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**SCHOOL OF GRADUATE STUDIES**

**FACTORS AFFECTING EMPLOYEE JOB  
SATISFACTION: A CASE OF DASHEN BANK S.C.  
SOUTH ADDIS DISTRICT**

**BY**

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**JUNE 2022**

**ADDIS ABBA ETHIOPIA**

# **Factors Affecting Employee Job Satisfaction: A Case of Dashen Bank S.c. South Addis District**

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**A Thesis Submitted to St. Mary University School of Graduate Studies MBA  
Program in Partial Fulfilment of the Requirements for the Award of Master  
Business Administration in Management.**

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**June 2022**

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## **Declaration**

I, Endalkachew Mulugeta, declare that this research paper entitled “Factors Affecting Job Satisfaction of Employees: in Dashen Bank S.C.” is my original work, and has not been presented for a degree or diploma in any other university and it is in partial fulfillment to the requirement of the Masters of Business Administration.


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## Certification

The thesis entitled **“Factors Affecting Job Satisfaction of Employees in Dashen Bank S.C.”** submitted to the partial fulfillment of the requirements for the degree of Master of Business Administration to St. Mary’s University; through school of graduate studies, done by Endalkache Mulugeta Tessema Id No SGS/0105/2013A.

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This is to certify that the thesis prepared by Endalkache Mulugeta Tessema, entitled: Factors Affecting Job Satisfaction of Employees in Dashen Bank S.C. and submitted in partial fulfillment of the requirements for the Degree of Master Business Administration (MBA) complies with the regulations of the University and meets the accepted standards for originality and quality.

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## **Acknowledgment**

I am strongly indebted to my research advisor **Berihun Muchie (Phd)** for his unreserved advice and Meticulous comments I received throughout my thesis work. Without his advice the accomplishment of this thesis would have been impossible.

I am grateful for my wife w/ro Alemtsehay Taddele, Ato Alemayehu Agonafir and last but not least Ato Ephrem W/Gabriel for facilitating the accomplishment of this research project

I would like to thank my acknowledge goes to Dashen Bank Staffs who took part in filling the questionnaires, for the purpose of my research work

Finally I would like to express my very special thanks to my colleagues.

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## **Abbreviations and Acronyms**

<b>ATM:</b>	<b>Automatic Teller Machine</b>
<b>COM:</b>	<b>Communication</b>
<b>CR:</b>	<b>Contingent Rewards</b>
<b>HR:</b>	<b>Human Resource</b>
<b>IS:</b>	<b>Immediate Supervisor</b>
<b>JSS:</b>	<b>Job Satisfaction Survey</b>
<b>JTT:</b>	<b>Job Tasks Themselves</b>
<b>MNFB:</b>	<b>Monetary and Nonmonetary Fringe Benefits</b>
<b>OCB :</b>	<b>Organizational Citizenship Behavior</b>
<b>OJS:</b>	<b>Overall Job Satisfaction</b>
<b>OPP:</b>	<b>Operating Policies and Procedures</b>
<b>PO:</b>	<b>Promotion Opportunities</b>
<b>POS:</b>	<b>Point of Sales</b>
<b>PR:</b>	<b>Pay and Remuneration</b>
<b>PYWW:</b>	<b>People you work with</b>

## **ABSTRACT**

*Job satisfaction is considered important when it comes particularly to the service providing industries. The need to focus on employee satisfaction is vital because it is a key to business success of any organization. The general objective of this study is to assess the factors affecting the job satisfaction of Dashen Bank employees. The research design adopts for this study is explanatory. The reason behind using explanatory research design is because; it is better to connect ideas to understand the cause and effect of something or to explain what is going on. In an attempt to address the factors affecting overall job satisfaction on both primary and secondary data sources of the employee concerning primary data, the data was collected through questionnaires was filled by the existing staff of the organizations. The researcher used a sampling frame of the total of 455 Employees under 39 Branches. A simplified formula to calculate sample size (Yamane, 1967). Data were collected using a structured survey questionnaire. After testing scale reliability and validity, multiple linear regressions were used. The results of the study indicated that PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, COM have a positive correlation, and have a major effect on Overall Job Satisfaction. The regression analysis result indicated that 96.1% of the variation in Job Satisfaction can be explained by the composite measure of independent variables. Generally, it is recommended that Dashen Bank top HR Managers should effectively implement the Overall Job Satisfaction such as PR, PO, IS, MNFB, JTT, and COM for incremental Job Satisfaction This helps to increase job satisfaction and to achieve its strategies and goals through a productive workforce. It also helps to minimize employees' turnover, absenteeism, and poor service delivery.*

**Keywords:** *Job satisfaction, Pay and Remuneration, Promotion opportunities, Immediate Supervisor, Monetary and Nonmonetary Fringe Benefits, Contingent Rewards, Operating Polices and Procedures, People you work with, Job Tasks Themselves, Communication, Dashen Bank S.C.*

# CHAPTER ONE

## 1. INTRODUCTION

### 1.1. Background of the Study

Employees come into the workplace with expectations that they will get satisfied, secure, and well-paying employment (Shelley, 1994) mainly based on what they have been taught in their formal education. However, employers seem to have a different idea where they have been found to have overly high expectations, including management experience, excellent grades, superior presentation and communication skills, positive attitude, and even expecting employees to have done charity and volunteer work (Perrone and Vickers, 2003). Given the above situation, the employees may face actual work situations that are totally different from what they had initially expected. Taken together, the conflict between the Employees' expectations and actual work experiences may influence their satisfaction as well as their commitment to the organizations they serve. Facing such a situation, the employees may try to alleviate these dissatisfactions by either adapting to the present company environment or seek alternatives elsewhere (Cotterman, 1991). It is therefore imperative for Employees to know employers' expectations in order to increase their marketability in the labor market. On the other hand, such awareness of employees' abilities and preferences is considered equally critical on the part of the organization in order to craft effective recruitment strategies and address the employees' needs. In between the employees and employers are the universities and colleges whose primary role is to prepare students for today's competitive employment market either as employees or entrepreneurs (Sewell and Pool, 2010). As such, a good grasp of students' and employers' expectations can inform the higher learning institutions on how the gaps can be effectively bridged. Although it is evident that variables such as organizational culture, leadership, communication, decision-making, team working, motivation, and development lead to job satisfaction and commitment, few research has been done on how these variables affect employees' satisfaction and commitment toward their jobs. Many of the available studies focused on employees as a whole rather than concentrating solely on a particular organization employees. Furthermore, the relationship between unmet expectations (or expectation gaps) and job satisfaction and commitment of employees was insufficiently addressed.

## **1.2. Background of Dashen Bank S.C**

The sources of satisfaction or ways of getting satisfied depend, on what people think that will make them satisfied. The phenomenon that brings satisfaction for someone could not make satisfied the other. Researchers have found out that due to individual differences, motivational factors, ability of communication, working environment, etc, satisfaction varies among individuals. According to Tietjen & Myers (1998) some people believe that having lots of money might satisfy them, while others can think accomplishing what they planned make them satisfied, some on the other hand get satisfied just by doing good things like helping other people who are in need.

For an organization to survive in this competitive environment, it has to focus on creating and reinforcing employee satisfaction to get the most out of their human capital. This becomes essential for companies whether they are in service or production sectors. Now a day, job satisfaction is very important to the survival of organizations because most of the employees spend a major portion of their life in their work place. Moreover, it has impact on the general life of the employees because a satisfied employee is a contented human being (Chahal, et.al.2013). It's clear that, satisfied employees have better physical and mental wellbeing as well. Employees' satisfaction is important because it enhances employee retention, increase productivity and customer satisfaction, and reduces costs associated with turnover, recruitment and training (Locke, 1980).

Even if job satisfaction is very important (Lawler, 1990) argued that, there are people who work in jobs that they don't like simply because they guarantee them a living in which they can enjoy life. The effect of job satisfaction is linked with vital organizational elements like its effect on absenteeism, turnover, organizational citizenship behavior, organizational commitment, and productivity.

Unlike other service sectors, the banking sector has undergone a change over the years, which has put new pressures and realities in front of the bank employees. In this competitive environment, the success of banks to a large extent depends upon the coordination, synchronization and cooperation of its employees (Beer, 1984).

In general, employees' job satisfaction should be highly considered since it affects the whole business activity of Banks. Therefore, this study tries to assess those factors affecting job satisfaction of Dashen Bank Employees under South Addis district.

### **1.3.Statement of the Problem**

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 affecting the job satisfaction of the employees in the organization. Among those factors include working conditions, the opportunity for career development, job safety and security, workload and stress level, relationship with co-workers, organizational policies, leadership behavior, and relationship with supervisor, financial and non-financial rewards, the level of pay and benefits and the job itself (Steyn, 2002).

There are a variety of factors that can influence a person's level of job satisfaction. Some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working conditions, leadership and social relationships, the job itself (the variety of tasks involved, the interest and challenge the job generates, and the clarity of the job description/requirements) (Geeta and Pandey, 2011). Job satisfaction involves a complex number of variables, conditions, feelings, and behavioral tendencies (Jain, 2013). The major challenges that affect employees level of satisfaction and performance include poor and delayed payment of employees' pay and benefits, poor top-down communication, lack of motivation, recognition, and incentives, inadequate working space in their respective offices as well as inadequate working tools and resources like stationery, computers, internet and other office equipment (Robbins, 2001).

To ensure the achievement of their goals, organizations must develop policies that facilitate employee satisfaction and create an atmosphere of commitment and cooperation among their employees. The more employees become satisfied the more the organization becomes successful, stable, and profitable because, motivated employees develop loyalty or commitment to their organization which resulted in greater productivity and lower turnover rates (Khan, 2010).

Research also shows that satisfied employees exert better performance than dissatisfied employees (Rizwan, 2010). A person with a high level of job satisfaction holds a positive attitude toward the job while a person who is dissatisfied with his/her job holds a negative attitude about the job (Mosammod and Nurul, 2011). Satisfied employees tend to be committed, whereas dissatisfied employees on the contrary show absenteeism, soldiering (deliberately



working at a slow pace), turnover, etc. To ensure proper utilization of human resources available to them, organizations must continue research to identify factors and their relative importance for shaping the job satisfaction of their employees (Medhin, 2011).

