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**THE EFFECT OF JOB SATISFACTION ON EMPLOYEE
PERFORMANCE: A CASE STUDY OF NILE INSURANCE
COMPANYS.C.**

BY:

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JUNE 2024

ADDIS ABABA, ETHIOPIA

**THE EFFECT OF JOB SATISFACTION ON EMPLOYEE
PERFORMANCE: A CASE STUDY OF NILE INSURANC COMPANY S.C.**

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

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Declaration

I hereby declare that this thesis represents my original work, conducted under the supervision of Assistant Professor Shoa Jemal. All sources of material utilized in this thesis have been appropriately acknowledged. Furthermore, I affirm that this thesis has not been previously submitted, either in part or in full, to any other academic institution for the fulfillment of any degree requirements.

Name

St. Mary's University, Addis Ababa

Signature

June2024

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Acronym

S.C.....Share Company

LMX.....Leader-Member Exchange

SPSS.....Statistical package for social science

R.....Pearson coefficient

E.....Error

Abstract

This study was designed to analyze the effects of job satisfaction on employee performance: the case study of Nile Insurance Company S.C., Addis Ababa, Ethiopia. To this purpose, the researcher has studied the effect of job satisfaction on employee performance and the extent to which the satisfaction dimension is aligned with employee performance. Both descriptive and explanatory research designs were employed by using a quantitative research approach to analyze the effects of job satisfaction related to benefits, pays, career development opportunities, &Supervision on employee performance. The questionnaires were analyzed using a statistical software program, namely Statistical Package for Social Science (SPSS version 27). Out of 152 distributed questionnaires, 146 were completed and returned by the respondents. The study's findings were presented in inference and descriptive analysis, and the result of the descriptive statistics revealed that the impact of Job Satisfaction on Employee Performance is at a good level, with a mean value of 3.52 on a 5-point scale. The finding suggests that benefits, pay, career development opportunities, & Supervision have a positive effect on employee performance. In addition, the result of the multiple linear regression output signals that the Job Satisfaction dimensions factors have affected employee performance with different effect levels, such as every unit increase in benefit, pays, career development opportunity &Supervision dimension, which led to enhanced employee performance by 20.9%, 1.1%, 22.9%, and 34.2%, respectively. Based on the findings of the study, the researcher recommended that Nile Insurance Company S.C... needs to develop and improve payment scales to increase employee satisfaction with their pay and ultimately increase employee performance.

Key words: employee performance, benefit, pay, career development opportunity &Supervision

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Job satisfaction is a crucial concept in organizational behavior and human resources, referring to an employee's positive emotional state resulting from their job experiences and evaluations of their job (Wong, 2018). Research has consistently shown that job satisfaction has a significant impact on employee performance, as satisfied employees tend to be more productive, efficient, and effective in their work (Kossek, 2020). For instance, Demerouti (2018) found that the relationship between job satisfaction and employee performance was moderated by context-dependent factors such as work-life balance and social support.

Recent research has underscored the significance of emotional intelligence in moderating the link between job satisfaction and performance. For instance, a study by Caza (2020) discovered that employees with high emotional intelligence reported higher job satisfaction and better performance. Moreover, employee performance is a vital component of organizational success, as it directly affects an organization's ability to achieve its goals and objectives. Research has consistently demonstrated that employee performance is influenced by a multitude of factors, including individual characteristics, organizational culture, job design, and Supervision (Shi, 2020; Yilmaz, 2019).

Exist studies have consistently shown a positive relationship between job performance and job satisfaction. Studies have found that employees who perform well in their roles report higher levels of job satisfaction, regardless of the industry. For instance, De Pech (2020) found a positive correlation between job performance and job satisfaction among healthcare employees, while Jones (2021) discovered a significant impact of job performance on job satisfaction in the technology sector. Similarly, Taris (2017) found that employees who are satisfied with their jobs are more likely to perform well in the insurance industry.

Furthermore, research suggests that job satisfaction not only influences job performance but also plays a role in employee retention and job commitment. Bakker (2017) found that job performance

can act as a predictor of job satisfaction, indicating that employees who excel in their roles are more likely to experience higher levels of job satisfaction. Mullen (2019) also found that job satisfaction influences employee retention and commitment, particularly in the competitive and fast-paced environment of the insurance industry.

Oladele and Ogundele (2019) found that employees who were satisfied with their jobs were more likely to exhibit high levels of performance, as measured by their ability to meet targets and achieve goals. Similarly, Al-Daej and Al-Shammari (2020) discovered that job satisfaction was a significant predictor of employee performance in the insurance industry, with employees who were satisfied with their jobs reporting higher levels of performance, including higher sales volumes and customer satisfaction.

Okeke (2020) found that job satisfaction was positively correlated with employee performance, with employees who were satisfied with their jobs exhibiting higher levels of job commitment and organizational citizenship behavior. Mabasa (2020) also found that job satisfaction was a significant predictor of employee performance in the insurance industry, with employees who were satisfied with their jobs reporting higher levels of performance, including higher levels of job satisfaction and lower levels of turnover intention.

Some Studies have consistently shown that job satisfaction has a positive impact on employee performance. For instance, a study conducted by Tesfaye (2019) in Ethiopia found that job satisfaction had a significant positive impact on employee performance in the insurance industry. The study revealed that employees who were satisfied with their jobs were more likely to be productive, efficient, and committed to their work. Similarly, a study by Kumar (2017) and Kumbhar (2018) found that job satisfaction was positively correlated with employee performance.

Additionally, studies have also investigated the relationship between job satisfaction and employee performance in the Ethiopian insurance industry. For example, a study by Girma (2020) found that job satisfaction had a significant positive impact on employee performance in the life insurance sector in Ethiopia. The study also found that job satisfaction was positively related to employee engagement, which was a key predictor of employee performance. Another recent study by Abebe (2020) found that job satisfaction was a significant predictor of employee

performance in the non-life insurance sector in Ethiopia, and was positively related to employee turnover intentions, which was negatively correlated with employee performance.

Additionally, a study in the Ethiopian context by Mulu (2020) found a significant positive effect of job satisfaction on job performance among insurance sector employees. Overall, these findings suggest that investing in employee satisfaction could lead to improved performance within the organization and reduce turnover rates.

