

ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES



ASSESSMENT OF FACTORS THAT AFFECT JOB
SATISFACTION OF EMPLOYEES

THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY TSEDAY OLANA

Addis Ababa, Ethiopia
May 2015

**ASSESSMENT OF FACTORS THAT AFFECT JOB
SATISFACTION OF EMPLOYEES: THE CASE OF
COMMERCIAL BANK OF ETHIOPIA**

BY-TSEDAY OLANA

ID. NO SGS/0278/2005

**A THESIS SUBMITTED TO ST MARY UNIVERSITY GRADUATE
STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR
MASTER'S DEGREE IN BUSINESS ADMINISTRATION**

RESEARCH ADVISOR; DR. TEMESGEN BELAYNEH

May, 2015

ADDIS ABABA, ETHIOPIA

**ST MARY UNIVERSITY SCHOOL OF GRADUATE
MASTER'S PROGRAM IN BUSINESS ADMINISTRATION**

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DECLARATION

I, Tseday Olana hereby declare that “the assessment of factors affecting job satisfaction of employees: the case of commercial bank of Ethiopia” is my own work, that it has not been submitted for any degree or examination at any other institution of higher learning in Ethiopia, and that all references have, to the best of my knowledge, been correctly reported. This study is being submitted for the partial fulfillment of master degree in business administration at St Mary university graduate studies.

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Acknowledgements

First of all i would like to thank the GOD. I would also like to express my deepest gratitude for my advisor Dr.Temesgen Belayneh for his unreserved follow up, and invaluable comments throughout conducting this study.

I would also like to express my deepest gratitude for my family and my friends who have been providing me their advice and encouragement always including those hard times.

I also wish to express my deepest gratitude towards the staff of commercial bank of Ethiopia.

Table of contents

Acknowledgements.....	i
List of abbreviation and acronyms	4
List of Tables	5
List of figures	6
Abstract	7
CHAPTER ONE	8
INTRODUCTION TO THE STUDY	8
1.1 Background of the study	8
1.2 Statement of the problem	9
1.3 Research question	10
1.4 Objective of the study	11
1.4.1 General objective	11
1.4.2 Specific objective	11
1.5 Significance of the study	11
1.6 Scope of the study	12
1.7 Organization of the study	12
1.8 Definition of terms	13
CHAPTER TWO	14
LITERATURE REVIEW	14
2.1 Introduction	14
2.2 Job satisfaction	14
2.3 Theoretical Review	15
A. Herzberg and Job satisfaction	15
B. Locke’s theory on job satisfaction	17
2.4 Consequence of job satisfaction	18
2.5 Empirical review	19
2.6 Determinants of job satisfaction	20
2.6.1 Factors that lead to job satisfaction:	20
2.7 Measure of job satisfaction	21
2.8 Faceted vs. overall satisfaction	22
2.9 Job satisfaction and its effects	23
A. Job satisfaction and absenteeism	23
B. Job satisfaction and turnover	23

C. Job satisfaction and productivity	23
D. Job satisfaction and organizational citizenship behaviour	24
E. Job satisfaction and customer satisfaction	24
2.10 Employee dissatisfaction	25
2.11 Factors affecting job satisfaction	25
2.12 Conceptual framework	26
CHAPTER THREE	28
RESEARCH METHODOLOGY	28
3.1 Introduction	28
3.2 Research Design	28
3.3 Sample Design and Technique	28
3.4 Sources and tools of data collection	29
3.5 Procedures of data collection	29
3.6 Method of data analysis	30
3.7.2 Validity and reliability	31
3.8 Ethical considerations	31
CHAPTER FOUR	32
DATA ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS	32
4.1 Introduction	32
4.2 Data analysis and presentation	32
4.3 Discussion of findings	45
CHAPTER FIVE	48
SUMMARY, CONCLUSION AND RECOMMENDATION	48
5.1 Summary of findings	48
5.2 Conclusion	41
5.3 Recommendations	49
APPENDIX A	54

List of abbreviation and acronyms

Std. Deviation- standard deviation

Spss: - Statistical package for social sciences

List of Tables

Table 3.1 Samples taken from branches

Table 3.2 The reliability coefficient cronbach's alpha

Table 4.2.1 Background information of respondents

Table 4.2.2 Availability of conducive working environment

Table 4.2.3 Freedom or autonomy on the job

Table 4.2.4 Job security

Table 4.2.5 Relationship with co-workers

Table 4.2.6 Relationship with supervisor

Table 4.2.7 Benefit and compensation

Table 4.2.8 Career advancement and growth

List of figures

Figure 2.1 Conceptual frameworks of the factors affecting job satisfaction of employees

Abstract

The purpose of this study is to assess the factors affecting job satisfaction of employees in commercial bank of Ethiopia east district. These factors are working condition, job security, autonomy, or freedom, relationship with colleagues, relationship with superior, promotion, and pay. This study adapted and modified a Minnesota satisfaction questionnaire with its purpose of describing the factors that affect job satisfaction. a total population of 266 samples are taken to conduct this study. Descriptive statistics such as frequencies and percentages were used. The result of the study shows positive results, employees are satisfied with all factors with the highest satisfaction found from availability of conducive working environment and job security.

Key words –job satisfaction, working condition, job security, autonomy or freedom, relationship with colleagues, relationship with superior, promotion and pay

CHAPTER ONE

INTRODUCTION TO THE STUDY

1.1 Background of the study

In developing countries, large segments of the population are deprived of getting a good job to satisfy their needs. satisfaction can be classified as a "person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations" cranny et al. study (cited in Tanjeen, 2012) in order to evaluate employee's work performance, the manager must consider employee job satisfaction because employee job satisfaction is related to employee service quality and employee work performance.

The banking sector has undergone a huge transformation over the years, which has put additional challenges and responsibilities before the bank employees. Bank officers have perhaps felt the maximum pressure. Bank officers form a delicate link between the management and the clerical staff. The success of the bank largely depends upon the coordination, synchronization, and cooperation of the bank officers with these two very groups of employees.

The term 'job satisfaction' therefore refers to the favourableness with which employees view their work and the term 'job dissatisfaction' to the unfavourableness with which they take their work (Qasim, Cheema & Syed, 2012). various theories like Maslow's need hierarchy theory, Herzberg's motivation- hygiene theory, and vroom's expectancy model have been extended to describe the factors responsible for the job satisfaction of the employees in the organization.

According to kreintker & kinicki, (1992) at the individual level satisfaction and productivity are slightly related. However stated that when satisfaction and productivity data are gathered for the organization at whole, rather than at the individual level, it is found that organization with more satisfied workers tend to be more effective than organizations with fewer satisfied employees. They concluded that happy organizations are more productive.

Many researchers have studied the importance of enhancing job satisfaction and it is discussed in different literatures. The effect of job satisfaction is linked with vital organizational elements.

The most important effect of job satisfactions includes its effect on absenteeism, turnover, organizational citizenship behaviour (OCB), organizational commitment, and productivity. Job satisfaction refers to a collection of feelings that an individual holds towards his or her job. A person with a high level of job satisfaction holds a positive feeling about the job, while a person who is dissatisfied with his/her job holds a negative feeling about the job. Spector's study 1977 (as cited in Mosammod and Nurul, 2011)

Many factors can affect employees' job satisfaction. Some of the factors include working conditions, opportunity for advancement, job safety and security, work load and stress level, relationship with co-workers, organizational policies, leadership behaviour, supervision, relationship with management, financial reward, the level of pay and benefits and the job itself.

Human resource management is a specialized functional area of business that attempts to develop programmes, policies, and activities to promote the job satisfaction of both individual and organizational needs, goals and objectives. People join organizations with certain motives like security of income and job, better prospects in future, and satisfaction of social and psychological needs. (Armstrong, 2010, p. 8)

Every person has different sets of needs at different times. It is the responsibility of management to recognize this basic fact and provide appropriate opportunities and environments to people at work to satisfy their needs.

The satisfaction level of commercial bank of Ethiopia employees is lower as evidenced by the study conducted by TG banking and finance consulting plc. 2012. Considering the result showed by the study, this study is intended to study the factors that affect job satisfaction of employees with working condition, freedom or autonomy, job security, relationship with co-workers, relationship with superior, salary, career advancement and growth.

1.2 Statement of the problem

To ensure the achievement of firm goals, the organisation creates an atmosphere of commitment and cooperation for its employees through policies that facilitate employee satisfaction. Satisfaction of human resource finds close links to highly motivated employees. Motivated employees then develop loyalty or commitment to the firm resulting to greater productivity and lower turnover rates.

However, it was found that satisfied employees exert high performance than dissatisfied employees. A person with high level of job satisfaction holds positive attitude towards the job while a person who is dissatisfied with his or her job holds negative attitude about the job Spector (1997) study as cited in (Mosammod and Nurul, 2011).

Satisfied employees tend to be committed. on the other hand, dissatisfied employees show absenteeism, soldiering (deliberately working at slow pace), turn over, etc. to ensure proper utilization of human resource available in the organization, researchers continue research to identify factors and their relative importance for shaping job satisfaction of employees.

Today the banking sector of Ethiopia is in stiff competition. In addition, employees' satisfaction should be measured to avoid employees' turnover, to attract and retain competent employees, and avoid dissatisfaction. CBE is a leading bank in Ethiopian and an employer of above 14,000 employees.

