



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
SCHOOL OF BUSINESS**

**IMPACT OF JOB SATISFACTION ON
EMPLOYEE JOB PERFORMANCE AT
DEVELOPMENT BANK OF ETHIOPIA**

By

Abel Alemnew

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ADDIS ABABA, ETHIOPIA

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**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY SCHOOL OF
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ABSTRACT

This research investigates the relationship and impact of job satisfaction on employee job performance at Development Bank of Ethiopia. The study examines a total sample population of 230 employees of the bank. The data for the study was collected from primary and secondary sources and primary data was collected using structured questionnaires from the samples. A stratified sampling and simple random sampling techniques of probability sampling were used to select the samples. Descriptive statistics, correlation and regression analysis were used to analyze the study. Pay, promotional opportunities, co-workers, supervisor and work itself are considered as variables that affect job satisfaction of employees. There were different views on the relationship between job satisfaction and job performance. The study finding conclude that job satisfaction have a strong positive impact on job performance. In addition, there is a moderately positive correlation between pay, promotional opportunities, co-workers, work itself and job performance and a strong positive correlation between supervisor and job performance. This research adds value that it clearly shows the impact of job satisfaction on employee job performance at Development Bank of Ethiopia. The implications of the study for bank, managers and policy makers have been discussed.

Key terms: Job satisfaction, Job performance, Pay, Promotional opportunities, Co-workers, Supervisor and Work itself

LIST OF ACRONYMS

- **DBE** **Development Bank of Ethiopia**
- **BSC** **Balances Scorecard**
- **PRLRP** **Project Rehabilitation and Loan Recovery Sub Process**
- **ECG&SFA** **Export Credit Guarantee and Special Fund Administration Bureau**
- **CRMP** **Compliance and Risk Management Process**
- **SPDEP** **Strategic Planning and Development Effectiveness Process**
- **FAMP** **Finance and Accounts Management Process**

TABLE OF CONTENTS

ACKNOWLEDGMENTS	i
ABSTRACT	ii
LIST OF ACRONYMS	iii
LIST OF TABLES.....	vi
LIST OF FIGURES	vii
CHAPTER ONE INTRODUCTION.....	1
1.1. Back ground of the study.....	1
1.2. Organization Background.....	3
1.3. Statement of the problem.....	4
1.4. Research questions	6
1.5. Objectives of the study	6
1.6. Significance of the study	7
1.7. Scope of the study	7
1.8. Organization of the research study	8
CHAPTER TWO REVIEW OF RELATED LITERATURE.....	9
2.1 Theoretical literature review.....	9
2.2 Emperical studies on job satisfaction and job performance.....	18
2.3 Conceptual frame work.....	23

CHAPTER THREE RESEARCH DESIGN AND METHODOLOGY	24
3.1 Research design.....	24
3.2 Source and tools of data collection.....	25
3.3 Sample and sampling techniques.....	26
3.4 Procedures of data collection.....	28
3.5 Methods of data analysis	28
3.6 Model Specification	29
CHAPTER FOUR DATA ANALYSIS AND INTERPRETATION	30
4.1. Demographics of the Respondents	30
4.2. Employee Job satisfaction	33
4.3. Employee Job performance	47
4.4. Correlation analysis	55
4.5. Regression analysis	57
4.6. General comments on open ended questions.....	62
CHAPTER FIVE SUMMARY OF THE FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS.....	64
5.1. Summary of the findings.....	64
5.2. Conclusions.....	68
5.2. Recommendations.....	70
REFERENCES	72
APPENDICES	75

LIST OF TABLES

Table 4.1 Group Statistics for pay	34
Table 4.2 Independent Samples Test for pay.....	35
Table 4.3 Group Statistics for promotional opportunities	36
Table 4.4 Independent Samples promotional opportunities	37
Table 4.5 Group Statistics for co-workers	39
Table 4.6 Independent Samples Test for co-workers	39
Table 4.7 Group Statistics for supervisor	41
Table 4.8 Independent Samples Test for supervisor.....	42
Table 4.9 Group Statistics for work itself	44
Table 4.10 Independent Samples Test for work itself	44
Table 4.11 Job Satisfaction Level.....	46
Table 4.12 Group Statistics for job performance determinant.....	49
Table 4.13 Independent Samples Test for job performance determinants.....	50
Table 4.14 Group Statistics for job performance measurement criterion.....	51
Table 4.15 Independent Samples Test for job performance measurement criterion	51
Table 4.16 Group Statistics for employee Job performance result.....	53
Table 4.17 Independent Samples Test for employee Job performance result	54
Table 4.18 Correlations.....	55
Table 4.19 skewness and Kurtosis statistics	57
Table 4.20 Model Summary	58
Table 4.21 Co linearity Statistics	59
Table 4.22 Regression analysis.....	59
Table 4.23 ANOVA for Regression analysis	60
Table 4.24 Coefficients.....	60

LIST OF FIGURES

Figure 4.1 Gender of the respondents	30
Figure 4.2 Experience of the respondents	30
Figure 4.3 Job positions of the respondents	31
Figure 4.4 Age of the respondents	32
Figure 4.5 Processes of the respondents	32
Figure 4.6 Pay 1	33
Figure 4.7 Pay 2	34
Figure 4.8 Promotional opportunities 1	35
Figure 4.9 Promotional opportunities 2	36
Figure 4.10 Co-workers 1	38
Figure 4.11 Co-workers 2	38
Figure 4.12 Supervisor 1	40
Figure 4.13 Supervisor 2	40
Figure 4.14 Supervisor 3	41
Figure 4.15 Work itself 1	43
Figure 4.16 Work itself 2	43
Figure 4.17 Central Tendency Statistics	45
Figure 4.18 Declarative Knowledge	47
Figure 4.19 Procedural Knowledge	48
Figure 4.20 Motivation	48
Figure 4.21 Measurement criterion	50
Figure 4.22 Performance evaluation result	52
Figure 4.23 Performance evaluation central tendency result	53
Figure 4.24 Happiness by performance result	62
Figure 4.25 Respondent's thinking	62

CHAPTER ONE

INTRODUCTION

1.1. Back ground of the study

Area of job satisfaction is mostly studied and popular subject in the literature of organizational behavior and psychological researches. In recent years much emphasis has been also given to job satisfaction, influences on job satisfaction and the outcomes of job satisfaction.

Organizations need to achieve its objectives, to have competitive advantage and maintain sustainability. Employees are one of main resource and the internal stakeholders of an organization to achieve its goals.

Many organizational behavior scholars, employees and managers agreed that job satisfaction is important to an organization. “Job satisfaction has been linked to productivity, motivation, absenteeism and tardiness, accidents, mental health, physical health, and general life satisfaction” (Frank 1978, p.533).

Different studies show that there are different factors that affect job satisfaction like job itself, company policies and practices, advancement, compensation, rewards, challenge, work group, work status, co-workers, creativity, moral values, flexibility in enrichment, style of leadership, marketing stand of the company, recognition, responsibility, job safety and security, social status, supervision, variety, working conditions and the extent of transparency in communication.

Divya (2013) states that job performance is commonly used, yet poorly defined concept in industrial and organizational psychology that deals with the work place. It most commonly refers

to whether a person performs their job well and it is an extremely important criterion that relates to organizational outcomes and success.

Job performance is a multi-dimensional concept and the whole individual performance will affect the organizational performance. Job satisfaction and job performance are both subjects in organizational behavior and human resource management. The relationship between job satisfaction and performance is still controversial. It is not known whether the relationship between job satisfaction and job performance has been studied here in Ethiopia and particularly in the banking industry. Thus, this study intention is to assess the impact of job satisfaction on job performance.

Currently in Ethiopia the competitiveness of the banking industry has grown much as new banks are opened and branch expansions are extensively held by existing banks. In this competitive working environment, the banking industry, stand on its foot, made steady progress and survives on their employees shoulders.

In order to achieve the mission and vision, to achieve effectiveness and efficiency, to have good quality asset and financial stability in the banking sector employees are the most vital asset. The success of the bank to a large extent depends upon the performance of its employees.

1.2. Organization Background

Currently there are 19 banks operating in Ethiopia and of which 3 are publicly owned while the rest 16 are privately owned banks. Development Bank of Ethiopia (DBE) is one of the government financial institutions in the country established to support the economic development of the country by providing project finance.

The bank has core and support processes in head office, 5 regional offices, 12 branches and 20 sub-branches. The five regional offices are central region which is found in Addis Ababa, North Region which is found in Mekele town, North West region which is found in Bahr Dar town, South Region which is found in Hawassa town and West region which is found in Jimma town.

According to the fourth quarter and annual report of Development Bank of Ethiopia for the period 2012/13F.Y, as of June 30, 2013, the total manpower of the bank was 1,080 employees. Out of the total number of employees, 627 (58%) are professional and high level supervisors, 160 (15%) are semi-professional, clerical and Administrative, 75 (7%) are technical and skilled and the remaining 218 (20%) are manual and custodians (Fourth Quarter and Annual Report of Development Bank of Ethiopia, 2013).

1.3. Statement of the problem

Development Bank of Ethiopia has developed its five year corporate strategic plan with the Balanced Scorecard framework covering the period 2010/11-2014/15 and started measuring its performance in 2010/11 fiscal year under four perspectives. One of the four perspectives is learning and growth and under it there is improved organizational alignment objective which is measured by employee satisfaction rate. According to annual reports of Development Bank of Ethiopia, the plans for the employee satisfaction rate for year 2010/11, 2011/12, 2012/13, 2013/14 were NA, 77%, 80% and 90%, respectively. The actual measures for employee satisfaction rate for the years 2010/11, 2011/12, 2012/13 were found to be 73%, 66% and 76%, respectively. The actual and the desired plans are low and there is gap between the actual and the desired employee satisfaction rate.

According to Zeffane *et al*, (2009, p237) dissatisfied employees are prone to excessive absenteeism and turnover, while satisfied ones are more likely to be effective in handling daily stressors, good employee relation and less likely to be absent or withdraw from their work.

According to the fourth quarter and annual report of Development Bank of Ethiopia for the period 2012/13F.Y, the annual Balanced Scorecard performance of the Bank for the year ended June 30, 2013 is 89.2% and this annual performance showed a declining result as compared to preceding year which was 91.33%.

The impact of job satisfaction especially on employee job performance has to be known clearly. A number of studies have been conducted in areas of job satisfaction. There are different views on the relationship between job satisfaction and job performance. Some studies show that there are no significant or weak relationship between job satisfaction and job performance (Alf &

Bassem, 2003, p.374; Petty et al, cited in Alf & Bassem, 2003, p.369; Iaffaldano & Muchinsky, 1985, p.251). While other studies show that there is a significant and strong relationship between job satisfaction and job performance (Aftab & Idrees, 2012, p.179; Caldwell & O'Reilly, cited in Alf & Bassem, 2003; Judge et al. 2001, p. 385)

The exact relationship between job satisfaction and job performance has to be identified. The number of studies that have been done in Ethiopia and to the banking industry to relationship between job satisfaction and performance is not known.

Different studies were conducted by employees of the bank in different areas like non performing loan, employee motivation, project financing and organizational culture. The impact of job satisfaction on the employee job performance is new and not researched subject in the bank.

1.4. Research questions

The general research questions of the study are:-

Q.1. what is the level of job satisfaction of employees in the bank?

Q.2. what is the relationship between job satisfaction and employee job performance?

Q.3. To what extent do pay, promotion opportunities, co-workers, supervision and work itself affect employee job performance?

1.5. Objectives of the study

The general objective of the study is to determine the impact of Job satisfaction on employee job performance at Development Bank of Ethiopia.

The specific objectives of the study are:-

- To determine level of job satisfaction of employees that exist in the bank
- To identify the relationship between job satisfaction and employee job performance
- To identify the relationship between (pay, promotion opportunities, co-workers, supervision and work itself) on employee job performance
- To determine the impact of (pay, promotion opportunities, co-workers, supervision and work itself) on employee job performance

1.6. Significance of the study

This study has the following significances:

- It helps the bank (management and decision makers) to increase employee job satisfaction
- It contributes to Human Resource Management Process and executive management of the bank for planning and decision making by knowing the real impact of job satisfaction on employee performance
- It helps the bank to improve employee job performance and organizational performance at large
- It helps employees of bank and other employees to know the impact of satisfaction from their job on their job performance

1.7. Scope of the study

This paper addresses the impact of job satisfaction on job performance of employees in Development Bank of Ethiopia at head office work processes and regional offices.

The five regional offices are: (a) Central region which is found in Addis Ababa, (b) North Region which is found in Mekele town, (c) North West region in Bahr Dar town, (d) South Region in Hawassa town, and (e) West region which is found in Jimma town.

The scope of the study covers employees who are middle level supervisors, professionals, clerical and non-clerical and include all type of gender, age group and experience. High level supervisors (executive management members, process owners and managers) will not be included in this study as supervision is stated as one factor that affect job satisfaction.

1.8. Organization of the research study

The research study organized into five chapters. The first chapter contains background of the study, organization back ground, statement of the problem, research questions, objectives of the study, significance of the study and scope of the study. Chapter 2 deals with both theoretical and empirical literatures relevant to job satisfaction and employee job performance. Chapter 3 describes research design and methodology and includes research design, sample and sampling techniques, source and tool of data collection and methods of data analysis. Chapter 4 includes data analysis and interpretation. Chapter 5 includes summary of the findings, conclusions and recommendations. In addition to the above chapters, list of reference materials and annexes are added at the end of the paper.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter deals with review of related literature on job satisfaction, job performance and impact of job satisfaction on job performance. This chapter contains theoretical literature reviewed related to this research and empirical findings on impact of job satisfaction on employee job performance.

2.1 Theoretical literature review

2.1.1 Job satisfaction

Locke (1976, p.1304) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. This Locke (1976) comprehensive definition is used widely to define job satisfaction but creates a question in mind that how one's job is appraised.

“Job satisfaction is collection of feelings and beliefs that people have about their current jobs. People's levels or degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. In addition to having attitudes about their jobs as a whole, people also can have attitude about various aspects of their jobs such as the kind of work they do, their coworkers, Supervisors, subordinates, and their pay” (George and Jones 2008, p.78). George and Jones (2008) add belief and attitudes to various aspects or dimensions of job in addition to the emotional state definition by Locke (1976).

According to Robbins (2009, p.301) the term job satisfaction refers to an individual's general attitude toward his or her job. A person with a high level of job satisfaction holds positive attitudes toward the job, while a person who is dissatisfied with his or her job holds negative

attitudes about the job. Robbins (2009) definition contains job satisfaction as the general view of attitude toward job.

From this definitions job satisfaction can be summarized as the emotional, feeling, belief and behavioral segment of an attitude towards job and various aspects of job.

2.1.2 Job performance

Jex (2002, p.88) asserted that Job performance at the most general level can be defined simply as all of the behaviors employees engage in while at work. Jex (2002) stated continually that this is imprecise definition because employees often engage in behaviors at work that have little or nothing to do with job specific tasks. On the other hand if job performance confined only to behaviors associated with task performance, much productive behavior in the work place would be excluded.

According to Cambell cited in Jex (2002, p.89) job performance represents behaviors employees engage in while at work. Howe ever such behaviors must contribute to organizational goals in order to be considered in the domain of job performance.

According to Porter and Lawler cited in Pushpakumari (2008, p.91) performance is defined as a function of individual ability and skill and effort in a given situation. From Porter and Lawler definition it can be derived that Job performance as ability, skill and effort toward job. Pushpakumari (2008, p.91) states that in the short run employee's skill and abilities are relatively stable and defines performance in terms of effort extended to the job of an employee and increased effort results in better performances.

Thus job performance is behaviors expected to organizational goal accomplishment from employees and is a function of outcome.

2.1.3 Factors affecting of Job Satisfaction

Different literatures showed that there are different factors that affect job satisfaction. Some of the factors are personal and some of others are organizational factors.

George and Jones (2008, p.85) stated four factors that affect the level of job satisfaction a person experiences: personality, values, the work situation and social influence. In addition George and Jones (2008) stated that the work situation includes the work itself, co-workers, supervisors and subordinates, physical working condition, working hours, pay and job security. According to George and Jones (2008) work itself is the most important factor and source of job satisfaction.

“An extensive review of the literature indicates that the more important factors conducive to job satisfaction are mentally challenging work, equitable rewards, supportive working condition and supportive colleagues” (Robbins, 2009, p.323). Robbins (2009) includes pay and promotion in equitable reward facet and did not state about supervisor as factor while George and Jones (2008), Luthans (2005) and Opkara (2004) states supervision as one factor.

According to Luthans (2005, p.212) “there are a number of factors that influence job satisfaction and through years five dimensions have been identified to represent the most important characteristics of job about which employees have affective responses. These factors are the work itself, pay, promotion opportunities, supervision and coworkers”.

Opkara (2004, p.72) stated in the conceptual framework study that personal factors such as gender, education, experience and management level are positively related to job satisfaction and job satisfaction is affected by work, pay, supervision, promotion, co-workers and overall.

Sowmya and Pancanatham (2001, p.78) also showed that pay and promotion, organizational aspect, supervisor behavior, job and working condition and co-worker behavior are factors influencing job satisfaction of banking sector employees in Chennai, India.

For this study I give much emphasis to the work related factors that determine job satisfaction even though other organizational and personal factors affect job satisfaction. Thus I took five factors that influence job satisfaction which are work itself, pay, promotion opportunities, supervision and co-workers.

2.1.4 Dimension of Job performance

According to Milkovich and Widgor (1991, p.48) some researchers have concentrated their efforts on defining job performance in terms of outcomes; others have examined job behaviors; still others have studied personal traits such as conscientiousness or leadership orientation as correlates of successful performance. In addition Milkovich and Widgor (1991) stated that job performance is made up of complex set of interacting factors, some of them attribute to the job, some to the worker and some to the environment.

However Motowildo (2003, p.40) tied performance only to behaviors that can make a difference to organizational goal accomplishment rather than to the result of that behavior because there are situational constraints and opportunities which affects valued organizational results without necessarily affecting individuals' performance behaviors.

Murphy (1989) cited in Sulaiman, Alsafir and Ahmad (2013, p.7) strengthen Motowildo (2003) by stating that performance definitions should focus on behaviors rather than outcomes because a focus on outcomes could lead employee to find the easiest way to achieve the desired result, which is likely to be detrimental to the organization because other important behaviors will not be performed.

Campbell(1990) cited in Motowildo (2003, p.43) defined eight behavioral dimensions of performance, which are job-specific proficiency, non-Job Specific task proficiency, written and oral communications, demonstrating effort, maintaining personal discipline, facilitating peer and team performance, supervision and management/administration.

From Campbell (1990) behavioral dimensions it can be derived that there are task performances and non-task performance behaviors which result to expected organizational value.

Sonnentag, Judith and Spychala (2008, p. 428) stated that task performance covers the fulfillment of the requirements that are part of the contract between the employer and employee and contextual performance consists of behavior that does not directly contribute to organizational performance but supports the organizational, social and psychological environment.