1.2 Background of the Company

The purpose of insurance is to provide financial protection against potential risks or losses. This can include protection for a person's health, property, life, or liability. By paying a premium, individuals or organizations can transfer the risk of potential losses to the insurance company, which then provides compensation or coverage in the event of a covered loss.

Nile Insurance Company (S.C.) is one of the pioneer private insurers established in April 1995 with a capital of birr 12.5 million. The company is a legal entity registered with the licensing and supervisory body of the National Bank of Ethiopia in accordance with Proclamation No. 86/1994 and license No. 006/95. Over the past 28 years, the registered capital of the company has grown from birr 12.5 million to birr 1 billion. And its branches have also grown from 4 to 61, both in Addis Ababa and regional cities. The company has more than 100,000 customers across the country. This growth was largely driven by the active participation of its employees, customers, shareholders, and other stakeholders.

The company currently employs over 400 people in the underwriting, claim, finance, legal, and engineering departments. Nile Insurance Company offers different types of products, such as motor insurance, marine cargo insurance, fire & lightning insurance, pecuniary insurance, money insurance, engineering insurance, liability insurance, personal accident insurance, life insurance, and health & medical insurance. Nile Insurance is one of the leading companies in the private insurance sector. In this process, the contribution of the employee played a significant role in achieving its goal. Nile Insurance is a prominent company in the private insurance market. The employee's participation in this process was crucial to achieving its objective. However, the company's primary focus was on profits rather than the feelings and interests of its employees.

Due to this reason, the researcher focused on studying the Effect of Job Satisfaction on Employee Performance in the case of Nile Insurance Company S.C.

1.3 Statement of the Problem

Satisfied employees are crucial for the company's success. Happy employees are more likely to stay with the company, reducing turnover rates and recruitment costs, and increasing productivity and performance. This leads to improved customer service, reduced errors, and a positive work environment, which in turn attracts new customers and talent. Furthermore, satisfied employees are more creative, communicative, and innovative, resulting in better teamwork, collaboration, and overall well-being. Chen (2020) found that job satisfaction was positively correlated with employee creativity and innovation. Satisfied employees are more likely to be engaged, motivated, and committed to their work, which can lead to improved job performance, increased job satisfaction, and better organizational outcomes (Saks, 2013).

Despite the extensive research conducted on job satisfaction and its effects on employee performance across various industries, a significant gap remains in the literature when it comes to examining the specific impact of job satisfaction on employee performance within the insurance sector. This lack of focus on the insurance industry suggests that there may be unique factors at play that are not fully understood.

A notable absence in the existing literature is the exploration of specific factors such as salary, benefits, career development, and Supervision on employee performance within the insurance sector. While some studies have investigated the relationship between job satisfaction and performance in general, few have delved into the intricacies of these factors and their impact on employee performance within the context of insurance businesses. As a result, there is a pressing need for further research to fill this knowledge gap and provide insights that can inform evidence-based practices in the insurance industry.

Nile Insurance Company S.C in Addis Ababa, Ethiopia, is grappling with a concerning trend of increased absenteeism and turnover rates among its employees, likely due to dissatisfaction with salary, benefits, career development opportunities, and Supervision. As a result, employees are becoming demotivated and less committed to their work, leading to reduced productivity, increased recruitment costs, and decreased customer satisfaction. To address this issue, there is a

pressing need for the organization to identify and address the root causes of employee dissatisfaction and implement effective strategies to improve job satisfaction and employee performance.

This study aims to empirically investigate the effect of job satisfaction which consists of (salary, benefits, career development, and Supervision) as the independent variable and employee performance as a dependent variable in the perspective of permanent employees the case study of Nile insurance company S.C in Addis Ababa, Ethiopia.

1.4 Research Questions

1. What is the effect of supervision on employee performance? A case study of Nile Insurance Company S.C.?
2. How do different types of benefits affect employee job performance? A case study of Nile Insurance Company S.C.?
3. What is the effect of salary on employee job performance, considering factors such as satisfaction and motivation? A case study of Nile Insurance Company S.C.?
4. How does an employee's career development impact their job performance in the workplace? A case study of Nile Insurance Company S.C.?

1.5 Objectives of the Study

1.5.1 General Objective

The main objective of the study was to analyze the effect of job satisfaction on employee performance through a case study of Nile Insurance Company S.C. in Addis Ababa, Ethiopia.

1.5.2 Specific Objectives

1. To identify the effect of supervision on employee performance, a case study of Nile Insurance Company S.C.
2. To examine the influence of different types of benefits on employee job performance, a case study of Nile Insurance Company S.C.

3. To evaluate the effect of salary on employee job performance, considering factors such as satisfaction and motivation, a case study of Nile Insurance Company S.C.

4. To investigate how an employee's career development affects their job performance, a case study of Nile Insurance Company S.C.

1.6 Significance of the Study

The outcome of this study yielded valuable insights into the significant impact of job satisfaction on job performance within the company. The findings provided a strong foundation for developing and implementing effective management practices that cater to the needs of employees in areas such as benefits and pay, career development, and Supervision. By adopting these best practices, the company was able to enhance employee satisfaction and, in turn, achieve high levels of job performance.

This study's findings will enrich the existing body of knowledge on the relationship between job satisfaction and job performance by providing a more nuanced understanding of the complex interplay between these variables. The results will also serve as a valuable case study for researchers and practitioners working in the Ethiopian context, shedding light on the unique challenges and opportunities present in this region. Furthermore, the study's practical implications will be particularly relevant for HR professionals and organizational leaders in the insurance industry, offering evidence-based insights on how to improve employee satisfaction and performance. Ultimately, this study will contribute to the advancement of knowledge in the field of organizational behavior and human resources management, informing best practices that can be applied across various sectors and regions.

1.7 Scope of the Study

Nile Insurance Company S.C. has 61 branches throughout the country. However, the researcher limited the study to branches that are found in Addis Ababa city because of numerous limitations such as time, money, and other resources. This study focused only on the effect of job satisfaction with factors of pay and benefit, career development, and Supervision on the employee performance case of Nile Insurance Company S.C. in Addis Ababa from December 2023 to Jun 2024. Thus, the study was limited to the effect of job satisfaction on employee performance in the case of Nile Insurance Company S.C., Addis Ababa, Ethiopia.

The researcher employed an explanatory research design, utilizing a quantitative approach to investigate the research question. Due to time and financial constraints, a sampling method of data collection was adopted, rather than a census. This choice was made in order to balance the need for comprehensive data with the practical limitations of the study. The use of a sample allows for a representative and manageable dataset, while still providing valuable insights into the phenomenon being studied.