In addition, CBE is a leading bank in the country employees satisfaction level is 40.4 % (TG banking and finance consulting plc. 2012) and there were no studies regarding employees satisfaction towards working condition, freedom or autonomy, job security, relationship with co-workers, relationship with superior, salary, career advancement and growth. Besides the studies made by TG banking and finance consulting plc, I have observed low motivation, absenteeism, employees spend more time searching other jobs and turnovers.

Also the satisfaction level of employees is measured the employees attitude towards the factors and which factors attributes to more satisfaction which factors attributes to less satisfaction were not studied. Because the satisfaction level of employees in CBE is low and the factors included to measure the satisfaction level is different the purpose of this study therefore is to assess factors that affect job satisfaction of employees like working condition, freedom or autonomy, job security, relationship with co-workers, relationship with superior, salary, career advancement and growth.

1.3 Research question

The central question of the research is-how do employees feel about the factors affecting job satisfaction?

How much are employees satisfied with working condition?

How much are employees satisfied with freedom or autonomy?

How much are employees satisfied with job security?

How much are employees satisfied with relationship with co-workers?

How much are employees satisfied with relationship with superior?

How much are employees satisfied with salary?

How much are employees satisfied with career advancement and growth?

1.4 Objective of the study

1.4.1 General objective

The general objective of this study is to assess the factors affecting job satisfaction of employees in CBE east district.

1.4.2 Specific objective

To assess the satisfaction of employees in working condition

To assess the satisfaction of employees in freedom or autonomy

To assess the satisfaction of employees in job security

To assess the satisfaction of employees in relationship with co-workers

To assess the satisfaction of employees in relationship with superior

To assess the satisfaction of employees in salary

To assess the satisfaction of employees in career advancement and growth.

1.5 Significance of the study

Employees' attitude towards these factors and ways to improve employees' attitude towards these factors should be known for the success of the organization.

- The study will inform managers so that they have better understanding about which factors affect the job satisfaction of employees and to what extent.
- Furthermore, the study will enable managers to improve work place treatment and practices to increase employee's job satisfaction and to provide the basis for which management and policy makers of the bank to establish policies that enhance the job satisfaction of its employee's.

1.6 Scope of the study

The scope of the study is assessing the factors affecting job satisfaction of employees in commercial bank of Ethiopia east district. This district includes 32 branches that are in Addis Ababa. This study considers clerical employees in east district branches of CBE in Addis Ababa to select samples because it will be difficult and unmanageable because of time constraints to distribute questionnaire to samples that are outside Addis Ababa.

A sample of 266 employees was taken to conduct the study. The study includes both managerial and non-managerial employees to collect information. From this samples the study tries to get the necessary information by using questionnaire and to analyse the data collected the study used a percentages and descriptive statistics.

1.7 Organization of the study

This study is organized in to five chapters. The first chapter introduces the study. It contains background of the study, statement of problem, objectives, research questions, significance, and scope of the study.

The second chapter have the literature review of the study. In this part literatures related to theories of job satisfaction, factors affecting job satisfaction are reviewed & conceptual framework of the study. In addition, prior studies were reviewed.

The third chapter explains methods of the study. In this chapter, the type, and design of the study, the subjects and sampling of the study, procedures of data collection, and the data analysis techniques are discussed.

The fourth chapter is about the results and discussion of the results of the study. In this part of the study, the analyses of the collected data are summarized, and then findings are be discussed and interpreted.

The fifth chapter includes the summary, conclusions, and recommendations of the study. The summary of the findings were drawn from the results discussed in the fourth chapter. The conclusions are drawn from summary findings. Finally, recommendations are provided.

1.8 Definition of terms

Job-in this study 'job' means the total relationship between the individual employee and his employer (organization) and with work for which he gets compensated. (Raj kamal, 2008, p-32).

Satisfaction-the term 'satisfaction' refers to the simple feeling/state accompanying the attainment by an impulse of his/her objectives. (Raj kamal, 2008, p-32).

Job satisfaction- the term 'job satisfaction' therefore refers to the favourableness with which employees view their work and the term 'job dissatisfaction' to the unfavourableness with which they take their work. (Raj kamal, 2008, p-32).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This literature review is aimed at providing more inclusive theoretical concepts on factors affecting job satisfaction. The literature review section discuss about job satisfaction. Under this sub section issues like theories of job satisfaction, determinants job satisfaction, measurement of job satisfaction, and the effects of job satisfaction is addressed.

2.2 Job satisfaction

Job satisfaction is concerning one's thoughts or state-of-mind regarding the nature of their work. job satisfaction can be influenced by a variety of factors, for example pay practice, quality of one's relationship with their supervisor, quality of the physical environment in which they work (Tanjeen, 2011).

An attitude of great interest to managers and team leaders is job satisfaction. Job satisfaction reflects the extent to which individuals find fulfilment in their work. Job satisfaction is an affective or emotional response towards various facets of one's job. In other words, job satisfaction involves a person's positive or negative feelings about his or her job (Lisa& Timothy, 2004).

The most used definition of job satisfaction in organizational research is that of Locke (1980), who described job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." Locke developed three important dimensions of job satisfaction.

They are as follows:

- Job satisfaction is an emotional response to a job situation. As such, it cannot be seen; it can only be inferred.
- Job satisfaction is often determined by how well outcomes meet or exceed expectations.

For example, if organizational participants feel that they are working much harder than other is in the department but are receiving fewer rewards, they will probably have a negative attitude toward the work, the boss, and/or co-workers and they will be dissatisfied. On the other hand, if they feel that they are being treated very well and are being paid equitably, they are likely to have a positive attitude toward the job, and then they will be job satisfied.

· Job satisfaction represents several related attitudes

Sowmya1 & Panchanatham,(2011) defined job satisfaction as how much employee's like or dislikes their work and the extent to which their expectations concerning work have been fulfilled. Understanding job satisfaction is critical to the success of an organization and continues to be a major topic of research interest.

Job satisfaction refers to a collection of opinions that an individual holds towards his or her job. A person with a high level of job satisfaction holds a positive feeling about the job, while a person who is dissatisfied with his/her job holds a negative feeling about the job (Langton & Robbins, 2006).

Job satisfaction is simply how people impression about their jobs. it is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs, it can also be a reflection of good treatment and an indicator of emotional well-being

Many researchers have studied the importance of enhancing job satisfaction and it is discussed in different literatures. The effect of job satisfaction is linked with vital organizational elements. The most important effect of job satisfactions includes its effect on absenteeism, turnover, organizational citizenship behaviour (OCB), organizational commitment, and productivity.

(Langton & Robbins, 2006) states that there is consistent negative relationship between job satisfaction and absenteeism, but the correlation is moderate. Absenteeism caused by low job satisfaction is consistent with both the involuntary and voluntary absence.

2.3 Theoretical Review

A. Herzberg and Job satisfaction

According to (Qasim, Cheema & Syed, 2012) provided that Herzberg's' two factor theory of job satisfaction describes that different factors combine to create job satisfaction and dissatisfaction among employee. Herzberg identified the factors as either motivators or hygiene factors. Motivators promote job satisfaction.

They include achievement, responsibility, the work itself, recognition, and advancement/promotion.

Herzberg's motivation-hygiene theory refers to the relationship between job satisfaction and job dissatisfaction that are affected by motivators and/or hygiene factors. Herzberg states that motivation factors can create high levels of job satisfaction, although the lack of these factors does not guarantee job dissatisfaction.

In addition, hygiene factors can lead to dissatisfaction, but their absence does not guarantee satisfaction (Qasim, Cheema & Syed, 2012). As such, job satisfaction and job dissatisfaction are independent of each other. Herzberg states that the opposite of job satisfaction is not dissatisfaction, but a lack of satisfaction or no job satisfaction. This would mean that the opposite of dissatisfaction is not satisfaction, but a lack of dissatisfaction or no job dissatisfaction

Hygiene factors do not directly lead to job satisfaction however; their absence may lead to job dissatisfaction (Qasim, Cheema & Syed, 2012). They consist of; organizational policies, supervision and leadership, pay or salary, work conditions, and communication with supervisors/work partners.

Therefore, employers should seek ways of eliminating dissatisfaction resulting from hygiene factors and focus on improving the motivators in the work environment to increase job satisfaction (Qasim, Cheema & Syed, 2012).

I. Motivator factors

As it is described above Herzberg's motivator factors include the work itself, recognition, advancement, and responsibility. These factors are related to an individual's positive feelings about the job and to the content of the job itself.

According to (Qasim, Cheema & Syed, 2012) these positive feelings, in turn, are associated with the individual's experiences of achievement, recognition, and responsibility. As a result, motivators are referred as intrinsic factors; hence, they reflect lasting rather than temporary achievement in the work setting. Intrinsic factors are directly related to the job and are largely internal to the individual (Qasim, Cheema & Syed, 2012).

ii. Hygiene factors

Herzberg's hygiene factors as described above include company policy and administration, technical supervision, salary, fringe benefits, working conditions, job security, and interpersonal relations.

(Qasim, Cheema & Syed, 2012) stated that hygiene factors are extrinsic factors or factors external to the job because of hygiene factors are associated with an individual's negative feelings about the job and are related to the environment in which the job is performed. They serve as rewards for high performance only if the organization recognizes high performance.