In addition Sonnentag, Judith and Spychala (2008) stated that among Campbell (1990) eight factors five refers to task performance: job-specific proficiency, non-Job Specific task proficiency, written and oral communication proficiency, supervision and management/administration.

Borman and Motowidlo (1993) cited in Motowildo (2003, p.45) described five types of contextual activities: volunteering to carry out task activities that are not formally a part of the job; persisting with extra enthusiasm or effort when necessary to complete own task activities

successfully; helping and cooperating with others; following organizational rules and procedures even when personally inconvenient; and endorsing, supporting, and defending organizational objectives.

For this study task performance and contextual performance behavioral dimension of job performance will be used as dimension of job performance.

2.1.5 Determinants of Job performance

Campbell(1990) cited in Motowildo (2003, p.50) argued that there are three determinants of job performance: declarative knowledge, procedural knowledge and skill, and motivation. Declarative knowledge is knowledge of facts, principles and procedures; procedural knowledge and skill is skill in actually doing what should be done and is a combination of knowing what to do and actually being able to do it and includes skills such as cognitive skill, physical skill, self management skill and interpersonal skill; motivation is the combination of choice to exert effort, choice of how much effort to exert, and choice of how long to continue to exert effort.

Motowildo (2003, p.50) also incorporate Campbell (1990) idea stating that cognitive ability is a better predictor of task performance, whereas as personality variables such as extraversion, agreeableness, and conscientiousness are better predictor of contextual performance. Knowledge, skills, and work habits directly affect both task and contextual job performance.

In addition Motowildo (2003, p.52) states that empirical and theoretical reports in the performance literature are converging on an overall model of performance that identifies variables such as knowledge, skill, motivation, and habits as direct determinant of the expected value of an individual's behaviors over time or job performance.

2.1.6 Relationship between Job satisfaction and Job performance

In meta-analysis review Judge et al. (2001, p. 377) stated:

There are seven different general models to show the relationship between job satisfaction and job performance. These are job satisfaction causes job performance, job performance causes job satisfaction, job satisfaction and job performance are reciprocally related, the relationship between job satisfaction and job performance is spurious, the relationship between job satisfaction and job performance is moderated by other variables, there is no relationship between job satisfaction and job performance and lastly alternative conceptualizations of job satisfaction and/or job performance.

“If there is inconsequential relationship between satisfaction and performance, there is little to be gained by testing the validity of models 1-4. On the other hand, Models 5-7 could be valid in the context of a zero or very weak correlation between individual satisfaction and performance” Judge et al. (2001, p. 381).

In Meta- analytic study Iffaldano and Muchinsky (1985, p. 269) demonstrated that the best estimate of the true population correlation between satisfaction and performance is relatively low (.17) and conclude that job satisfaction and job performance were only slightly related to each other.

Alf & Basseem (2003, p.374) support Iffaldano and Muchinsky (1985) by stating that for the relationship between job satisfaction and performance; the results show no significant relationship.

However Judge et al. (2001, p. 385) meta-analysis review differs by indicating that the mean true correlation between job satisfaction and job performance is moderate in magnitude (.30) and distinguishable from zero.

Other researches done by Dizgah, Chegini and Bisokhan (2012, p.1735); Chen and Silvestrone (2008, p. 577) results also showed that there is a meaningful relationship between job satisfaction and job performance.

2.1.6.1 Impact of pay on job satisfaction and performance

According to Luthans (2005, p.213) “Money not only helps people attain their basic needs but is also an instrumental in providing upper- level need satisfaction”.

Robbins (2009, p.323) also stated that when pay is seen as fair based on job demands, individual skill level, and community pay standards, satisfaction is likely to result.

“Pay has significant impact on job satisfaction and performance especially when employees seek pay systems that are perceived as just, unambiguous, and in line with their expectations” (Funmilola, O., Sola, K., and Olusola, A., 2013, p. 518).

Tesema and Soeters (2006, p.92) found that compensation has significant impact on job satisfaction and performance.

Opkara (2004, p.82) stated that lower salaries translated into decreased satisfaction; low satisfaction translates into low morale, poor performance, and ultimately low productivity.

2.1.6.2 Impact of promotion opportunities on job satisfaction and performance

According to Robbins (2009, p.324) promotions provide opportunities for personal growth, more responsibilities, and increased social status. Individuals who perceive that promotion decisions are made in a fair and just manner are likely to experience satisfaction from their jobs.

Tesema and Soeters (2006, p.96) stated that compensation has significant impact on job satisfaction and performance.

“Employee’s opportunities for promotion will exert an influence on job satisfaction and performance” (Funmilola, O., Sola, K., and Olusola, A., 2013, p. 518).

2.1.6.3 Impact of Supervision on job satisfaction and performance

According to Luthans (2005, p.213) supervision is moderately important source of job satisfaction. Employee centeredness and participation or influences are two dimensions of supervisory style that affect job satisfaction.

“Quality of supervisor-subordinate relationship has significant, positive influence on the employee’s job satisfaction and performance” (Funmilola, O., Sola, K., and Olusola, A., 2013, p. 518).

2.1.6.4 Impact of co-worker on job satisfaction and performance

According to Robbins (2009, p.325) having friendly and supportive co-workers leads to increased job satisfaction.

Luthans (2005, p.213) also stated that friendly, cooperative coworkers or team members are a modest source of job satisfaction to individual employees.

Khan et al. (2012, p. 2703) showed that co-workers have impact on job satisfaction and performance.

2.1.6.5 Impact of work itself on job satisfaction and performance

Luthans (2005, p.212) stated that the content of the work itself is a major source of satisfaction.

According to Robbins (2009, p.325) employees tend to prefer jobs that give them opportunities to use their skills and abilities and offer a variety of tasks, freedom, and feedback on how well they are doing.

“When opportunities are given to employees to advance in their field of work, it will enhance job satisfaction and performance” (Funmilola, Sola, and Olusola , 2013, p. 518).

2.2 Empirical studies on job satisfaction and job performance

Funmilola, Sola, and Olusola (2013) in their paper examined the impact of job satisfaction dimensions on job performance of Small and Medium Enterprises’ employees in Ibadan metropolis, south western Nigeria and their objective of the study was to provide empirical evidence on how job satisfaction dimensions affect job performance in Small and Medium Enterprises. The research hypothesis of the study had a null hypothesis stating that job satisfaction dimensions have no significant effect on job performance.

In this study self designed close ended questionnaire with sample size of 105 employees and simple random sampling technique was used. Both Pearson Product Moment Correlation Coefficient and Multiple Regression Analysis were used to analysis the data.

The data analysis and result interpretation of the study state that correlations from all variables shows job satisfaction dimensions, (pay, supervisor, promotion, work itself and work condition)

had positive relationship with job performance and jointly and independently influence job performance with ($r = 0.087, 0.303, 0.552, 0.108$ and 0.352 $df = 100, p < .05$) respectively. The Multiple Regression Analysis result also showed that job satisfaction dimensions, (pay, supervisor, promotion, work itself and work condition) were jointly predictors of job performance ($F(5,100) = 9.930; R^2 = 0.33; p < .05$) and were also significantly independent predictor of job performance implying that job satisfaction dimensions have significant effect on job performance.

The study concluded that job satisfaction dimensions jointly and independently predict job performance.

The empirical findings of Funmilola, Sola, and Olusola (2013) using of both correlation and regression made the finding more reliable to know the impact of job satisfaction dimensions on job performance. But the sample size (105) was small and did not include co-workers as job satisfaction dimensions.

Alf & Bassem (2003) in their research paper title “ Job satisfaction and employee performance of Lebanese banking staff” investigates the relationships between job satisfaction, individual job facets, socio-demographic variables and job performance in the Lebanese commercial banking sector.

The target population of the study was non-managerial staff in the 33 Lebanese commercial private banks and 11 banks were selected by stratified random sampling by region with 202 sample employees. The data were collected by questionnaires having three sections, job satisfaction based on Job Descriptive Index, self evaluation questions regarding performance and

socio-demographic questions. The overall job satisfaction was conducted from five job dimensions (work, pay, promotion, supervision and co-workers)

The result of the study to know the relationship between job satisfaction and job performance using Spearman rank order correlation test indicate that, there is no significant relationship between job satisfaction and job performance ($r = -0.01, \rho = 0.90$).

The study concluded that, for the relationship between job satisfaction and performance, there is no significant relationship and bear out other researcher's findings of Petty *et al.* (1984) as well as those of Iaffaldano and Muchinsky (1985).

The empirical findings of Alf & Bassem (2003) used correlation only without regression in which the study may not show the impact of independent variables on the dependent variable. But the sample size (202) of the study was sufficient and includes major job satisfaction facets.

Balasundaram (2010) study on the topic "Job satisfaction and Employees' work performance: A case study of people's bank in Jaffna Peninsula, Sri Lanka". The study had the following two research questions: 1) to what extent employee's job satisfaction exist in the peoples' banks in Jaffna Peninsula? And 2) whether job satisfaction of the employees determine their work performance or not?

The objectives of the study were to examine job satisfaction, to examine factors that caused job satisfaction, to identify work performance and to suggest some measures in order to improve employees' work performance through job satisfaction in people's bank in Jaffna Peninsula, Sri Lanka.

Four hypotheses was derived for the study stating that high level of fair promotion system, reasonable pay system, high level of appropriate work itself and high level of good working condition will lead to high level of employee work performance.

In this study stratified random sampling with sample of 60 employees was used and primary data were collected through direct personal interview with the help of questionnaire. The questionnaire used a five point scale from strongly disagree to strongly agree to job satisfaction and employee work performance.

The study used simple correlation analysis to find out the relationship between job satisfaction and employees performance. The result and discussion part of the study state that the correlation between promotion and employees' performance, between pay and employee performance, between works itself and employees performance and between working condition and employees performance is moderately positive.

The study concluded that employee's job satisfaction has positive impact on their performance and high level of fair promotion, reasonable pay system, appropriate work itself and good working condition leads to high level of employees' performance.

The empirical findings of Balasundaram (2010) used correlation only without regression in which the study may not show the impact of independent variables on the dependent variable. In addition the sample size (60) of the study was very small.

Pushpakumari (2009) conducted a study on the topic "the impact of job satisfaction on Job performance: An empirical analysis" and addressed a research problem of: Is there an impact of job satisfaction on employee performance? The main objective of the study was to assess the

validity of the relationship between job satisfaction and performance from Sri Lankan working environment.

The study took sample from manufacturing and services industries in private sector in the economy of Sri Lanka with a total number of 237 employees on random basis with three employee categories professional, managers and non managers were considered. A field survey using questionnaire method was used to collect primary data. Two questionnaires were developed for measuring job satisfaction and job performance using a five point Lickert scale.

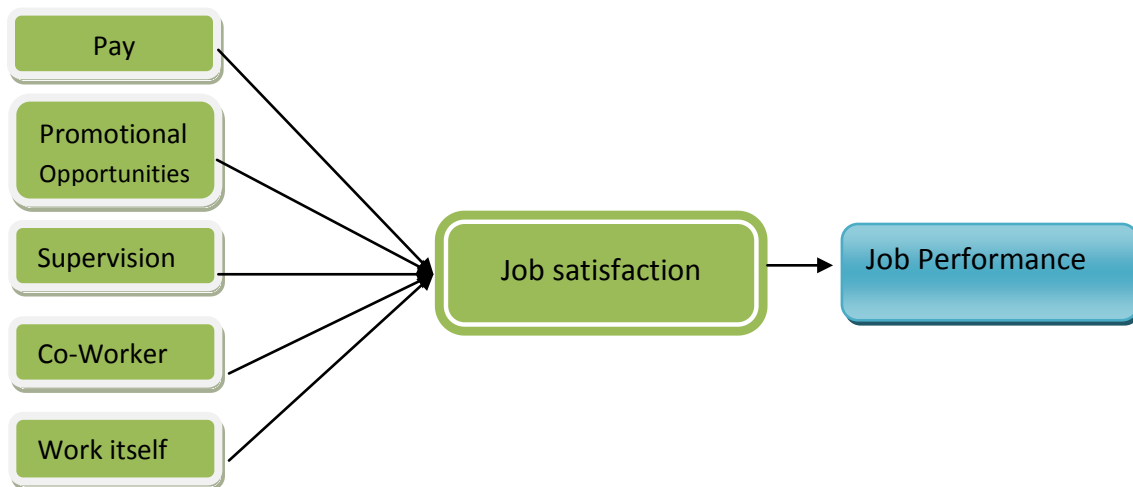
Twenty one (21) job facets were developed to measure employee satisfaction and fourteen (14) criteria were identified to measure employee performance in terms of effort extended to the job.

The result and discussion part of the study shows that the coefficient of correlation was applied and the result revealed that there is a positive and significant relationship between satisfaction and performance for managers and non managers. But statistical test did not support to identify the significant relationship between job satisfaction and performance for professionals.

The study concluded that based on the calculated correlation coefficient for all employees there is a significant impact of job satisfaction on performance of employees in private sector organizations.

The empirical findings of Pushpakumari (2009) used correlation only without regression, with large number of sample size (223) and large number of job satisfaction facet variables to measure independent variable rather than selecting major factors affecting job satisfaction.

2.3 Conceptual frame work



Source: Funmilola, Sola, and Olusola (2013)

This conceptual frame work was taken from the reviewed literatures about job satisfaction and job performance and support the conceptualization of objectives and research questions of this study. The conceptual frame work states that pay, promotional opportunities, supervision, co-worker and work itself are factors that affect job satisfaction and job satisfaction has impact on job performance.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research design

A research design is a master plan that specifies the methods and procedures for collecting and analyzing needed information (Zikmund et al, 2009 pp.66).The research design of this study is explanatory type as it tries to explain the impact of job satisfaction on employee's job performance at Development Bank of Ethiopia. This study explains the casual relationship between job satisfaction and employee job performance. The style of the research is theory testing rather than theory building because this study test the impact of job satisfaction on employee job performance, using deductive reasoning to set propositions, collect and analyze data and implications for propositions.

The study had employed more of quantitative research approach because it is explanatory and the research problem requires measuring the variables of job satisfaction and assessing the impact of these variables on employee job performance. In addition, Cross-sectional survey research technique has been employed, as it is believed to be the most appropriate way to collect the needed information from employees in Development Bank of Ethiopia.

Variables of the study:

Job satisfaction is independent variable and employee job performance is dependent variable. Five factors that affect the independent variable are defined as work itself, pay, promotion opportunities, supervision and co-workers. Job performance is defined as dependent variable.

3.2 Source and tools of data collection

The data for the study were collected from primary and secondary sources. Data obtained from both head office and regional offices employees of Development Bank of Ethiopia were primary data which were collected to know employee attitude toward job satisfaction and employee behavior toward job performance.

Secondary data were collected from books and articles associated to the subject matter from libraries and web sites. In addition, desk reviews were conducted from the bank's relevant offices.

Primary data were collected by structured questionnaires. Structured questionnaire method of collection has been selected because it is relatively quick to collect information from a large portion of employees, are helpful in gathering information that is unique to individual such as attitude and behavior and the result of the questionnaire can be easily and quickly quantified.

The questionnaire has two parts. The first part has helped to measure the level of job satisfaction of employees in Development Bank of Ethiopia. To measure the satisfaction level, the most widely used measurement, the Likert scale, was used.

A 4 point level Likert scale has been used as follows: 1=strongly disagree, 2=Disagree, 3=Agree, and 4=Strongly Agree.

The second part of the questionnaire has helped the researcher to measure employee job performance behavior from the attitude towards their jobs.

The questionnaire was prepared in English and Amharic languages. The English language questionnaire was submitted to employees who are middle level supervisors, professionals and the Amharic version of the questionnaire was distributed to clerical and non-clerical employees

To check the reliability and consistency of the questionnaire, *Cronbach's coefficient alpha* was used and the result show that Cronbach alpha coefficient of $\alpha = 0.813$ confirming the reliability of the data collecting instrument.

3.3 Sample and sampling techniques

Sampling involves any procedure that draws conclusions based on measurements of a portion of the population (Zikmund et al, 2009, pp.66). The target population for this research study was all employees of Development Bank of Ethiopia. The sample size has to be large because the target population of this study is heterogeneous as employees of the bank have different age, sex, experience and tenure in the bank and to reduce the sampling errors.

Development Bank of Ethiopia has core and support processes in head office and five regional offices. The five regional offices are: (a) Central region which is found in Addis Ababa, (b) North Region in Mekele town, (c) North West region in Bahr Dar town, (d) South Region in Hawassa town, and (e) West region in Jimma town.

According to fourth quarter and annual report of Development Bank

of Ethiopia for the period 2012/13F.Y, as of June 30, 2013, the total manpower of the bank was 1,080 employees. Out of the total number of employees, 627 (58%) are professional and high level supervisors, 160 (15%) are semi-professional, clerical and Administrative, 75 (7%) are technical and skilled and the remaining 218 (20%) are manual and custodians (Fourth Quarter and Annual Report of Development Bank of Ethiopia, 2013).

The sampling frame which is the actual set of samplings units from which sample selected were processes found in head office and regional offices. Employees who are middle level supervisors, professionals, clerical and non-clerical were in the sampling frame. High level supervisors who are executive management members, process owners and managers was not included in this study as supervisor is stated as one factor that affect job satisfaction.

To determine the size of the sample, this study had used Taro Yamane's (1967) simplified formula:

$$n = \frac{N}{1 + N(e^2)}$$

Where n is the sample size, N is population size and e is the percentage of allowance in accuracy for making sampling errors. The level of precision or sampling error to this study was assumed to be $\pm 5\%$.

$$n = \frac{1,080}{1 + 1,080(0.05^2)}$$

$n = 292$. Thus sample size for this study was 292 employees from core processes, support processes and regional offices.

As every element in a sample frame has an equal chance of being incorporated into the sample, Probability sampling was selected.

As the bank has an organizational structure divided between strata's like core processes, support processes and regional office and as each strata contain heterogeneous employees, stratified sampling and simple random sampling techniques of probability sampling were used to select the samples. Out of the total distributed 292 sample questionnaires, 32 were disqualified and 30 were

unreturned. The questionnaires collected and used in this data were those, which were properly filled and returned from 230 employees of the bank. Out of the 230 employees, 39 respondents are from core processes, 78 respondents are from support processes and the rest 113 employees are from Regional offices.

3.4 Procedures of data collection

The primary data for this research were collected using a survey questionnaire. Before distributing the questioner to the selected sample, pre-testing was conducted on few employees to test the relevancy and accuracy of the designed questionnaire and to know how respondents understand the questions. The questionnaire was revised based on the pre-test information. The respondents were informed that, the response is confidential, will be reported in aggregate and will be used for academic purpose only.

The primary data were collected by distributing questionnaires to head office processes by the researcher himself. The data from regional offices were collected by sending through Ethiopian Mail Service (EMS) and assigning persons and paying fee to the assigned persons in regional offices to collect and send back the collected questionnaires.

3.5 Methods of data analysis

The collected data were analyzed by a means of tabular, charts, correlation and regression analysis. Statistical Package for the Social Sciences (SPSS) version19 was used for data analysis technique because it can take data from word and excel file, and use them to generate tabulated report, charts, descriptive statistics and complex statistical analysis like correlation and regression analysis.