Because of the current intense competition amongst the Banks as well as the changing nature of employees' satisfaction, there is always a need on the part of the management to raise the level of job satisfaction of its employees. The level of people satisfaction has no end which makes it difficult for the organizations to meet. However, organizations should thrive and keep on monitoring employee satisfaction levels to stay profitable. Employee satisfaction surveys, therefore, provide management with the knowledge and tools to build positive relations and a work environment.

Several issues affect job satisfaction such as salaries, benefits, allowance, pension fund, working hours, and how they respect their jobs. Many human resource departments of companies face the problems of job satisfaction every day (Zhu1, 2014). Lack of job satisfaction brings negative consequences like job stress, poor overall morals, lack of productivity, high employee turnover, tardiness, and high absenteeism (Singh and Pandey, 2013).

The purpose of this study is therefore to assess the extent to which such factors as pay, promotion, supervision, Fringe Benefits, Contingent Rewards, Company Operating Procedures, co-workers, and Nature of the work and Communications affect employees' jobs satisfaction recommend scientific solution.

## **1.4.Objectives of the Study**

### **1.4.1. General Objective**

The general objective of this study is to assess the factors affecting the job satisfaction of Dashen Bank employees.

### **1.4.2. Specific Objectives**

- ✓ To analyze pay and promotion on the satisfaction level of employees.
- ✓ To find out fringe benefits and contingent rewards on the satisfaction of employees .

- ✓ To assess the supervision and their relationship with co-workers on the satisfaction of employees .
- ✓ To examine whether employees are satisfied with the nature of their work.
- ✓ To investigate the level of employee satisfaction in a relationship with operating procedures.

## **1.5. Research Questions**

This study will answer the following research questions

- ✓ How does the nature of the work affect employees' job satisfaction?
- ✓ What is the effect of Fringe Benefits on employees' job satisfaction?
- ✓ How does the contingent reward affect employees' job satisfaction?
- ✓ What is the effect of operating Procedures and communications on employees' satisfaction?
- ✓ How many co-workers and supervision affect an employee's job satisfaction?
- ✓ How much are employees satisfied with their pay and promotion Opportunities?

## **1.6. Scope of the Study**

The study was only focus on the assessment of the factors that will affect the Job Satisfaction of Dashen Bank employees who work under South Addis District branches. South Addis District is one of the 12 Dashen Bank's District Offices. As of December 31, 2021, the district has 42 branches excluding Interest-Free Banking Branches. Therefore, the research is limited to the assessment of employees' satisfaction who has been working under these branches.

## **1.7. Limitations of the Study**

On the one hand, the limitation of the study relates to the sampling procedure i.e. convenience sampling, which limits the generalizability of the research findings. On the other hand, as the research is undertaken along with the researcher's daily activities, there might be limitations on the data collection and analysis of the findings mainly due to time constraints and the inability to reach out to all branches personally. Another limitation of this study was that, if an interview

questionnaire was included, we might observe something different and it would have been very great.

### **1.8. Significance of the Study**

The study was expected to provide sufficient knowledge about the factors that affect employee satisfaction and the extent they affect job satisfaction of employees to the bank's management and also provide insight for policymakers of other banks on how to establish policies that can enhance the job satisfaction of their employees.

It is understood that many businesses fail to understand the importance of employee job satisfaction and thus face a lot of difficulties during their work. Since job satisfaction is an orientation of emotions that employees possess towards the role they are performing at the workplace, it is an essential component for employee motivation and encouragement towards better performance and hence ensures organizational sustainability. Therefore, the study will be crucial as it highlights the factors that affect employees' satisfaction. Moreover, management of other banks in Ethiopia can find the research helpful in understanding those factors to improve staff morale and boost performance by achieving a high level of job satisfaction of their employees.

### **1.9. Organization of the Study**

This study would be organized into five chapters. The first chapter provides an introduction to the study. It contains the background of the study, statement of the problem, research questions, objectives of the study, Scope, and Limitation of the Study, and significance of the study. The second chapter will deal with the literature review of the study. In this part literature related to theories of job satisfaction, and assessment of factors affecting job satisfaction are reviewed. Moreover, the conceptual framework of the study will be presented. The third chapter will explain the research methodology, the type and design of the study, the population and sampling of the study, the procedures of data collection, and the data analysis techniques. The fourth chapter will be about the presentation, analysis, and interpretation of the collected data. Finally, in chapter five, a summary of findings, the conclusion of the study, and the researcher's recommendations will be presented and discussed.

## **CHAPTER TWO**

### **2. LITERATURE REVIEW**

#### **2.1. Introduction**

This literature review aimed to provide more inclusive theoretical concepts on the assessment of factors affecting job satisfaction. The literature review section will discuss job satisfaction. Under this subsection issues like theories of job satisfaction, determinants of job satisfaction, measurement of job satisfaction, and the effects of job satisfaction would be addressed. Moreover, previous studies on the subject matter, as well as the conceptual framework of the study, will be discussed.

#### **2.2. Job Satisfaction**

Job satisfaction is regarding one's feelings 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, and quality of the physical environment in which one works (Tanjeen, 2011).

An attitude of great interest to managers and team leaders is job satisfaction. Job satisfaction reflects the extent to which individuals find fulfillment 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 others 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 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 (Langton& Robbins, 2006). Job Satisfaction is simply how people feel 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. The importance of enhancing job satisfaction has been studied by many researchers and it is also discussed in different kinds of literature. The effect of job satisfaction is linked with vital organizational elements. The most important effect of job satisfaction includes its effect on absenteeism, turnover, organizational citizenship behavior, organizational commitment, and productivity. Job satisfaction describes a collection of factors that creates a feeling of satisfaction. It can be simply stated as a combination of how an individual feel, thinks, and perceive his or her Job and it is affected by many internal and external factors. A set of positive and negative feelings that an employee has about his job is known as job satisfaction (Rizwan, 2010).

## **2.3. Theoretical Review**

### **A. Herzberg and Job Satisfaction**

Armstrong (1991) showed that in terms of Herzberg's two-factor theory of motivation, employees' needs can be divided into two groups: namely, satisfiers, or motivators because they are seen to be effective in motivating the individual to superior performance and effort. The other consists of dissatisfies, which mainly describe the environment and serve primarily to prevent job dissatisfaction while having little effect on positive job attitudes. These are called hygiene

factors, implying that they are preventive and environmental. Robbins (1993) itemized that during his experiments, Herzberg found that certain characteristics tend to be consistently related to job satisfaction. Intrinsic factors: such as achievement, recognition, the work itself, responsibility, advancement, and growth-related to job satisfaction.

When respondents questioned felt good about their work; they tended to attribute those factors to themselves. On the other hand, when they were dissatisfied, they tended to cite extrinsic factors such as company policy, administration, and supervision. Herzberg deduced from the experiments that the opposite of satisfaction is not dissatisfaction, as was believed. He found that removing dissatisfying characteristics from a job does not necessarily make the job satisfying. He thus proposed a dual continuum, where the opposite of satisfaction would be no satisfaction and the opposite of dissatisfaction would be no dissatisfaction.

La Motta (1995) designated Herzberg's two-factor theory of motivation; organizations cannot begin to motivate employees until that which dissatisfies them has been removed. Hygiene factors such as salary, working conditions, and supervision are not motivators even when they are being met. Other types of hygiene factors include company policy, poor personal relations, and job security. The meeting of lower-level needs of employees is not motivating but can have a demoting impact if not met. True motivation only kicks in when an employee's higher-level needs are met. Schultz (1982) found that Herzberg's motivators are the factors that motivate employees to the highest level of performance. These motivators are an integral part of the work itself and include factors such as the nature of the work, the person's sense of achievement, level of responsibility, personal development and growth, recognition for a job well done, and feedback. Nel et al (2001) emphasized that the relevance of Herzberg's theory to the discussion of reward and recognition is that a dissatisfied employee cannot be motivated. It is thus important that an organization first give attention to hygiene factors before introducing motivators into the workplace. Barling et al (1987) found that intrinsic to Herzberg's theory is the fact that only motivators cause true motivation since the hygiene factors are of short-term duration, they could never be truly associated with work motivation. Rather they would be involved in reducing negative factors in the work environment.

## **B. Locke's Theory on Job Satisfaction**

According to Tietjen & Myers (1998), Locke's composite theory of job satisfaction is founded on 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 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 the 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 argues that they have more in common with goals. Both values and goals have content and intensity characteristics. The content attribute answers the question of what is valued, and the intensity attribute, how much is valued. About 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 to 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 the man and require action. Locke refers to 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 the choice and emotional reaction (Tietjen & Myers, 1998).

## **2.4. Potential 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, and company policies and programs (Rmaniram, 2007).

### **2.4.1 Factors that lead to Job Satisfaction**

(Rmaniram, 2007), 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 that 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, and 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 in their jobs. 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. The promotion provides opportunities for personal growth, more responsibilities, and increased social status.

***Supportive Working Conditions:*** according to (Rmaniram, 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 enhancing the satisfaction level of the employees.



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

*Personality-job fit:* it provided that high agreement between an employee's personality and occupation results in more satisfaction. People with personality types are congruent.

## **2.5. The measure of Job Satisfaction**

A popular measure of job satisfaction used by organizations is the measure 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. (Qasim Cheema & Syed 2012)

As has been reviewed above from different kinds of literature (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 recent research job satisfaction is measured by using scientific research methods such as the questionnaire. According to Spector (1997) The Job Satisfaction Survey (JSS); is a 36-item, nine-facet survey instrument designed to assess employee attitudes about aspects of their jobs. Each facet is assessed with four items using a Likert-type rating scale format with six ordered response options ranging from "strongly disagree" to "strongly agree" Descriptions of the nine job satisfaction facets.

The Minnesota Satisfaction Questionnaire measures twenty features of work that can easily be responded to by respondents in a paper-pencil type of questionnaire. The Minnesota Satisfaction Questionnaire can be implemented both individually and in a group. It is estimated that responding to this questionnaire usually takes between 15-20 minutes (Aziri B, 2011). The 1967 version of the Minnesota Satisfaction Questionnaire uses five response categories: the categories are; Not satisfied, somewhat satisfied, satisfied, very satisfied, and extremely satisfied. Whereas the 1977 version of the Minnesota Satisfaction Questionnaire uses the following response

categories: Very satisfied, Satisfied, Neither satisfied nor dissatisfied, Dissatisfied, and Very dissatisfied.