However, Herzberg's also emphasizes that it is important to understand that those factors that lead to job satisfaction are not the same as those factors that lead to job dissatisfaction. Job security, benefits, and feeling safe cannot increase employee job satisfaction, but if these are not present, they can lead to job dissatisfaction (Qasim, Cheema & Syed, 2012).

B. Locke's theory on job satisfaction

According to Tietjen & Myers (1998) Locke's composite theory of job satisfaction is founded from the many other concepts which Locke has developed through study and research on related topics such as goal setting and employee performance. Initially Locke's job satisfaction theory is developed by criticizing Herzberg's theory of job satisfaction. After criticizing Herzberg's work, Locke continued with his theory on values, agent/event factors, and finally an adjusted view of job satisfaction.

The two basic points in which Locke's criticize Herzberg's two-factor theory are summarized in brief as follows; the first is that job satisfaction and dissatisfaction result from different causes.

the second point is that two-factor theory is parallel to the dual theory of man's needs, which states that physical needs (like those of animals) work in conjunction with hygiene factors, and psychological needs or growth needs (unique to humans) work alongside motivators. (Tietjen & Myers, 1998). the point of Locke's criticisms is the concept of mind-body dichotomy, unidirectional operation of needs, lack of parallel between man's needs and the motivation and hygiene factors, incident classification system, defensiveness, the use of frequency data and denial of individual differences.

Tietjen & Myers (1998) added that, by distinguishing values from needs, he also argue that they have more in common with goals. Both values and goals have content and intensity characteristics. The content characteristics answer the question of what is valued, and the intensity characteristics answer how much is valued. With regard to finding satisfaction in one's job, the employee who performs adequately on the job is the individual who decides to pursue his or her values.

As values are a point at which Locke's theory of job satisfaction begins to separate from the theory of Herzberg, so too are agent and event factors a source of divergence between the two theorists.

The comparison of needs and values by Locke is described as follows. Primarily Locke refers needs as innate, a priori, and the same for all humans. Locke mentioned that needs are objective: they exist apart from knowledge of the needs confront man and require action. Locke refers values to be acquired and posterior. Locke added that values are unique to the individual, and values are subjective: they are acquired through conscious and sub-conscious means; values ultimately determine choice and emotional reaction (Tietjen & Myers, 1998).

2.4 Consequence of job satisfaction

The concern of management is the outcome of job satisfaction. If an employee is satisfied or dissatisfied, what is the effect? There is enough evidence that job satisfaction or dissatisfaction have positive or negative effect on employees. (Locke, 1980).

The following evidence stated by Arnold and Feldman (1996) cited in Maniram(2007) will briefly discuss the outcomes of job satisfaction/dissatisfaction.

Productivity

The saying of "happy worker is productive worker" is not actually true. It's actually the reverse that productivity is more likely to lead to satisfaction (Arnold and Feldman, (1996) in Maniram(2007).

Four decades of research argues that a satisfied worker is not a productive worker due to two reasons. Firstly there exist a relationship between job satisfaction and job performance. Second there is sufficient evidence to indicate that job performance lead to job satisfaction.

Turnover

According to Mcshane and Glinow that is cited in Maniram (2007) the main cause of turnover is job satisfaction. Job satisfaction that drives employees to leave their existing job has a greater effect on turnover than incentives.

Absenteeism

According to Robbins (2005) there is a negative relationship between satisfaction and absenteeism. Workers who experience low satisfaction tend to be absent more. High rate of absenteeism will result in huge financial crises for management.

2.5 Empirical review

Research conducted by Tanjeen (2012) indicates most employees are satisfied with their job. The variables that lead to higher level of satisfaction are conducive working conditions, pay, job security, and relationship with co-worker.

The study was conducted in telecommunication sector of Bangladesh of six companies and 82 employees were selected as a sample. The recommendations from this study were managers should give some sort of autonomy and decision making power to employees. and another recommendation from this study was, the company should also provide necessary equipment's for employees to perform their job effectively and efficiently.

Another suggestion made was managers should recognize the efforts of employees and appreciate the valuable performance to the organization. Another research conducted by (Qasim, Cheema & Syed, 2012) concludes that among four factors (working condition, remuneration, promotion and fairness) working condition is the one with the heights level of satisfaction with a result of $p < 0.05$, $p = 0.002$ and $t = -0.764$.

A research by Mahamuda and Nurul, (2011) was on factors influencing job satisfaction of pharmaceutical sector employees. The purpose of the study was to measure satisfaction level of employees and to identify factors that improve employee's satisfaction.

The results suggest that the factors had satisfactorily explained job satisfaction and that the policy makers and managers should focus on the factors that affect employee job satisfaction, if they want to enhance their businesses.

based on the results for the standardized values, the researchers were able to see that work conditions, fairness, promotion, and pay, are key factors affecting pharmaceuticals companies employees' job satisfaction.

Furthermore, the recommendation made was it is suggested that for future research a proportionate stratified random sample be used to compare several public sector institutions using a larger sample.

2.6 Determinants of job satisfaction

The following are some of the major determinants of job satisfaction – mentally challenging work, equitable rewards, supportive working conditions, supportive fellow employees, personality-job fit, company policies, and programs (Maniram, 2007).

2.6.1 Factors that lead to job satisfaction:

(Maniram, 2007, p 22), stated that factors such as conducive working environment, mentally challenging work, equitable rewards, supportive working conditions, supportive colleagues, the personality-job fit etc. are important factors which will enhance the level of job satisfaction. These factors are described as follows.

Mentally challenging jobs: employees tend to prefer jobs that give them opportunities to use their skills and abilities and offer a variety of tasks, freedom on how well they are doing. Jobs that have too little challenge create boredom.

Equitable rewards: employees who perceive that promotion decisions are made in a fair and just manner are likely to experience satisfaction from their jobs (Maniram, 2007).

Furthermore, when pay is seen as fair and based on job demands, individual skill level and the prevailing market pay standards, job satisfaction is likely to result. Promotion provides opportunities for personal growth, more responsibilities and increased social status.

Supportive working conditions: according to (Maniram, 2007) most employees prefer working relatively close to home, in clean and relatively modern facilities and with adequate, safe and well-maintained tools and equipment.

This is because comfortable working conditions such as temperature, light and other environmental factors facilitate to enhance satisfaction level of the employees.

Supportive fellow employees: Employee's satisfaction is increased when the immediate supervisor understands and friendly, offers praise for good performance, listens to the employee's opinions and shows a personal interest in them (Maniram, 2007).

Personality-job fit :(Maniram, 2007) provided that high agreement between an employee's personality and occupation results in more satisfaction. people with personality type are congruent (Maniram, 2007).

2.7 Measure of job satisfaction

A popular measure of job satisfaction used by organizations is measures of the five facets of job satisfaction: pay, security, social, supervisory, and growth satisfaction. The sources of job satisfaction and dissatisfaction vary from person to person Aziri ,(2011).

As it has been reviewed above from different literatures (Qasim, Cheema & Syed 2012) summed up the important sources of satisfaction for many employees include the challenge of the job, the interest that the work holds for them, the physical activity required, the working conditions, rewards available from the organization, the nature of co-worker's, and the like.

In most of recent researches, job satisfaction is measured by using scientific research methods such as the questionnaire. According to Aziri ,(2011), Minnesota satisfaction questionnaire and job description index are described as the most commonly used techniques for measuring job satisfaction.

The Minnesota satisfaction questionnaire measures twenty features of work, which can easily be responded by respondents in a paper-pencil type of a questionnaire. The Minnesota satisfaction questionnaire can be implemented both individually and in-group. It is estimated that responding to this questionnaire usually takes between 15-20 minutes (Aziri , 2011).

The 1967 version of the Minnesota satisfaction questionnaire uses five response categories: the categories are; not satisfied, somewhat satisfied, satisfied, and very satisfied and extremely satisfied.

Whereas the 1977 version of the Minnesota satisfaction questionnaire uses the following response categories: very satisfied, satisfied, neither, dissatisfied and very dissatisfied.

According to Aziri, (2011) the 1977 version of the Minnesota satisfaction questionnaire is more balanced compared to the 1967 version.

The 1977 questionnaire has the following aspects of job: co-workers, achievement, activity, advancement, authority, company policies, compensation, moral values, creativity, independence, security, social service, social status, recognition, responsibility, supervision-human relations, supervision-technical, variety, working conditions.

The second job satisfaction measurement technique is the job description index. The job description index is one of the most widely used techniques for measuring job satisfaction. It is a simple and easily applicable method. The measurement of strength and weakness within each factor are a sign as in which field improvement and changes are necessary (Aziri , 2011).

This questionnaire allows acquisition of information on all major aspects of work and considers sex differences. The factors considered by the job description index are the nature of work, compensation and benefits, attitudes toward supervisors, relations with co-workers and opportunities for promotion.

The employees can evaluate descriptors on each of the five factors with three potential options: one, which means that the description is relevant, two, which means that the description is not relevant, and 3 that means that the employee does not have an opinion (Aziri , 2011).

2.8 Faceted vs. overall satisfaction

Spector's study as cited (Qasim, Cheema & Syed, 2012) says job satisfaction should be typically measured in degrees and examined from multiple viewpoints using multiple constructs or categories.

For instance, one can be satisfied with certain elements of a job, feel neutral about some, and be dissatisfied with others. Elements of a job can also have differing degrees of importance, which can cause those elements to be weighted differently in assessing overall job satisfaction. Some employees may be satisfied with few aspects of their work but dissatisfied with all other aspects.