Correlation analysis was used to measure the strength or degree of association between variables. In addition regression analysis was used in order to estimate or predict the impact of job satisfaction on job performance.

3.6 Model Specification

The main objective of this study was to assess the impact of job satisfaction on employee job performance. The study had used regression model to estimate or predicate the average value the job performance variable from the independent job satisfaction variables.

The multiple regression analysis models can be written as:

$$JP_i = \alpha + \beta_1 P_i + \beta_2 PO_i + \beta_3 CW_i + \beta_4 S_i + \beta_5 W_i + \epsilon_i$$

Where JP_i = Job performance

α = the intercept term

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$ = partial regression coefficient of independent variable

P = Pay

PO =promotional opportunities

CW = co-workers

S = supervisor

W = work it self

CHAPTER FOUR

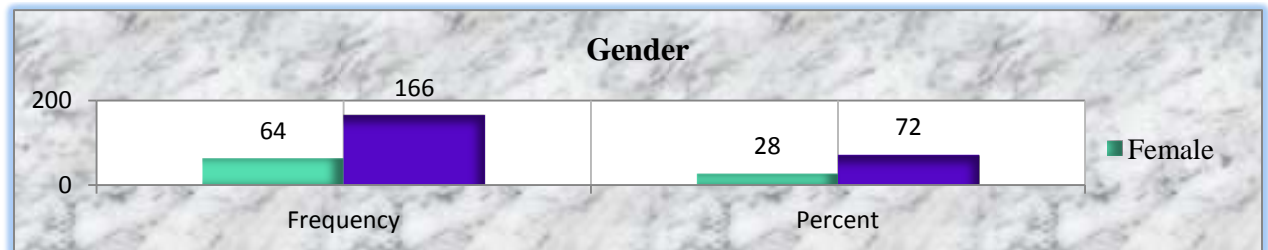
DATA ANALYSIS AND INTERPRETATION

In this chapter the data are presented and analyzed under three categories such as demographics variables of respondents, job satisfaction and employee job performance parts. These three parts are presented to assess the impact of job satisfaction on employee job performance in Development Bank of Ethiopia and is shown as follows.

4.1. Demographics of the Respondents

4.1.1. Gender of the respondents

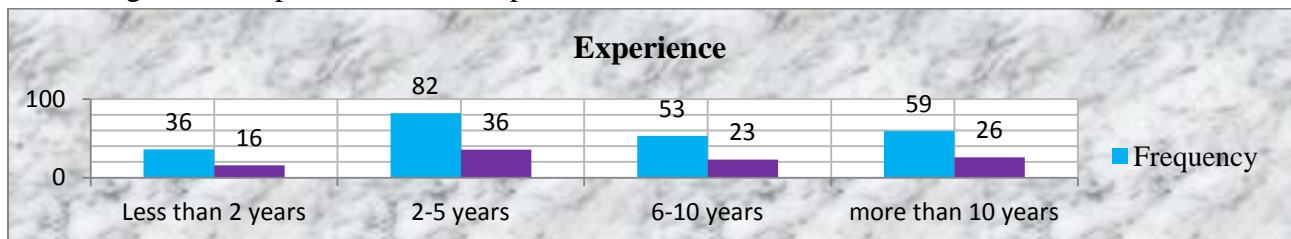
Figure 4.1 Gender of the respondents



The above figure shows the gender wise analysis of the respondents. It reveals that 64 (28%) of the respondents were female and the rest 166 (72 %) of the respondents were male out of the total 230 respondents. This indicates that the number of males is higher than the number of females in Development Bank of Ethiopia and the male respondents formed majority of the target population.

4.1.1. Years of experience in the bank

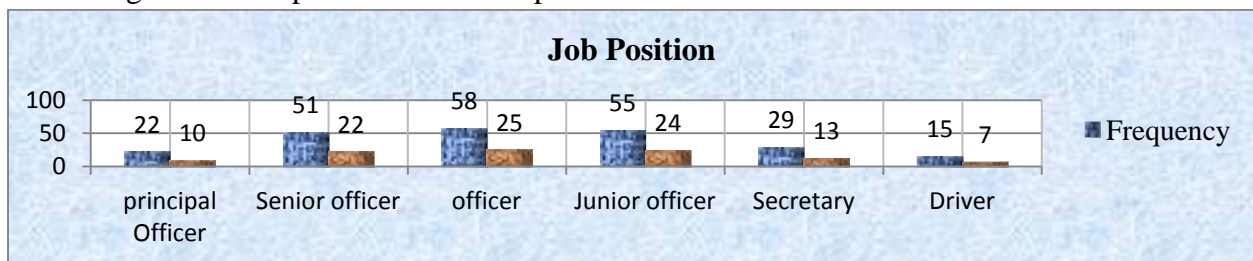
Figure 4.2 Experience of the respondents



The above figure shows the number of experience of the respondents in the bank. It reveals that 36 (16%) of the respondents had less than 2 years experience, 82 (36%) of the respondents had between 2 and 5 years experience, 53 (23%) of the respondents had between 6 years and ten years experience and the rest 59 (26%) of the employees had more than ten years experience in the bank. This shows that majority of the respondents have between 2 and 10 years experience in Development Bank of Ethiopia.

4.1.2. Job position of respondents

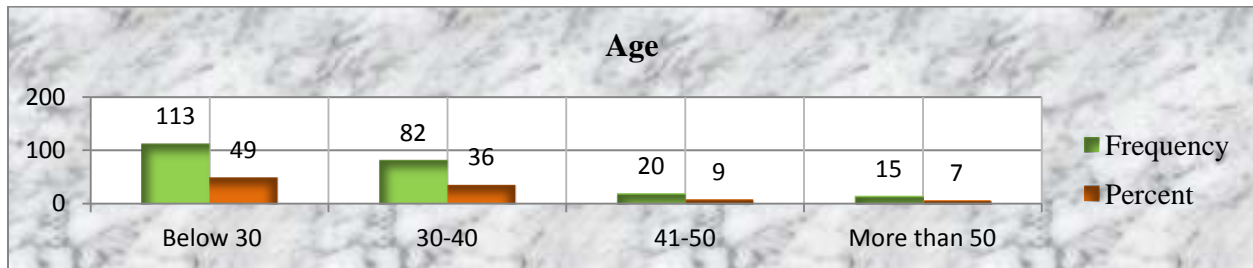
Figure 4.3 Job positions of the respondents



The above figure shows the position of the respondents in the bank. It reveals that out of the total 230 respondents, 22 (10%) of the employees were principal officers, 51 (22%) of the employees were senior officers, 58 (25%) of the employees were officers, 55 (24%) of the employees were junior officers, 29 (13%) of the employees were secretary and 15 (7%) of the employees were drivers. This shows that the bank has more professional employees than clerical and non clerical employees. The sample in this research is taken to represent all employees with different positions in the bank.

4.1.3. Age of respondents

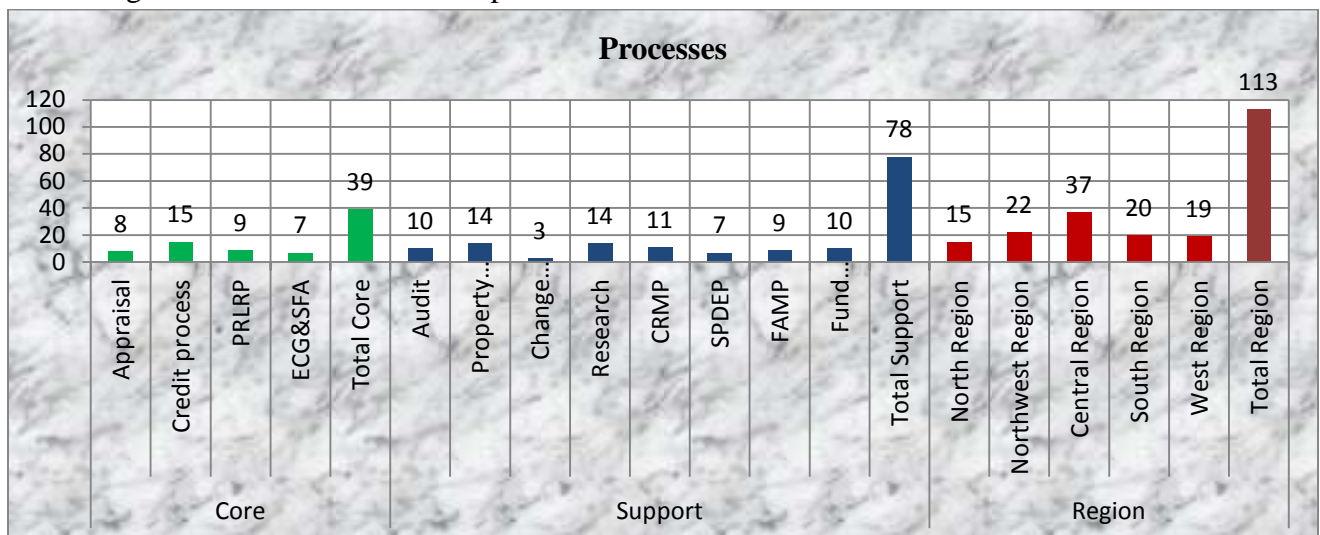
Figure 4.4 Age of the respondents



The above figure shows the age wise analysis of the respondents in the bank. It reveals that out of the total 230 respondents, 113 (49%) of the respondents fall into the age category below 30, 81 (36%) of the respondents belong to 30-40 years of age group, 20 (9%) of the respondents belong to 41-50 years of age group and the rest 15(7%) of the respondents were above 50 years of age. This shows that the bank is filled with more young generation employees and 85 % of the respondents belong to less than 40 years of age.

4.1.4. Processes of respondents

Figure 4.5 Processes of the respondents

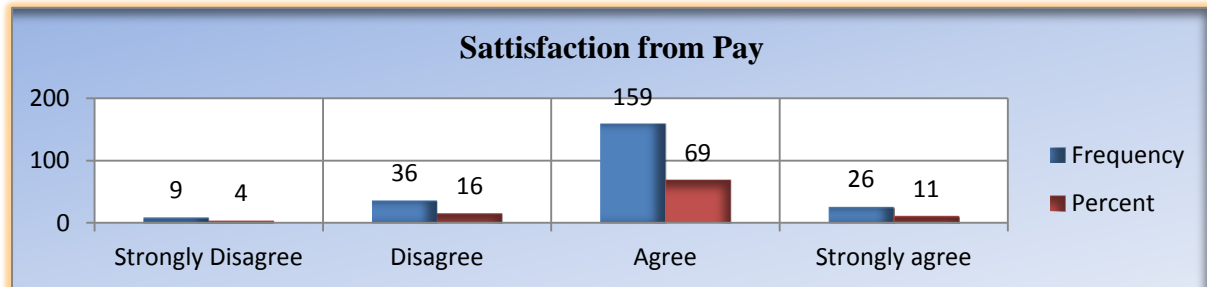


The above figure shows the place where the respondents worked in the bank. Out of the total 230 respondents 39 (17%) have been working in core processes (Credit, Appraisal, PRLR, ECG&SFA), 78 (34 %) have been working in Support processes (Audit, Property, Change Management, Research, CRMP, SPDEP, FAMP, Fund Management) and the rest 113 (49 %) have been working in Regional offices (North, North West, Central, South and West). This shows that the respondents were taken from core processes, support processes and regional offices of the bank and the samples were taken from all the strata in the bank population. This makes the study to have large sample size, make the sample reliable and more representative of the population.

4.2. Employee Job satisfaction

4.2.1 Employee’s satisfaction with the amount of pay and financial compensation.

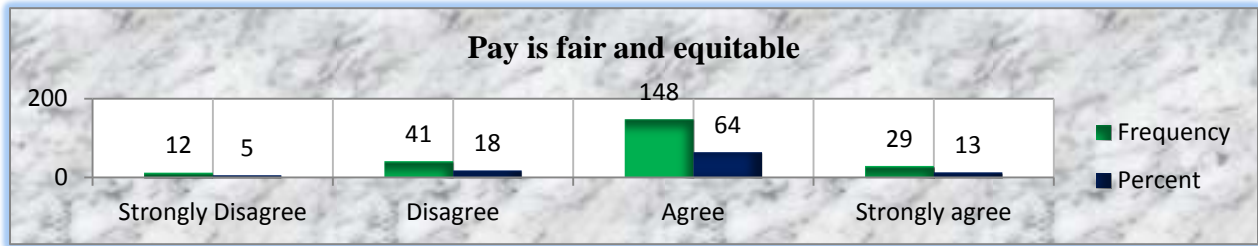
Figure 4.6 Employee’s satisfaction with the amount of pay



The above figure shows that the respondent’s level of satisfaction with the amount of pay and financial compensation they receive. Out of the 230 respondents 9 (4%) strongly disagree, 36 (16%) disagree, 159 (69%) agree, and 26 (11%) strongly agree, and this shows that they were satisfied with the amount of pay and financial compensation they received. The figure clearly shows that 185 (80%) of the respondents were satisfied with the amount of pay and financial compensation they receive.

4.2.2 Employees perceive that pay is fair & equitable.

Figure 4.7 Employees perceiveness that pay is fair & equitable



The above figure shows the respondent perceiveness level that, the pay they receive is fair & equitable. Out of the 230 respondent's 12 (5%) strongly disagree, 41 (18%) disagree, 148 (64%) agree and 29 (13%) strongly agree that the pay they receive was fair and equitable. The figure clearly shows that majority 177 (77%) of the respondents were satisfied with the pay they receive and think that it was fair and equitable.

4.2.3 Total pay level

Table 4.1 Group Statistics for pay

Group Statistics for pay					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Pay	1 Female	64	2.65	.66476	.08309
	2 Male	166	2.94	.60905	.04727
	Total	230	2.86	0.64	.63743

The above table gives the descriptive statistics for each of the two groups (female and male) for pay variable. There were 64 female respondents with a mean score of 2.65, 166 male respondents with a mean score of 2.94 and total respondents with a mean score of 2.86. The variables in questionnaire were likert scale type and coded as 1= "Strongly Disagree", 2= "Disagree", 3= "Agree" and 4= "Strongly Agree". The mean of pay variable, for both female and male, by rounding of has a value 3.00. Thus looking at the mean score, the respondents were satisfied with the level of their pay.

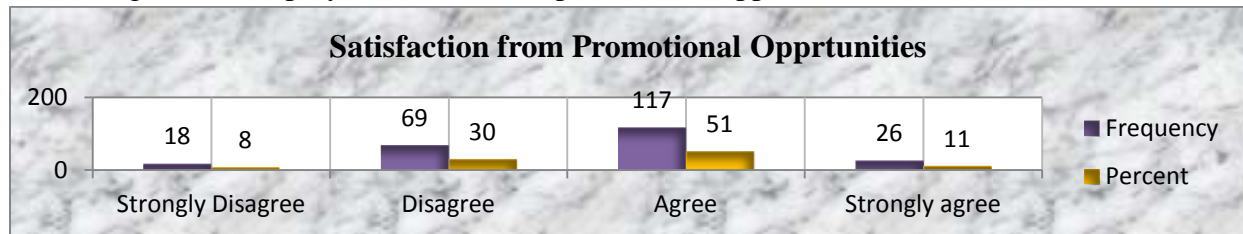
Table 4.2 Independent Samples Test for pay

		t-test for Equality of Means for pay						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Pay	Equal variances assumed	-3.201	228	.002	-.29433	.09195	-.47552	-.11315
	Equal variances not assumed	-3.079	106.132	.003	-.29433	.09560	-.48387	-.10480

The independent samples t-test used to see, if two means from male and females were different from each other and to infer that the two population means are equal or not. The negative t value indicates (-3.201) that the mean score for the first group, females, was significantly less than the mean score for the second group, males for pay variable. As the Sig (2-Tailed) value (0.002) is less than .05 there is a statistically significant difference between the mean from male and females and could be inferred that the associated population means are significantly different.

4.2.4 Employee’s satisfaction with opportunities of being promoted to a better position and advancement.

Figure 4.8 Employee’s satisfaction promotional opportunities

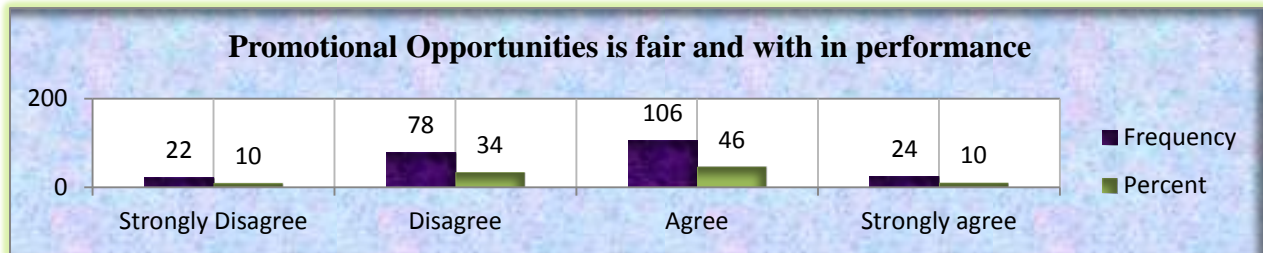


The above figure shows the respondent satisfaction with opportunities of being promoted to a better position and advancement in the bank. Out of the 230 respondent’s 18 (8%) strongly disagree, 69 (30%) disagree, 117 (51%) agree and the rest 26 (11%) strongly agree that they were satisfied with opportunities of being promoted to a better position and advancement in the

bank. The figure clearly shows that majority of the respondents 143 (62%) were satisfied with the promotional opportunities in the bank.

4.2.5 Promotion in the bank is fair and within performance.

Figure 4.9 Promotion in the bank.



The above figure shows the respondent's answer with promotion practice in the bank. Out of the 230 respondent's 22 (10%) strongly disagree, 78 (34%) disagree, 106 (46%) agree and the rest 24 (10%) strongly agree that promotion in the bank was fair and with in performance. The figure clearly shows that the majority of the respondents 130 (57%) think that promotion in the bank was fair and within performance.

4.2.6 Total promotional opportunities

Table 4.3 Group Statistics for promotional opportunities

Group Statistics for promotional opportunities					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Promotional opportunities	1 Female	64	2.39	.65143	.08309
	2 Male	166	2.70	.68971	.04727
	Total	230	2.62	.69212	.04564

The above table shows the descriptive statistics for each of the two groups for promotional opportunities variables. There were 64 female respondents with a mean score of 2.39, 166 male respondents with a mean score of 2.70 and total respondents with a mean score of 2.62.

The variables in questionnaire were likert scale type and coded as 1= “Strongly Disagree”, 2= “Disagree”, 3= “Agree” and 4= “Strongly Agree”. The mean of promotional opportunities variable by rounding of have a value 3.00. Thus looking at the mean score the respondents were satisfied with the level of their promotional opportunities.

