sales personnel in conventional and Islamic banks in Nigeria and to determine the statistically significant relationships between job satisfaction and its main predictors. Quantitative research designs are especially appropriate for testing hypotheses, comparing, and generalizing results to large populations (Sekaran & Bougie, 2016; Fiakpa, 2020; Abiona et al., 2023).

The study uses an explanatory, cross-sectional design. The explanatory design fits the study's purpose because the researcher aims to determine the causal relationship between organizational factors and job satisfaction and to compare the results of the two banking systems. This cross-sectional design allows the researcher to collect information from respondents at a single point in time across various locations in Nigeria, making it suitable for a nationwide comparative study. This method is consistent with prior empirical research in banking and organizational studies (Islam, 2024; Farabi, 2025).

The study targets marketing and sales personnel in licensed conventional and Islamic banks in Nigeria. These employees were chosen because they directly acquire customers, mobilize deposits, and earn salaries, making them highly sensitive to job satisfaction factors such as performance pressure, incentives, and organizational support.

The study employed a multistage sampling method to ensure representativeness. First, the study deliberately identified key geopolitical areas in Nigeria to capture regional diversity. Second, the study considered two types of banks: conventional and Islamic banks. Finally, the study randomly selected respondents across branches in these categories.

The research employs a total of 800 respondents, including:

400 marketing and sales people of conventional banks (control group).

400 marketing and sales staff, including staff with customer interfacing from Islamic banks (treatment group)

Equal group sizes increase the statistical power of comparative tests, especially independent-samples t-tests, and ensure balanced representation for inference.

We used structured questionnaires to collect data on job satisfaction indicators and their determinants. All items were measured on a five-point Likert scale ranging from strongly disagree to agree strongly.

The following are the key variables:

Job Satisfaction (Dependent Variable):

Measured as a composite index that reflects employee perceptions of work conditions, compensation, career growth, job security, and overall satisfaction. This method aligns with previous studies on employee satisfaction (Akosile & Ekemen, 2022; Riyanto et al., 2023).

Independent Variables:

Salary and Compensation: Perceived fairness and sufficiency of monetary rewards.

Work Pressure: Strength of sales goals and performance demands.

Career Development: Promotional and professional development opportunities.

Management Support: Supportive organizational leadership and perceived support.

Religious/Ethical Alignment: The extent of personal values-organizational practices alignment (especially in the case of Islamic banks) (Ahmad, 2023; Ali et al., 2022).

Control Variables:

The study included demographic and job-related variables, such as age, gender, years of experience, and educational level, to control for confounding factors.

Model Specification

To examine the determinants of job satisfaction and compare outcomes across banking systems, the study specifies the following regression model:

$$JobSat_i = \beta_0 + \beta_1 Salary_i + \beta_2 Pressure_i + \beta_3 Growth_i + \beta_4 Support_i + \beta_5 Ethics_i + \beta_6 BankType_i + \epsilon_i$$

Where:

$JobSat_i$ = Job satisfaction of employee i

$BankType_i$ = Dummy variable (1 = Islamic bank, 0 = conventional bank)

ϵ_i = Error term

The coefficient of $BankType_i$ captures the comparative effect of Islamic versus conventional bank employees, holding other factors constant.

Descriptive Statistics:

To summarise the data's characteristics, including the mean, standard deviation, and variable distributions.

Independent Sample t-Test:

Used to test whether mean job satisfaction differs significantly between employees of conventional and Islamic banks. Including a control group (conventional bank staff) strengthens the validity of this comparison.

Multiple Regression Analysis:

Employed to identify the determinants of job satisfaction and assess the effect of banking type while controlling for other variables. This allows for a more nuanced understanding of the drivers of employee satisfaction.

To ensure the reliability and validity of the results, several robustness checks were conducted:

Alternative Model Specifications:

The regression model was re-estimated using different combinations of independent variables to test coefficient stability.

Sub-sample Analysis:

Separate regressions were conducted for conventional and Islamic bank employees to examine structural differences.

Multicollinearity Test:

The Variance Inflation Factor (VIF) was used to assess whether the independent variables were highly correlated.

Heteroskedasticity Test:

The assumption of constant variance was tested using the Breusch-Pagan test.

Self-selection bias may introduce endogeneity concerns, as employees may prefer a conventional or Islamic bank based on their personal preferences or values. This may affect job satisfaction regardless of working conditions. To address this, the study includes control variables and interprets the findings cautiously, as causal inference may be limited in a cross-sectional framework.

The study followed ethical standards. Respondents were assured of confidentiality and anonymity, and participation was voluntary. Data were collected solely for academic use, and no personal identifiers were recorded. The lack of invasive procedures reduced ethical risks and aligned with accepted research methodologies (Aigbogun, 2020).