1.8 Limitations of the Study

Given the resource-intensive nature of comprehensive research, it is not Achievable to conduct a study encompassing all branches in the country within the constraints of our budget. Despite this limitation, our study will still yield valuable insights into the phenomenon under investigation.

Our chosen methodology ensures a practical and efficient approach, allowing us to gather reliable and accurate data within the constraints of the research project. This approach ensures a representative snapshot of the population being studied, facilitating a manageable and feasible study design.

1.9 Organization of the Study

The paper's structure was carefully organized into five major chapters to enhance its clarity and coherence. The first chapter served as an introduction, providing a thorough background on the study, including the company's history, the problem statement, research questions, and objectives. Additionally, it highlighted the significance of the study and its relevance to the field. The second chapter delved into a comprehensive review of the relevant theoretical and empirical literature, setting the stage for the conceptual framework that underpinned the study.

Chapter three provided a detailed overview of the methodology used in the study. This included an explanation of the approach and design, as well as information on the population, sampling technique and procedure, source of data, collection tools and procedures, and data analysis mechanisms employed. In chapter four, the focus shifted to data analysis and presentation, where the findings were examined in depth. The final chapter, Chapter Five, brought together all the threads of the study by presenting a discussion of the results and drawing conclusions. This chapter

provided a comprehensive summary of the study's key findings, their implications, and recommendations for future research or practical applications.

CHAPTER TWO

REVIEWS OF RELATED LITERATURE

2.1 Theoretical Literature

2.1.1 Job satisfaction

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

George and Jones 2008, defined job satisfaction as "Job satisfaction is a collection of feelings and beliefs that people have about their current jobs. People's levels or degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. In addition to having attitudes about their jobs as a whole, people also can have attitudes about various aspects of their jobs such as the kind of work they do, their co-workers, supervisors, subordinates, and their pay".

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

Gina et al. (2018) defined job satisfaction as "positive feelings that an employee feels towards work." Furthermore, Cubay (2020) defined job satisfaction as the feeling of enjoyment originating from performing a job and the motivations related to an organization. In other words, job satisfaction is the primary internal emotion resulting from a variety of workplace-related aspects. In line with all these definitions, it is clear that job satisfaction is a psychological situation that reflects the positive feelings of the employee towards their job.

Job satisfaction can be divided into three major aspects: extrinsic, intrinsic, and general job satisfaction. The scales of extrinsic and intrinsic satisfaction scales are obtained from the theory proposed by Herzberg. Intrinsic satisfaction is related to motivators, such as job contentment and

working with others. Extrinsic job satisfaction is associated with certain aspects, such as company policies, compensation, and supervision (Shrestha, 2019).

Judge (2017) underscores the significance of job satisfaction in the workplace and suggests that organizations should strive to create a positive work environment that promotes employee satisfaction. By understanding the factors that influence job satisfaction, organizations can implement strategies to enhance employee well-being and ultimately improve organizational outcomes.

2.1.3 Factors affecting Job satisfaction

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

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

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

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

2.1.3.1 Salary

The study by Siddiqi (2020) reinforces the importance of competitive salaries in attracting and retaining top talent, particularly in the insurance industry. The authors argue that employees who are paid well are more likely to be engaged and committed to their work, leading to higher levels of job performance and overall organizational success. This is consistent with the findings by Mayhew (2017), which suggest that higher salaries lead to increased job satisfaction, which in turn enhances job performance. This perspective is supported by proponents who believe that financial rewards are a key motivator for employees and can positively impact their overall job satisfaction and performance.

On the other hand, according to the study by Boyce (2018), salary can influence job satisfaction to some degree, but other factors such as job autonomy, Supervision, and career development opportunities also play a significant role in determining employee satisfaction and performance in the insurance industry. The study by Lee and Kim (2020) found that while salaries had a positive impact on job satisfaction and job performance in the short term, the effect diminished over time as other non-monetary factors became more salient. The relationship between salary, job satisfaction, and job performance in the insurance industry suggests that while salary is an important factor, it is not the only determinant of employee satisfaction and performance.

2.1.3.2 Development Opportunities

A study by Geng and Zhang (2018) found that employees who received adequate development opportunities were more satisfied with their jobs and performed better in their roles within the insurance sector. Another study by Schreiber (2020) supported these findings, suggesting that career development plays a significant role in boosting employee motivation and engagement, leading to increased job satisfaction and performance.

A study by Smith and Jones (2020) demonstrated a positive correlation between career development initiatives and job performance in insurance organizations. They found that employees who were provided with opportunities for skill development, training, and career advancement showed higher levels of job performance compared to those who did not have access to such opportunities.

2.1.3.3 Supervision

According to Luthans (2005, p.213), supervision is a moderately important source of job satisfaction. Employee centeredness and participation or influences are two dimensions of supervisory style that affect job satisfaction. “Quality of supervisor-subordinate relationship has a significant, positive influence on the employee’s job satisfaction and performance” (Funmilola, O., Sola, K., and Olusola, A., 2013, p. 518).

2.1.3.4 Benefits

According to Kim & Lee (2019), the provision of attractive benefits and compensation can have a significant impact on job satisfaction and, in turn, job performance. The researchers found that employees who are satisfied with their benefits and compensation packages tend to feel valued by their organization, which in turn motivates them to work harder. This is because employees who perceive their benefits and compensation as fair and competitive are more likely to feel that their efforts are recognized and appreciated by their employer. As a result, they are more likely to be engaged and motivated, leading to improved job performance. This highlights the importance of offering competitive benefits and compensation packages as a key strategy for boosting employee satisfaction and performance.

A study conducted by Othman (2020) examined the relationship between compensation and job performance in the insurance sector. The findings of the study revealed that employees who were satisfied with their compensation packages were more likely to exhibit higher levels of job performance. This suggests that adequate compensation plays a key role in motivating employees and enhancing their productivity.

Krenn, (2019) showed that bonuses can be an effective way to motivate employees to perform better. Another study by Harter (2018) found that employees who received bonuses were more likely to report higher levels of job satisfaction and commitment compared to those who did not receive bonuses. Similarly, a study by Gneezy (2018) found that bonuses increased employee effort and productivity. On the other hand, some studies have found that bonuses can also have negative effects on employee behavior. A study by Frederickson (2018) found that bonuses can lead to overwork and burnout among employees, particularly if the bonus structure is designed in a way that encourages over performance.