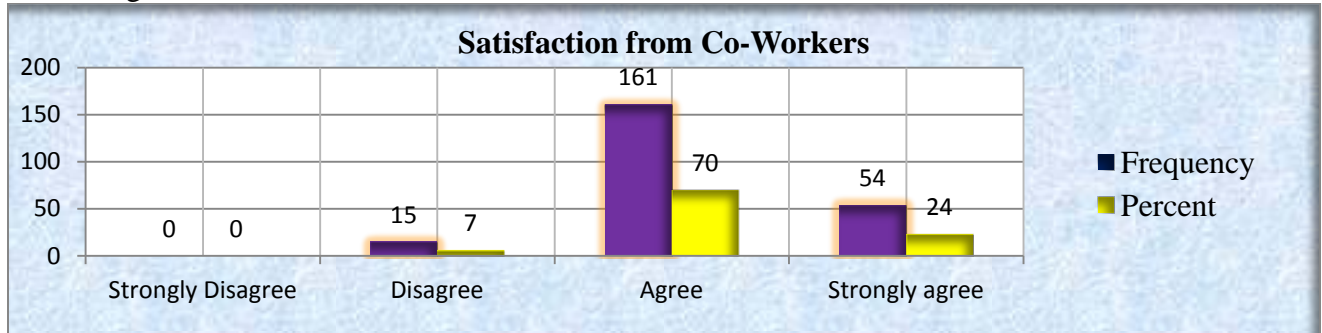
Table 4.4 Independent Samples Test for promotional opportunities

		t-test for Equality of Means for promotional opportunities						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Promotional opportunities	Equal variances assumed	-3.113	228	.002	-.31118	.09996	-.50814	-.11423
	Equal variances not assumed	-3.193	120.620	.002	-.31118	.09745	-.50411	-.11825

The above table shows the independent samples t-test for promotional opportunities variable. The negative t value indicates that the mean score for the first group, females, was significantly less than the mean score for the second group, males. As the Sig (2-Tailed) value (0.002) is less than .05 there is a statistically significant difference between the mean from male and females and could be inferred that the associated population means are significantly different for promotional opportunities variables.

4.2.7 Employee’s satisfaction in relation with their co -workers.

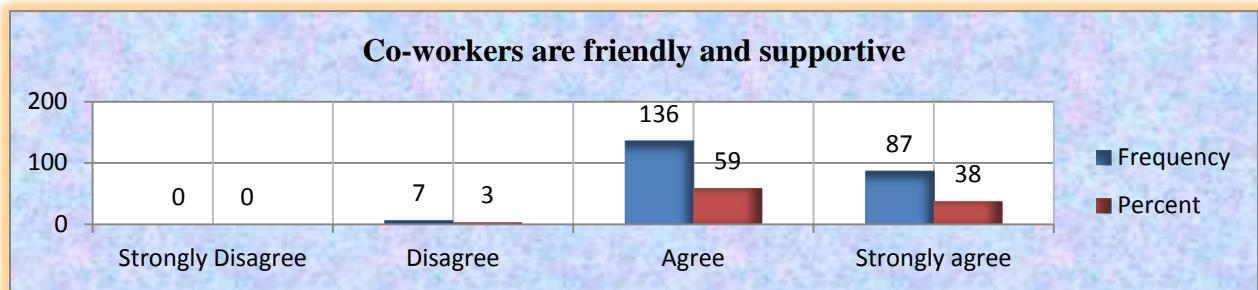
Figure 4.10 Satisfaction in relation with co-workers



The above figure shows the respondent’s answer relation with their co-workers. Out of the 230 respondent’s none of the respondents strongly disagree, 15 (7%) disagree, 161 (70%) agree and the rest 54 (24%) strongly agree that people with whom they work or meet in connection with their work were good. The figure clearly shows that the majority of the respondents 215 (94%) were satisfied in relation with their coworkers.

4.2.8 Employee’s co-workers are friendly and supportive.

Figure 4.11 co-workers are friendly and supportive



The above figure shows the respondent’s answer relation with their co-workers. Out of the 230 respondent’s none of the respondents strongly disagree, 7 (3%) disagree, 136 (59%) agree and the rest 87 (38%) strongly agree that people with whom they work were friendly and supportive. The figure clearly shows majority of the respondents 223 (97%) agree and strongly agree and satisfied with their coworkers.

4.2.9 Total level on relationship with co-workers

Table 4.5 Group Statistics for co-workers

Group Statistics for co-workers					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Co-Workers	1 Female	64	3.2188	.51851	.06481
	2 Male	166	3.2741	.43190	.03352
	Total	230	3.2587	.45715	.03014

The above table gives the descriptive statistics for each of the two groups for co-workers variables. There were 64 female respondents with a mean score of 3.2, 166 male respondents with a mean score of 3.27 and total respondents with a mean score of 3.26. The variables in questionnaire were likert scale type and coded as 1= “Strongly Disagree”, 2= “Disagree”, 3= “Agree” and 4= “Strongly Agree”. The mean of co-workers variable by rounding of have a value 3.00. Thus looking at the mean score the respondents were satisfied with the level of relationship with their co-workers.

Table 4.6 Independent Samples Test for co-workers

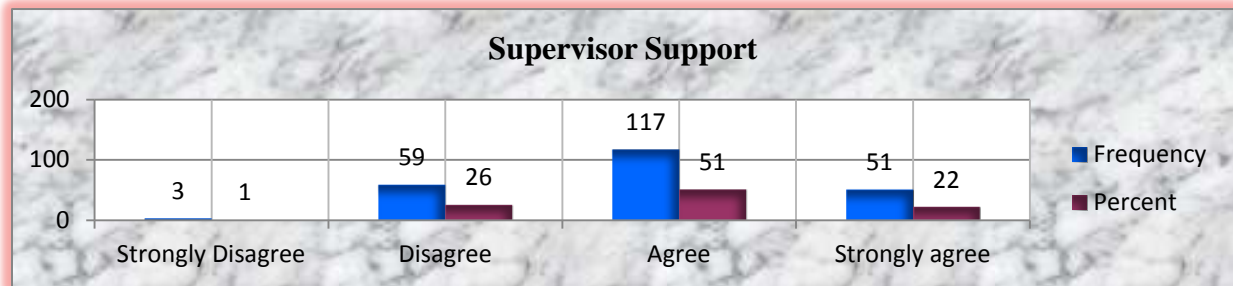
		t-test for Equality of Means for co workers						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Co workers	Equal variances assumed	-.822	228	.412	-.05535	.06731	-.18798	.07728
	Equal variances not assumed	-.758	98.522	.450	-.05535	.07297	-.20014	.08945

The above table shows independent samples t-test for co-workers variable. The t value which is closer to 0 indicates that, the mean score for the first group, females, is not significantly less than the mean score for the second group, males. As the Sig (2-Tailed) value (0.412) is greater than

.05, there is no statistically significant difference between the mean from male and females and could be inferred that the associated population means are not significantly different.

4.2.10 Employee’s supervisor support at work.

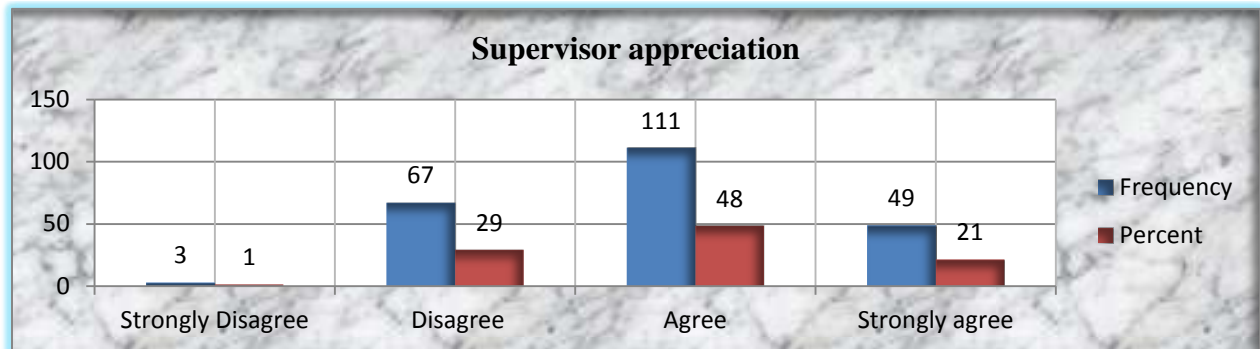
Figure 4.12 Supervisor Support at work



The above figure shows the respondent’s answer relation with their supervisor support at work. Out of the 230 respondent’s 3 (1%) of the respondents strongly disagree, 59 (26%) disagree, 117 (51%) agree and the rest 51 (22%) strongly agree that their supervisor support them enough at work. The figure clearly shows most of the respondents 168 (73%) agree and strongly agree that they get enough work support from their supervisor.

4.2.11 Employee’s supervisor appreciations for good work done.

Figure 4.13 Supervisor appreciations for good work done

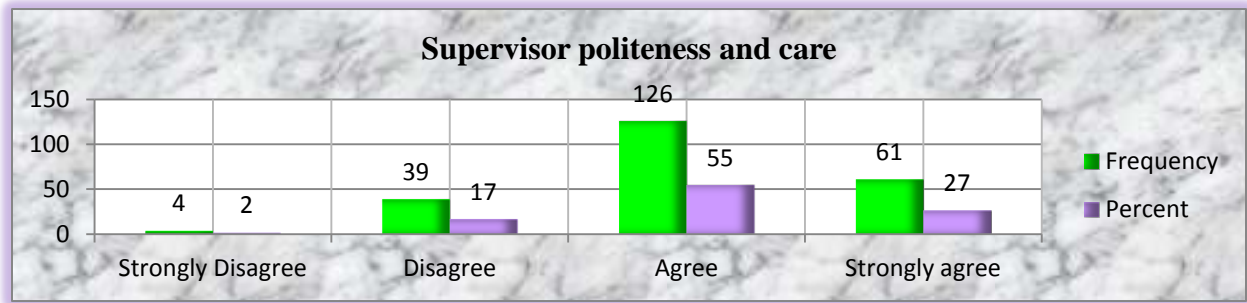


The above figure shows the respondent’s answer with their supervisor appreciation for the good work done by them. Out of the 230 respondent’s 3 (1%) of the respondents strongly disagree, 67 (29%) disagree, 111 (48%) agree and the rest 49 (21%) strongly agree that their supervisor

appreciates good work done by me. The figure clearly shows most of the respondents 160 (70%) were satisfied with appreciation they receive from their supervisors.

4.2.12 Employee’s supervisor politeness and care.

Figure 4.14 Supervisor politeness and care



The above figure shows the respondent’s answer weather their supervisor is polite and cares for them or not. Out of the 230 respondent’s 4 (2%) of the respondents strongly disagree, 39 (17%) disagree, 126 (55%) agree and the rest 61 (27%) strongly agree that their supervisor is polite and cares for them. The figure clearly shows most of the respondents 187 (81%) were satisfied with their supervisor’s politeness and care.

4.2.13 Total level on relationship with supervisor

Table 4.7 Group Statistics for supervisor

Group Statistics for supervisor					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Co-Workers	1 Female	64	2.7812	.64302	.08038
	2 Male	166	3.0281	.65176	.05059
	Total	230	2.9594	.65736	.04334

The above table gives the descriptive statistics for each of the two groups for supervisor variables. There were 64 female respondents with a mean score of 2.78, 166 male respondents with a mean score of 3.03 and total respondents with a mean score of 2.96. The variables in

questionnaire were likert scale type and coded as 1= “Strongly Disagree”, 2= “Disagree”, 3= “Agree” and 4= “Strongly Agree”. The mean of supervisor variable by rounding of have a value 3.00. Thus looking at the mean score the respondents were satisfied with the level of relationship with supervisors.

Table 4.8 Independent Samples Test for supervisor

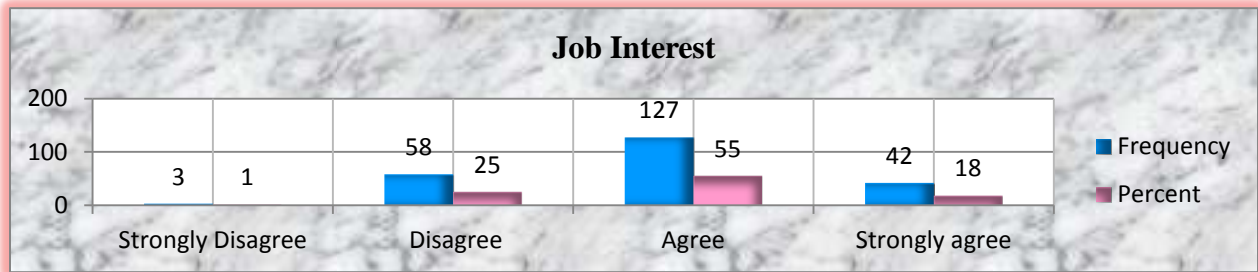
		t-test for Equality of Means for supervisor						
		t	df	Sig. (2- tailed)	Mean Difference	Std. Error Differen ce	95% Confidence Interval of the Difference	
							Lower	Upper
Supervisor	Equal variances assumed	-2.584	228	.010	-.24686	.09554	-.43512	-.05860
	Equal variances not assumed	-2.599	115.853	.011	-.24686	.09497	-.43497	-.05876

The above table shows independent samples t-test used to see if two means from male and females were different from each other for supervisor variable and to infer that the two population means are equal or not. The negative *t* value indicates that the mean score for the first group, females, is significantly less than the mean score for the second group, males.

As the Sig (2-Tailed) value (0.01) is less than .05 there is a statistically significant difference between the mean from male and females and could be inferred that the associated population means are significantly different.

4.2.14 Employee's who are interested in their job.

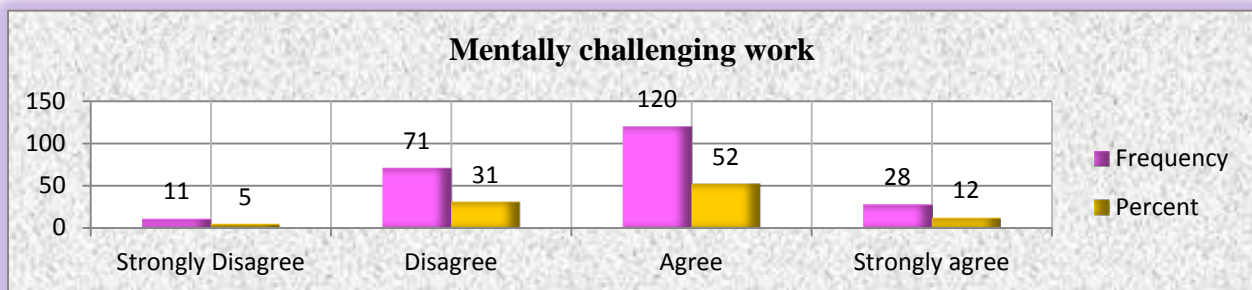
Figure 4.15 Work itself interest



The above figure shows the respondent's level of interesting with the job they are doing. Out of the 230 respondent's 3 (1%) of the respondents strongly disagree, 58 (25%) disagree, 127 (55%) agree and the rest 42 (18%) strongly agree that the job they were doing have been interesting. The figure clearly shows most of the respondents 169 (74%) were interested in the job they have been doing.

4.2.15 Employee's job is mentally challenging with variety of job responsibilities.

Figure 4.16 mentally challenging job with variety of job responsibilities job



The above figure shows the respondent's work type. Out of the 230 respondent's 11 (5%) of the respondents strongly disagree, 71 (31%) disagree, 120 (52%) agree and the rest 28 (12%) strongly agree that the job they are doing have been mentally challenging with variety of job responsibilities. The figure clearly shows that most of the respondents 148 (64%) agree and strongly agree that their job were mentally challenging.

4.2.16 Total level on work itself

Table 4.9 Group Statistics for work itself

Group Statistics for work itself					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Co-Workers	1 Female	64	2.5625	.65768	.08221
	2 Male	166	2.9066	.57894	.04493
	Total	230	2.8109	.61998	.04088

The above table gives the descriptive statistics for each of the two groups for work itself variables. There were 64 female respondents with a mean score of 2.56, 166 male respondents with a mean score of 2.91 and total respondents with a mean score of 2.81. The variables in questionnaire were likert scale type and coded as 1= “Strongly Disagree”, 2= “Disagree”, 3= “Agree” and 4= “Strongly Agree”. The mean of work itself variable by rounding of have a value 3.00, thus looking at the mean score the respondents were satisfied with the level of work itself.

Table 4.10 Independent Samples Test for work itself

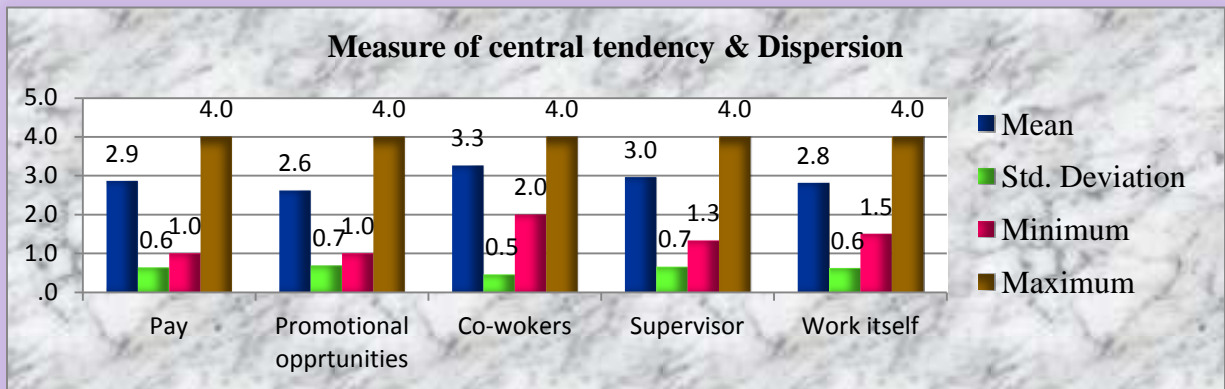
		t-test for Equality of Means for work itself						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Work itself	Equal variances assumed	-3.887	228	.000	-.34413	.08854	-.51858	-.16967
	Equal variances not assumed	-3.673	102.763	.000	-.34413	.09369	-.52994	-.15831

The above table shows independent samples t-test used to see if two means from male and females were different from each other for work itself variable and to infer that the two population means are equal or not. The negative *t* value indicates that the mean score for the first group, females, is significantly less than the mean score for the second group, males.

As the Sig (2-Tailed) value (0.00) is less than .05 there is a statistically significant difference between the mean from male and females and could be inferred that the associated population means are significantly different.

4.2.17 Central Tendency Statistics for Job satisfaction

Figure 4.17 Central Tendency Statistics



The above figure shows the mean, standard deviation, minimum and maximum values of the job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself) to measure the central tendency and dispersion. The variables in questionnaire are likert scale type and coded as 1= “Strongly Disagree”, 2= “Disagree”, 3= “Agree” and 4= “Strongly Agree”.