Questionnaire Validation and the response rate

Method and Materials: Scale Reliability

To evaluate the internal consistency of the instrument, Cronbach's alpha (α) was calculated. This statistical coefficient assesses scale reliability by evaluating both internal consistency—the degree to which a specific set of items correlates as a cohesive unit—and latent construct congruence, which determines the extent to which multiple items successfully converge to measure the same underlying concept.

In accordance with established psychometric benchmarks (George & Mallery, 2019), Cronbach's alpha yields a coefficient ranging between .00 and 1.00, interpreted using the following thresholds:

- $\alpha \geq .90$ indicates excellent internal consistency.
- $\alpha = .80$ to $.89$ indicates good internal consistency.
- $\alpha = .70$ to $.79$ indicates acceptable and sufficient reliability for research purposes.
- $\alpha < .70$ indicates low reliability, suggesting the instrument may require item revision or expansion due to insufficient length.

Methodologically, coefficients approaching 1.00 should be interpreted with caution, as excessively high values often indicate item redundancy rather than superior scale quality. Furthermore, a robust alpha coefficient indicates strong item covariation but does not statistically prove unidimensionality; therefore, it cannot substitute for factor analytical verification.

RESULT

This section presents the study's empirical findings, focusing on a comparative analysis of job satisfaction among marketing and sales staff in conventional and Islamic banks in Nigeria. The results are organized into descriptive statistics, independent-samples t-test results, and regression analysis. All tables use standardized units, and abbreviations are clearly explained for consistency and clarity.

Descriptive Statistics and Preliminary Diagnostics

Table 1 presents the descriptive statistics of the key variables used in the analysis. The results show variation across respondents in job satisfaction, compensation, work pressure, and other organizational factors, suggesting the dataset is suitable for further statistical analysis.

Table 1: Descriptive Statistics of Study Variables

Variable	Mean	Standard Deviation	Minimum	Maximum
Job Satisfaction Index	3.42	0.76	1.20	4.90
Salary/Compensation	3.15	0.81	1.00	5.00
Work Pressure	4.01	0.68	2.10	5.00
Career Growth	3.28	0.74	1.50	4.80
Management Support	3.36	0.79	1.30	4.90
Ethical Alignment	3.55	0.83	1.20	5.00

The mean job satisfaction score of 3.42 indicates moderate satisfaction among bank employees. Work pressure had the highest mean (4.01), suggesting employees face high-performance expectations, especially in marketing and sales jobs. This observation concurs with Olatundun (2024), who highlighted the psychological needs of target-oriented jobs at Nigerian banks.

Ethical alignment was relatively high (3.55), suggesting that employees experience value norms that align with their organizations, which is especially relevant to Islamic banking (Ahmad, 2023; Ali et al., 2022). Before estimation, we conducted diagnostic tests. All Variance Inflation Factor (VIF) values were less than 5, indicating no multicollinearity. We conducted normality and heteroskedasticity tests to assess whether the regression assumptions were met.

Difference in Job Satisfaction Between Conventional and Islamic Banks

To examine whether job satisfaction differs significantly between employees of conventional and Islamic banks, we conducted an independent-samples t-test. Table 2 presents the results.

Table 2: Independent-Samples t-Test for Job Satisfaction

Group	Mean Job Satisfaction	Standard Deviation	t-value	p-value
Conventional Banks	3.21	0.74		
Islamic Banks	3.63	0.71	7.85	0.000

The results show that employees in Islamic banks have a higher mean job satisfaction score (3.63) compared to their counterparts in conventional banks (3.21). The difference is statistically significant at the 1% level ($p < 0.01$), indicating that the type of banking institution meaningfully influences employee satisfaction.

This result confirms that the ethical and value-specific connection to organizational practices can add an extra sense of satisfaction for employees of Islamic banks (Ali et al., 2022; Ahmad, 2023). It also suggests that the traditional banking setting may be linked to higher stress and lower satisfaction, which may be explained by stricter performance goals and competition (Farabi, 2025; Islam, 2024).

Determinants of Job Satisfaction

To examine the factors influencing job satisfaction and control for other variables, we conducted a multiple regression analysis. Table 3 presents the results.

Table 3: Regression Results for Determinants of Job Satisfaction

Variable	Coefficient	Standard Error	t-value	p-value
Constant	0.842	0.214	3.94	0.000

Salary/Compensation	0.286	0.041	6.98	0.000
Work Pressure	-0.312	0.052	-6.00	0.000
Career Growth	0.241	0.048	5.02	0.000
Management Support	0.198	0.045	4.40	0.000
Ethical Alignment	0.267	0.039	6.85	0.000
Bank Type (Islamic=1)	0.174	0.036	4.83	0.000
R ²	0.62			
F-statistic	132.45			0.000

The regression results indicate that several factors significantly influence job satisfaction among bank employees. Salary and compensation have a positive and significant effect, suggesting that financial rewards remain a key determinant of satisfaction (Abiona et al., 2023). Work pressure has a significant negative effect, confirming that high-performance demands reduce employee satisfaction, particularly in sales roles (Olatundun, 2024; Farabi, 2025). Career growth and management support are positively associated with job satisfaction, highlighting the importance of organizational development and leadership (Riyanto et al., 2023; Leitão et al., 2022).