2.1.2 Job Performance

Job performance refers to the degree to which an individual fulfills the requirements of a specific job as specified by the organization. The study by Colquitt, Lepine, and Wesson (2019) examines the impact of various factors on job performance. The study found that factors such as job satisfaction, organizational commitment, and Supervision all play significant roles in predicting employee job performance. Additionally, the review highlighted the importance of providing employees with opportunities for growth, training, and development to enhance job performance.

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

Employee job performance refers to the extent to which an employee meets or exceeds the expectations of their job (Kotter, 2012). It is a multifaceted concept that encompasses various aspects such as quantity, quality, and timeliness of work, as well as employee behavior and attitudes.

According to Delery (2017), employee job performance can be broadly categorized into three distinct dimensions. Task performance refers to the extent to which an employee completes tasks accurately and efficiently, showcasing their technical skills and abilities. In contrast, contextual performance involves the ability to adapt to changing circumstances and demonstrate flexibility, highlighting an employee's capacity to navigate ambiguity and uncertainty. Finally, citizenship behavior encompasses behaviors that go beyond an employee's immediate job requirements, such as volunteering for special projects, mentoring colleagues, or contributing to team-building

2.1.3 Relation between Job Satisfaction and Employee Performance

A recent study by Cnossen (2021) explored the relationship between job satisfaction and various aspects of work-life balance among insurance professionals. The study concluded that insurance employees who reported higher levels of job satisfaction also had better work-life balance and ultimately demonstrated higher levels of job performance and overall job satisfaction.

According to a study conducted by Haworth and Cairns (2020), job satisfaction was found to be positively correlated with job performance and employee engagement. The study highlighted the importance of creating a positive work environment and providing opportunities for professional development to enhance job satisfaction among employees. This research underscores the significance of addressing job satisfaction in the workplace to improve overall organizational effectiveness.

The study by Gözükarar (2021) explores the correlation between job satisfaction and job performance among insurance industry employees. It investigates how satisfied employees are with their jobs and how this affects their overall performance in their roles within the insurance sector.

A study by Judge (2014) suggests that job satisfaction leads to improved job performance due to increased motivation and engagement. A study by Shuck & Wollard (2016) argues that the relationship is more complex and may be influenced by various contextual factors such as organizational culture, Supervision, and job characteristics.

The study by Johnson (2020) found a positive relationship between job satisfaction and job performance among insurance agents, highlighting the importance of employee well-being and engagement in driving organizational success. However, other studies have shown mixed results, with some suggesting that job satisfaction may not always translate into higher job performance in the insurance industry (Tett & Meyer, 1993).

A study by Kristof (2015) has highlighted the significance of job characteristics, such as autonomy, task significance, and feedback, in influencing both job satisfaction and performance in the insurance sector. These researchers argue that the alignment of job characteristics with individual preferences and values can lead to higher levels of satisfaction and, ultimately, better performance outcomes.

Based on findings by Cardy (2016), the relationship between job satisfaction and job performance may be moderated by organizational factors, such as the presence of performance incentives and recognition systems. This raises questions about the extent to which job satisfaction alone can drive job performance in insurance companies, especially in environments where other motivational factors may also play a role.

Overall, the researchers highlighted the need for a comprehensive understanding of the various factors that influence the relationship between job satisfaction and job performance in the insurance industry. Further research in this area can provide valuable insights for organizations seeking to optimize employee well-being and productivity.

2.2 Empirical Literatures

The study conducted by Liu, Wang, and Liao (2021) examined the relationship between job satisfaction and job performance among employees in China. The researchers conducted a meta-analysis of 38 empirical studies and found a positive and significant relationship between job satisfaction and job performance. The findings from this review suggest that higher levels of job satisfaction are associated with better job performance.

A study by Judge (2020) synthesized data from multiple studies and found a significant positive correlation between job satisfaction and job performance, suggesting that satisfied employees tend to perform better in their roles compared to those who are dissatisfied. Meanwhile, Cascio (2018) contended that effective performance management systems, such as goal-setting, feedback, and rewards, are essential for maximizing job performance in insurance companies. By motivating employees, enhancing their skills and competencies, and driving better results for the organization, well-designed performance management systems can have a direct impact on an organization's overall success. On the other hand, a study on traditional performance management practices is outdated and ineffective in the modern workplace (Rudman & Kooij, 2020). The authors argue that these systems can be demotivating, create unnecessary stress, and fail to capture the complexities of job performance in the insurance industry.

Study by Bakker and Schaufeli (2018) found that job satisfaction is a strong predictor of job performance among insurance industry workers, suggesting that employees who are satisfied with their jobs are more likely to perform well. However, Judge (2014) offers a more nuanced

perspective, arguing that the relationship between job satisfaction and job performance may not be as straightforward. According to Judge, the link between job satisfaction and job performance is stronger when other factors such as salary scale, rewards, promotions, and a suitable working environment are present, suggesting that a lack of these elements may mitigate the positive impact of job satisfaction on performance.

According to a study by Judge (2016), a strong relationship was found between employee satisfaction with pay and benefits, and their level of engagement at work, as well as their job performance. In contrast, a study by Sturman (2018) discovered that while job satisfaction was positively linked to employee well-being, it did not significantly influence job performance in the insurance industry. This suggests that while job satisfaction is important for employee well-being, it may not necessarily translate to improved job performance in all industries.

A study by Seong and Ha (2020) examined the impact of pay and benefits on job performance. The study concluded that there is a positive relationship between pay and benefits and job performance, with employees who perceive their pay and benefits as fair and competitive being more motivated and committed to their work. The authors also found that providing attractive pay and benefits serves as a strong motivator for employees to perform well and remain loyal to their organization.

A study by Seong and Ha (2020) investigated the effects of pay and benefits on job performance. The research found a significant positive correlation between fair and competitive pay and benefits, and job performance. The findings revealed that employees who perceive their compensation as fair and competitive tend to be more motivated and committed to their work. Furthermore, the study demonstrated that providing attractive pay and benefits can serve as a powerful motivator, driving employees to perform at their best and remain loyal to their organization.