The figure reveals that pay has a mean of 2.9, promotional opportunities has a mean of 2.6, co-workers has a mean 3.3, supervisor has a mean of 3.0 and work itself has a mean of 2.8. The mean of all the job satisfaction variables by rounding of have a value 3.00. As per the rating scale the respondents agree with their pay, promotional opportunities, co-workers, supervisor and work itself questions. In addition the respondents have high mean for co-workers and have the least mean of 2.6 for promotional opportunities.

The standard deviation show how far the responses deviate from the mean. The figure shows that all job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself) have a standard deviation ranging from 0.5 to 0.7. This low standard deviation for all variables shows that the data from the respondents are very close to the mean.

The maximum value for all variables shows a value of 4.00 and these shows there are respondents who strongly agree with the questions. The minimum values for pay, promotional opportunities, co-workers, supervisor and work itself are 1.0, 1.0, 2.0, 1.3 and 1.5 respectively. This shows that all respondents do not strongly disagree with the co-workers questions.

4.2.18 Over all Job satisfaction level

Over job satisfaction level is expressed as a percentage between 0 and 100, with 100% representing complete Job satisfaction. The questions were in Likert scales ranging from *strongly disagree* to *strongly agree*. To determine the level of the job satisfaction 0% is given to strongly disagree, 25 % given to disagree, 75 % given to agree and 100% given to strongly agree. Thus, by computing all the job satisfaction variable questions using this score line, the following result was found.

Table 4.11 Job Satisfaction Level

Job Satisfaction Level	
Pay	66.20 %
Promotional opportunities	55.22 %
Co-workers	80.27 %
Supervisor	67.79 %
Work itself	62.50 %
Total Job Satisfaction	66.39 %

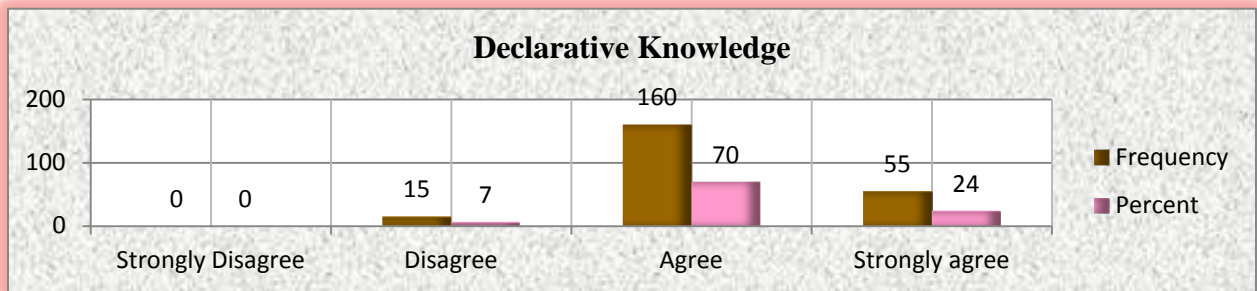
Thus the above table shows that level on pay has overall job satisfaction level of 66.20%, level on promotional opportunities have over all job satisfaction level of 55.22%, relation with co-workers have over all job satisfaction level of 80.27%, relation with supervisor have over all job satisfaction level of 67.79 %, work itself have over all job satisfaction level of 62.50 and cumulatively employee job satisfaction level in Development Bank of Ethiopia is 66.39 %.

The table revealed that respondents were more satisfied from relation with their co-workers and were least satisfied with the promotional opportunities. This result was also shown from the mean score of job satisfaction facets.

4.3.Employee Job performance

4.3.1 Employee’s factual knowledge and information of the job.

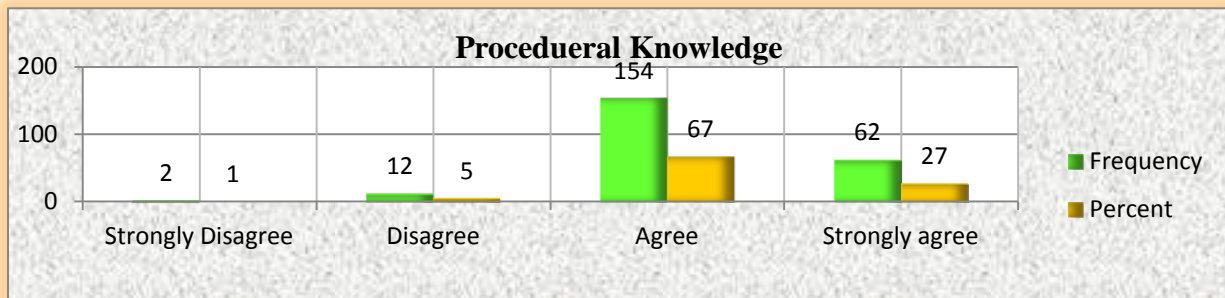
Figure 4.18 Declarative Knowledge



The above figure shows the respondent’s declarative knowledge of their job. Out of the 230 respondent’s none of the respondents strongly disagree, 15 (7%) disagree, 160 (70%) agree and the rest 55 (24%) strongly agree that they have the necessary factual knowledge and information of the job. The figure clearly shows 215 (94%) agree and strongly agree that they have knowledge of facts and principles of their job.

4.3.2 Employee’s necessary procedural knowledge and skills in actually knowing what should be performed.

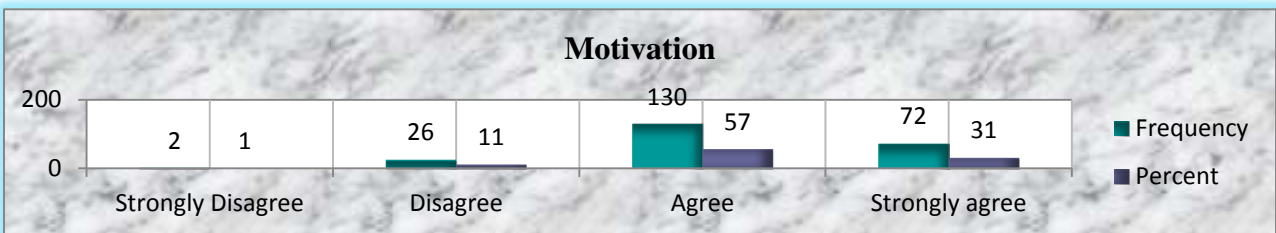
Figure 4.19 Procedural Knowledge



The above figure shows the respondent’s procedural knowledge of their job. Out of the 230 respondent’s 2 (1%) strongly disagree, 12 (5%) disagree, 154 (67%) agree and the rest 62 (27%) strongly agree that they have the necessary procedural knowledge and skills in actually knowing what should be performed. The figure clearly shows 216 (94%) agree and strongly agree that they have skill in actually doing what should be done.

4.3.3 Employee’s motivation to exert more effort into the job.

Figure 4.20 Motivation



The above figure shows the respondent’s level of motivation to exert more effort into their job. Out of the 230 respondent’s 2 (1%) strongly disagree, 26 (11%) disagree, 130 (57%) agree and the rest 72 (31%) strongly agree that they have the motivation to exert more effort into the job they are doing. The figure clearly shows 202 (88%) agree and strongly agree that they have the motivation to exert more effort into the job.

4.3.4 Total job performance determinants

Table 4.12 Group Statistics for job performance determinants

Group Statistics for job performance determinants					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Declarative knowledge	1 Female	64	3.23	.496	.062
	2 Male	166	3.15	.535	.042
	Total	230	3.17	.525	.035
Procedural knowledge	1 Female	64	3.22	.701	.088
	2 Male	166	3.19	.504	.039
	Total	230	3.20	.525	.037
Motivation	1 Female	64	3.09	.583	.073
	2 Male	166	3.22	.680	.053
	Total	230	3.18	.655	.043

The above table gives the descriptive statistics for each of the two groups (females and males) for job performance determinants. There were 64 female respondents with a mean score of 3.23, 3.22 and 3.09 for declarative knowledge, procedural knowledge and motivation respectively and there were 166 male respondents with a mean score of 3.15, 3.19 and 3.22 for declarative knowledge, procedural knowledge and motivation respectively. The variables in questionnaire were likert scale type and coded as 1= “Strongly Disagree”, 2= “Disagree”, 3= “Agree” and 4= “Strongly Agree”. The mean of job performance determinants variable by rounding of have a value 3.00, thus looking at the mean score the respondent’s have the necessary declarative knowledge, procedural knowledge and motivation to exert into the job.

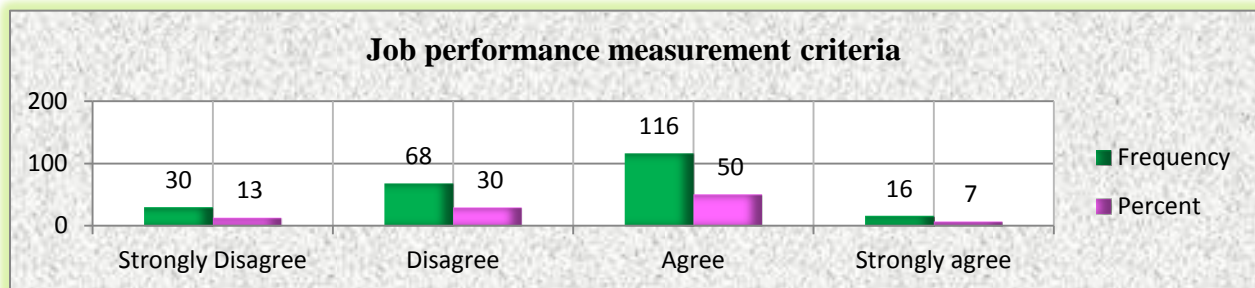
Table 4.13 Independent Samples Test for job performance determinants

		t-test for Equality of Means						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Declarative knowledge	Equal variances assumed	1.086	228	0.279	0.084	0.077	-0.068	0.236
	Equal variances not assumed	1.123	122.828	0.264	0.084	0.075	-0.064	0.231
Procedural knowledge	Equal variances assumed	0.313	228	0.755	0.026	0.083	-0.138	0.19
	Equal variances not assumed	0.271	89.226	0.787	0.026	0.096	-0.165	0.217
Motivation	Equal variances assumed	-1.279	228	0.202	-0.123	0.096	-0.313	0.067
	Equal variances not assumed	-1.368	132.337	0.174	-0.123	0.09	-0.301	0.055

The above table shows Independent Samples t-test used to see if two means from male and females were different from each other and to infer that the two population means are equal or not. As the Sig (2-Tailed) value for all three variables is greater than .05 there is no statistically significant difference between the mean from male and females and could be inferred that the associated population means are not significantly different for these three variables.

4.3.5 The bank follows a defined job performance measurement criterion?

Figure 4.21 Measurement criterion



The above figure shows the respondent's perception on job performance measurement criterion that the bank follows. Out of the 230 respondent's 30 (13%) strongly disagree, 68 (30%) disagree, 116 (50%) agree and the rest 16 (7%) strongly agree that the bank follows a defined job performance measurement criterion.

The figure clearly shows 98 (43%) disagree and strongly disagree and 132 (57%) agree and strongly agree that the bank follows a defined job performance measurement criterion.

Table 4.14 Group Statistics for job performance measurement criterion

Group Statistics for job performance measurement criterion					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Co-Workers	1 Female	64	2.38	.787	.098
	2 Male	166	2.57	.812	.063
	Total	230	2.51	.808	.053

The above table gives the descriptive statistics for each of the two groups (females and males) for job performance measurement criterion question. There were 64 female respondents with a mean score of 2.38, 166 male respondents with a mean score of 2.57 and total respondents with a mean score of 2.51. The variables in questionnaire were likert scale type and coded as 1= “Strongly Disagree”, 2= “Disagree”, 3= “Agree” and 4= “Strongly Agree”. The mean of job performance measurement criterion question by rounding of have a value 3.00, thus looking at the mean score the respondents were agreed that the bank follows a defined job performance measurement criterion.

Table 4.15 Independent Samples Test for job performance measurement criterion

		t-test for Equality of Means for job performance measurement criterion						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Work itself	Equal variances assumed	-1.615	228	.108	-.191	.118	-1.615	228
	Equal variances not assumed	-1.637	117.770	.104	-.191	.117	-1.637	117.770

The above table shows independent samples t-test used to see if two means from male and females were different from each other and to infer that the two population means are equal or not.

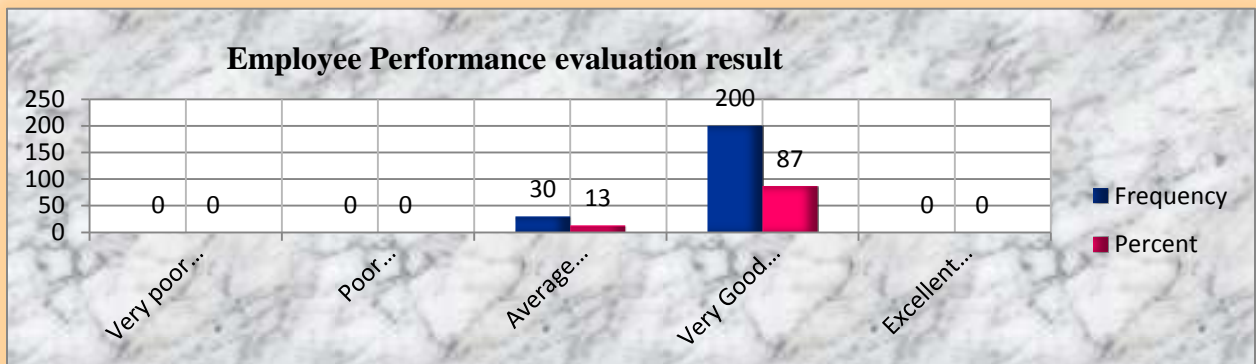
As the Sig (2-Tailed) value (.108) of the test is greater than .05, there is no statistically significant difference between the mean from male and females and could be inferred that the associated population means are not significantly different for these variable.

4.3.6 Individual Performance evaluation result

According to Development Bank of Ethiopia cascading guideline and procedure and manual of performance evaluation using balanced score card 2012, employee performance evaluation point is classified as per the following performance level category.

1. 95% to 100%5points (Excellent performance)
2. 80% to 94%4points (Very good performance)
3. 60% to 79%.....3points (good or average performance)
4. 50%to 59%.....2points (poor performance)
5. Below 50%.....1points (Very poor performance)

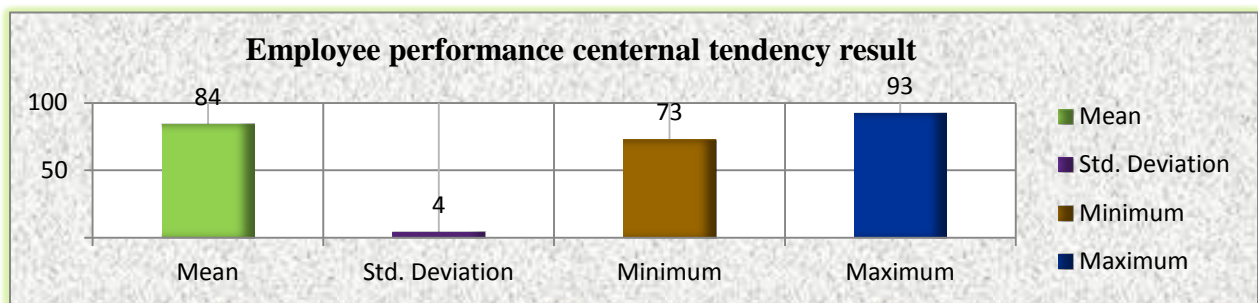
Figure 4.22 Performance evaluation result



The above figure shows each respondent's employee performance evaluation result with performance level category. Out of the 230 respondent's 30 (13%) have good or average performance and the rest 200 (87%) have very good performance.

The figure clearly shows that majority of the respondents have very good performance that range from 80% to 94% and no respondent gets excellent and poor and very poor performance.

Figure 4.23 Performance evaluation central tendency result



The above figure shows the central tendency and dispersion statistics for employee performance result. The figure reveals that respondents employee performance evaluation have a mean of 84, have a standard deviation of 4 away from the mean and have a minimum of 73 and a maximum of 93 value.

Table 4.16 Group Statistics for employee Job performance result

Group Statistics for employee Job performance result					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Job performance	1 Female	64	83.18	4.761	.595
	2 Male	166	85.00	4.018	.312
	Total	230	84.50	4.305	.284

The above table gives the descriptive statistics for each of the two groups (females and males) for employee job performance measurement result. There were 64 female respondents with a mean score of 83.18, 166 male respondents with a mean score of 85 and total respondents with a

mean score of 84.5. Looking at the mean scores the respondent's have very good performance result that range from 80% to 94%.

Table 4.17 Independent Samples Test for Job performance result

		t-test for Equality of Means for employee job performance						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Job performance	Equal variances assumed	-2.923	228	.004	-1.822	.623	-3.050	-2.923
	Equal variances not assumed	-2.712	99.477	.008	-1.822	.672	-3.155	-2.712

The above independent samples t-test table used to see if two means from male and females were different from each other and to infer that the two population means are equal or not. The negative t value (-2.923) indicates that the mean score for the first group, females, is significantly less than the mean score for the second group, males.

As the Sig (2-Tailed) value (0.004) is less than .05, there is a statistically significant difference between the mean from male and females and could be inferred that the associated population means are significantly different.

4.4. Correlation analysis

Correlation analysis was used to measure the strength or degree of association between variables.

A Pearson product-moment correlation analysis was used to investigate the relationship between job satisfaction variables and job performance variables. The variables were pay, promotional opportunities, co-workers, Supervisor, work itself and job performance.

Based on the conventional definition of effect size for correlations [*ignoring the sign*], 0.00-0.19 is very weak or very low *correlation*, 0.20-0.39 is weak or low *correlation*, 0.40-0.59 is moderate *correlation*, 0.60-0.79 is strong or high *correlation* and 0.80 to 1.0 is very high or very strong *correlation*. The following table shows the bivariate correlation of job satisfaction variables with job performance variable.

Table 4.18 Correlations

		Correlations					
		Job performance	Pay	Promotional opportunities	Coworkers	Supervisor	Work itself
Job performance	Pearson Correlation	1	.513**	.567**	.465**	.665**	.441**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
Pay	Pearson Correlation	.513**	1	.531**	.289**	.417**	.336**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
Promotional opportunities	Pearson Correlation	.567**	.531**	1	.309**	.532**	.331**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
Co workers	Pearson Correlation	.465**	.289**	.309**	1	.653**	.277**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
Supervisor	Pearson Correlation	.665**	.417**	.532**	.653**	1	.408**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
Work itself	Pearson Correlation	.441**	.336**	.331**	.277**	.408**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
** . Correlation is significant at the 0.01 level (2-tailed). N=230							

The results of the correlation analysis indicated that there is a positive correlation between Job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself) and job performance.

Results of the bivariate correlations table shows that pay has a moderate correlation with Job performance, $r=0.513$, $p < 0.05$, promotional opportunities has also a moderate correlation with Job performance, $r=0.567$, $p < 0.05$, co-workers has a moderate correlation with Job performance, $r=0.465$, $p < 0.05$, supervisor has a strong or high correlation with Job performance, $r=0.665$, $p < 0.05$ and work itself has a moderate correlation with Job performance, $r=0.441$, $p < 0.05$.