Likewise, Arnold and Feldman 'study as stated in (Qasim, Cheema & Syed, 2012) says that there are a variety of factors that make people feel positive or negative about their job simultaneously. "I love my work but hate my boss" or "this place pays lousy, but the people i work with are great" - are the examples that represent different attitudes towards separate facets of workers' jobs.

Overall satisfaction focuses on the individual's general internal state of satisfaction or dissatisfaction. Positive internal state is created by positive experiences in terms of friendly colleagues, good remuneration, compassionate supervisors and attractive jobs.

Negative internal state is created by negative experiences emanating from low pay, less than stimulating jobs and criticism. Therefore, overall satisfaction or dissatisfaction is a holistic feeling that is dependent on the frequency and intensity of positive and negative.

2.9 Job satisfaction and its effects

Many researchers have studied the importance of enhancing job satisfaction and it is discussed in different literatures. The effect of job satisfaction is linked with vital organizational elements. The most important effect of job satisfactions includes its effect on absenteeism, turnover, organizational citizenship behaviour (OCB), and customer satisfaction.

A. Job satisfaction and absenteeism

Robbins (2005), states that there is consistent negative relationship between job satisfaction and absenteeism, but the correlation is moderate. Absenteeism caused by low job satisfaction is consistent with both the involuntary and voluntary absence schools.

B. Job satisfaction and turnover

According to Locke (1980), there is a moderate negative relationship between job satisfaction and turnover. he also emphasized the importance of job satisfaction by in relation to turnover by considering that the effect of turnover can go as to level of very costly and also disrupting the organizations continuity.

C. Job satisfaction and productivity

Locke (1980) suggests that the link between an individual's job satisfaction and his or her productivity is very slightly positive. It turns out the productivity can be affected as much by external conditions as it is by job satisfaction. The relationship between job satisfaction and productivity is stronger when the employee's behaviour is not controlled by outside factors.

An employee's productivity on machine-paced jobs, for instance, will be much more influenced by the speed of the machine than by his or her level of satisfaction. The evidence also shows that the satisfaction-productivity correlation is stronger for higher-level employees.

Locke (1980) added that perceived organizational support reflects the degree to which employees believe that the organization values their contribution and cares about their well-being. An employee who believes the employer is supportive tends to perform better and feel a much stronger commitment to the organization.

According to Robbins (2005) at the individual level satisfaction and productivity are slightly related. However stated that when satisfaction and productivity data are gathered for the organization at whole, rather than at the individual level, it is found that organization with more satisfied workers tend to be more effective than organizations with fewer satisfied employees. They concluded that happy organizations are more productive.

D. Job satisfaction and organizational citizenship behaviour

Langton & Robbins (2006) defined organizational citizenship behaviour (OCB) as discretionary behaviour that is not part of an employee's formal job requirements and is not usually rewarded, but that nevertheless promotes the effective functioning of the organization.

According to Robbins (2005), satisfied employees would seem more likely to talk positively about the organization, help other, and go beyond the normal expectations in their job. In addition to this satisfied employees are expected to go beyond the call of the duty in order to reciprocate their positive experience. Examples of such behaviour include helping colleagues with their workloads, taking only limited breaks, and alerting others to work-related problems.

Langton & Robbins (2006) emphasizes that job satisfaction comes down to a belief that there are fair outcomes, treatment, and procedures in the workplace. If an employee do not feel that his or her manager, the organization's procedures, or its pay policies are fair, your job satisfaction is likely to suffer significantly. However, when an employee perceives organizational processes and outcomes to be fair, trust is developed.

when an employee trust his/her employer, his/her job satisfaction increases, and the more willing to voluntarily engage in behaviours that go beyond the formal job requirements.

E. Job satisfaction and customer satisfaction

Langton & Robbins (2006) stated that in service organizations the way that front-line employees deal with customers, customer retention, and defection are highly determined by satisfied employees.

Accordingly, if employees are satisfied then they are more likely to be friendly, upbeat, and responsive which customers appreciate. Because satisfied employees are less prone to turnover, customers are more likely to encounter familiar faces and receive experienced service. These qualities build customer satisfaction and loyalty (Langton & Robbins, 2006).

2.10 Employee dissatisfaction

Langton & Robbins (2006) provided that the tendency dissatisfied employees are more likely to miss work, however the correlation is moderate. Dissatisfied medical employees are also more likely to quit their jobs, and the correlation is stronger than for absenteeism. However, a person's general disposition toward life moderates the job satisfaction-turnover relationship.

According to Robbins (2005) employees, express dissatisfaction by displaying four types of behaviour result. The first behaviour is to exit. Exit is a behaviour which is direct to actively attempting to leave the organization, including looking for a new position as well as resigning. This is a destructive action from the point of view of the organization. The second behaviour is voice.

Voice is a behaviour, which is described by actively, and constructively trying to improve conditions, including suggesting improvements, discussing problems with superiors, and some forms of union activity (Langton & Robbins (2006).

Loyalty is another part of change in behaviour that employees can show. According to Robbins (2005) employees will passively but optimistically wait for conditions to improve, including speaking up for the organization in the face of external criticism and trusting the organization and its management to do the right thing.

Finally neglect which is passively allowing conditions to worsen, including chronic absenteeism or lateness, reduced effort, and increased error rate is another way of determining dissatisfaction by employees.

2.11 Factors affecting job satisfaction

Working condition: According to Arnold and Feldman (1996) factors such as working hours, temperature, ventilation, noise, hygiene, lighting, and resources are all part of working conditions. Negative performance will be provoked by poor working conditions since employees job demand mentally and physically tranquillity. Moreover, they (ibid) warned that if working conditions are two extreme ends i.e. either too favourable or too extreme, this could be taken for granted or ignored by most employees. Furthermore, when employees feel that management does not appreciate or acknowledge their efforts or work done they may use poor working conditions as an excuse to get back at management.

Autonomy: autonomy refers to the degree of freedom that workers have in their work. It means the level of control employees have timing and scheduling their work activities. Mahamuda &Nurul.(2011).

Job security: job security is another very important factor that may affect employee job satisfaction. Employees will often feel more secure if they believe they will not get fired. Mahamuda &Nurul.(2011).

Relationship with co-workers: every employee seeks to be treated with respect by those they work with. If employees are in touch with supportive colleagues or peer, they can do their performance in a better and comfortable way. Mahamuda &Nurul (2011).

Relationship with superior: employees need to know their superior's door is always open for them to discuss any issues to do their jobs effectively. Mahamuda &Nurul (2011).

Salary: one of the most important factors that affect job satisfaction is salary. Companies need to have an instrument in place to assess employee performance and provide salary increases. Prospect to earn special incentives, such as bonuses, extra paid time off or vacations also bring stimulation and higher job satisfaction. There is no doubt that monetary rewards play a very influential role in determining job satisfaction. Pay is one of the fundamental components of job satisfaction since it has a powerful effect in determining job satisfaction.

Individuals have infinite needs and money provides the means to satisfy these needs. However, there is no such empirical evidence that asserts that pay alone improves worker satisfaction or reduces dissatisfaction, Arnold and Feldman in (Qasim, Cheema &Syed 2012).

Career advancement or growth: If employees see a path available to move up the position in the company they would be more satisfied with their existing job.

Organization can persuade employees to learn sophisticated skills or to demonstrate them what they need to in order to be on a path to progression inside the organization. Mahamuda &Nurul (2011).

2.12 Conceptual framework

As shown in the diagram, the study measured the already identified factors .This study assessed the factors that affect job satisfaction of employees in commercial bank of Ethiopia east district.

The study investigates working condition, freedom, or autonomy, job security, relationship with co-workers, relationship with superior, benefit, compensation, and career advancement and growth variables.

For this study, the researcher adopted the model below from the research entitled “Study of factors affecting Job satisfaction in Pakistan” by Mehamood, Irum, Ahmed & Sultan 2012. This model was chosen because it explained job satisfaction with better number of factors than other model. That would make it preferable for this study. The illustration below shows the relationship between the factors that affect job satisfaction and the job satisfaction. Since the purpose of this study was to investigate how much each of the individual factors affects the job satisfaction of employees of CBE, it was necessary to show the direction of investigation goes from job satisfaction to the individual factors. Job satisfaction is generally composed of different factors. For this study, the researcher selected seven factors, investigated, and analysed the satisfaction level in relation to each individual factors. By assessing the effect of each factor, it can be well understood which factors have more impact on the level of job satisfaction. For this reason, the researcher put the illustration to focus on individual factors.