According to Aziri B, (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 the 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 is a sign as to which field improvement and changes are necessary (Aziri B, 2011). This questionnaire allows the 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 coworkers, and Opportunities for promotion.

Descriptors on each of the five factors can be evaluated with three potential options by the employees: 1 which means that the description is relevant, 2 which means that the description is not relevant and 3 that means that the employee does not have an opinion (Aziri B, 2011).

## **2.6. Faceted vs. Overall Satisfaction**

Job satisfaction is a positive emotional state resulting from the appraisal of one's job or reactions to work experiences, how workers feel about their jobs, aspects of their jobs, and work situations. It is the extent to which a worker feels positively or negatively about the internal and/or external domain of his/her job (Bhuiyan S. N. et al, 2002). Employees evaluate their job and related factors through their experience in the organization. The result of this evaluation enables the employee to know whether he/she is satisfied or not. Job satisfaction is generally recognized as a multifaceted construct that includes employee feelings about a variety of both

intrinsic and extrinsic job elements. It encompasses specific aspects of satisfaction related to pay, benefits, promotion, working conditions, supervision, organizational practices, and relationships with coworkers (Misener et al., 1996).

## **2.7. Job Satisfaction and Its Effects**

Job satisfaction refers to people's feelings about the benefits they have received on the job. Employee satisfaction is simply how people feel about their jobs and various aspects of their jobs suggested by Lawler (1990). Some definitions tell about a discriminated attitude in which job satisfaction is seen as consisting of satisfaction with various dimensions of the job and the work situation. By totaling the satisfaction identified for many various dimensions of the job and the work situation, in this approach job satisfaction is measured. This type of assessment gives an exact picture of the employee's total job satisfaction. Hence, in our study, we measured job satisfaction using numerous aspects of the job and the work situation. According to Locke, (1976) job satisfaction is a pleasurable emotional state resulting from the appraisal of one's job or job experience (According to Rainey (1997), job satisfaction is the most frequently studied variable in organizational research that is significant that what kind of feeling people have about their job and different features of their job. This is the exact and best way to know about people like or disliking of their job (Spector, 1997) Rainey (1997) said that in studying employee fulfillment the satisfaction of employees is extensively read out inconsistent in the managerial background, that is right that how individuals think about their workplace or job and different aspects of the job. Employee satisfaction is an enjoyable or positive emotional state resulting from the appraisal of one's job or job experience Locke (1976). Rice et al. (1989) proposed that satisfaction is determined, in part, by the discrepancies resulting from a psychological comparison process involving the appraisal of current job experiences against some personal standards of comparison. Employee satisfaction is a significant variable that can give an estimation of general emotion and thinking forms of employees about their job and workplace. Thus, employee satisfaction is related to the hopes of the employee about the workplace and his approaches forward his job. Job satisfaction is a function of the extent to which one's needs are satisfied in a job (Togia et al., 2004).

Moreover, the importance of enhancing job satisfaction has been studied by many researchers and it is also discussed in different kinds of literature. The effect of job satisfaction is linked with vital organizational elements. The most important effect of job satisfaction includes its effect on absenteeism, turnover, organizational citizenship behavior (OCB), and customer satisfaction.

#### **A. Job Satisfaction and absenteeism**

Robbins (2005), states that there is a 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**

Turnover rates provide a valuable means of benchmarking the effectiveness of HR policies and practices in organizations. They do not tell the whole story, but if turnover is significantly higher than in comparable organizations, this should stimulate action to investigate why this is the case and to do something about it (Armstrong 2010).

According to Locke (1980), there is a moderate negative relationship between job satisfaction and turnover. He also emphasized the importance of job satisfaction concerning turnover by considering that the effect of turnover can go to the level of very costly and also disrupt the organization's 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 that 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 behavior is not controlled by outside factors. An employee's productivity in 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 as a whole, rather than at the individual level, it is found that organizations 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 Behavior**

Langton & Robbins (2006) defined organizational citizenship behavior (OCB) as discretionary behavior 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 others 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 to reciprocate their positive experience. Examples of such behavior 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 does not feel that his or her manager, the organization's procedures, or its pay policies are fair, 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 trusts his/her employer, his/her job satisfaction increases, and the more willing to voluntarily engage in behaviors that go beyond the formal job requirements.

#### **E. Job Satisfaction and Customer Satisfaction**

Langton & Robbins (2006) stated that in service organizations the way how 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).

## **2.8. 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 behavior results. The first behavior is to exit. Exit is a behavior that is direct to actively attempt 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 behavior is voice. Voice is a behavior that 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 the change in behavior 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 the increased error rate is another way of determining dissatisfaction by employees.

## **2.9. The consequence of Job Satisfaction**

The concern of the 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 has a positive or negative effect on employees. (Locke,1980). The following evidence stated by

Arnold and Feldman (1996) cited in Rmaniram (2007) will briefly discuss the outcomes of job satisfaction/dissatisfaction.

### **2.9.1. Productivity**

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

Four decades of the research argue that a satisfied worker is not a productive worker due to two reasons. Firstly, there exists a relationship between job satisfaction and job performance. Second, there is sufficient evidence to indicate that job performance leads to job satisfaction.

### **2.9.2. Turnover**

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

### **2.9.3. Absenteeism**

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

## **2.10. Factors Affecting Job Satisfaction**

### **2.10.1. Pay**

is what an employee gets against his/her work after fulfilling his/her duty including all types of financial and non-financial rewards A major determinant of employee productivity and satisfaction arises from the degree of fairness or unfairness dissatisfaction can influence employees feeling about their job (Bezuidenhout, 2001).

### **2.10.2. Promotion:**

getting high status in the workplace by doing effective work generally increases the status, position, and remuneration of an employee in the organization. Promotion and interesting work are the most important factors that motivate employees. According to Arnolds and Boshoff (2011) Satisfaction in the workplace, by providing promotional opportunities, has been shown to impact positively on employee's job performance. According to Steyn (2002), most educators indicated that promotion to a higher post level was one of their goals.

### **2.10.3. Contingent Reward:**

It is the acknowledgment of an individual contribution showing appreciation and rewarding the individual for an accomplishment of a task (Oosthuizen,2001) or in recognition of good performance. Stroh (2001) adds that when rewarding individuals for good performance, the element of recognition must be present. Recognition by supervisor and peers were desired by employees to perform well, Analoui (2000) found that good work and high-quality performance are not often recognized. This, according to Analoui (2000), maybe a result of traditional managerial styles, bureaucratic organizational structures, or insufficient interpersonal skills on the part of management.

### **2.10.4. Fringe Benefits:**

A benefit refers to employees' satisfaction with the pension, medical schemes, and leave. Lam et al. (2001) research found that reward (including benefits) has a positive relationship with overall job satisfaction. The variable 'reward' emerged as the most important factor in predicting overall job satisfaction.

### **2.10.5. Nature of the work:**

the work content refers to the doing of the work and the type of work. The job can be repetitive or changing, creative or monotonous, easy or difficult." According to Pearson (1991), jobs that are both motivating and satisfying are said to be those that provide skill variety, task identity, task significance, autonomy, and feedback. Osthuizen (2001) concurs that the type of work



individuals do influences their satisfaction. He states that managers must make the work content as interesting as possible to build strong levels of motivation. Lam et al. (2000) found that the job itself is an influential factor in predicting overall job satisfaction. They concur that a job itself should be seen as challenging and interesting. Therefore, variety and flexibility in managers' work are important.

#### **2.10.6. Communications:**

Lack of communication in the workforce is a major contributor to dissatisfaction. This is usually the result of managerial staff that is isolated and does not know how to relate to their employees on a personal or professional level (Branham, 2005). Bad communication leaves employees feeling disconnected from the organization. This is detrimental to the well-being of the company because when an employee feels neglected, he or she will tend to perform at a lower level. This employee becomes unsure of his or her position within the company and wonders what his or her purpose is within the workplace. Employees may be unaware of how their performance measures up to that of their co-workers and have no sense of how they can improve. Without communication, it becomes difficult for employees to make any progress in their efficiency.

#### **2.10.7. Supervision:**

Managers must learn to communicate better with lower-level employees. Connection to the company gives staff a better feeling of belonging and worth. Supervisors should set an example by promoting friendly relationships with the staff so the work environment is healthier (Kaye & Jordan-Evans, 1999). They need to learn to listen to the employees when they have a concern or a question about the work that they are doing or the direction that the company is taking. Managers must show respect for all employees, their opinions, and their work.

#### **2.10.8. Co-Workers:**

Another dimension that influences job satisfaction is the extent to which coworkers are Friendly, competent, and supportive (Robbins et al., 2003). Research indicates that employees who have supportive co-workers will be more satisfied with their jobs (Aamodt, 2004; Robbins, 1989; 2005). This is mainly because "the workgroup normally serves as a source of support, comfort, advice, and assistance to the individual worker" (Luthans, 1995, p. 127).

Researchers further found that employees observe the levels of satisfaction of other employees and then model these behaviors (Salancik & Pfeffer, 1997 as cited by Aamodt, 2004). Hence, if an organization's veteran employees work hard and talk positively about their jobs; new employees will model this behavior and be both productive and satisfied. The reverse can also be true.

### **2.10.9. Operating Procedure:**

Perceptions of fairness are important determinants of people's behavior and reactions to work (Spector 2008). According to Martins and Coetzee (2007), employee motivation and organizational culture are affected by how an employee's needs and objectives are integrated with the needs and objectives of the organization, work-life balance practices, and physical work environment. Work fulfills an individual's social factor needs. Therefore, having friendly and supportive co-workers leads to increased job satisfaction.

### **2.11. Conceptual Framework**

This study has assessed factors that affect the job satisfaction of employees of Dashen Bank South Addis district. The factors investigated in this study include Pay, Promotion, Supervision, Fringe Benefits, Contingent Rewards, Operating Procedures, Co-workers, Nature of Work, and Communications.