As all the signs of coefficients are positive, this shows there is a positive relationship between job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself) and job performance.

4.5. Regression analysis

Regression analysis was used in order to estimate or predict the impact of independent variables on dependent variable.

A multiple regression was conducted to determine if job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself) significantly predict Job performance.

Different kind of assumptions used for multiple regression analysis such as normality of distribution, linear relationship, homoscedasticity (equal variance), independent of residuals and multi co linearity.

Multiple linear regressions require that the independent variables in the analysis be normally distributed. The skewness and Kurtosis statistics for variables shows this normality distribution.

Table 4.19 skewness and Kurtosis statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Pay	230	2.8609	.63743	-.664	.160	0.461	.320
Promotional opportunities	230	2.6152	.69212	-.161	.160	-.090	.320
Co-workers	230	3.2587	.45715	.208	.160	-.509	.320
Supervisor	230	2.9594	.65736	-.067	.160	-.578	.320
Work itself	230	2.8109	.61998	.044	.160	-.493	.320

The result of the normal distribution for independent variables, skewness and Kurtosis shows that the variables are within the acceptable range for normality (-1.0 to +1.0).

To check the assumption of linear relationship and homoscedasticity, a scatter plots was drawn for every independent variable against the dependent variable. The result (attached to annex) shows that there is a linear relationship between job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself) and job performance.

There is homoscedasticity (equal variance) means that the variance of Y for each value of X is constant in the sample. Multiple regressions assume that the residual are independent. Residuals are the prediction errors or differences between the actual score for a case and the score estimated by the regression equation.

The Durbin-Watson statistic was used to test for the presence of serial correlation among the residuals. As a general rule, the residuals are not correlated if they are within the acceptable range of is 1.50 - 2.50.

Table 4.20 Model Summary

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.744 ^a	.553	.543	2.909	1.563
a. Predictors: (Constant), Work itself, Coworkers, Pay, Promotional opportunities, Supervisor b. Dependent Variable: Job performance					

The above table shows Durbin-Watson statistic for the job satisfaction variables. The result shows that a Durbin-Watson statistic which measures correlation among the residuals is 1.56 and it is within acceptable range and the independent of residuals assumptions are met.

Multi collinearity occurs when independent variables in the regression model are more highly correlated with each other than with the dependent variable. Tolerance values and Variance Inflation Factor (VIF) for each independent variable determines multi collinearity.

Multi co linearity is a problem and exists when Tolerance is below .10; and the average VIF is larger than 2.5.

Table 4.21 Collinearity Statistics

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Pay	.674	1.484
Promotional opportunities	.594	1.682
Co-workers	.570	1.754
Supervisor	.428	2.334
Work itself	.795	1.257

The colinearity statistics of the result shows that multi collinearity was not a problem because tolerance value was not below 0.1 for each independent variable and Variance Inflation Factor (VIF) for each independent variable was not greater than 2.5.

Regression analysis Result

Table 4.22 Regression analysis

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	Sig.
1	.744 ^a	.553	.543	2.909	1.563	.000 ^a
a. Predictors: (Constant), Work itself, Co workers, Pay, Promotional opportunities, Supervisor b. Dependent Variable: Job performance						

The above table shows the result of the regression analysis. The strength of the relationship between the dependent and independent variables is based on R statistic. The R statistic 0.744 shows a strong positive relationship between facets of job satisfaction and job performance.

Thus the five independent variables of job satisfaction (pay, promotional opportunities, co-workers, supervisor and work itself) in aggregate are significant predictor of job performance.

The R Square statistic 0.553 means that 55.3% of the variability in the percent of job performance is accounted for by job satisfaction variables.

Table 4.23 ANOVA for Regression analysis

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2349.252	5	469.850	55.522	.000 ^a
	Residual	1895.567	224	8.462		
	Total	4244.819	229			
a. Predictors: (Constant), Work itself, Coworkers, Pay, Promotional opportunities, Supervisor						
b. Dependent Variable: Job performance						

The relationship between the independent variable and the dependent variable is determined by examining the significance of the regression. The probability of the significance statistic for the regression analysis is .000, less than the level of significance of 0.05 with 95% confidence interval. Thus there is significant relationship between the job satisfaction facets and Job performance.

Table 4.24 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
	(Constant)	65.679	1.556				42.208
Pay	1.224	.367	.181	3.331	.001	.500	1.948
Promotional opportunities	1.240	.360	.199	3.441	.001	.530	1.950
Co-workers	.561	.557	.060	1.007	.015	.536	1.658
Supervisor	2.542	.447	.388	5.690	.000	1.662	3.422
Work itself	.969	.348	.140	2.787	.006	.284	1.654

The above table shows the coefficients of the regression analysis. The B coefficient of the independent variable is the slope. It represents the amount of change in the dependent variable for a one-unit change in the independent variable.

Looking at the B coefficient in the table, it is positive for all independent variable indicating that as job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself) increases job performance also increases. The Sig. level for the all job satisfaction variables is less than .05. Thus all the job satisfaction variables are significantly related to job performance.

Looking at the B coefficient for pay, it is positive, indicating that as pay increases Job performance also increases. For every one percent increase in pay, I would predict that job performance would increase by 1.22 percent. The magnitude of the coefficient for pay is less than the magnitude of the supervisor and promotional coefficients and greater than the magnitude of work itself and co-workers.

Looking at the B coefficient for promotional opportunities, it is positive, indicating that as promotional opportunities increases job performance also increases. For every one percent increase in promotional opportunities, I would predict that job performance would increase by 1.24 percent. The magnitude of the coefficient for promotional opportunities is less than the magnitude of the supervisor and greater than the magnitude of pay, work itself and co-workers.

Looking at the B coefficient for co-workers, it is positive, indicating that as co-workers increases job performance also increases. For every one percent increase in co-workers, I would predict that job performance would increase by 0.56 percent. The magnitude of the coefficient for co-workers is less than the magnitude of the pay, promotional opportunities and work itself coefficients.

Looking at the B coefficient for supervisor, it is positive, indicating that as supervisor increases job performance also increases. For every one increase in supervisor, I would predict that the job

performance would increase by 2.54 percent. The magnitude of the coefficient for supervisor is the highest from all coefficients

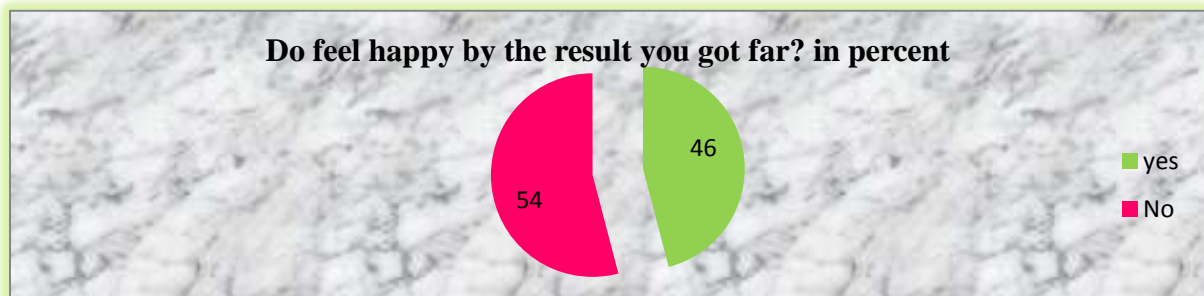
Looking at the B coefficient for Work itself, it is positive, indicating that as work itself increases job performance also increases. For every one increase in pay, I would predict that of job performance would increase by 0.96 percent. The magnitude of the coefficient for work itself is less than the magnitude of the pay, promotional opportunities and supervisor coefficients and greater than co-workers coefficients.

4.6.General comments on open ended questions

Out of 230 respondents, 159 respondents responded on the open ended questions. The respondent's answers and their comment are summarized as follows.

4.6.1 Do you feel happy by the performance result you got so far?

Figure 4.24 Happiness by performance result

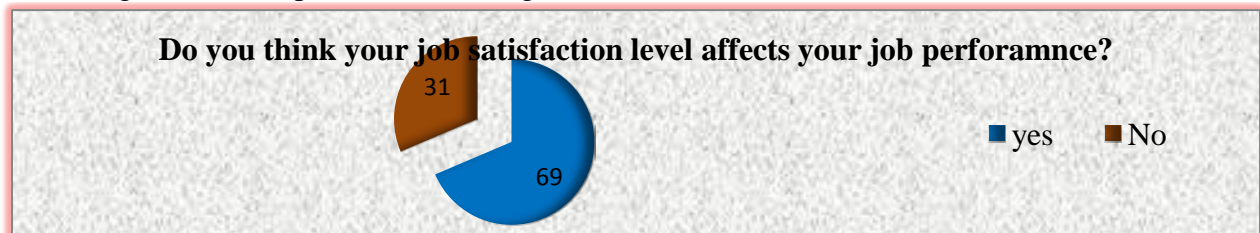


The above figure shows that out of 159 respondents, 73 (46%) answer yes and feel happy by the performance result they got so far and 86 (54%) answer no and don't feel happy by the performance result they got so far. The no answer respondent's comment on the reason why they don't feel happy with the performance result they got and their comments are summarized as follows. The performance evaluation system in the bank is subjective, not well defined, do not

show individual effort, not appropriately measure their work, and their individual performance result is confined only with their process performance result.

4.6.2 Do you think that your job satisfaction level affects your job performance?

Figure 4.25 Respondent's thinking



The above figure shows that out of 159 respondents, 109 (46%) think that that their job satisfaction level affects their job performance and 50 (31%) think that that their job satisfaction level do not affects their job performance. The yes answer respondent's comment on how they think their job satisfaction level affects their job performance and their comments are summarized as follows. Job satisfaction increase motivation, moral to work, skill and knowledge, energy to perform work, communication with supervisor, and affect promotion to a better position in the bank and these in turn affects their job performance.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

5.1. Summary of the findings

Over all in this study, the survey result find that the respondents were satisfied with their pay, relation with co-workers, promotional opportunities in the bank, their supervisor and work itself.

The result shows that majority of the respondents were satisfied:

- With the amount of pay and financial compensation they receive and think that the pay they receive was fair and equitable. The mean score value for pay was 2.9, so the respondents agree on average that they were satisfied from pay. Therefore, the respondents were satisfied with the level of their pay.
- With the promotional opportunities in the bank for a better position and advancement and think that promotion in the bank was fair and with in performance. The mean score for Promotional opportunities was 2.6, so the respondents agree on average on the satisfaction they get from Promotional opportunities. Therefore, the respondents were satisfied with the level of their promotional opportunities.
- In relation with their coworkers. The people with whom they work or meet in connection with their work are good, friendly and supportive. The mean score value for co-workers was 3.3, which indicates that the respondents agree on average on satisfaction they get from relation with their co-workers. Therefore, the respondents were satisfied with relation with their co-workers.
- In relation with their supervisor. Supervisors give them enough supports at work; give appreciation for good work done. In addition their supervisors were polite and care for

them. The mean score for supervisor was 3.0, so the respondents agree on average on satisfaction they get from relation with their supervisor. Therefore, the respondents were satisfied with relation with their supervisors.

- With the work itself and the job they are doing is interesting, mentally challenging and with variety of job responsibilities. The mean score for work itself was 2.8, so the respondents agree on average on satisfaction they get from the work itself. Therefore, we can see that the respondents were satisfied with the job they are doing.

In regard to the overall job satisfaction by computing all the job satisfaction variables (pay, promotional opportunities, co-workers, supervisor and work itself), the overall job satisfaction level in Development Bank of Ethiopia is 66.39 %. Majority of the respondents have very good performance that range from 80% to 94% and with a mean score of 84%.

The results of the correlation analysis indicate that:

- There is a positive moderate correlation between pay and job performance. This means that pay has positive impact on employee job performance.
- There is a positive moderate correlation between promotional opportunities and job performance. This means that promotional opportunities have positive impact on employee job performance.
- There is a positive moderate correlation between co-workers and job performance. This means that co-workers have positive impact on employee job performance.
- There is a positive strong or high correlation between Supervisor and job performance. This means that supervisor have positive impact on employee job performance.

- There is a positive moderate correlation between work itself and Job performance. This means that work itself have positive impact on employee job performance.

The results of the regression analysis indicate that there is a strong positive relationship between job performance and job satisfaction and 53.3% of the variability in the percent of job performance is accounted for by job satisfaction facets.

The results of the regression analysis B coefficient indicate that, it is positive for all independent variables means when pay, promotional opportunities, co-workers, supervisor and work itself increases job performance also increases. The significant level shows that all the job satisfaction facets (pay, promotional opportunities, co-workers, supervisor and work itself), are significantly related to job performance.

The results of the regression analysis magnitude of the coefficient for all independent variables on dependent variable shows that supervisor has the highest magnitude while pay and promotional opportunities have almost similar magnitude lower than supervisor, work itself has low magnitude and co-workers have the least magnitude of all independent variables in affecting job performance.

The major findings of the study were summarized as follows:

1. The respondents were satisfied with their pay, relation with co-workers, with promotional opportunities, relation with supervisor and work itself.
2. In regard to the overall job satisfaction (pay, promotional opportunities, co-workers, supervisor and work itself), the overall job satisfaction level in Development Bank of Ethiopia is 66.39 %.

3. Majority of the respondents have very good performance that range from 80% to 94% and with a mean score of 84%.
4. There is a positively moderate correlation between pay, promotional opportunities, co-workers, work itself and job performance. In addition there is a strong positive correlation between supervisor and job performance.
5. The impact of job satisfaction on job performance is predicated that job satisfaction have a strong positive impact on job performance and when pay, promotional opportunities, co-workers, supervisor and work itself increases Job performance also increases.

5.2. Conclusions

The purpose of this study was to assess the impact of job satisfaction on employee job performance at Development Bank of Ethiopia. A total of 230 employees with different sex, experience, job position and from different processes and regional offices of the bank were surveyed.

In this study five variables (pay, promotional opportunities, co-workers, supervisor and work itself) that affect job satisfaction were used and their impact on job performance analyzed. To analyze the data descriptive statistics like frequencies, percentages, figures, tables correlation and regression analysis were used.

Over all in this study, the research revealed that the respondents are satisfied with their pay, relation with co-workers, with promotional opportunities, with their supervisor and the work itself. In regard to the overall job satisfaction, the overall job satisfaction level in Development Bank of Ethiopia is 66.39 %.

Analysis shows that there is a positively moderate correlation between pay, promotional opportunities, co-workers, work itself and job performance. In addition, there is a strong positive correlation between supervisor and job performance.

The impact of job satisfaction on job performance is predicated that job satisfaction have a strong positive impact on job performance and when pay, promotional opportunities, co-workers, supervisor and work itself increases job performance also increases.

In addition, all job satisfaction facets are significantly related to job performance. The study findings suggest that there is a strong positive relationship between facets of job satisfaction and job performance.

The result of this study is consistent with the study of Funmilola, Sola, and Olusola (2013), Balasundaram (2010) and Pushpakumari (2009) who concludes that, employee's job satisfaction has positive impact on their job performance. On the contrary, the result contradicts with the result of Alf & Bassem (2003) and Iaffaldano & Muchinsky (1985) who concludes that, there are no significant or weak relationship between job satisfaction and job performance.

The implication of this study is that job satisfaction has a significant impact on job performance of employees and employee performance can be increased by increasing job satisfaction. In addition, when job satisfaction facets (pay, promotional opportunities, co-workers, supervisor and work itself) increase job performance also increases. This study takes direction that the bank should develop fair and equitable pay level, fair and with in performance promotional policies, good relationship among employees and supervisors and design job mentally challenging with variety of job responsibilities.

5.2. Recommendations

Based on the study findings and conclusions the following recommendations are follows:

1. It is evident that there is a positive moderate correlation between pay, promotional opportunities, co-workers, supervisor, work itself and job performance. Thus, management of the bank need to take into account these variables to attract retains and motivates their employees, so that employees are satisfied with their jobs and have good performance.
2. Management of bank and policy planners should consider pay, promotional opportunities; work itself as an important factor while designing the job, setting promotional policies and developing pay and compensation system.
3. The bank should ensure that the existing system of pay and financial compensation is fair and equitable and promotional policies and procedures in the bank for better advancement are fair and within performance.
4. Management of bank should consider and encourage good employee's relation with supervisor to increase job performance by giving different management and leadership training to supervisors and by encouraging discussions.
5. Management of bank should develop organization culture of having strong and good relationship among employees which in turn helps to increase job performance by creating good communication, by showing appreciation, giving positive and critical feedback to employees and by making employees feel good about what they do and where they work.
6. The bank should consider and give attentions to job satisfaction variables which have a lower score level like promotional opportunities, pay, and supervisor and work itself.

7. The bank needs to work more to increase job satisfaction level of employees to higher level in order to achieve the vision, mission, and objectives and maintain its financial stability.
8. The bank should create a performance evaluation system which is well defined, well communicated and which appropriately measures individual work performance.
9. The impact of job satisfaction on job performance is predicated that there is a strong positive relationship in between. Thus, the bank needs to use job satisfaction as an effective tool for improving employee job performance and organizational performance at large.
10. Banking job is competitive and it is essential to made steady progress to survive in the working environment. This largely depends upon the performance of its employees. For ensuring good job performance, the bank should be more sensible and cautious to the employees so that they are satisfied with their jobs.