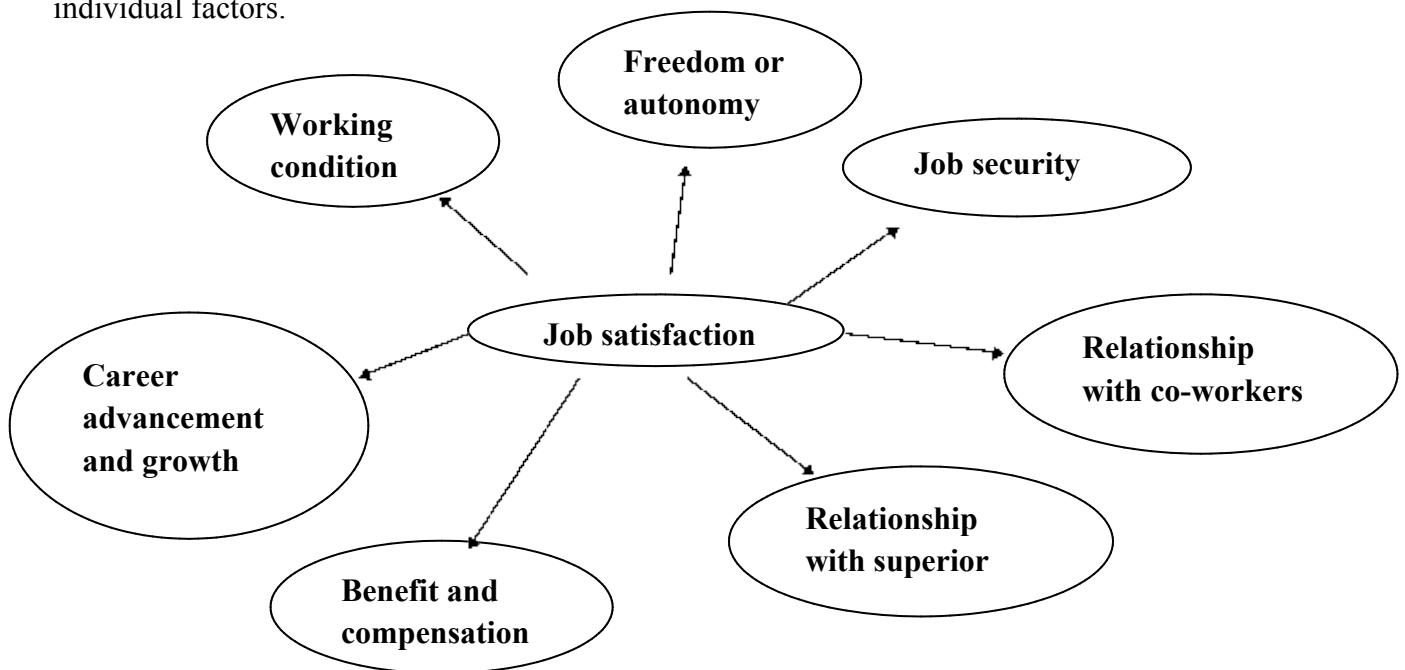


Figure 2.1 Conceptual frameworks of the factors affecting job satisfaction of employees

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter deals with the research design and the methodology that was used in gathering data for the study. It contains the research design, the sampling method, and the sample size, source of data, data collection procedure and data analysis techniques and finally reliability, and validity section.

3.2 Research Design

This study employed quantitative research approach .Based on its purpose descriptive research method was used to study employee's satisfaction level towards working condition, freedom or autonomy, job security, relationship with co-workers, relationship with superior, salary, career advancement and growth.

3.3 Sample Design and Technique

The total population of this research is employees of CBE in east district that are in Addis Ababa. From the total population of around 800 the researcher used around 266 sample employees at 95% confidence level. The sample population was calculated from total population of employee of east district in Addis Ababa. The researcher distributed Questionnaire to samples in randomly selected branches. In this study, all the employees of the randomly selected branches are used as a sample.

Table 3.1 Samples taken from branches

Branches	Sample Employees
Andinet	40
Kazanchis	17
Bambis	15
Meskel SQ	30
Mehateme Ghandi	36
Megenagna	32
Meri	20
Africa avenue	21
Airport	25
Bole Medhanialem	30
Total	266

Source; result of this survey study, 2014

3.4 Sources and tools of data collection

The study used both primary and secondary sources of data. These primary data was collected through close-ended questionnaire. Questionnaires were used because it was easy for respondents to answer; easy to analyse statistically and response choices would clarify the question for respondents. The questionnaires were composed of structured questions and measured using Likert scale. The Minnesota satisfaction questionnaire was adopted and modified for the purpose of this study the items is modified to address the research questions of the study. The secondary data was collected from books and published articles.

The questionnaires were administered only to employees in east district. The selection of the samples was limited to managerial and non-managerial employees of the bank. These selections were limited to these samples because these were the employees who perform the actual activities of the bank.

3.5 Procedures of data collection

The form of questionnaire that was used in the study was a closed one. The questionnaire is distributed for employees who are in randomly selected eight branches from a total of 32 branches to managerial and non-managerial employees. The questionnaires were distributed to the respondents physically.

In this closed form of questionnaire, the respondents choose one of the alternatives as possible answers. The Likert scale included five scales ranging from 1 which represents “very dissatisfied” to 5 which represent “very satisfied” 2 refers to “dissatisfied”, 3 “neither” and 4 represents “satisfied”. The questionnaires were directly given to the respondents.

Thus, the respondents answered the questions and the filled questionnaires were collected from each respondent according to the time line provided for data collection. The researcher personally gave out the questionnaires. A total 266 questionnaires was given out.

3.6 Method of data analysis

The data collected from closed ended questionnaires were analysed quantitatively. A descriptive statistics was conducted and analysed with frequencies, percentages and mean values were calculated. This was investigated using descriptive analysis method with the help of SPSS in frequencies and percentages and the analysed data was interpreted in tables.

3.7 Reliability and Validity

3.7.1 Reliability

Reliability refers to the degree to which the data collection tools or analysis procedures will yield consistent findings. (Saunders, Lewis & Thornhill, 2009)

Reliability analysis measures the internal consistency of a group of items which is used in questionnaire construction. Reliability analysis examines the homogeneity or cohesion of the items that comprise each scale.

Cronbach’s alpha coefficient is the most frequently used index of reliability. Cronbach’s alpha coefficient is the most common way to assess reliability. a value of Cronbach’s alpha coefficient above 0.70 is regarded as acceptable. (Saunders, Lewis & Thornhill, 2009)

For the purpose of this study, the Cronbach’s alpha coefficient was calculated by distributing questionnaires. Pilot survey was conducted using the questionnaires of the study on 27 sample employees of three randomly selected branches in east district CBE. (10% of the total sample). The result is presented in Table 3.2.

Table 3.2 The reliability coefficient Cronbach's alpha

Cronbach's alpha	Cronbach's alpha based on standardized items	No of items
.772	.948	41

Source; Authors calculation using SPSS, 2014

3.7.2 Validity

Since the Questionnaire was adopted, the researcher did not test the validity of the Questionnaire.

3.8 Ethical considerations

In order to ensure ethical issues, first the researcher got full permission from the establishment and participant under the study. The researcher provided information concerning the topic, purpose, and overall benefit of the study to the participants. The researcher also made sure that participation in the study was voluntary and harmless.

While collecting and analysing, the data the name of the participants remained confidential and questionnaires were administered without interrupting the normal work place. The final report of the study was used for the purpose mentioned above. In addition to this, the final report would be presented to the organization and the participants upon request.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents a discussion of the results and the process through which the results were obtained. First, the background information of respondents presented and discussed. The chapter also deals with the presentation and an analysis of data collected and discusses it in relation to factors affecting job satisfaction. The statistical methods used for analysing the data collected include frequency results and descriptive statistics analysis by using SPSS version 20. From the total questionnaires distributed, 244 were able to be collected giving 92 % response rate. This study used a mean scale by Tanjeen (2013) 0-1 S-dissatisfied, 1-2 Dissatisfied, 2-3 Neither, 3-4 Satisfied and 4-5 Strongly satisfied.

4.2 Data analysis and presentation

Table 4.2.1 Background information of respondents

		Fre- quency	Percent
Age of Respondents	less than 20	7	2.9
	20-30	200	82.0
	31-40	29	11.9
	41-50	4	1.6
	Above 51	4	1.6
	Total	244	100.
Sex of Respondents	Male	156	63.9
	Female	88	36.1
	Total	244	100.
Year of Experience of Respondents(in years)	less than 2 years	122	50.0
	2-5years	83	34.0
	6-10years	20	8.2
	11-15years	6	2.5
	More than 15years	13	5.3
	Total	244	100.

Educational Qualification of Respondents	Below iv Diploma	2	0.8
	Level iv Diploma	23	9.4
	Bachelor Degree	214	87.7
	Master Degree	4	1.6
	Above Master's Degree	1	0.4
	Total	244	100.
Monthly Salary of Respondents	Less than 1000		
	1001-2000		
	2001-3000	60	24.4
	3001-4000	57	23.4
	4001-5000	84	34.6
	Greater than 5000	43	17.6
	Total	244	100

Source; result of this survey study, 2014

From the total 266 Questionnaires, 244 was collected and from this 80% of the respondents are in the age group of 20-30 and 11.9% are from 31-40. 2.9% of the respondents are below 20 age group, 1.6 from 41-50 age group and 1.6 above 50 year. This shows that most of the respondents are young age group and it is presented in Table 4.2.1

63.9% of the respondents are male and 36.1% are female. This shows that most of the respondents are male in 20-30 age group. 50% of the respondents have less than 2 years of experience, 34% have from 2-5 years of experience, 8.2% have from 6-10 years of experience, 2.5 from 11-15 years of experience and 5.3 have more than 15 years of experience. From the total respondents 87.7% have bachelor degrees, 9.4% have IV diploma, 8% below IV diploma and 1.6 % have master's degree, and 0.4% have above master's degree.

Moreover, 34.4% of the respondents earn from 4001-5000, 24.4% earn from 2001-3000, 23.4% of the respondents earn a salary of 3001-4000 and 17.6% earn above 5000.