According to a study by Jiang, Jiang, Qiu, and Dai (2017), career development opportunities within an organization have a significant impact on job performance. The researchers discovered that employees who perceive high levels of career development opportunities tend to report higher levels of job performance. The study's findings suggest that investing in employee career

development can lead to improved job performance, highlighting the importance of providing opportunities for growth and advancement within an organization.

Studies have found a positive correlation between job satisfaction and employee job performance. The impact of factors such as career development programs, supervision, and organizational support on job performance was also highlighted in the literature. So further research may be needed to better understand the complex interplay between these factors and their effects on job performance in the insurance sector

2.3 Research Hypotheses

After reviewing the literature, the researcher proposes the following hypothesis:

H1: Salary has positive and significant effects on employee job performance.

H2: Benefits have a positive and significant effect on employee performance.

H3: Career Development opportunities have a positive and significant effect on employee performance.

H4: Supervision has a positive and significant effect on employee performance.

2.4 Conceptual Framework of the Study

A conceptual framework in a research paper refers to the set of ideas, theories, and concepts that provide the basis for understanding, analyzing, and interpreting a research problem or question. It serves as a theoretical foundation for the study and helps guide the research process by providing a clear and organized structure. The conceptual framework identifies and defines the key variables, constructs, relationships, and assumptions that are relevant to the specific research problem. It also helps to establish the scope and boundaries of the study, as well as the theoretical perspective or lens through which the research was conducted

The study focused on four key variables - salary, benefits, career advancement, and Supervision - as they are essential in determining an employee's overall job satisfaction. Salary and benefits are fundamental elements that can significantly impact an individual's well-being and motivation, while career advancement opportunities cater to an employee's long-term goals and

aspirations. Supervision can also play a significant role in shaping employee attitudes toward their job, including their level of satisfaction.

The study chose these variables because they are measurable and quantifiable, providing a clear direction for the study to investigate the impact of job satisfaction on employee performance. The variables were selected because they are fundamental elements of job satisfaction and can be directly influenced by organizational policies and practices. While other factors such as work environment, relationships, and quality of communication may also impact job satisfaction, they were outside the scope of this study. By focusing on these four variables, the study aimed to provide insights into how they interact with each other and affect employee satisfaction and performance.

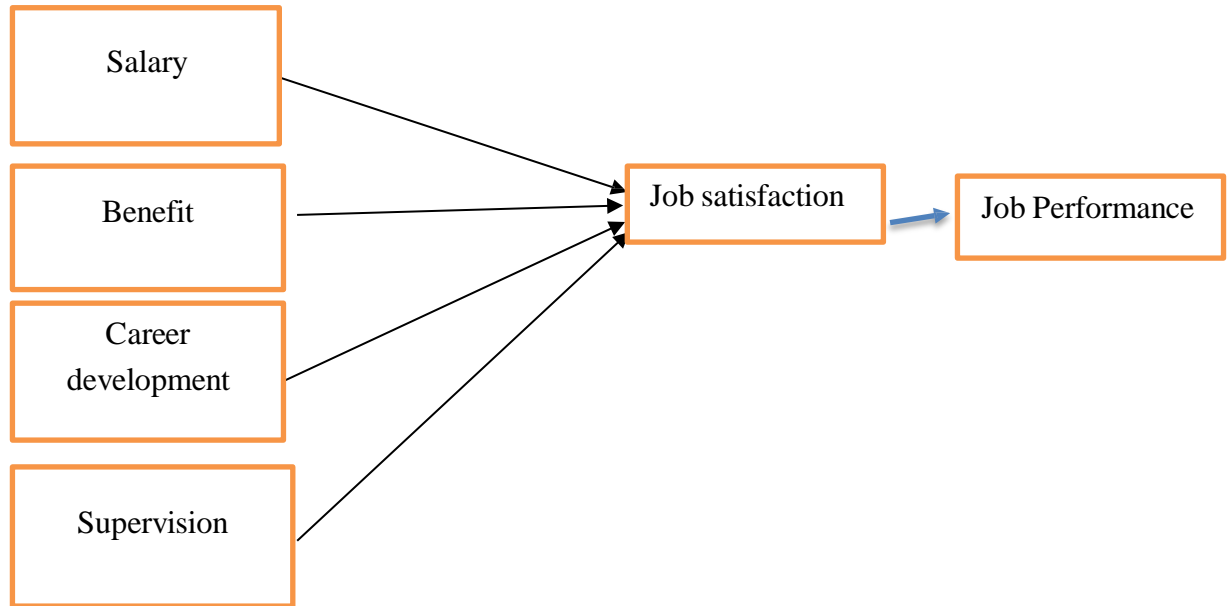
After conducting a thorough literature review, a conceptual model was developed to illustrate the independent and dependent variables examined in the study on the impact of job satisfaction on employee performance in the specific context. The model depicts the interrelationships between key factors such as salary, benefits, career development, supervision, and employee performance. This framework provides a visual representation of the hypothesized relationships between these variables, enabling a clearer understanding of the study's research design and objectives.

Independent Variable

(Job satisfaction)

Dependent Variable

(Employee performance)



Sources: Qiu and Dai (2017), Bakker and Schaufeli (2018), Cascio (2018), and others.

Figure 2.1 Conceptual Frame Work

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design

Research design refers to the overall plan or strategy that a researcher develops to conduct a research study. It outlines the specific steps, methods, and procedures that were used to address the research question or hypothesis. This helps to achieve the objective of the study. Research design is the conceptual structure from which research is conducted; it advances the plan for data collection and analysis Kothari (2004).

Both descriptive and explanatory research designs were types of research designs that were used to explain the relationships between different variables. Explanatory research design is often used to investigate why certain phenomena occur or to explore cause-and-effect relationships. To achieve the research objective, an explanatory research design is used to find out the effect of job satisfaction with factors like rewards, benefits, & pay, career development, and Supervision on employee performance. A descriptive research design is used to describe the current state of affairs.

3.2. Research Approach

The researcher uses a quantitative research approach to achieve the research objective and answer the research question. Kothari (2004) states that a quantitative research approach was employed to characterize the numerical features, and quantitative data was gathered and examined holistically. The researcher uses a quantitative research method to evaluate the effect of job satisfaction on job performance.