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APPENDICES

General Information

1. Gender of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Female	64	27.8	27.8	27.8
	2 Male	166	72.2	72.2	100.0
	Total	230	100.0	100.0	

2. Experience of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Less than 2 years	36	15.7	15.7	15.7
	2 2-5 years	82	35.7	35.7	51.3
	3 6-10 years	53	23.0	23.0	74.3
	4 more than 10 years	59	25.7	25.7	100.0
	Total	230	100.0	100.0	

3. Job positions of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 principal Officer	22	9.6	9.6	9.6
	2 Senior officer	51	22.2	22.2	31.7
	3 officer	58	25.2	25.2	57.0
	4 Junior officer	55	23.9	23.9	80.9
	5 secretary	29	12.6	12.6	93.5
	6 Driver	15	6.5	6.5	100.0
	Total	230	100.0	100.0	

4. Age of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Below 30	113	49.1	49.1	49.1
	2 30-40	82	35.7	35.7	84.8
	3 41-50	20	8.7	8.7	93.5
	4 More than 50	15	6.5	6.5	100.0
	Total	230	100.0	100.0	

5. Processes of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Appraisal	8	3.5	3.5	3.5
	Audit	10	4.3	4.3	7.8
	Central Region	37	16.1	16.1	23.9
	Change Management	3	1.3	1.3	25.2
	Credit process	15	6.5	6.5	31.7
	CRMP	11	4.8	4.8	36.5
	ECG&SPA	7	3.0	3.0	39.6
	FAMP	9	3.9	3.9	43.5
	Fund Management	10	4.3	4.3	47.8
	North Region	15	6.5	6.5	54.3
	Northwest Region	22	9.6	9.6	63.9
	PRLRP	9	3.9	3.9	67.8
	Property Management	14	6.1	6.1	73.9
	Research	14	6.1	6.1	80.0
	South Region	20	8.7	8.7	88.7
	SPDEP	7	3.0	3.0	91.7
	West Region	19	8.3	8.3	100.0
	Total	230	100.0	100.0	

6. I am satisfied with the amount of pay and financial compensation I receive.

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Strongly Disagree	9	3.9	3.9	3.9
2 Disagree	36	15.7	15.7	19.6
Valid 3 Agree	159	69.1	69.1	88.7
4 Strongly agree	26	11.3	11.3	100.0
Total	230	100.0	100.0	

7. I perceive that the pay I receive is fair & equitable.

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Strongly Disagree	12	5.2	5.2	5.2
2 Disagree	41	17.8	17.8	23.0
Valid 3 Agree	148	64.3	64.3	87.4
4 Strongly agree	29	12.6	12.6	100.0
Total	230	100.0	100.0	

8. I am satisfied with opportunities of being promoted to a better position and advancement.

	Frequency	Percent	Valid Percent	Cumulative Percent
1 Strongly Disagree	18	7.8	7.8	7.8
2 Disagree	69	30.0	30.0	37.8
Valid 3 Agree	117	50.9	50.9	88.7
4 Strongly agree	26	11.3	11.3	100.0
Total	230	100.0	100.0	

9. Promotion in the bank is fair and within performance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	22	9.6	9.6	9.6
	2 Disagree	78	33.9	33.9	43.5
	3 Agree	106	46.1	46.1	89.6
	4 Strongly agree	24	10.4	10.4	100.0
	Total	230	100.0	100.0	

10. People with whom I work or meet in connection with my work are good.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Disagree	15	6.5	6.5	6.5
	3 Agree	161	70.0	70.0	76.5
	4 Strongly agree	54	23.5	23.5	100.0
	Total	230	100.0	100.0	

11. My Co-workers at work are friendly and supportive.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Disagree	7	3.0	3.0	3.0
	3 Agree	136	59.1	59.1	62.2
	4 Strongly agree	87	37.8	37.8	100.0
	Total	230	100.0	100.0	

12. My supervisor supports me enough at work.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	3	1.3	1.3	1.3
	2 Disagree	59	25.7	25.7	27.0
	3 Agree	117	50.9	50.9	77.8
	4 Strongly agree	51	22.2	22.2	100.0
	Total	230	100.0	100.0	

13. My supervisor appreciates good work done by me.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	3	1.3	1.3	1.3
	2 Disagree	67	29.1	29.1	30.4
	3 Agree	111	48.3	48.3	78.7
	4 Strongly agree	49	21.3	21.3	100.0
	Total	230	100.0	100.0	

14. My supervisor is polite and cares for me.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	4	1.7	1.7	1.7
	2 Disagree	39	17.0	17.0	18.7
	3 Agree	126	54.8	54.8	73.5
	4 Strongly agree	61	26.5	26.5	100.0
	Total	230	100.0	100.0	

15. The job I am doing is interesting

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	3	1.3	1.3	1.3
	2 Disagree	58	25.2	25.2	26.5
	3 Agree	127	55.2	55.2	81.7
	4 Strongly agree	42	18.3	18.3	100.0
	Total	230	100.0	100.0	

16. My job is mentally challenging with variety of job responsibilities.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	11	4.8	4.8	4.8
	2 Disagree	71	30.9	30.9	35.7
	3 Agree	120	52.2	52.2	87.8
	4 Strongly agree	28	12.2	12.2	100.0
	Total	230	100.0	100.0	

17. Central Tendency Statistics for Job satisfaction

	N		Maximum	Mean	Std. Deviation
Pay	230	1.00	4.00	2.8609	.63743
Promotionaloppurtunities	230	1.00	4.00	2.6152	.69212
Cowokers	230	2.00	4.00	3.2587	.45715
Supervisor	230	1.33	4.00	2.9594	.65736
Workitself	230	1.50	4.00	2.8109	.61998
Valid N (listwise)	230				

18. I have the necessary factual knowledge and information of the job.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 Disagree	15	6.5	6.5	6.5
	3 Agree	160	69.6	69.6	76.1
	4 Strongly agree	55	23.9	23.9	100.0
	Total	230	100.0	100.0	

19. I have the necessary procedural knowledge and skills in actually knowing what should be performed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	2	.9	.9	.9
	2 Disagree	12	5.2	5.2	6.1
	3 Agree	154	67.0	67.0	73.0
	4 Strongly agree	62	27.0	27.0	100.0
	Total	230	100.0	100.0	

20. I have the motivation to exert more effort into the job I am doing.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	2	.9	.9	.9
	2 Disagree	26	11.3	11.3	12.2
	3 Agree	130	56.5	56.5	68.7
	4 Strongly agree	72	31.3	31.3	100.0
	Total	230	100.0	100.0	

21. The bank follows a defined job performance measurement criterion?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly Disagree	30	13.0	13.0	13.0
	2 Disagree	68	29.6	29.6	42.6
	3 Agree	116	50.4	50.4	93.0
	4 Strongly agree	16	7.0	7.0	100.0
	Total	230	100.0	100.0	

22. Job performance category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00 Average Performance	30	13.0	13.0	13.0
	4.00 Very Good Performance	200	87.0	87.0	100.0
	Total	230	100.0	100.0	

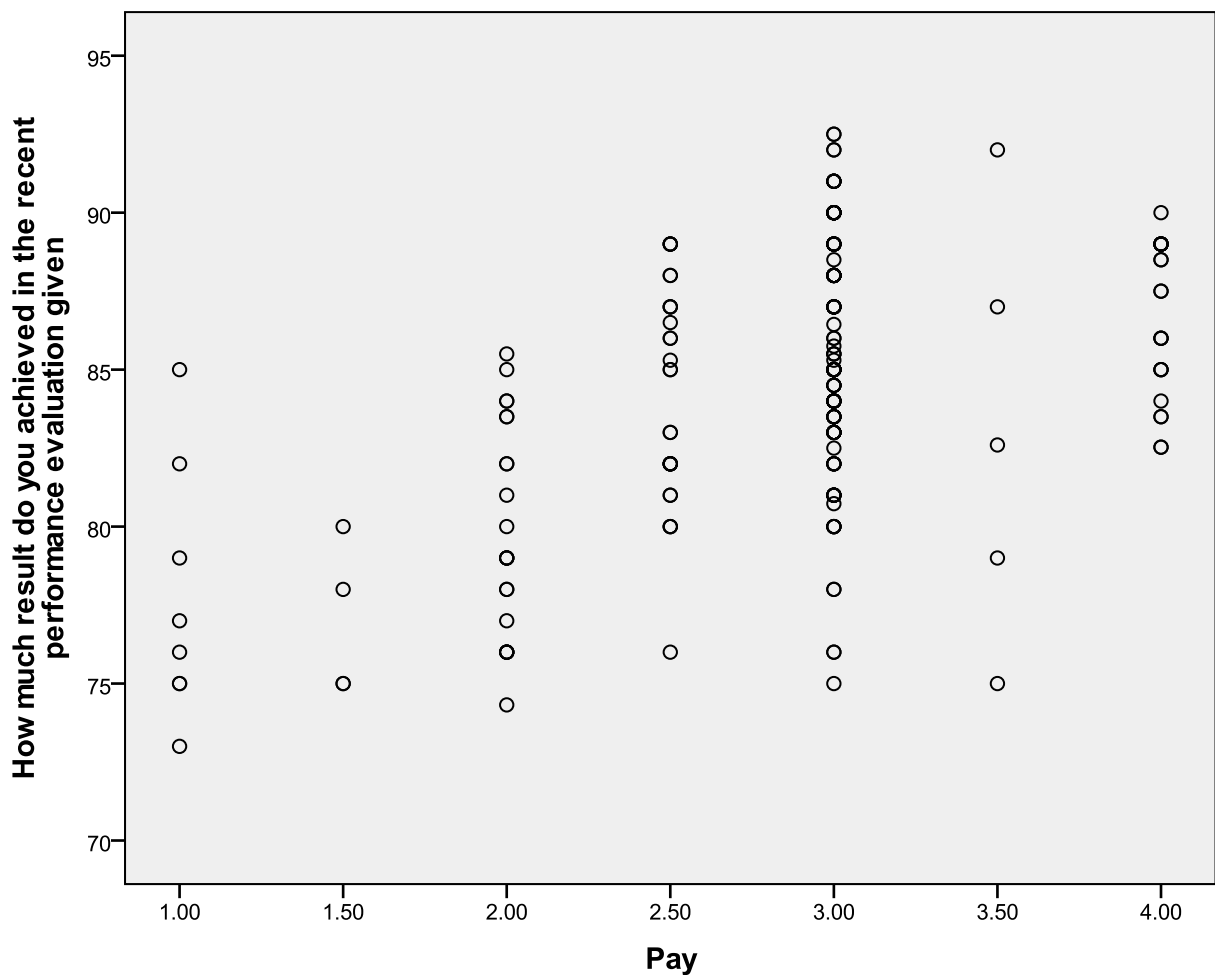
23. Descriptive Statistics for Job performance

	N	Minimum	Maximum	Mean	Std. Deviation
Job performance	230	73	93	84.50	4.305
Valid N (listwise)	230				

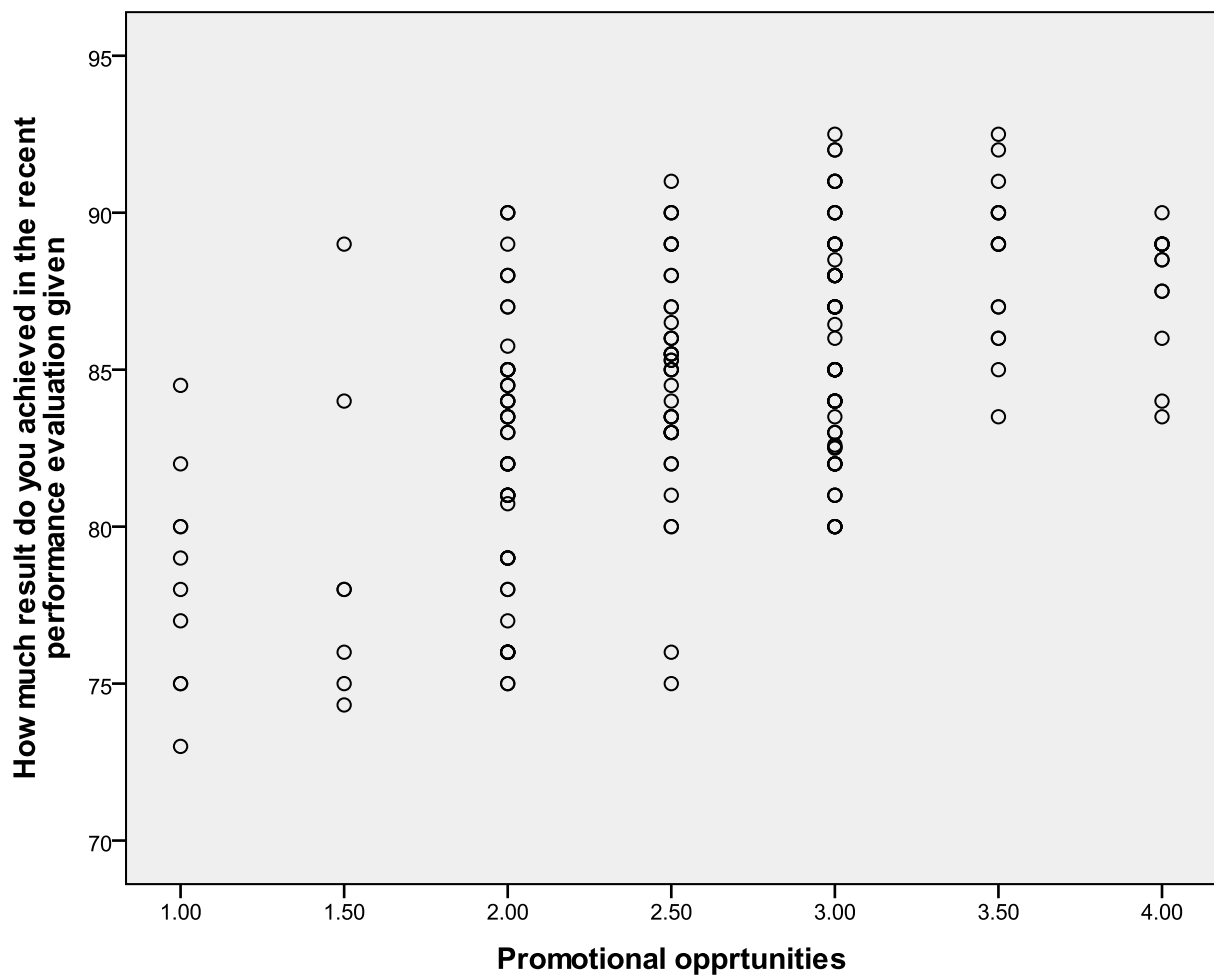
24. Normality of the distribution

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Pay	230	2.8609	.63743	-.664	.160	0.461	.320
Promotional opprtunities	230	2.6152	.69212	-.161	.160	-.090	.320
Co workers	230	3.2587	.45715	.208	.160	-.509	.320
Supervisor	230	2.9594	.65736	-.067	.160	-.578	.320
Work itself	230	2.8109	.61998	.044	.160	-.493	.320
Valid N (listwise)	230						

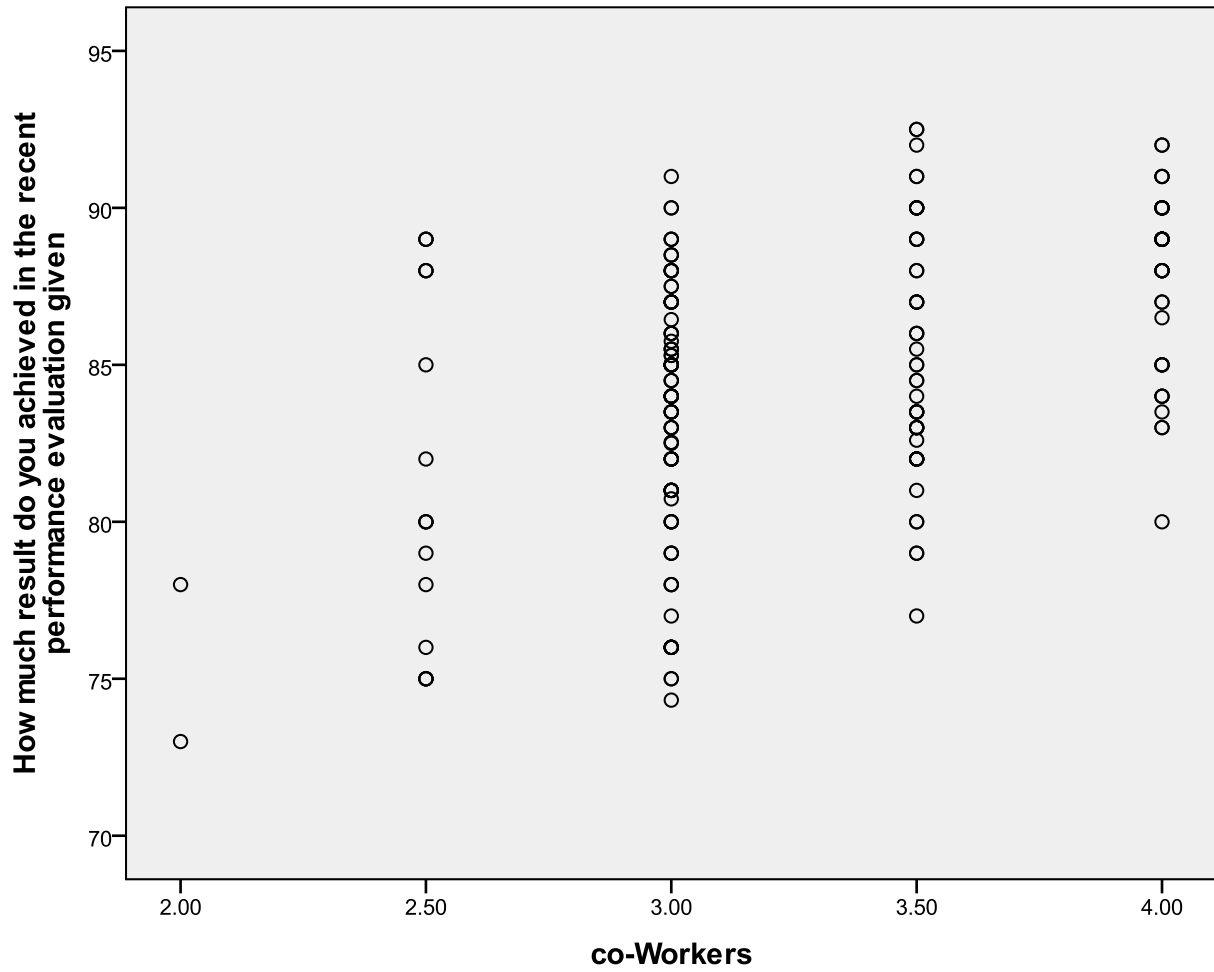
25. Scatter plot for pay and job performance



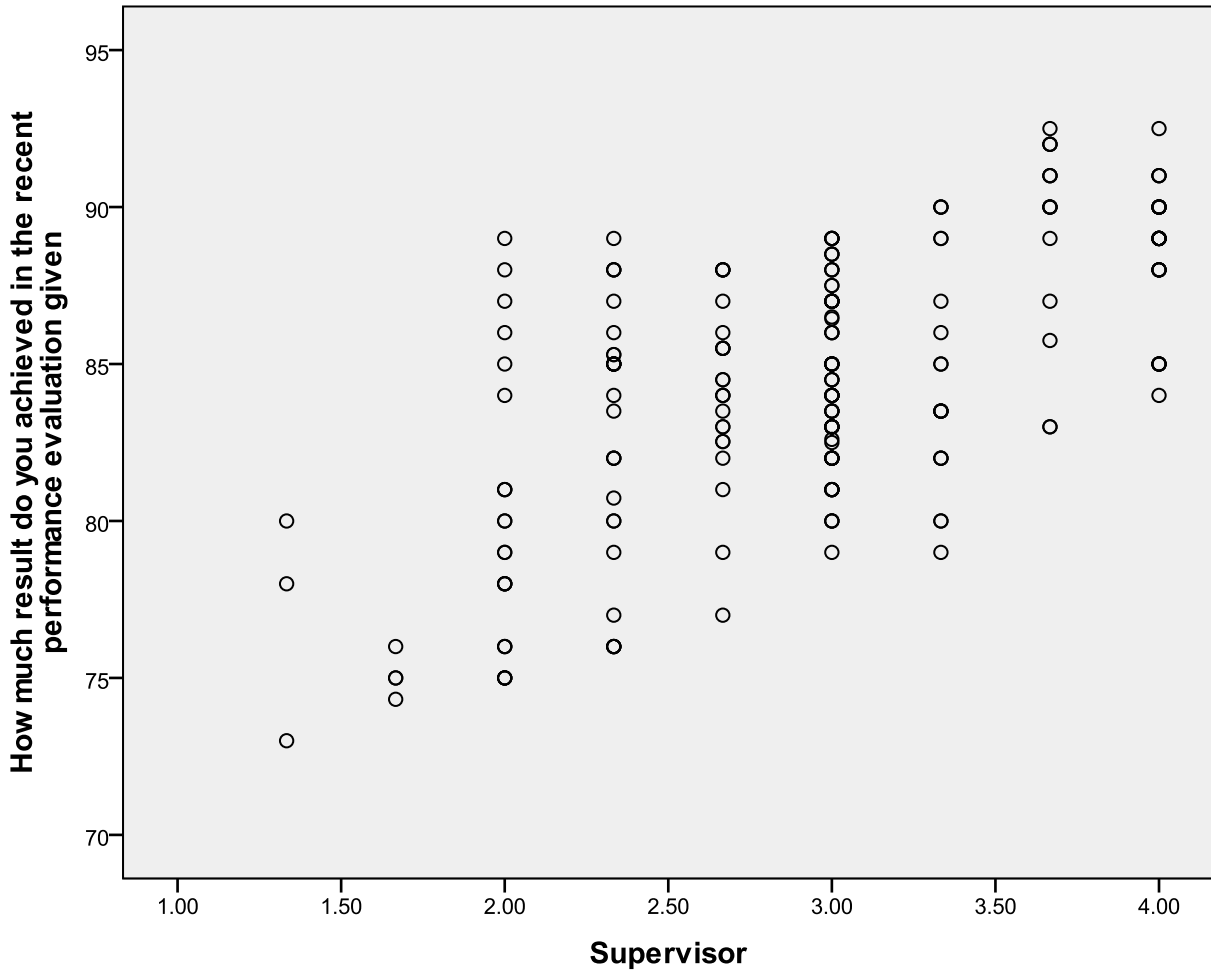
26. Scatter plot for promotional opportunities and job performance