This implies that most of the respondents are in the age group of 20-30, earn from 4001-5000, have a degree, and have less than 2 years of experience. This means that most of the respondents are recently hired and have a degree and that the respondents are educated.

Table 4.2.2 Availability of conducive working environment

		Freuency	Percent	Mean value	Std. deviation
of Avalability conducive envt working	Very Dissatisfied	18	7.4	3.4262	1.05345
	Dissatisfied	31	12.7		
	Neither	44	18		
	Satisfied	131	53.7		
	Very satisfied	20	8.2		
	Total	244	100		
of Availability individual space Personal	Very dissatisfied	18	7.4	3.2090	1.08930
	Dissatisfied	56	23		
	Neither	41	16.8		
	Satisfied	115	47.1		
	Very satisfied	14	5.7		
	Total	244	100		
Reasonability of work load	Very dissatisfied	18	7.4	3.2479	1.07619
	Dissatisfied	47	19.4		
	Neither	50	20.7		
	Satisfied	111	45.9		
	Very satisfied	16	6.6		
	Total	242	100		
of Availability working Materials	Very dissatisfied	25	10.2	3.1557	1.20370
	Dissatisfied	61	25		
	Neither	33	13.5		
	Satisfied	101	41.4		
	Very satisfied	24	9.8		
	Total	244	100		
Aggregate mean	3.2597				

Source; result of this survey study, 2014

The results collected from the respondent's shows that, most of the respondents that are 53.7% are satisfied with the availability of conducive working environment. 18 percentage of the respondents are indifferent for this question and 12.7% of the respondents are not satisfied with the availability of conducive working environment. The rest 8.2 and 7.4% are very satisfied and very dissatisfied respectively. 47.1% of the respondents think that there is availability of personal space in the work place. 23% of the respondents are dissatisfied with the availability of personal space 16.8% are indifferent and 5.7 and 7.4% are very satisfied and very dissatisfied with the availability of personal space in the work environment.

Most of the respondents that is 49.9% thinks that the work load is reasonable, 20.7% are indifferent 19.4% are dissatisfied that means that they don't think that the work load is reasonable. And 6.6% and 7.4% of the respondents are very satisfied and very dissatisfied respectively. 41.4% of the respondents believe that there is availability of working materials necessary and 25% of the respondents don't believe that there is available working materials .13.5% are indifferent and 10.2 and 9.8% are very dissatisfied and very satisfied with the availability of working materials in the work environment.

We can see that employees are satisfied with the availability of conducive working condition with the mean level of 3.2597 and Std.deviation of 1.1057. As 3 is indicative of satisfaction level in Likert scale (Imran, Irfan et al, 2010).

Table 4.2.3 Freedom or autonomy on the job

		Frequency	Percent	Mean value	Std. deviation
The chance to work alone on the job	Very dissatisfied	25	10.2	3.2172	1.14663
	Dissatisfied	44	18		
	Neither	48	19.7		
	Satisfied	107	43.9		
	Very satisfied	20	8.2		
	Total	244	100		
The freedom to use your own judgment	Very dissatisfied	36	14.8	3.0494	1.21867
	Dissatisfied	46	18.9		
	Neither	51	21		
	Satisfied	90	37		
	Very satisfied	20	8.2		
	Total	243	100		
Aggregate mean				3.1333	

Source; result of this survey study, 2014

43.9% of the respondents answered that they are satisfied with the chance to work alone on the job and 37% are satisfied with the freedom to use their own judgments on the job. 21% and 19.7% are indifferent about the freedom to use their own judgment and the chance to work alone on the job respectively. 18% of the samples are dissatisfied and the rest 10% and 8.2% are very dissatisfied and very satisfied with the availability of chance to work alone on the job. 18.9% are dissatisfied with the freedom to work alone on the job and the rest 14.8% and 8.2% are very dissatisfied and very satisfied about the freedom to use their own judgment. From this, we can understand that most of the employees answered that they are satisfied with the chance to work alone on the job and the freedom to use their own judgments. With the mean level of 3.1333 employees are satisfied with availability of freedom or autonomy in the job.

Table 4.2.4 Job security

		Frequency	Percent	Mean value	Std. deviation
The way your job provides for steady employment	Very dissatisfied	13	5.3	3.3566	1.03036
	Dissatisfied	37	15.2		
	Neither	69	28.3		
	Satisfied	100	41		
	Very satisfied	25	10.2		
	Total	244	100		
The extent to which the company policy supports job security	Very dissatisfied	17	7	3.4385	1.14410
	Dissatisfied	41	16.8		
	Neither	41	16.8		
	Satisfied	108	44.3		
	Very satisfied	37	15.2		
	Total	244	100		
Aggregate mean			3.3976		

Source; result of this survey study, 2014

Most of the respondents are satisfied with the way their job provides for steady employment, the extent to the company policy supports job security by 41% and 44.3%. 28.3%, and 16.8% of the respondents are indifferent about how their job provides for steady employment and the extent to which the company policy supports job security. This shows that most of the respondents are satisfied with the availability of job security in their job. Employees are satisfied with job security with mean of 3.3976.

Table 4.2.5 Relationship with co-workers

		Frequency	Percent	Mean value	Std. deviation
The way your co-workers get along with each other	Very dissatisfied	4	1.6	3.8436	0.92722
	Dissatisfied	26	10.7		
	Neither	24	9.9		
	Satisfied	139	57.2		
	Very satisfied	50	20.6		
	Total	243	100		
The extent to which how members of your work group solve problems	Very dissatisfied	7	2.9	3.6173	0.97787
	Dissatisfied	28	11.5		
	Neither	54	22.2		
	Satisfied	116	47.7		
	Very satisfied	38	15.6		
	Total	243	100		
Your work group works well together	Very dissatisfied	6	2.5	3.8730	0.95810
	Dissatisfied	18	7.4		
	Neither	39	16		
	Satisfied	119	48.8		
	Very satisfied	62	25.4		
	Total	244	100		
Work is fairly distributed in your work group	Very dissatisfied	20	8.2	3.2910	1.12279
	Dissatisfied	39	16		
	Neither	64	26.2		
	Satisfied	92	37.7		
	Very satisfied	29	11.9		
	Total	244	100		
How you feel open and honest to talk with members of your work group	Very dissatisfied	9	3.7	3.7613	1.00445
	Dissatisfied	20	8.2		
	Neither	44	18.1		
	Satisfied	117	48.1		
	Very satisfied	53	21.8		
	Total	243	100		
Aggregate mean			3.6772		

Source; result of this survey study, 2014

As shown in the above table 57.2% of the respondents are satisfied with the way co-workers get along with each other and 20.6% are very satisfied. 10.6% are dissatisfied and 9.9% answered neither and 1.6% are very dissatisfied .

48.8% of the respondents are satisfied with how the work group works well together, 25.4% are very satisfied, 16% are indifferent and the rest 7.4% are dissatisfied and 2.5% are very dissatisfied.

These results show that most of the respondents are satisfied with the relationship they have with co-workers. The result also shows that there is a mean level of 3.6772, which is the heights, mean showing employees are satisfied with the relationship they have with supervisor.

Table 4.2.6 Relationship with supervisor

		Freuency	Percent	Mean value	Std. deviation
The way your boss handles his/her workers	Very dissatisfied	41	16.9	3.0864	1.29395
	Dissatisfied	42	17.3		
	Neither	43	17.7		
	Satisfied	89	36.6		
	Very satisfied	28	11.5		
	Total	243	100		
The competency of your supervisor in making decision	Very dissatisfied	30	12.3	3.1481	1.20032
	Dissatisfied	43	17.7		
	Neither	57	23.5		
	Satisfied	87	35.8		
	Very satisfied	26	10.7		
	Total	243	100		
The relationship that you have with supervisors	Very dissatisfied	27	11.1	3.3443	1.16725
	Dissatisfied	28	11.5		
	Neither	52	21.3		
	Satisfied	108	44.3		
	Very satisfied	29	11.9		
	Total	244	100		
Availability of your manager when you need advice	Very dissatisfied	15	6.1	3.5533	1.08546
	Dissatisfied	27	11.1		
	Neither	51	20.9		
	Satisfied	110	45.1		
	Very satisfied	41	16.8		
	Total	244	100		

The help you get from your manager to improve yourself	Very dissatisfied	28	11.5	3.3004	1.20788
	Dissatisfied	31	12.8		
	Neither	60	24.7		
	Satisfied	88	36.2		
	Very satisfied	36	14.8		
	Total	243	100		
The treatment you get from your manager	Very dissatisfied	32	13.2	3.2686	1.22142
	Dissatisfied	29	12		
	Neither	54	22.3		
	Satisfied	96	39.7		
	Very satisfied	31	12.8		
	Total	242	100		
Aggregate mean			3.2835		

Source; result of this survey study, 2014

As shown in the above table most of the respondents are satisfied with the relationship that they have with supervisors.39.7% are satisfied with the treatment they get from your manager, 22.3% are neither, 13.2% are very dissatisfied, 12.8% are very satisfied and 12. % are dissatisfied.44.3% of the respondents are satisfied with the relationship that they have with supervisors.21.3% are indifferent,11.9% are very satisfied and 11.5% and 11.1% are dissatisfied and very dissatisfied. The satisfaction from the relationship with the supervisor is with rate of 3.2835 with Std.deviation of 1.196.