### **2.12. Empirical Literature Review**

Employee satisfaction is one of the most researchable issues in human resource management practice. Many scholars invest their time and energy to identify the main factors for employee satisfaction, but their results may not always be the same. Sehgal (2012) for example conducted a study on the job satisfaction of bank employees in Shimla (the town in northern India). It is a comparative study of private and public banks. When comparing public and private banks, there is not much difference in the level of job satisfaction, but concerning some factors like job security, salary, benefits, and experience, the satisfaction level differs between the private and public banks. Public bank employees were found highly satisfied with the level of job security compared to the employees of private banks. When it comes to a salary package with experience, employees of public banks were more satisfied than employees of private Banks.

Another study by Usman et al (2013) made on the determinants of Job Satisfaction among Employees of the Banking Industry in Bahawalpur, Pakistan aimed at identifying the determinants of job satisfaction and examining its impact on employees of the banking industry in the city. The results concluded that all the variables including organizational policy and strategy, nature of work, communication, job stress, employee personality, and recruitment and selection procedures were found to have a significant association with employees' job satisfaction.

Kithuku (2012) studied employee satisfaction of Kenya commercial bank and concluded that the level of absenteeism does not necessarily reflect the level of job satisfaction. This is because the level of absenteeism is due to personal factors like sickness and other family commitments, and not due to the level of job satisfaction of employees. The study also concluded that other factors reflect the level of job satisfaction, including staff turnover, job rotation, career development, time management, job performance, and teamwork.

Iwu (2012) also carried out a study on job satisfaction of Nigerian banks' employees and the results of the study show that job satisfaction is a function of the efficacy of incentive systems in an organization. All subjects sampled were of the view that they could only be satisfied if the job satisfaction facets were present. However, the one-way analysis performed indicated that staff of the banking industry identified more with interpersonal relationships than every other facet of job satisfaction. This means that the job facets have their ranking in terms of like or dislike. But the obvious fact is that job satisfaction and incentives are related, bearing in mind that a job condition in any organization cannot be created in isolation from other conditions.

Srivastava and Bhatia (2013) conducted a study on the contribution of motivation to employee performance in public sector banks in India. The result showed that 64% of bank employees were satisfied with their job and the top factors that motivated employees were job satisfaction, promotion/ expectations, recognition, good pay, and styles of organizations or management.

Figure2. 1 Conceptual framework of the factors affecting job satisfaction of employees



*Adapted and modified from Mehmood, Irum, Ahmed & Sultana (2012)*

### 2.13. Research Gap

Most of the available research focused only on the assessment of employee motivation and the factors affecting employees' job satisfaction in production rather than in the service sector. Though there are few kinds of research undertaken in the service sector, especially in Banks, they are mainly done in Asian, European, and Some African Countries banks [mostly Kenya, Ghana, and Nigerian Banks] which are different unique characteristics than the Ethiopian Banks. Therefore, the researcher identifies this gap and intends to contribute to future researchers who want to undertake their research on the research title in the Ethiopian Banking industry.

## **CHAPTER THREE**

### **3. Research Methodology**

#### **3.1. Introduction**

This chapter presents details of the organization of the study, the research design, source of data, method and tools of data collection, target population, sample size and sampling technique, and method of data analysis.

#### **3.2. Research Design**

The research design adopted for this study is explanatory. An explanatory type of research design is employed as the main research design for this study to the realization of the intended objective. The reason behind using explanatory research design is because; it is better to connect ideas to understand the cause and effect of something or to explain what is going on. (Creswell, 2003) stated that the explanatory method of research is a technique for gathering information about the cause of the present existing condition and its effect.

Therefore, the study tries to explain whether each independent variable factor influences Job Satisfaction and a correlation and regression study is used as a measurement method because it is fact-finding and describing endeavor about the dimensions of factors of job satisfaction.

#### **3.3. Sources of Data**

The study used both primary and secondary sources of data for its successful accomplishment. Primary data was collected from the employees of Dashen Bank through structured questionnaires. Secondary data was collected from sources like prior research, journal articles, books, internet websites, manuals, etc.

#### **3.4. Method and Tools of Data Collection**

The research approach used in this paper was quantitative. Qualitative research is concerned with qualitative phenomena, that is, phenomena relating to or involving quality or kind. On the other hand, quantitative research focuses on ascertaining the relationship between variations of

independent and dependent variables. In this study, structured questionnaires are adopted from various local and international researchers will be used containing close-ended questions have been used to collect primary data. The structured questionnaire is a mixture that includes a job satisfaction survey developed by Paul E. Spector (1994) which is specifically designed for profit organizations. The questionnaires were modified to encompass both the independent and dependent variables of the research. Secondary data was collected by referring to different articles, books, and the company's manuals.

### **3.5. Target Population**

The target population of the study were staff of Dashen Bank who are working in South Addis District Branches. As of December 31, 2021, Dashen Bank South Addis district has a total of 455 Employees under 47 Branches. For the sake of ease of data collection and administration, those branches under the South Addis district but found out of Addis Ababa are excluded. As a result, the population of the study was 455.

### **3.6. Sampling Technique and Sample size**

In this study, a combination of stratified random sampling, simple random sampling, and convenience sampling techniques were employed. Therefore, for South Addis districts, we have used strata, and hence excluding Mekelle and Dessie Districts the rest Districts were considered which South Addis District is chosen for the study due to its convenience to the researcher.

According to the data obtained from Dashen Bank Human Resource Operation and Partnership Department, the total number of employees in South Addis District were 455 which is the target population of the study [those branches located out of Addis and AU Branch excluded due to lack of accessibility to the researcher to administer questionnaires]. Therefore, using the Yamne (1967) formula to determine the sample size, the sample size for the study is determined as follows:

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

Where, n=sample size

N=Population size

e=the level of precision, sampling error which is 5%

Therefore,  $n = 455 / 1 + 455(0.05)^2$   
 $= 455 / 1 + 455(0.0025)$   
 $= 455 / 1 + 1.1375$   
 $= 455 / 2.1375$   
 $n = 213$

Thus, the total sample size will be 213. Since the number of employees in the branch is not the same, it was necessary to proportionately assign the sample to each branch and assign questionnaires based on their ratio to the total population which is shown in the below table.

**Table 3. 1 Population and Sample Size of the Study**

S.N	Branch Name	No. of Employees (Population)	Ratio of Employees	Sample Size	Remark
1	93 Mazoriya	0	0%	0	Excluded
2	Africa Andinet	19	4%	9	
3	Africa Union	0	0%	0	Excluded
4	Akaki	0	0%	0	Excluded
5	Akaki Gebeya	0	0%	0	Excluded
6	Beklobet	31	7%	15	
7	Biere Tsige	10	2%	5	
8	Bisrate Gabriel	15	3%	7	
9	Bole Bulbula	8	2%	4	
10	Bole Michael	9	2%	4	
11	Bulbula Mazoria	0	0%	0	Excluded
12	Dil Gebeya	11	2%	5	
13	Dukem	0	0%	0	Excluded
14	Dukem Mender	0	0%	0	Excluded
15	Furi	0	0%	0	Excluded
16	Garment Atikilet Tera	2	0%	1	
17	Gelan	0	0%	0	Excluded
18	Gelan Condominium	11	2%	5	

19	Goffa	16	4%	7	
20	Goffa Gebriel	9	2%	4	
21	Goffa Mebrat Hail	6	1%	3	
22	Ghion	20	4%	9	
23	Golf Club	8	2%	4	
24	Gotera	11	2%	5	
25	Hanna Mariam	11	2%	5	
26	Jemo	12	3%	6	
27	Kality	20	4%	9	
28	Kality Gebriel	10	2%	5	
29	Kality Maselteгна	8	2%	4	
30	Kera	20	4%	9	
31	Lafto	11	2%	5	
32	Lancha	5	1%	2	
33	Lebu	16	4%	7	
34	Lebu Ertu	10	2%	5	
35	Mekanissa	8	2%	4	
36	Mekanissa Kore	11	2%	5	
37	Mekanissa Michael	10	2%	5	
38	Meshualekia	7	2%	3	
39	Nefas Silk	12	3%	6	
40	Populare	9	2%	4	
41	Safarian	7	2%	3	
42	Sallo Gora	8	2%	4	
43	Sar bet	14	3%	7	
44	Saris Abo	12	3%	6	
45	Saris	17	4%	8	
46	Saris Dama	9	2%	4	
47	Stadium	11	2%	5	
48	Tulu Dimtu	11	2%	5	
	<b>Total</b>	<b>455</b>	<b>100%</b>	<b>213</b>	



### 3.7. Population and Sample Size of the Study

#### 3.7.1. Method of Data Analysis

Both descriptive and inferential statistics were used to analyze and interpret the findings. Demographic variables of the respondents and mean scores of the factors of job satisfaction dimensions are interpreted using descriptive statistics whereas inferential statistics are used to find out the relationship between the factor of job satisfaction and employees' job satisfaction using correlation and regression analysis via SPSS Version 23.

#### Model Formulation and Specification

$$Y = \beta_0 + \beta_1 EA + \beta_2 EG + \beta_3 WEX + \beta_4 EQ + \beta_5 MSL + \beta_6 PR + \beta_7 PO + \beta_8 IS + \beta_9 MNFB + \beta_{10} CR + \beta_{11} OPP + \beta_{12} PYWW + \beta_{13} JTT + \beta_{14} COM + \epsilon_0$$

Whereas

Y = Job satisfaction

$\beta_0$  = constant term,

$\beta_1$  = coefficient variable Pay & Remuneration,

$\beta_2$  = coefficient variable Promotion opportunity,

$\beta_3$  = coefficient variable Immediate Super,

$\beta_4$  = coefficient variable Monetary and Nonmonetary Fringe Benefits,

$\beta_5$  = coefficient variable Contingent Rewards,

$\beta_6$  = coefficient variable Operating Policies and Procedures,

$\beta_7$  = coefficient variable People You work with,

$\beta_8$  = coefficient variable Job Tasks Themselves,

$\beta_9$  = coefficient variable Communication,

$\epsilon_0$  = a margin of error.

( PR = Pay and Remuneration, PO= promotion opportunities, IS= Immediate Supervisor, MNFB = Monetary and Nonmonetary Fringe Benefits, CR = Contingent Rewards, OPP = Operating

policies and procedures, PYWW = People you work with, JTT = Job Tasks Themselves, COM = Communication, and e is the error term).