Ethical alignment shows a strong positive effect, reinforcing the role of value congruence in enhancing employee satisfaction, especially in Islamic banking environments (Ahmad, 2023; Ali et al., 2022). Importantly, the bank type variable (Islamic = 1) is positive and statistically significant, indicating that, even after controlling for other factors, employees at Islamic banks report higher job satisfaction than those at conventional banks. This confirms the robustness of the earlier t-test findings. The R² value of 0.62 indicates that the model explains approximately 62% of the variation in job satisfaction, suggesting strong explanatory power.

Robustness Checks

To validate the stability of the results, additional analyses were conducted:

Alternative specifications excluding ethical alignment still showed a significant positive effect of Islamic banking on job satisfaction.

Sub-sample regressions for each banking type revealed that ethical alignment had a stronger effect in Islamic banks, while work pressure had a more pronounced negative effect in conventional banks. All diagnostic tests confirmed the estimates' reliability.

DISCUSSION AND IMPLICATIONS

These results provide valuable information on the structural and organizational antecedents of job satisfaction within Nigeria's dual banking system. Ethical alignment and value congruence drive significantly higher job satisfaction among Islamic bank employees and serve as major motivational factors in faith-based financial institutions (Ali et al., 2022; Ahmad, 2023). This supports the notion that intrinsic factors, especially those tied to personal beliefs and organizational ethics, shape employee attitudes alongside conventional monetary rewards.

In contrast, conventional bank employees' reduced satisfaction stems from the heavy performance burden of sales targets and profit-making models. This aligns with Farabi (2025) and Olatundun (2024), who highlighted the adverse psychological impacts of workload and emotional labor in commercial banking settings. The research's finding on the adverse effects of work pressure

also supports the idea that extremely high-performance demands may threaten employees' welfare and performance (Islam, 2024).

Macroeconomic factors in Nigeria, especially inflation and declining purchasing power, have also worsened workplace stress. Employees must meet more challenging targets as customers have less financial capacity, increasing job strain. This situational factor helps explain the strong correlation between work pressure and low job satisfaction.

Salary, career growth, and management support have a positive effect, aligning with the general literature on organizational behaviour, which emphasizes the role of reward systems and management in improving employee motivation (Leitão et al., 2022; Riyanto et al., 2023). Moreover, training and development, as a human resources practice, have been reported to enhance engagement and satisfaction in banking institutions (Niraula et al., 2024).

Moreover, the findings indirectly confirm growing acceptance and institutional trust in Islamic banking in Nigeria, which is attributed to perceived ethical standards and service quality (Ezeh & Nkamnebe, 2021; Usman et al., 2024). Overall, the results indicate that organizational structure and the state of the economy contribute to employee satisfaction.

Limitation of the Study:

The researcher deliberately omitted confidence intervals for regression coefficients to enhance interpretation. This was done because practice age disparities between Islamic banks and Conventional banks in Nigeria are wide. Future researchers should use confidence intervals as Islamic banking in Nigeria matures and commands a sizeable market share.

CONCLUSION

This study used a quantitative comparative approach to investigate job satisfaction among marketing and sales employees in traditional and Islamic banks in Nigeria. The results indicate that organizational factors such as compensation, work pressure, career growth, management support, and ethical alignment are major determinants of job satisfaction. Notably, employees in Islamic banks reported higher satisfaction because of greater value congruence and perceived ethical fit. The study contributes to the literature by providing empirical evidence that banking models affect employees' experiences differently, especially in high-stress jobs. Although traditional banks are associated with increased performance pressure and reduced satisfaction, Islamic banks have a more balanced structure that integrates ethical concerns with organizational goals. Bank managers and policymakers can use these insights to improve employee performance and well-being.

Nevertheless, the study has some limitations. The cross-sectional design limits its ability to capture long-term dynamics of job satisfaction, and self-reported data may introduce response bias. Also, although the national scale is comprehensive, it may not capture institution-specific regional differences. Future studies may use longitudinal designs and examine other factors, such as organizational culture and employee resilience, to gain more insight into job satisfaction in the banking industry.

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Conflict of interest statement

The author confirms that this research was conducted without any self-benefit, commercial, or financial conflicts and declares no conflicting interests with the funders.

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