From the total sample 36.9% feel satisfied with the pay they get as shown in the table below, 21.7% feel indifferent and 20.9% feels dissatisfied with the pay they get.11.5% of the sample are very satisfied and 9.0% are very dissatisfied with the pay they get.40.3% of the samples feel satisfied about the amount of pay and the work they do.21% fell indifferent and 21% feels dissatisfied .And 10.7%fell very dissatisfied and 7.0% feels very satisfied. This results shows that majority of the respondents are satisfied with the benefit they get from the bank. The satisfaction from benefit and compensation is with rate of 3.2809 and with Std.deviation 1.1523.

Table4.2.7 Benefit and compensation

		Frequency	Percent	Mean value	Std. deviation
Your pay and the amount of your work you do	Very dissatisfied	26	10.7	3.1193	1.14549
	Dissatisfied	51	21		
	Neither	51	21		
	Satisfied	98	40.3		
	Very satisfied	17	7		
	Total	243	100		
The praise you get for doing a good job	Very dissatisfied	38	15.6	3.0082	1.17936
	Dissatisfied	37	15.2		
	Neither	71	29.1		
	Satisfied	81	33.2		
	Very satisfied	17	7		
	Total	244	100		
The feeling of accomplishment you get from the job	Very dissatisfied	25	10.2	3.3689	1.13819
	Dissatisfied	28	11.5		
	Neither	49	20.1		
	Satisfied	116	47.5		
	Very satisfied	26	10.7		
	Total	244	100		
The recreational activities provided by the company	Very dissatisfied	40	16.5	3.9095	1.18532
	Dissatisfied	46	18.9		
	Neither	69	28.4		
	Satisfied	72	29.6		
	Very satisfied	16	6.6		
	Total	243	100		
Company maintains a competitive pay and benefit package	Very dissatisfied	21	8.6	3.2459	1.15692
	Dissatisfied	47	19.3		
	Neither	57	23.4		
	Satisfied	89	36.5		
	Very satisfied	30	12.3		
	Total	244	100		
The company policy helps attract and retain high performing employees	Very dissatisfied	21	8.6	3.1393	1.09856
	Dissatisfied	50	20.5		
	Neither	66	27		
	Satisfied	88	36.1		
	Very satisfied	19	7.8		
	Total	244	100		

		Frquency	Percent	Mean value	Std. deviation
What do you feel about the pay you get	Very dissatisfied	22	9	3.209	1.16594
	Dissatisfied	51	20.9		
	Neither	53	21.7		
	Satisfied	90	36.9		
	Very satisfied	28	11.5		
	Total	244	100		
The companies clear policies related to salaries, raises and bonuses	Very dissatisfied	20	8.2	3.2469	1.14845
	Dissatisfied	49	20.2		
	Neither	53	21.8		
	Satisfied	93	38.3		
	Very satisfied	28	11.5		
	Total	243	100		
Aggregate mean				3.2809	

Source; result of this survey study, 2014

In regards with career advancement and growth 31.1% of the samples are satisfied with the availability of opportunities for growth and learning, 22.5% answered indifferent, 17.6% are dissatisfied, and 17.6% are very dissatisfied. In addition, the rest 10.7% of the samples are very satisfied.

As we can see in the above table majority of the respondents are satisfied with the availability of opportunities to grow as professional in this organization. The result shows that employees are satisfied with a mean level of 3.2719 and Std.deviation of 1.1419.

Table 4.2.8 Career advancement and growth

		Frequency	Percent	Mean value	St. deviation
The chance for advancement on this job	Very dissatisfied	25	10.2	3.2459	1.14978
	Dissatisfied	38	15.6		
	Neither	58	23.8		
	Satisfied	98	40.2		
	Very satisfied	25	10.2		
	Total	244	100.0		

Availability of organizational steps for employees growth such as training	Very dissatisfied	17	7.0	3.3033	1.08404
	Dissatisfied	42	17.2		
	Neither	59	24.2		
	Satisfied	102	41.8		
	Very satisfied	24	9.8		
	Total	244	100.0		
Participation in decision making	Very dissatisfied	30	12.3	3.9467	1.1481
	Dissatisfied	62	25.4		
	Neither	58	23.8		
	Satisfied	79	32.4		
	Very satisfied	15	6.1		
	Total	244	100.0		
The chance to be somebody in the community	Very dissatisfied	21	8.6	3.209	1.08172
	Dissatisfied	42	17.2		
	Neither	63	25.8		
	Satisfied	101	41.4		
	Very satisfied	17	7.0		
	Total	244	100.0		
Availability of adequate technical training as per you job	Very dissatisfied	24	9.9	3.1152	1.09237
	Dissatisfied	45	18.5		
	Neither	68	28.0		
	Satisfied	91	37.4		
	Very satisfied	15	6.2		
	Total	243	100.0		
Availability of the chance to grow as a professional in this community	Very dissatisfied	26	10.7	3.1885	1.1817
	Dissatisfied	45	18.4		
	Neither	58	23.8		
	Satisfied	87	35.7		
	Very satisfied	28	11.5		
	Total	244	100.0		
How your work at the company is making you develop your skills and knowledge	Very dissatisfied	27	11.1	3.25	1.15781
	Dissatisfied	35	14.3		
	Neither	56	23.0		
	Satisfied	102	41.8		
	Very satisfied	24	9.8		
	Total	244	100.0		

		Frquency	Percent	Mean value	Std. deviation
The opportunity to establish a clear career path with company	Very dissatisfied	21	8.6	3.1803	1.09256
	Dissatisfied	45	18.4		
	Neither	66	27		
	Satisfied	93	38.1		
	Very satisfied	19	7.8		
	Total	244	100		
The opportunity you have for growth and learning	Very dissatisfied	43	17.6	3.0082	1.28937
	Dissatisfied	43	17.6		
	Neither	55	22.5		
	Satisfied	76	31.1		
	Very satisfied	27	11.2		
	Total	244	100		
Aggregate mean				3.2719	

Source; result of this survey study, 2014

4.3 Discussion of findings

A-discussion related with working environment:-The result shows there is acceptable level of satisfaction level related with working condition with a mean level of 3.2597. but the result is relative lower comparing with the results of other variable. Comparing the result with other research made in Chennai, India by Sowmya and Panchanatham, (2011) revealed that employees in the banking sector were satisfied with their working environment. “i usually feel fresh at the end of the day’s work–0.974”, “working condition in this organization is satisfactory – 0.973”, “i am glad to work with all my co-workers in my department – 0.935”. this shows that employees in the banking sector of Chennai, India are satisfied with their working environment. when compared to researches in other industries the result found in the study of Tanjeen (2013), a study made in telecommunication sector of Bangladesh with the highest mean level of 3.03 employees are satisfied. A study by Qasim, Cheema & Syed (2012) also shows satisfaction of employees in working environment.

B-discussion related with freedom or autonomy on the job:-The result of this study shows acceptable level of satisfaction in the availability of freedom on the job with a mean level of 3.1333.

But it is relatively lower when compared with the result of other variables. In a study by Tanjeen (2013) shows although the results are positive it is found that there is a lowest level of satisfaction. This shows although the employees are satisfied, the satisfaction level is low in both cases.

C-Discussion related with job security:-The result shows that one of the highest level of satisfaction is observed in the availability of job security as compared with the other variables. one of the highest level of satisfaction with the mean level of 3.3976. another study made in Chennai, India by Sowmya and Panchanatham,(2011) shows that the employees' response to the feeling of their job as reasonably secure as long as they do good work was 0.987. This result implicate, employees are satisfied with the job security. study by Tanjeen (2013) made in telecommunication sector shows a higher level of satisfaction on job security.

D- Discussion related with relationship with co-workers:-The highest level of satisfaction when compared with the results of other variables is observed in the relationship of employees with co-workers at a mean level of 3.6772. similar studies made in Chennai, India by Sowmya and Panchanatham, (2011) shows employees have responded "there is high team spirit in the work group – 0.977", "i am glad to work with all my co-workers in my department – 0.935". this responses shows employees are satisfied with their relationship with co-workers. The same result was found in Tanjeen (2013) study. A highest level of satisfaction was observed. A study by Lisa (2012) also supports this result. The study was made to determine the satisfaction level of faculty members at research universities and this study found out that the faculty members are satisfied with the relationship they have with co-workers.

E-discussion related with relationship with superior:-The results of this study shows, employees are satisfied with the relationship they have with superiors. The result shows relatively moderate satisfaction level.

A study made in Chennai, India in the banking sector by Sowmya and Panchanatham,(2011) shows employees are satisfied with the relationship they have with supervisor as indicated in this "i think this organization treats its employees better than any other organization–0.976", "i feel that i have opportunity to present my problems to the management– 0.966". My supervisor behaves properly with me – 0.974".

A result of a study by Tanjeen (2013) shows a lowest level of satisfaction in the relationship of employees with superiors.

Although the result shown in the study by Tanjeen (2013) was positive, the result is one of the lowest satisfaction levels. But in this study the satisfaction level is moderate with the mean level of 3.2835.