### **3.8. Instrument Validity & Reliability**

#### **3.8.1. Validity Test**

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure, Kothari (2004). The study was explanatory research design and uses standardized measurement (job description index) which is forward after conceptual and empirical investigations. This research follows the Job Descriptive Index (JDI) as a research instrument that is widely used in business and government and its validity is also authentic (Smith et al., 1969). Job Descriptive Index seeks to measure Job Satisfaction with their job in ten dimensions, EA, EG, WEX, WQ, MSL, PR, IS, MNFB, CR, OPP, PYWW, JTT, and COM. Besides this, the study used simple random and systematic sampling to select the sampling from which both samples are drawn it let any biases to probability. The internal consistency of the instruments of the study was also tested by the pilot study. Thus it is safe to say that the study valid instruments.

#### **3.8.2. Reliability Test**

A reliability test is used to assess consistency in measurement items (cerri, 2012). Cronbach's alpha is used to measure the internal consistency of the measurement items. From the data analysis, the Cronbach's alpha for PR is 0.759, for PO is 0.764, for the IS is 0.817, for MNFB is 0.783, for CR is 0.755, for OPP is 0.760, for PYWW is 0.836, for COM is 0.844, for JTT is 0.883 and for OJS is 0.779. The total reliability test is 0.821 which is excellent according to the standard set by Crossman (2003) and it is over the accepted limit of 0.70. For all individual factors, Cronbach's alpha is greater than 0.70 which is shown below that signifies greater internal consistency between the items and measures the intended dimensions of the variables. As well as it indicates the acceptability of scale for further analysis.

Table 3. 2 **Result of Reliability test**

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
0.759	PR
0.764	PO
0.817	IS
0.783	MNFB
0.755	CR
0.760	OPP
0.836	PYWW
0.844	COM
0.883	JTT
0.779	OJS
Total 0.821	10

### **3.9. Ethical Considerations**

There will be certain ethical protocols that are followed by the researcher. The first is to ensure that their participation in the study is not out of their own will, they will be asked to participate in explicit consent. The researcher also will ensure that the respondents are aware of the objectives of the research and their contribution toward its goal. Moreover, the researcher will treat the respondents with due respect and courtesy. This makes the respondents at ease and more likely to give honest responses to the questionnaire. They will also be informed about their right to refuse and withdraw from participating in the research at any stage of their participation. Besides, they will not be asked to write their names to ensure the level of confidentiality and their responses will be used only for the intended purpose.

## CHAPTER FOUR

### 4. DATA ANALYSIS AND INTERPRETATION

#### 4.1 Introduction

This chapter contains the reliability analysis, respondents' profile, correlation analysis, and multiple regression analysis.

A total of 213 questionnaires were distributed and were collected from 39 among 48 branches of Dashen bank south district employees. From the distributed 213 questionnaires distributed and the response rate of 99.9 percent. It was analyzed by using the statistical package for social science (SPSS) version 23 to answer the research questions.

#### 4.2 Demographic characteristics of the respondents

This section presents the demographic characteristics of respondents like Age, gender, academic level, work experience, and Work Position.

Table4. 1 : Frequency of age distribution of respondents

##### Age of employees

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-30	108	50.7	50.7	50.7
31-40	75	35.2	35.2	85.9
40-50	30	14.1	14.1	100.0
Total	213	100.0	100.0	

Source: own survey, 2022

As shown in the above table, the majority of the respondents (N =108, 50.7 %) fall in the category of 20 to 30 years. This is followed by 75 (35.2%) of the respondents are in the category of 31 to 40 years. The third order is 30 (14.1%) of the category of 40 to 50 years.

**Table4. 2 Frequency of Gender of respondent**

		<b>Gender of employees</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	102	47.9	47.9	47.9
	Female	111	52.1	52.1	100.0
	Total	213	100.0	100.0	

**Source: own survey, 2022**

As shown in the above table majority of the respondents (n = 111, 52.1%) fall in the category of Female. This is followed by 102 (47.9%) of the respondents are in the category of Male. It indicates that the greatest number of responders was females and most employees who work in the organization were females.

**Table4. 3 : Frequency distribution Work experience of employees.**

		<b>Work Experience of Employees</b>			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 2 years	22	10.3	10.3	10.3
	2 - 5 years	65	30.5	30.5	40.8
	5- 10 years	60	28.2	28.2	69.0
	10-15 years	59	27.7	27.7	96.7
	More than 15 Years	7	3.3	3.3	100.0
	Total	213	100.0	100.0	

**Source: own survey, 2022**

It can be viewed in the above table majority of the respondents (n =65 or 30.5%) fall in 2-3 years of experience group, 60 respondents (28.2%) fall in the 5-10 years of experience group, and 7

respondents (3.3%) more than 15 years of experience group. While 59 respondents (27.7%) fall in 10-15 years of experience and 22 (10.3%) of them were in the category of less than 2 years of experience. This shows that the Dashen bank has both high experience and junior employees; it is easy to adopt the new technologies and share the experience.

Table4. 4 **Educational Qualification of Employees**

**Educational Qualification of Employees**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Bachelor Degree	190	89.2	89.2	89.2
Master's Degree	23	10.8	10.8	100.0
Total	213	100.0	100.0	

**Source: own survey, 2022**

Of the respondents 23 (10.8%) of them have been Second degree, and 190(89.2%) respondents have University degree. This shows that the majority of the respondents were a university degree, and the minimum number of the respondent was Master's degree. This indicates that all of the respondents were well-educated and have a good insight into basic Job Satisfaction.

Table4. 5 : Frequency distribution of respondents Monthly salary level

**Monthly Salary Level of Employees**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 14,001-20,000	149	70.0	70.0	70.0
20,001-25,000	60	28.2	28.2	98.1
25,0001-30,000	4	1.9	1.9	100.0
Total	213	100.0	100.0	

**Source: own survey, 2022**

As we can see from the above table majority of the respondents n= 149 (70%) were 14,001-20,000 birr payable group. This is followed by 60 (28.2%) were 20,001-25,000 birr payable group. While 4 (1.9%) were 25,001-30,000 birr payable group. This shows that the majority of the respondents were 14,001-20,000 birr payable group means Dashen bank have new and energetic employees.

### 4.3. Correlation Analysis between Factors and Overall Job Satisfaction

Table4. 6: Relationship among Factors of Overall Job Satisfaction and Job Satisfaction

#### Correlations

		Correlations									
		OJS	PR	PO	IS	MNFB	CR	OPP	PYWW	JTT	COM
OJ	Pearson Correlation	1									
S	Sig. (2-tailed)										
	N	213									
PR	Pearson Correlation	.868**	1								
	Sig. (2-tailed)	.000									
	N	213	213								
PO	Pearson Correlation	.830**	.917**	1							
	Sig. (2-tailed)	.000	.000								
	N	213	213	213							
IS	Pearson Correlation	.504**	.669**	.731**	1						
	Sig. (2-tailed)	.000	.000	.000							
	N	213	213	213	213						
MN	Pearson Correlation	.828**	.971**	.885**	.718**	1					
FB	Sig. (2-tailed)	.000	.000	.000	.000						
	N	213	213	213	213	213					
CR	Pearson Correlation	.881**	.981**	.923**	.568**	.918**	1				
	Sig. (2-tailed)	.000	.000	.000	.000	.000					
	N	213	213	213	213	213	213				
OP	Pearson Correlation	.783**	.872**	.819**	.508**	.842**	.878**	1			
P	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000				
	N	213	213	213	213	213	213	213			
PY	Pearson Correlation	.881**	.981**	.923**	.568**	.918**	1.000**	.878**	1		
W	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000			
	N	213	213	213	213	213	213	213	213		
JTT	Pearson Correlation	.881**	.981**	.923**	.568**	.918**	1.000**	.878**	1.000**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		
	N	213	213	213	213	213	213	213	213	213	
CO	Pearson Correlation	.881**	.981**	.923**	.568**	.918**	1.000**	.878**	1.000**	1.000**	1
M	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	213	213	213	213	213	213	213	213	213	213

\*\* Correlation is significant at the 0.01 level (2-tailed).

(Where OJS = Overall Job Satisfaction, PR = Pay & Remuneration, PO= promotion opportunities, IS = Immediate Supervisor, MNFB = Monetary and Nonmonetary Fringe Benefits, CR = Contingent Rewards, OPP= Operating Policies and procedures, PYWW= People you work with, JTT= Job Tasks Themselves, and COM= Communication)

**Source: own survey, 2022**

To determine the relationship between factors of OJS (PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, and COM) and OJS Pearson correlation was computed.

Correlation analysis is one of the most widely used in research; it is often used to determine a relationship between two variables. It shows how strong the association between variables is. The correlation “r” is statistics used to measure the degree or strength of a relationship among variables (Taylor, 1990). To interpret the strength of the relationship between variables, the guideline suggested by Taylor (1990) was followed. His classification of the correlation coefficient (r) is as follows. For  $r \leq 0.35$  is considered to represent low or weak correlation, for  $r = 0.36-0.67$  is a modest or moderate correlation,  $r = 0.68-0.89$  is a strong or high correlation and correlation with  $r \geq 0.90$  is very high correlation as we know the value of r is always between 0 and 1. If the value of  $r = 0$  this means that it is negatively related or no correlation whereas if the value of  $r = 1$  the two variables are perfectly correlated with each other.

The result in the above table indicates that there is a positive and significant relationship between organizational variables and dependent variables. There is also **strong and significant correlation** between PR with OJS ( $r=0.868$ ,  $p<0.01$ ), PO and OJS ( $r=0.83$ ,  $p<0.01$ ), MNFB and OJS ( $r=0.828$ ,  $p<0.01$ ), CR and OJS ( $r=0.881$ ,  $p<0.01$ ), PYWW and OJS ( $r=0.881$ ,  $p<0.01$ ), JTT and OJS ( $r=0.881$ ,  $p<0.01$ ), COM and OJS ( $r=0.881$ ,  $p<0.01$ ), and OPP with OJS ( $r=0.783$ ,  $p<0.01$ ). There is also a moderate and significant correlation between IS with OJS ( $r=0.504$ ,  $p<0.01$ ).