3.3 Population and Sampling Size

The target population of the study was employees of Nile Insurance Company S.C. that were found in Addis Ababa branches. Based on the information found from the company's human resource management; there were a total of around 244 employees found in Addis Ababa branches. A reduced subset of the overall population is referred to as the sample size (Cooper and Schindler 2008). Sampling has several advantages over conducting a census, particularly for large populations. It's more budget-friendly, saving time and effort by collecting data from a smaller,

representative subset of the population. According to Mugenda (2013), the degree of certainty, accuracy, and degree of confidence in data can be determined by the sample size. This means that a researcher can determine the optimal sample size required for their study based on the level of certainty they desire to achieve, the accuracy of their measurements, and the level of confidence they have in their data. A readable representative population sample size was established by using Taro Yamane (Yamane, 1973) formula with a 95% confidence level and an error of 0.05 as follows:

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

Where n is the selected sample size

N = number of population = 244

e=error

$$n = \frac{244}{1 + 244(0.05)^2}$$

n= 152 employees

3.4 Data Type and Sources

To gather the necessary data for this study, a combination of primary sources of information was employed. These primary sources were utilized to collect the data required to address the study's objectives and research questions. The primary data collection method used was a questionnaire, which was administered to a sample of 152 respondents who were selected from the target population of employees of Nile Insurance Company S.C. This targeted sampling strategy ensured that the participants were representative of the population being studied, thereby enhancing the validity and generalizability of the findings. The questionnaire was designed to collect information on the variables of interest, and the responses provided by the participants were used to answer the research questions and test the study's hypotheses.

3.5 Method of Data Collection

In this study, the researcher used primary data collection procedures. Primary data was be directly collected from employees of Nile insurance company S.C in Addis Ababa through questionnaires.

3.5.1 Questionnaire

The questionnaire would be prepared in English using a straightforward structure that is organized in a logical order, going from simple to complex. To obtain relevant responses, the respondents would describe their involvement in the research. A 5-point Likert scale is included in the study questionnaire to allow for uniformity and ease of response. 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree.

3.6 Method of Data Analysis

To address the research issues, the quantitative data collected through the questionnaires was analyzed using inferential statistics for person correlation and linear and multiple regressions. Descriptive statistics were used to measure the mean, standard deviation, percentage, and frequency tables. All the analysis was done using a statistical software program, namely Statistical Package for Social Science (SPSS version 27).

The analysis of the collected quantitative data employed the 27th version of the Standard Package for Statistical Analysis (SPSS). Descriptive statistics were used to summarize the data, including measures of central tendency (mean) and measures of variability (variance, standard deviation, standard error, and percentage). Inferential statistics were utilized to examine relationships between variables. Specifically, correlation analysis was conducted to identify associations between variables, while linear regression was used to model the relationships between variables with a positive correlation. Multiple regression models were constructed to examine the simultaneous impact of multiple predictors on the dependent variable. The multiple regression models took the form:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e,$$

Where Y is the dependent variable, X1-X4 are the independent variables, and e represents the error term. To determine the level of significance, an analysis of variance (ANOVA) was performed. The data analysis process involved converting raw data into tables and graphs displaying frequency

distributions and percentages that addressed the research questions. This analysis was conducted using Statistical Package for the Social Sciences (SPSS) version 27.

3.7 Validity

Validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004). The extent to which differences detected with a measuring instrument represent genuine differences among the people being evaluated is referred to as validity (Kothari, 2004). In other words, validity is a measure of the degree of validity or the validity of the research instrument. The validity test of the questionnaire was conducted using Pearson- product-moment correlation using SPSS. The validity test product moment Pearson correlations are done by correlating each item of the of the questionnaire score with the total score. Item-to-item questionnaires that are significantly correlated with the total score indicate that the items are valid, which means that if the significance value is 0.05, the instrument is declared invalid. All the listed significant values of the questions or sub-items of the demission were obtained by the sig. (2-tailed) of $0.000 < 0.05$, so it can be concluded that all items were valid.

3.8 Reliability Test

According to Carmines and Zeller (1979), reliability is concerned with the degree to which the measurement of a phenomenon produces stable and consistent results. Reliability is also related to repeatability. Reliability testing is important because it indicates the uniformity of measuring equipment components (Huck, 2007). A scale is said to have high internal consistency reliability if the scale items are “related to each other” and measure the same construct (Huck, 2007, Robinson, 2009). The most commonly used method to measure internal consistency is Cronbach's alpha. This is considered the most appropriate measure of reliability when using a Likert scale (Whitley, 2002; Robinson, 2009). Although there are no absolute rules regarding internal consistency, most agree on a minimum internal consistency coefficient of 0.70 (Whitley, 2002, Robinson, 2009). (Hinton, 2004) proposed four reliability thresholds, including excellent reliability (above 0.90), high reliability (0.70–0.90), moderate reliability (0.50–0.70), and low reliability (below 0.50). There, the reliability of the data was checked by Cronbach's alpha.

Table 3.1: Reliability Test

Description	Cronbach's Alpha	N of Items
Benefit factors	0.770	5
Salary factors	0.783	4
Career development factors	0.701	5
Supervision factors	0.797	4
Employee performance factors	0.727	4

Source own data, 2024

As shown in the above Table 3.1 reliability result of the data, the Cronbach alpha coefficient for the data was 0.770, 0.783, 0.701, 0.797, and 0.727, respectively. According to Hinton, if the Cronbach alpha coefficient falls under 0.7–0.9, it indicates high reliability. The result of Cronbach alpha for all data was greater than 7 and less than 9, therefore the reliability of the data was high.

3.9 Ethical Considerations

It was ensured to respondents that their replies were kept private and that their privacy was respected. A cover letter explaining the goal of the study and the participant's right to accept or reject it was attached to the questionnaire to get their informed permission. We were grateful for all the help and cooperation from other sources, and the information received was acknowledged. They are expected to fill out the questionnaires willingly.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Response Rate of Respondents

The response rate, which indicates the proportion of participants in the sample who completed and returned the survey, plays a significant role in evaluating survey effectiveness. In the scope of this study, precisely 152 questionnaires were distributed to individual employees who are currently working at Nile Insurance Company S.C. Out of the total distribution, 146 questionnaires were completed and retrieved, reflecting a remarkable response rate of 96.05%. It is worth noting that 6 individuals did not return the questionnaire, and their responses were not included in the analysis.