F-Discussion related with benefit and compensation:-As we can see from the result the satisfaction level was moderate when compared with the results of other variables with a mean level of 3.2809. The study by Sowmya and Panchanatham,(2011) shows employees response to “as per work requirement my pay is fair – 0.986”, “comparing the salary for similar jobs in other organizations i feel my pay is better – 0.982”, “my pay is enough for providing necessary things in my life–0.967”.this results shows employees are satisfied with the benefit and compensation. Study by Tanjeen (2013) also shows a high level of satisfaction.

G-discussion related with career advancement and growth: -The results of this study shows employees are satisfied with the availability of career advancement and growth. although it is relatively moderate satisfaction level with a mean level of 3.2719.in related study by Sowmya and Panchanatham,(2011) shows employees response, “my job has helped me to learn more skills – 0.922, “on the whole i feel i have good prospects or advancement in my job – 0.891” “i have been getting promotion as per my qualification and experience–0.950”.this results shows that employees in the banking sector of Chennai are satisfied with the availability of career advancement and growth. Similar results were observed from the study by Tanjeen (2013).although the satisfaction level is low.

Generally, from the results employees are satisfied with all the factors that affect job satisfaction of employees. The factors that lead to highest satisfaction are job security and relationship with co-workers and the lowest level of satisfaction was observed from freedom or autonomy on the job and availability of conducive working environment.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of findings

The study investigates the factors affecting job satisfaction of employees in commercial bank of Ethiopia east district in randomly selected branches using a sample of 266 of which 244 were able to be collected.

- ✓ The result shows the highest level of satisfaction in job security and relationship with co-workers. Employees show more satisfaction to these factors by 3.39 and 3.66 mean values respectively. As shown in the result, employees show higher satisfaction level towards job security and relationship with co-workers.
- ✓ It was observed that employees shows moderate satisfaction to relationship with superior, benefit and compensation and career advancement and growth. The result shows a moderate satisfaction level of employees to the relationship that they have with their supervisor by a mean level of 3.28. from the result; the satisfaction level was moderate in relation to benefit and compensation with a mean level of 3.28. Moreover, another result related with career advancement and growth shows moderate employees satisfaction level with mean value of 3.27.
- ✓ The lowest level of satisfaction was observed in relation to working environment and freedom or autonomy with a mean value of 3.26 and 3.13 respectively. Employees show the lowest satisfaction in the working environment, as employees standpoint there is less favourable working environment. In addition, employees 'opinion the availability of freedom or autonomy on the job was lower than the other factors.

5.2 Conclusions

Employee job satisfaction can improve service quality and increase employee satisfaction. In this circumstance, policy makers and managers have turned their attention to provide different kinds of facilities to their employees in order to satisfy their employees. This study tested factors affecting job satisfaction for employees of CBE in east district of Addis Ababa. The results suggest that the factors had satisfactorily explained job satisfaction and that the policy makers and managers should focus on the factors that affect employee job satisfaction, if they want to enhance their businesses.

Based on the results for the standardized values, we are able to see that job security and relationship with co-workers are key factors affecting job satisfaction of employees. Money is a good motivator, actually all employees' work for money employees need the money. In this study, a good salary and good compensation have moderate level in satisfying the employee CBE. The factor of work conditions is also proven to have significant influence over the employees of CBE. The working condition does have certain impacts on job satisfaction. Because the work conditions in the CBE include the employee relationships and work environment, all these factors relate to employee job satisfaction.

A good work environment and good work conditions can increase employee job satisfaction and the employees will try to give their best that can increase the employee work performance. The importance and the need is therefore describing or defining the physical environment by identifying those elements or dimensions that make up the physical environment. After this consideration, we can see that job security and relationship with co-workers can increase employee job satisfaction; satisfied employees offer good services for the organization. This can increase organizational performance, so job security and relationship with co-workers are key factors affecting job satisfaction in CBE. This study also showed that relationship with supervisor and career advancement and growth have created moderate level of satisfaction.

From the result shown in this study and other studies included in the literature review, it can be concluded that job security and relationship with co-workers has high impact on job satisfaction of employees in general. Other factors like working condition and freedom showed to have relatively lower impact on employees' satisfaction.

5.3 Recommendations

Based on the findings and conclusions of the study, the researcher forwards the following recommendations.

From the result the relatively least satisfaction level is from the availability freedom on the job. So the study suggests for supervisors to provide employees the freedom to work alone and for employees to use their own judgment.

This allows employees to develop confidence in doing a job by their own and know that the supervisor have confidence on them.

The management could give training for employees to develop their decision-making skills. Top-level management should provide some sorts of autonomy and decision making power to their employees.

Company should provide all the necessary resources (information, tools, equipment's etc.) to the employees to perform their duties efficiently and effectively. As the company expects the employees to perform their best, the company also should provide materials, spaces, and conducive work place that could help the employees to do so.

The study recommends that the company to improve the system that could create employees career advancement and growth opportunities. Qualified employees should have the confidence and trust in the organization that they could grow as professional in this organization. Otherwise, the organization will have a problem in retaining qualified employees. The company should give opportunities for qualified employees to grow and train the non-qualified to get there. This will create employees attachment and feeling of belongingness to the organization.

As the finding suggested that employees have relatively high satisfaction with job security and the relationship that they have with their co-workers; however, there is a relatively moderate satisfaction with the relationship of employees with their immediate supervisors. To improve such relations the human resource department should train peoples in managerial position and during recruiting managers focusing on who have the skill to manage, lead and knows how to handle their employee's intention and the assigned supervisor who can work flexibly and reasonably. In addition, give training for employees to enable them to work in team.

Manager should recognize the efforts of employees and appreciate their valuable performance towards organization. This gives employees more fulfilment getting recognition from the manager.

The researcher recommended for further researches to be conducted by including more samples to make the research more representative and use statistical methods to better show the relationship of variables.

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APPENDIX A**QUESTIONNAIRE****ST MARRY UNIVERSITY MASTERS OF BUSINESS ADMINISTRATION
PROGRAM QUESTIONNAIRE TO BE FILLED BY EMPLOYEES OF
COMMERCIAL BANK OF ETHIOPIA**

Dear sir/madam, this is a research work on factors affecting job satisfaction of employees on commercial bank of Ethiopia east district .your participation is very important part of this research. Thus, i politely request you to spare some time to fill up this questionnaire genuinely. I would like to thank you in advance for your cooperation.

Purpose

The primary purpose of this study is for the fulfillment master's degree in business administration. Thereby the research intends to identify the effect of identified factors on job satisfaction

Confidentiality

The information you will provide for the study will be confidential. The findings of the study will be general for the study community and will not reflect anything particular of individual person. The questionnaire will be coded to exclude showing name no reference will be made in and will refer reports that link participants of the study.

Declaration of informed voluntary consent

I have read/ was read to me the participant information sheet. I have clearly understood the purpose of the research, the procedures of, the risks and benefits issues of confidentiality the rights of participating and the contact address of my queries.

I have been given the opportunity to ask questions for things that may have been unclear. I was informed that i have the right to withdraw from the study at any time or may not answer any questions that i do not want to. Therefore i declare my voluntary consent to participate in this study with the signature indicated below.

SectionI– Background information

Please indicate your choice by putting a thick mark (√) among the given alternatives

1. please mention your age

Below 20 20-30 31-40 41-50 above 51

2. sex:

Male female

3. How many years of experience do you have in your current organization?

Less than 2 years 2 - 5 years more than 15 years

6- 10 years 11-15 years

4. What is your educational qualification?

Below level IV diploma level iv diploma master's degree

Bachelor degree above master's degree

5. Monthly salary level (in birr)

Less than 1000 1001-2000 2001-3001 3001-4000
 4001-5000 greater than 5000

Section II

Put (√) on the item that suits you as best alternative

Working condition related measures						
No	Questions	v- dissat- isfied	dissat- isfied	nei- ther	satis- fied	v- satis- fied
1	Availability of conducive working environment for employees					
2	Availability of individual personal space					
3	Reasonability of the work load					
4	Availability of working materials					
Freedom or autonomy related measures						
5	The chance to work alone on the job					
6	The freedom to use your own judgment					
Job security related measures						
7	The way your job provides for steady employment					
8	The extent to which the company policy supports job security					
Relationship with co-workers related measures						
9	The way your co-workers get along with each other					
10	The extent to which how members of your work group solve problems					
11	Your work group works well together					
12	Work is fairly distributed in your work group					
13	How you fell open and honest to talk with members of your work group					

Relationship with superior related measures						
14	The way your boss handles his/her workers					
15	The competency of your supervisor in making decision					
16	The relationship that you have with supervisors					
17	Availability of your manager when you need advice					
18	The help you get from your manager to improve yourself					
19	The treatment you get from your manager					
Benefit and compensation related measures						
20	Your pay and the amount of work you do					
21	The praise you get for doing a good job					
22	The feeling of accomplishment you get from the job					
23	The recreational activities provided by the company					
24	Company maintains a competitive pay and benefits package					
25	The extent to which the company policy helps attract and retain high performing employees					
26	What do you feel about the pay you get					
27	The companies clear policies related to salaries, raises and bonuses					
Career advancement and growth related measures						
28	The chance for advancement on this job					
29	Availability of organizational steps for employees growth such as trainings					
30	Participation in decision making					
31	The chance to be somebody in the community					

32	Availability of adequate technical trainings as per your job					
33	Availability of the chance to growing as a professional in this company					
34	How your work at the company is making you develop your skills and knowledge					
35	The opportunity to establish a clear career path with company					
36	The opportunity you have for growth and learning					

Thank you