#### **4.4 Effect of the Independent Variable on Dependent Variables**

Regression analysis was used to estimate or predict the impact of independent variables on a dependent variable. Multiple regressions were conducted to determine if predictor variables like PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, and COM significantly predict Overall job satisfaction.



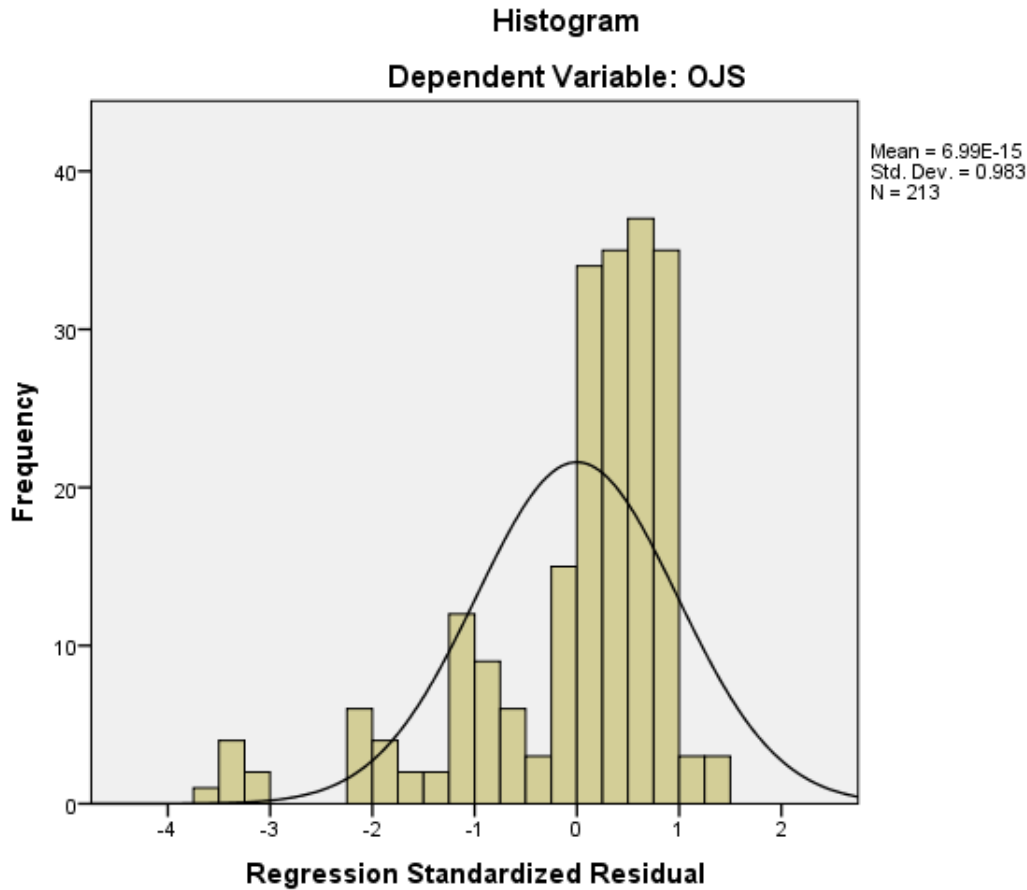
### **Diagnosis Tests/Assumptions**

When there was more than one independent variable in the study, the researcher has to make use of multiple regression models Lind et al., (2008). Multiple linear regression analysis especially standard beta values and P-value is employed to examine the effects PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, and COM on OJS and used to test the developed hypothesis.

#### **Assumption 1: Test of Normality**

Normality can be seen in the data distribution when the curve does not pass through either the left or the right (Ghozali, 2006). It shows that the data output is normally distributed. To test the normality of the data, kurtosis and skewness value was checked using SPSS 23. Skewness measures the degree to which cases are clustered towards one end of an asymmetry distribution. In general, the further the value of skewness is from zero, the more likely it is that the data are not normally distributed (Field, 2000). Kurtosis measure the level of peak in a histogram. The high peak has positive kurtosis, while the flatter distribution has negative kurtosis. A histogram is simply a graph that plots a frequency distribution of data for a variable. The values of the variable go along the X-axis while the number of data points with that value (the frequency) is plotted on the Y-axis. Histograms are a great way to check whether or not your data is normally distributed. A normal distribution is a distribution of data that clusters around the mean.

Figure4. 1: Normality Tests of Residuals



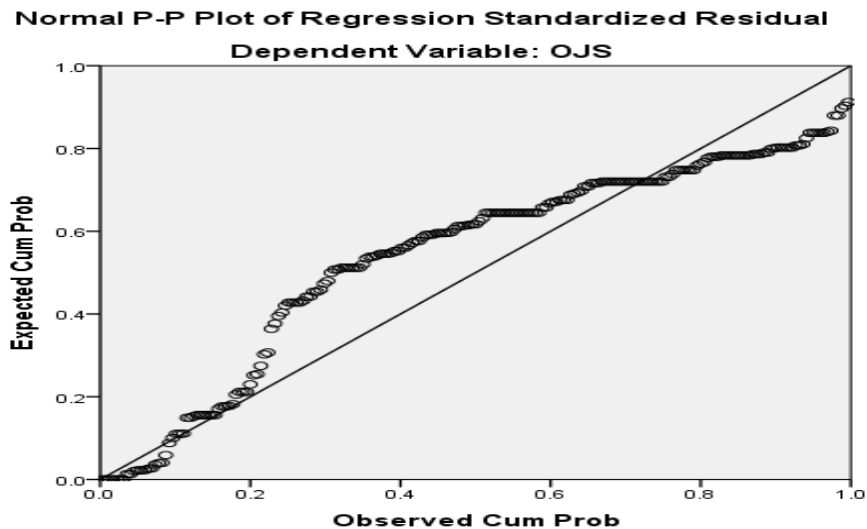
Source: own survey, 2022

According to George and Mallery (2003) cited by Rahman et al. (2017) suggested that skewness and kurtosis values for the variables should be between -3 and +3 for the acceptability as the normal distribution. PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, COM, and OJS were normally distributed as their score was well in the range of -3 to +3. When presented on a histogram the graph has a peak and a 'bell' shaped appearance According to our study since the residuals are normally distributed, the histogram chart above is bell-shaped and the mean is zero it fulfills the assumption of normality. Therefore in the population, the data on the dependent variable is normally distributed for each of the possible combinations of the level of the independent variables; each of the variables is normally distributed.

### Assumption 2: Test of Linearity

In the normal probability plot, the points lied in a reasonably straight diagonal line from bottom left to top right. Therefore, it shows linearity. An underlying assumption of regression analysis is that the relationship between the variables is linear, meaning that the points in the diagonal line plot must form a pattern that can be approximated with a straight line.

Figure4. 2: Test of linearity



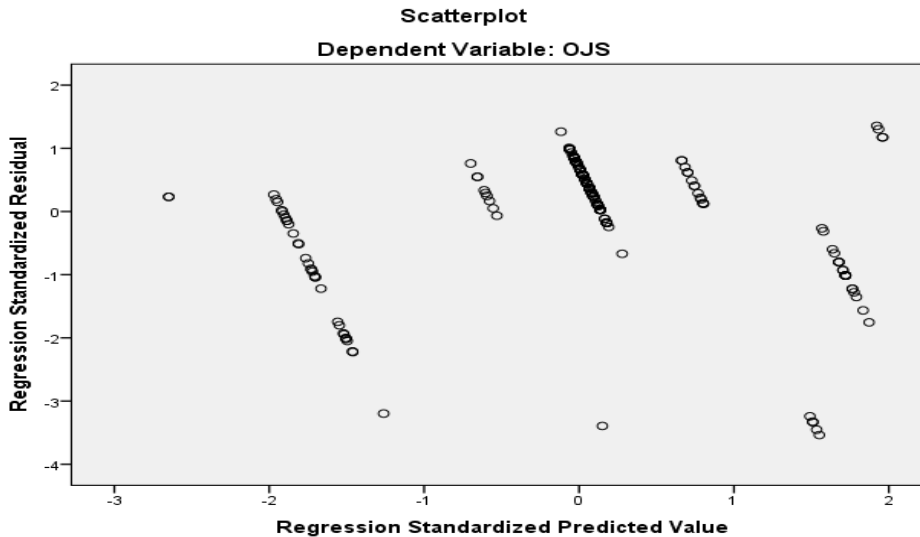
Source: own survey, 2022

The plots in the above figure show strong linear relationships.

### Assumption 3. Homoscedasticity

Homoscedasticity is the extent to which the data values for the dependent and independent variables have equal variances (Field 2009). At each level of the predictor variables, the variance of the residual terms should be constant. This just means that the residuals at each level of the predictors should have the same variance, therefore checking for this assumption is helpful for the fitness of the regression model. In this regard, to plot the homoscedasticity analysis, as suggests by Field (2009), the researcher plot the standardized residuals, or errors (ZRESID) on the Y-axis and the standardized predicted values of the dependent variable based on the model (ZPRED) on the X-axis and the result is presented as follows.

Figure4. 3 : Scatter Plot for Testing Homoscedasticity



Source: own survey, 2022

**Assumption 4: Multicollinearity Test**

According to Hair, (2006) no multi-co linearity test analysis through SPSS model VIF value, if the VIF value lies between 1-10; there is no Multi-co linearity problem, and if the VIF value <1 or >10 there is a Multi-co linearity problem. Multi co-linearity of the regression analysis refers to how strongly interrelated the independent variables in a model are. Therefore, in this study, the table below shows that the Variance Inflation Factors (VIF) and tolerance fall within the acceptance range (VIF = 1 - 10, tolerance = 0.1 – 1.0). Therefore, there is no multi-co linearity problem in the regression model used for this study. As it can be seen from Table 4.7 below, the co-linearity statistics indicate that all tolerance values are between 0.2 and 1.0 the benchmark indicated in the literature, showing that the ten independent variables are not influenced by each other and ensuring the appropriateness of executing the regression analysis. Consequently, the multi-collinearity of the regression model is also examined by Variance Inflation Factor (VIF) with the rule of thumb lower than 10. Therefore in this study, there is no Multi-co linearity problem.