Table 4.1: Response Rate of Respondents

Questionnaire	Frequency	Percentage
total number of questionnaires distributed	152	100%
Total number of questionnaires returned	146	96.05%
Total number of questionnaires unreturned	6	3.95%
The total number of questionnaires rejected	---	---

Source own data, 2024

4.2 Demographic Characteristics of the Respondents

4.2.1 Gender of Respondents

Table 4.2: Gender of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	101	69.2	69.2	69.2
	Femal e	45	30.8	30.8	30.8
	Total	146	100.0	100.0	

Source own survey, 2024

As shown in the above table, the majority of the respondents were male with 101(69.2%) and Female was 45(30.8%). the result of the study indicates that employees of Nile Insurance are dominated by males.

4.2.2 Age of the Respondents

Table 4.3: Ages of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-26Years	48	32.9	32.9	32.9
	27-34 years	66	45.2	45.2	78.1
	34-45 Years	22	15.1	15.1	93.2
	Above 45 Years	10	6.8	6.8	100.0
	Total	146	100.0	100.0	

Source own survey, 2024

As shown above, Table 4.3 Demographic characteristics of the age of the respondent's majority of the employees were under the age of 27-34 years at 66 (45.2 %), followed by in age range under 18-26Years with 48(32.9%), and also the age under range 34-44 Years counts with 22(15.1%) and the last one above the age of 44 years that was 10(6.8%). The result indicates that in Nile Insurance Company S.C most of the employees were with age of productive stage.

4.2.3 Educational Level of the Respondents

Table 4.4 Educational Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	26	17.8	17.8	17.8
	Degree	77	52.7	52.7	52.7
	Master	43	29.5	29.5	29.5
	Total	146	100.0	100.0	

Source own survey, 2024

According to the above Table 4.4 educational level of the respondents, the results show that the majority of the respondents were degree holders, which were 77 (52.7%) of the respondents, followed by masters, who were 43 (29.5%) of the respondents, and employees who had diplomas, the last one with 26 (17.8%). Since most of the respondents were professionals, they could understand the research questions and give appropriate answers that are necessary for data interpretation.

4.2.4 Working Experience of Respondents

Table 4.5: Working Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 5 Years	47	32.2	32.2	32.2
	5-10 Years	76	52.1	52.1	84.2
	11-20 Years	18	12.3	12.3	96.6
	Above 21Years	5	3.4	3.4	100.0
	Total	146	100.0	100.0	

Source own survey, 2024

As shown in Table 4.5, the majority of respondents' working experience ranges from 5 to 10 years, with employees 76 (52.1%). This was followed by less than 5 years of experience, which was 47 (32.2%) employees; several employees have 11–20 years' experience (18.3%); and the last one was working experience above 21 years with several employees (5.4%). In general, from Table 4.5, I conclude that the majority of the respondents were experienced, so they can easily understand the effect of job satisfaction on employee performance and express their feelings on the questionnaires freely.

4.2.5 Job Position of Respondents

Table 4.6: Job Position of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	officers	45	30.8	30.8	30.8
	senior officers	37	25.3	25.3	56.2
	supervisors	20	13.7	13.7	69.9
	managers	44	30.1	30.1	100
	Total	146	100	100	

Source from own data

As shown in the above table 4.6 job positions of the respondent, most of the employees are officers, with a total of 45 employees (30.8%). This was followed by managers, who had 44 (30.1%) employees; the number of senior officers was 37 (25.3%); and the last one was supervisors, which was 20 (13.7%). In general, from table 4.5, I conclude that the majority of the respondents were in high-level positions, so they have enough knowledge about the effect of job satisfaction on employee performance, and they put their agreement or disagreement levels on questionnaires in the right way.

4.3 Descriptive Statistics Analysis

Descriptive statistics are a set of measurements that are organized and summarized to describe a particular data set. These statistics help to summarize and interpret the data, providing insights into the underlying patterns and characteristics of the data. Descriptive statistics include measures such as mean, median, mode, range, standard deviation, and variance, among others. These statistics are used to analyze and interpret data in a meaningful and informative way.

4.3.1 Benefit-Related Factor

Table 4.7: Benefit-Related Factor

s/n	Description	N	Mean	Std. Deviation
1	You are satisfied with the amount of pay and financial compensation you received.	146	3.55	0.856
2	The company gives different types of rewards to employees who perform better.	146	3.37	0.871
3	You are content with the bonus package you received at the end of the budget year.	146	3.41	0.876
4	You gain additional benefits when you change the branch with the interest of the company.	146	3.49	0.857
5	I feel that my compensation package adequately reflects my contributions and efforts in the workplace.	146	3.49	0.824

Source own survey 2024

As shown in Table 4.7 the descriptive statistics of benefit-related factors of employee attitude. For the research question 'You are satisfied with the amount of pay and financial compensation you received.' For this issue, the response of the employees was agreed with a mean of 3.55 and St. Deviation of 0.85. This implies that employees of Nile Insurance Company S.C were satisfied with amount of pay and compensation they have received. Regarding for 'the company gives different type of rewards to employees who perform better'. The response of respondents shows that agreed with a mean of 3.37 and a St. Deviation of 0.87. This implies that Nile insurance company S.C provides rewards based on employees work performance.

For the case of 'You are content with the bonus package you received at the end of the budget year.' the response of the employee was agreed with a mean of 3.41 and a St. Deviation of 0.87

this shows that employees Nile Insurance Company S.C were happy with a bonus package that was gotten an end of the budget year. ‘You gain additional benefit when you change the branch with the interest of the company.’ for this issues the response of the employee was agreed with a mean of 3.49 and St. Deviation of 0.85. This shows that the Nile Insurance Company S.C. changes its employees from one branch to another with compensation. Regarding the ‘I feel that my compensation package adequately reflects my contributions and efforts in the workplace., Employees agreed with a mean of 3.49 and a standard deviation of 0.82.

Generally, these descriptive statistics suggest that Nile Insurance Company S.C. was doing well in terms of employee benefits and compensation. The company's employees are generally satisfied with their pay and compensation and feel that their hard work is recognized and rewarded.