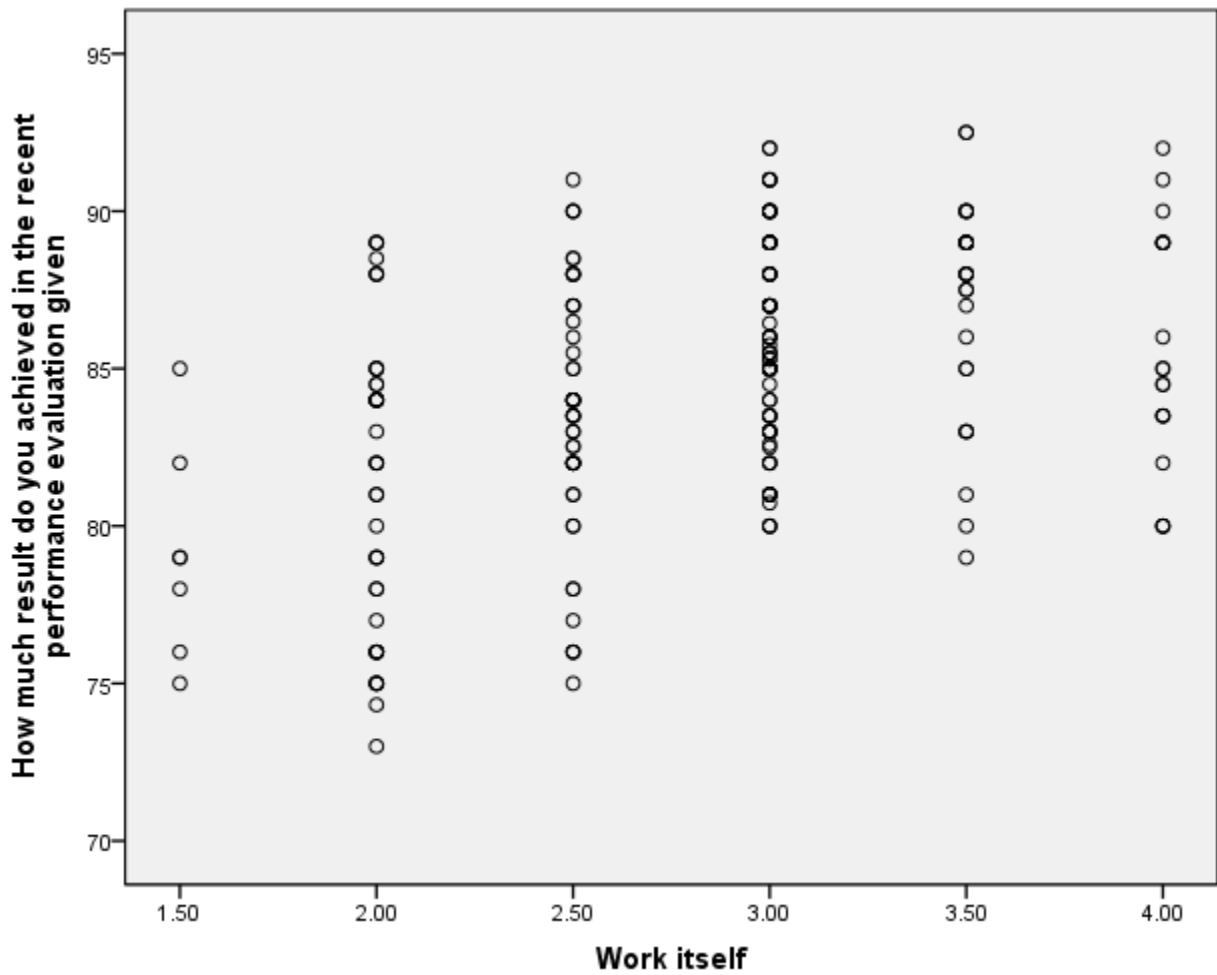
27. Scatter plot for co-workers and job performance



28. Scatter plot for Supervisor and job performance



29. Scatter plot for work itself and job performance



30. Regression analysis Result

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.744 ^a	.553	.543	2.909	1.563

a. Predictors: (Constant), Workitself, Cowokers, Pay, Promotionalopprtunities, Supervisor

b. Dependent Variable: Jobperformance

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2349.252	5	469.850	55.522	.000 ^a
	Residual	1895.567	224	8.462		
	Total	4244.819	229			

a. Predictors: (Constant), Work itself, Coworkers, Pay, Promotional opportunities, Supervisor

b. Dependent Variable: Job performance

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error				Beta	Lower Bound	Upper Bound	Tolerance
1	(Constant)	65.679	1.556		42.208	.000	62.612	68.745		
	Pay	1.224	.367	.181	3.331	.001	.500	1.948	.674	1.484
	Promotional opportunities	1.240	.360	.199	3.441	.001	.530	1.950	.594	1.682
	Coworkers	.561	.557	.060	1.007	.015	.536	1.658	.570	1.754
	Supervisor	2.542	.447	.388	5.690	.000	1.662	3.422	.428	2.334
	Work itself	.969	.348	.140	2.787	.006	.284	1.654	.795	1.257

31. Do feel happy by the result you got far?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.00 yes	73	45.9	45.9	45.9
Valid 2.00 No	86	54.1	54.1	100.0
Total	159	100.0	100.0	

32. Thinking Do you think your job satisfaction level affects your job performance?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.00 yes	109	68.6	68.6	68.6
Valid 2.00 No	50	31.4	31.4	100.0
Total	159	100.0	100.0	

5. Please indicate the process/ office you work in?

VP Branch operation and coordination RUFIP

Credit Process Central Region

Project Appraisal Sub Process North Region

Project Rehabilitation & Loan Recovery North West Region

Sub Process West Region

Compliance and Risk Management South Region

Research Process

Internal Audit process

Information Technology Service Process

Finance and Accounts Management

HRM

Fund Management Process

Property Management Process

Legal Process

SPDEP

ECG &SPA

Ethics and Compliant Management

Change Management Bureau

Part Two

Employees Job satisfaction

1. Think of your Job in general. Over all I am satisfied with the job I work in.

Strongly Agree Agree

Disagree Strongly Disagree

2. I am satisfied with the amount of pay and financial compensation I receive.

Strongly Agree Agree

Disagree Strongly Disagree

3. I perceive that the pay I receive is fair & equitable.

Strongly Agree Agree

Disagree Strongly Disagree

4. I am satisfied with opportunities of being promoted to a better position and advancement.

Strongly Agree Agree

Disagree Strongly Disagree

5. Promotion in the bank is fair and within performance.

Strongly Agree Agree

Disagree Strongly Disagree

6. People with whom I work or meet in connection with my work are good.

Strongly Agree Agree

Disagree Strongly Disagree

7. My Co-workers at work are friendly and supportive.

Strongly Agree Agree

Disagree Strongly Disagree

8. My supervisor supports me enough at work.

Strongly Agree Agree

Disagree Strongly Disagree

9. My supervisor appreciates good work done by me.

Strongly Agree Agree

Disagree Strongly Disagree

10. My supervisor is polite and cares for me.

Strongly Agree Agree

Disagree Strongly Disagree

11. The job I am doing is interesting.

Strongly Agree Agree

Disagree Strongly Disagree

12. My job is mentally challenging with variety of job responsibilities.

Strongly Agree Agree

Disagree Strongly Disagree

Part Three

Employee Job performance

1. I have the necessary factual knowledge and information of the job.

Strongly Agree Agree

Disagree Strongly Disagree

2. I have the necessary procedural knowledge and skills in actually knowing what should be performed.

Strongly Agree Agree

Disagree Strongly Disagree

3. I have the motivation to exert more effort into the job I am doing.

Strongly Agree Agree

Disagree Strongly Disagree

4. How much result do **you** achieved in the recent performance evaluation given?

5. The bank follows a defined job performance measurement criterion?

Strongly Agree Agree

Disagree Strongly Disagree

6. Do you feel happy by the performance result you got so far?

Yes No

If No why.....
.....

7. Do you think that your job satisfaction level affects your job performance?

Yes No

If yes How.....
.....

የዳሰሳ ጥናት መጠይቅ
ቅድስተ ማርያም ዩኒቨርሲቲ

የዚህ መጠይቅ አላማ በኢትዮጵያ ልማት ባንክ ውስጥ የሥራተኛውን የስራ ስርዓት በሥራተኛው የስራ ውጤት ያለውን ተፅዕኖ ለማጥናት ነው። በዚህ ጥናት የሥራ ስርዓት ተሳትፎ ሙሉ በሙሉ በፈቃደኝነት ላይ የተመሰረተ ነው። የሥራ ስርዓት ትብብርና ስራውን ለማስፈጸም ለዚህ ጥናት በጣም አስፈላጊ ሲሆን መጠይቁ በግምት 10 ደቂቃ ይፈጃል። ሁሉም የሥራ ስርዓት ምላሾች ሚስጥራዊነት የተጠበቀና ከጥናቱ የተገኘው መረጃ በተናጥል ሳይሆን በድምር የሚተነተን ነው። ለባንክ ስምዎን በየትኛውም ቦታ ላይ አይጻፉ። ማንኛውንም ዓይነት ጥያቄ ለላቸው ጥናት አድራጊውን በ ሞባይል ቁጥር 0911 34 68 23 ደውለው ማግኘት ይችላሉ። ለባንክ ስምዎን በትክክለኛው ቦታ ላይ የ (✓) ምልክት ያድርጉ።

በቅድሚያ ላደረጉልኝ ቀና ትብብር ከልብ የቀረበ ምስጋናዬን አቀርባለሁ።

ጠቅላላ መረጃ

1. ያባ ታ ወንድ
ሴት

2. በባንኩ ውስጥ የሥራ ስርዓት ጠቅላላ ዓመት የስራ ልምድ

ከሁለት ዓመት በታች 2-5 ዓመት

ከ6-10 ዓመት ከ10 ዓመት በላይ

3. የስራ ደረጃ

ፕሮጀክታል ኦፊሰር ሲኒየር ኦፊሰር ኦፊሰር

ጁኒየር ኦፊሰር ፀሀፊ ሹፊ

4. ዕድሜ

ከ30 ዓመት በታች ከ30-40

41-50 ከ50 ዓመት በላይ

5. የሚሰሩበት የስራ ሂደት/ክፍል

ምክትል ንግድ/የትምህርት ቤቅ/የጥራት ማረጋገጫ ሥራ

ማስተባበሪያ አገልግሎት

የብድር ስራ ሂደት

የኛሮጀክት ጥናትና ትንተና ንዑስ የሥራ

ሂደት

የኛሮጀክት ማስታወሻዎችና ማገገሚያ

ንዑስ የሥራ ሂደት

ኮምፕሊዎንስና ሪስክ አመራር የሥራ

ሂደት

የጥናትና ምርምር የሥራ ሂደት

የውስጥ ቁጥጥር የሥራ ሂደት

ኢንፎርሜሽን ቴክኖሎጂ ሰርቪስ የሥራ

ሂደት

ፋይናንስና አካውንቲንግ ማኔጅመንት

የሥራ ሂደት

ፈንድ ማኔጅመንት የስራ ሂደት

የሰው ሀብት አመራር የሥራ ሂደት

ንብረት ማኔጅመንት የሥራ ሂደት

የሕግ የሥራ ሂደት

የስትራቴጂያዊ ዕቅድና የልማት

ውጤታማነት የሥራ ሂደት

የውጪ ንግድ ብድር ዋስትናና የልዩ

ብድር አስተዳደር ቢሮ

የሥነ ምግባርና ቅሬታ ማስተናገጃ ቢሮ

የለውጥ አመራር ቢሮ

አነስተኛ የገጠር ብድር ንግድ

ማስተባበሪያ ቢሮ

ማዕከላዊ ሪጅን

ሰሜን ሪጅን

ሰሜን ምዕራብ ሪጅን

ምዕራብ ሪጅን

ደቡብ ሪጅን

ክፍል 2

1. አስተዳደር የምትሰሩትን ስራ በጠቅላላ አስቡ። በጠቅላላው ሕይወት በምሰሩው ስራ ረክቻለሁ።

በጣም ስማማጥ	<input type="text"/>	ስማማጥ	<input type="text"/>
አልስማማም	<input type="text"/>	በጣም አልስማማም	<input type="text"/>

2. በሚከፈለኝ ብርና በማገኛቸው የገንዘብ ጥቅማጥቅሞች ረክቻለሁ።

በጣም ስማማጥ	<input type="text"/>	ስማማጥ	<input type="text"/>
አልስማማም	<input type="text"/>	በጣም አልስማማም	<input type="text"/>

3. የማገኘው ደመወዝ ተገቢና ተመጣጣኝ ነው ብዬ አስባለሁ።

በጣም ስማማጥ	<input type="text"/>	ስማማጥ	<input type="text"/>
አልስማማም	<input type="text"/>	በጣም አልስማማም	<input type="text"/>

4. በባንኩ ውስጥ ወደተሻለ የስራ ደረጃና ቦታ ለማድግ ባለው የዕድገት ዕድል ረክቻለሁ።

በጣም ስማማጥ	<input type="text"/>	ስማማጥ	<input type="text"/>
አልስማማም	<input type="text"/>	በጣም አልስማማም	<input type="text"/>

5. በባንኩ ውስጥ ያለው ዕድገት አድልዎ የሌለበት በችሎታና በስራ ውጤት ነው።

በጣም ስማማጥ	<input type="text"/>	ስማማጥ	<input type="text"/>
አልስማማም	<input type="text"/>	በጣም አልስማማም	<input type="text"/>

6. አብራሃቸው የምሰሩቸው ወይም በስራ አጋጣሚ የማገኛቸው የስራ ባልደረቦቼ ጥሩ ናቸው።

በጣም ስማማጥ	<input type="text"/>	ስማማጥ	<input type="text"/>
አልስማማም	<input type="text"/>	በጣም አልስማማም	<input type="text"/>

7. አብራሃቸው የምሰሩቸው የስራ ባልደረቦቼ የሚያግዙኝና ሕይወት ጉዳዮች ናቸው።

በጣም ስማማጥ	<input type="text"/>	ስማማጥ	<input type="text"/>
አልስማማም	<input type="text"/>	በጣም አልስማማም	<input type="text"/>

8. የስራ ተቆጣጣሪዬ በስራዬ የምፈልገውን ያህል ስርዓት ያደርግልኛል።

በጣም ስማማድህ	<input type="checkbox"/>	ስማማድህ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

9. የስራ ተቆጣጣሪዬ የምስራቸውን ስራዎች ያደንቅልኛል።

በጣም ስማማድህ	<input type="checkbox"/>	ስማማድህ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

10. የስራ ተቆጣጣሪዬ ትሁትና ስለኔ የሚያስብ ነው።

በጣም ስማማድህ	<input type="checkbox"/>	ስማማድህ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

11. የምስራው ስራ የሚስብና ደስ የሚል ነው።

በጣም ስማማድህ	<input type="checkbox"/>	ስማማድህ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

12. የምስራው ስራ አገልግሎትን የሚፈታንና የተለያዩ ዓይነት የስራ ሃላፊነቶችን የያዘ ነው።

በጣም ስማማድህ	<input type="checkbox"/>	ስማማድህ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

ክፍል 3

1. ለምሰራው ስራ የሚያስፈልጉኝ ጠቅላላ የሆነ መሰረዳዊ ዕውቀት አለኝ።

በጣም ስማማገሁ	<input type="checkbox"/>	ስማማገሁ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

2. የምሰራውን ስራ ለንዴት ልሰራው እንደምችል የሚረዳኝ የአረፊ ዕውቀትና ክህሎት አለኝ።

በጣም ስማማገሁ	<input type="checkbox"/>	ስማማገሁ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

3. ከምሰራው ስራ በተጨማሪ ብዙ ለመስራት ተነሳሽነቴ አለኝ።

በጣም ስማማገሁ	<input type="checkbox"/>	ስማማገሁ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

4. በቅርቡ በተሰጠው የሰራተኞች የዕቅድ አፈፃፀም ምዘና ስንት ነጥብ አገኛለሁ/ሽ?

5. ባንኩ የተወሰነ የሰራተኞች የዕቅድ አፈፃፀም ምዘና መለኪያዎችን ይከተላል።

በጣም ስማማገሁ	<input type="checkbox"/>	ስማማገሁ	<input type="checkbox"/>
አልስማማም	<input type="checkbox"/>	በጣም አልስማማም	<input type="checkbox"/>

6. ስርዓቱን ባገኘህው/ሽው የሰራተኞች የዕቅድ አፈፃፀም ምዘና መለኪያ ውጤት ደስተኛ

ነህ/ሽ?

አዎ

አይደለም

ደስተኛ ካልሆንህ/ሽ ለምን-----

7. በምትሰራው ስራ ያለህ/ሽ የስራ ስርዓት በምትሰራው ስራ ውጤት ላይ ተፅዕኖ ያመጣል

ብለህ ባስባለህ/ባስቢያለሽ?

አስባለሁ

አላስብም

ካላስባለህ/ሽ እንዴት-----

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Tilaye Kassahun. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of earning any degree.

Name

St. Mary's University, Addis Ababa

Signature

June, 2014

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate studies for examination with my approval as a university advisor.

Dr. Tilaye Kassahun

Advisor

Signature

St. Mary's University, Addis Ababa

June, 2014