Table4. 7: **Multicollinearity test**

**Coefficients<sup>a</sup>**

Model	Collinearity Statistics		
	B	Tolerance	VIF
1 (Constant)	-.160		
PR	.080	.125	7.997
PO	.063	.274	3.649
IS	.145	.182	5.492
MNBF	.060	.340	2.939
CR	.025	.187	5.355
JTT	.060	.133	7.531
COM	.556	.105	9.511

**Source: own survey, 2022**

**Assumption 5: Independence of residual (Autocorrelations)**

The value of the Durbin-Watson statistic ranges from 0 to 4. As a general rule, the residuals are independent (not correlated) if the Durbin-Watson statistic is approximately 2, and an acceptable range is 1.2 - 2.50 (Babatunde, 2014). In this study, Durbin-Watson is 1.4 and this is within the acceptable range. Therefore the result of this study indicates that the variables fulfill the independence of residuals.

Table4. 8 : **Durbin-Watson Statistics**

Model	Durbin-Watson
1	1.216

## 4.5 Multiple Regression Analysis

Table4. 9 : Autocorrelations

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.980 <sup>a</sup>	.961	.960	.298	1.216

a. Predictors: (Constant), COM, MNBF, CR, PO, IS, JTT, PR

b. Dependent Variable: OJS

**Source: own survey, 2022**

Multiple regression Analysis includes regression model was applied to test how far OJS factors had an impact on employee satisfaction. The ten extracted dimensions were taken as independent variables against Overall Job Satisfaction as dependent in the multiple regression models. Coefficient of determination-  $R^2$  is the measure of the proportion of the variance of a dependent variable about its mean that is explained by the independent or predictor variables (Hair et.al, 1998). A higher value of  $R^2$  represents the greater explanatory power of the regression equation. The above table shows the  $R^2$  value of 0.961. This result shows that the independent variables (PR, PO, IS, MNBF, CR, OPP, PYWW, JTT, and COM) accounted for 78.4 percent of the variance in OJS. This means 96.1 percent of the variation in OJS is explained by the independent variables whereas the remaining 3.9 percent of the variation is explained by other factors which are not included in this study.

Table4. 10 : ANOVA of Overall Job Satisfaction

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	450.674	7	64.382	723.706	.000 <sup>b</sup>
	Residual	18.237	205	.089		
	Total	468.911	212			

a. Dependent Variable: OJS

b. Predictors: (Constant), COM, MNBF, CR, PO, IS, JTT, PR

**Source: own survey, 2022**

The result in the above table indicates the overall model significance, and this board helps us to make sure the above model (on the model summary table) is a statistically significant predictor of the outcome i.e. OJS and it is evidenced that the model is statistically predictor of OJS for the reason that the p-value is less than 0.05 therefore, a significant amount of OJS is influenced by PR, PO, IS, MNBF, CR, OPP, PYWW, JTT, and COM. Furthermore, it can be concluded as, the overall regression model is significant,  $F= 723.706$ ,  $p < 0.05$ ,  $R^2= 0.961$  (i.e., the regression model is a good fit of the data).

**Table4. 11 : Regression Coefficients of Overall Job Satisfaction.**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.160	.318		-.502	.616
PR	.080	.042	.073	1.886	.061
PO	.063	.029	.058	2.198	.029
IS	.145	.036	.132	4.078	.000
MNBF	.060	.030	.048	2.023	.044
CR	.025	.034	.023	.735	.463
JTT	.060	.041	.055	1.454	.147
COM	.556	.037	.641	15.090	.000

**Source: own survey, 2022**

Table 4.11 shows the individual beta values of each independent variable. The beta value shows the effect of each independent variable on the dependent variable. The beta value of Pay & Remuneration (PR) is ( $\beta = 0.080$ ) which shows that by keeping other factors constant, 1 unit change in PR will lead to an increase OJS by 8%. And it was statistically significant at  $p < 0.05$ . The beta value of Promotion Opportunities (PO) is ( $\beta = 0.063$ ) which shows that by keeping other factors constant, 1 unit change in PO will cause to 6.3% positive change in OJS. And it is statistically significant at  $p < 0.05$ . The beta value of Immediate Supervisor (IS) is ( $\beta = 0.145$ ) which shows that by keeping other factors constant, 1 unit change in IS will cause to 14.5%

positive change in OJS. And it is statistically significant at  $p < 0.05$ . The beta value of Monetary and Nonmonetary Fringe Benefits (MNFB) is ( $\beta = 0.060$ ) which shows that by keeping other factors constant, 1 unit change in MNFB will lead to an increase in OJS by 6%. The beta value of Contingent Rewards (CR) is ( $\beta = 0.025$ ) which shows that by keeping other factors constant, 1 unit change in CR will lead to an increase in OJS by 2.5%. And it was statistically significant at  $p = 0.463$ . The beta value of Job Tasks Themselves (JTT) is ( $\beta = 0.060$ ) which shows that by keeping other factors constant, 1 unit change in JTT will lead to an increase in OJS by 6%. And it was statistically significant at  $p = 0.147$ . The beta value of Communication (COM) is ( $\beta = 0.556$ ) which shows that by keeping other factors constant, 1 unit change in COM will lead to an increase in OJS by 55.6%.

Depending on table 4.11 the following regression model was stated as follows:

$$Y = \beta_0 + \beta_1 PR + \beta_2 PO + \beta_3 IS + \beta_4 MNBF + \beta_5 CR + \beta_6 JIT + \beta_7 COM + \varepsilon$$

$$Y = -1.60 + 0.80PR + 0.63PO + 0.145IS + 0.060MNBF + 0.25CR + 0.60JIT + 0.556COM + \varepsilon$$

Where Y= Overall Job satisfaction

$\beta_0$ =Constant term

$\beta_1$ =Coefficient Variable Pay & Remuneration

$\beta_2$ =Coefficient Variable Promotion Opportunities

$\beta_3$ =Coefficient Variable Immediate Supervisor

$\beta_4$ =Coefficient Variable Monetary and Nonmonetary Fringe Benefits

$\beta_5$ =Coefficient Variable Contingent Rewards

$\beta_6$ =Coefficient Variable Communication

$\varepsilon$ = error term

From the above model formula, the constant value ( $\beta_0 = -1.60$ ) implies that Overall Job satisfaction in Dashen Bank would be -1.60 if other variables of the model were zero.

## 4.6 Discussion of the Results

This section presents the results indicted by regression analysis and discusses the contribution of independent variables.



### **Effect of Pay & Remuneration on overall job satisfaction**

The results of multiple regressions, as presented in the above table, revealed that PR had a significant effect on job satisfaction with values ( $\beta = 0.080$ ,  $t = 1.886$ ,  $p < 0.05$ ). Hence, H1 was accepted. The finding support in the two-factor theory carried out by Herzberg (1950s) showed that a good salary is considered an extrinsic factor that would not cause motivation. However, a lack of a good payment would trigger dissatisfaction. In addition, the finding was consistent with Luthans (1995) notes that “wages and salaries are recognized to be a significant, but complex, multidimensional predictor of job satisfaction.

### **Effect of Promotion Opportunity on Overall Job Satisfaction**

The results of multiple regressions, as presented in Table 4.11 above, revealed that Promotion opportunity had a significant effect on overall job satisfaction with values ( $\beta = 0.063$ ,  $t = 2.198$ ,  $p < 0.05$ ). The value of beta showed 1 unit changes in Promotion opportunity will bring 6.3% unit changes in overall job satisfaction. The value of beta shows 1 unit change in the promotion will bring 0.063 unit changes in overall job satisfaction. Hence, H3 was accepted. The result is consistent with Getachew Beyene (2020) who conducted a similar study in a public service organization comprising 270 employees. The result showed a strong and positive association between promotion opportunities and job satisfaction with correlation ( $r = 0.617$ ,  $\beta = 0.433$ ).

### **Effect of Immediate Supervisor on Overall job satisfaction**

The results of multiple regressions, as presented in Table 4.11 above, revealed that Immediate supervisor had a significant effect on job satisfaction with values ( $\beta = 0.145$ ,  $t = 4.078$ ,  $p < 0.01$ ). The value of beta showed 1 unit change with the immediate supervisor will bring 14.5 % changes in overall job satisfaction. Hence, H4 is accepted. The result is consistent with Mark C. Ellickson (2002) who conducted a similar study on municipal Government employees. The results showed a moderate and positive association between immediate supervisor and overall job satisfaction with correlation ( $r = 0.01$ ,  $\beta = 0.46$ )

### **Effect of Monetary and Nonmonetary Fringe Benefits on Overall job satisfaction**

The results of multiple regressions, as presented in Table 4.11 above, revealed that Monetary and Nonmonetary Fringe Benefits had a significant effect on job satisfaction with values ( $\beta = .060$ ,  $t$

= 2.023,  $p < 0.01$ . which revealed that MNBF has a positive significant effect on overall job satisfaction. The value of beta showed 1unit changes like the job will bring 6% unit changes in overall job satisfaction. Hence, H5 is accepted.

#### **Effect of Contingent Rewards on Overall Job Satisfaction**

The results of multiple regressions, as presented in Table 4.11 above, revealed that Contingent Rewards had a significant effect on overall job satisfaction with values ( $\beta = .025$ ,  $t = 0.735$ ,  $p = 0.463$ . which revealed that Contingent Rewards has a positive but insignificant effect on overall job satisfaction. The value of beta showed 1unit changes like the job will bring 2.5% unit changes in overall job satisfaction. Hence, H9 is not accepted. It implies that Contingent Rewards plays an insignificant role in explaining variation in the dependent variable.

#### **Effect of Job Tasks Themselves on Overall Job Satisfaction**

The results of multiple regressions, as presented in Table 4.11 above, revealed that Job Tasks Themselves had an insignificant effect on job satisfaction with values ( $\beta = .060$ ,  $t = 1.454$ ,  $p = 0.147$ . which revealed that Job Tasks Themselves has a positive but insignificant effect on overall job satisfaction. The value of beta showed 1unit changes like the job will bring 6% unit changes in overall job satisfaction. Hence, H6 is not accepted. It implies that Job Tasks Themselves plays an insignificant role in explaining variation in the dependent variable.

#### **Effect of Communication on Overall Job Satisfaction**

The results of multiple regressions, as presented in Table 4.11 above, revealed that Communication had a positive significant effect on overall job satisfaction with values ( $\beta = .556$ ,  $t = 15.090$ ,  $p > 0.05$ . which revealed that Communication has a positive significant effect on overall job satisfaction. The value of beta showed 1unit changes like the job will bring 55.6% unit changes in overall job satisfaction. Hence, H7 is accepted. Lack of communication in the workforce is a major contributor to dissatisfaction. This is usually the result of managerial staff that is isolated and does not know how to relate to their employees on a personal or professional level (Branham, 2005).

Table4. 12 **Summary of Tested Hypothesis**

Hypothesis	$\beta$ Value	Statistical significance (P Value)	Result
H1	0.080	0.061	Accepted
H2	0.063	0.029	Accepted
H3	0.145	0.000	Accepted
H4	0.060	0.044	Accepted
H5	0.025	0.463	Not Accepted
H6	0.060	0.147	Not Accepted
H7	0.556	0.000	Accepted

## **CHAPTER FIVE:**

### **5. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS**

#### **5.1. Introduction**

This chapter discusses the prominent findings of the study and refers to relevant research to support the findings of the current study. It includes a conclusion and recommendation. It also contains information about the sample, results obtained from the descriptive statistics factors of OJS, correlations between the factors of OJS, Multiple regression analysis, and significant statistical differences between dependent and independent variables. Conclusions are drawn based on the obtained results and recommendations for future research that may be of worth if that are put forth.

#### **5.2. Summary of the Major Findings**

The major objective of this study was to find out the level of OJS, Hence, this indicates that there are other variables which contribute to the Overall job satisfaction of employee are which are not considered in this study. On the dimensions of PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, and COM in Dashen Bank. The study depends on a 213 sample size for analyzing the data. For data analysis, descriptive statistics & inferential statistics were used. Descriptive statistics table, frequencies, and percentage were used to analyze the background information such as; gender, age interval, academic level, working experience, and work position of the respondents.

- ❖ Based on previous theories and researches regarding factors affecting employee Job Satisfaction, and this study shows that independent variables like PR, PO, IS, MNFB, JTT, and COM have significant variables.
- ❖ Overall Job Satisfaction and PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, and COM have a positive correlation and have a major effect.
- ❖ R Square value of 0.961 that 96.1% of the variance in OJS can be accounted for by these ten independent variables. It should be noted that the variance accounted for by these variables is relatively large, with the remaining 3.9% of the variance being explained by factors other than those considered.

### **5.3. Conclusion**

OJS can improve service quality and increase employee motivation. In this situation, supervisor and employees of the Business organization should have turned their attention to provide different kinds of facilities to their employees to satisfy their employees and to enhance their service delivery. And also satisfied employees are more committed to their job than dissatisfied. This is because a person with a high level of OJS holds a positive attitude towards the job, while a person who is dissatisfied with his or her job holds a negative attitude about the job (Robins, 2003).

This study focuses on factors affecting job satisfaction at Dashen bank. It offers key contributions in the human resource management literature of Dashen bank by suggesting the key considering factors to attain job satisfaction of Dashen bank.

To attain the OJS, the human resource managers of Dashen bank traction should concentrate on PR, PO, IS, MNFB, JTT, and COM.

To be more specific, this study emphasizes the most on Communication as the key factor for attaining OJS in the Dashen bank. The organization itself should always try to attain the OJS to improve their productivity and attain the desired result by focusing on these determinants of OJS.

Concerning the objective which is placed to examine the contribution of each determinant variable of OJS in table 4.11, it may be deduced from the R Square value of 0.961 that 96.1% of the variance in OJS can be accounted for by these ten independent variables. It should be noted that the variance accounted for by these variables is relatively large, with the remaining 3.9% of the variance being explained by factors other than those considered. From this, it can be concluded that PR, PO, IS, MNFB, JTT, and COM are statistically significant at the 0.01 level.

### **5.4. Recommendation**

Based on the findings and conclusions of the study, the researcher forwards the following recommendations to the management of the Business sectors and suggestions for other researchers.

- ✚ Human resource capital are vital for the successful implementation of the HRM reform in business organization. Therefore, due attention should be given to bring about positive

changes in the lifestyle of the bank employees by designing adequate employee packages which makes a difference in their activities like compensation and benefits, training, and social support.

- ✚ Management of Dashen Bank and policy planners should consider PR, PO, IS, MNFB, JTT, and COM in their plan of action.
- ✚ We highly recommended that Dashen Bank top management should give emphasis for the implementation of the Overall Job Satisfaction specially on PR, PO, IS, MNFB, JTT, and COM for superior Job Satisfaction.

### **5.5. Suggestions for Further Research**

The study suggests further studies to be conducted on the same topic in other addis Ababa Districts to ascertain the results found. This will not only confirm what the study found, but also offer an opportunity for comparisons to be made. Studies can also be conducted on other factors that affect employee job satisfaction, including work load, career development, training and other competitive opportunities.

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## Appendix 1:

### Schedule

The timetable is based on the full-time study and the time plan for the research is as follows:

No	Activities	2022 Partition in Months							
		Nov	Dec	Jan	Feb	Mar	Apr	May	June
1.	Topic selection	✓							
2.	Draft proposal writing		✓						
3.	Submission of the first proposal			✓					
4.	Submission of the final proposal			✓	✓				
5.	Data collection					✓			
6.	Writing Anal., Interpret. of results Conclusion & Recommendation					✓	✓		
7.	Data analysis and thesis writing					✓	✓		
8.	Submission of first thesis draft						✓	✓	
9.	Submission of final thesis draft							✓	
10.	Submission of the final thesis							✓	
11.	Thesis defense								✓

## Appendix 2: Questionnaire



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*Committed to Excellence*

**SCHOOL OF GRADUATE STUDIES**

**MASTERS OF BUSINESS ADMINISTRATION (MBA) PROGRAM**

**Name of student: Endalkachew Mulugeta Tessema**

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*Dear Respondents,*

This questionnaire is designed to gather information about “**Factors Affecting Employee Job Satisfaction: A Case of Dashen Bank S.C South Addis District**” All responses will be used to conduct a study for the partial fulfillment of the Master's Thesis in Business administration. I would like to assure you that your name will not be needed and your responses will not be used for any other purposes other than the intended purpose. I am grateful for your cooperation in advance!

### **Section I – Background information**

**Please indicate your choice by putting a tick mark (✓) among the given alternatives**

1. Age

A. 20-30

B. 31-40

C. 41-50

D. above 51

2. GENDER:

A. Male       B. Female

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

A. Less than 2 years                       C. 5- 10 years       E. More than 15 Years

B. 2 - 5 years                       D. 10-15 years

4. What is your educational qualification?

A. Diploma       B. Bachelor Degree       C. Master's Degree

D. Above master's Degree

5. Monthly Salary Level (in Birr)

A. Less than 14,000      B. 14,001-20,000      C. 20,001-25,000

D. 25,0001-30,000       E. 30,001-35,000      F. Greater than

35,001

## Section II

This part of the questionnaire covers factors affecting job satisfaction. Please indicate how much you agree or disagree with each of the following statements by putting a tick mark (✓) that best represents your opinion. 1 indicates strongly disagree (SDA), 2 indicates disagree (DA), 3 indicates neutral (N), 4 indicates agree (A) and 5 indicates strongly agree (SA).

No	Statement	1(SDA)	2(DA)	3(N)	4(A)	5(SA)
<b>Pay and Remuneration</b>						
6.	I feel I am being paid a fair amount for the work I do.					
7.	Raises are too many and frequent.					
8.	I feel good about the organization when I think about what they pay me.					
9.	I feel satisfied with my chances of salary increment.					
<b>Promotion Opportunities</b>						
10	There is a high chance of promotion in my job.					
11	Those who do well on the job stand a fair chance of being promoted.					
12	People get ahead as fast here as they do in other places.					
13	I am satisfied with my chances of promotion.					
<b>Immediate Supervisor</b>						
14	My supervisor is quite competent in doing his/her job.					
15	My supervisor is fair to me.					
16	My supervisor shows high interest in the feelings of					

	subordinates.					
17	I like my supervisor.					
<b>Monetary and Nonmonetary Fringe Benefits</b>						
18	I am satisfied with the benefits I receive.					
19	The benefits we receive are as good as most other organizations offer.					
20	The benefits package we have is equitable.					
21	There are no benefits that we do not have that we should have.					
<b>Contingent Rewards</b>						
22	When I do a good job, I receive recognition for it.					



No	Statement	1(SDA)	2(DA)	3(N)	4(A)	5(SA)
23	I feel that the work I do is appreciated.					
24	There are many rewards for those who work here.					
25	I feel my efforts are rewarded the way they should be.					
<b>Operating Policies and Procedures</b>						
26	Many of our rules and procedures make doing a good job difficult.					
27	There are no obstacles that block my efforts to do a good job.					
28	I have too much to do at work.					
29	I have too much paperwork.					
<b>People you work with</b>						
30	I like the people I work with.					
31	I think I have to work harder at my job because of the the incompetence of people I work with.					
32	I enjoy my co-workers.					
33	There is too little bickering and fighting at work.					
<b>Job Tasks Themselves</b>						
34	I always feel my job is meaningful.					
35	I like doing the things I do at work.					
36	I feel a sense of pride in doing my job.					
37	My job is enjoyable.					
<b>Communication</b>						
38	Communication seems good within this organization.					
39	The goals of this organization are clear to me.					
40	I often feel that I know very well what is going on within the organization.					
41	Work assignments are fully and clearly explained.					
<b>Overall Job Satisfaction</b>						
	<b>Statement</b>	<b>Very Satisfied</b>	<b>Moderately satisfied</b>	<b>Neither satisfied nor dissatisfied</b>	<b>Moderately dissatisfied</b>	<b>Dissatisfied</b>
42	Generally speaking, I am very satisfied with this job					
43	I am generally satisfied with the kind of work I do in this job					
44	I frequently think of quitting this job					
45	Most people on this job are very satisfied with the job					

### Overall Job Satisfaction

Please tick (✓) on the overall job satisfaction

highly dissatisfied (1)	Dissatisfied (2)	Neutral (3)	Satisfied (4)	Highly satisfied (5)
HAD	DA	N	S	HAS

Source: Spector, P. E. (1985).

Thank You for Taking Your Time To Fill out This Questionnaire!!!.