4.3.2 Salary-Related Factors

Table 4.8: Salary-Related Factors

S/no	Description	N	Mean	Std. Deviation
1	Employees in Nile Insurance receive attractive salaries.	146	2.60	1.172
2	Nile Insurance's salary scale was better compared to its competitors.	146	2.19	1.135
3	I am happy with the salary increment when I grow into the next position.	146	2.33	1.025
4	The salary increment you receive is fair and equitable.	146	2.27	1.067

Source own survey 2024

As shown in Table 4.8, the descriptive statistics of salary-related factors of employee attitude. For the research question ‘Employees in Nile Insurance receive attractive salaries’. For this issue, the response of the respondent was agreed with a mean of 2.60 and St. Deviation of 1.17. This implies that employees Nile Insurance Company S.C were not satisfied with their salary. This result helps the insurance to develop and improve salary scale to employee and increase their performance. Regarding for’ Nile insurance pay me allowance for transportation is not enough’. The response

of respondents shows that agreed with a mean of 2.19 and a St. Deviation of 1.13. This implies that Nile Insurance Company S.C.'s transportation allowance was satisfactory.

For the case of 'I am happy with salary increment when I grow the next position', the response of the employee was agreed with a mean of 2.33 and a standard Deviation of 1.025 This result shows that employees of Nile Insurance Company S.C. were unhappy with the salary increment at the time of growth promotion. 'The salary increment you receive is fair and equitable' For this issue, the response of the employer was agreed with with a mean of 2.27 and a standard deviation of 1.06. This result also shows that the Nile Insurance Company S.C.'s increased salary was not fair and equitable among employees.

These findings suggest that Nile Insurance Company S.C needs to improve its salary payment practices to increase employee satisfaction, particularly in terms of salary increments and fairness.

4.3.3 Career Development Opportunity-Related Factors

Table 4.9: Career Development Factor

s/n o	Description	N	Mean	Std. Deviation
1	You are happy with the opportunity of being promoted to a better position and advancement.	146	3.42	1.002
2	Promotion in the company is fair and within the employee's performance.	146	3.51	0.849
3	You accept the promotion requirements of the organization in an impartial manner.	146	3.51	0.873
4	You feel happy about the advancement you made.	146	3.55	0.879
5	The organization provides ample opportunities for employees to engage in continuous learning and development to enhance their career growth.	146	3.64	0.923

Source own survey, 2024

As shown in Table 4.9, the descriptive statistics of career development opportunity factors of employee attitude are as follows. For the research question, 'You are happy with the opportunities of being promoted to a better position and advancement'. For this issue, the response of the respondent was agreed upon with a mean of 3.42 and a standard deviation of 1.00. This implies that employees of Nile Insurance Company S.C. had the opportunity of being promoted to a better position and advancement. Regarding promotion in the company is fair, and within the employee's performance responses, the respondents agreed with a mean deviation and a standard deviation of 0.87. This implies that Nile Insurance Company S.C. promoted employees depending on employee performance.

For the case of 'You accept the promotion requirements of the organization impartially', the response of the employee had a mean of 3.51 and a standard deviation of 0.84, indicating that promotion requirements in Nile Insurance company S.C. were acceptable and impartial. 'The organization provides ample opportunities for employees to engage in continuous learning and

development to enhance their career growth.’ for this issue, the response of the employer was agreed with a mean of 3.64 and a Deviation of 0.92. This shows that Nile Insurance Company S.C. provides learning and development opportunities for employees and helps to enable efficient career growth.

Generally, these results suggest that employees at Nile Insurance Company S.C. are generally satisfied with their career development opportunities and perceive the company's promotion process as fair and performance-based.

4.3.4 Supervision Factors

Table 4.10: Supervision Factors

s/n	Description	N	Mean	Std. Deviation
1	Supervisors inspire and motivate employees to perform at their best, fostering a culture of excellence and innovation.	146	3.81	0.873
2	Your supervisor is polite and cares for you.	146	3.82	0.910
3	Your supervisor appreciated you for the quality of the job you have done.	146	4.03	0.924
4	You get adequate support from your supervisor at work.	146	4.06	0.888

Source own survey, 2024

As shown in Table 4.10, the descriptive statistics of leadership factors of employee attitude. The mean is a measure of central tendency that indicates the average response to the question. For the research question, supervisors inspire and motivate employees to perform at their best, fostering a culture of excellence and innovation, the respondent agreed that the mean score was 3.81 and the standard deviation was 0.87, which implies that employees generally agree that supervisors do inspire and motivate them. Regarding ‘Your supervisor is polite and cares for you’, the respondents agreed that the mean score is 3.82 and the standard deviation is 0.91, indicating that employees

generally agree that their supervisors are polite and caring. This suggests that supervisors are perceived as being friendly and supportive.

‘Your supervisor appreciated you for the quality of job you have done’, the respondents agreed, with a mean score of 4.03 and standard deviation, deviation was 0.91, which indicates a strong agreement among employees that their managers appreciate their work. This suggests that employees feel recognized and valued for their contributions.

The service charge measured up to competitors is competitive; the respondents agreed the mean score was 4.06 standard deviation. The deviation was 0.88, which is the highest score among the four questions. This indicates that there is a strong consensus among employees that they receive adequate support from their supervisors. This suggests that supervisors are providing effective guidance and resources to help employees succeed in their roles. Generally, these results suggest that employees generally feel supported and appreciated by their supervisors.

4.3.5 Employee Performance Factors

Table 4.11: Employee Performance Factors

s/n	Description	N	Mean	Std. Deviation
1	I have a good ability to perform any work related to my profession.	146	3.53	0.873
2	I have good skills to analyze complex challenges and break them down into manageable parts.	146	3.62	0.927
3	I have necessary procedural knowledge and skills to actually perform what should be performed	146	3.51	0.816
4	I have factual knowledge and information about my job.	146	3.64	0.915

Source own survey, 2024

As shown in Table 4.11, the descriptive statistics of employee performance. For the research question: ‘I have the motivation to exert more effort into the job I am doing.’ The respondent agreed that the mean score was 3.53 and standard. The deviation was 0.87, which implies that employees were motivated to do what they were doing. Regarding ‘My company follows a defined performance measurement criterion’, the respondents agreed the mean score is 3.62 and standard. Deviation 0.92 indicates that employees generally agree that their company has clear performance metrics in place. This suggests that employees are aware of what is expected of them and can work towards specific goals.

I have necessary procedural knowledge and skill in actually what should be performed’, the respondents agreed, with a mean score of 3.51 and a standard deviation. The deviation was 0.81,

indicating that employees may not feel confident in their abilities to perform their job tasks. This suggests that there may be a gap in training or development opportunities.

'I have factual knowledge and information about my job.' The respondents agreed that the mean score was 3.64. The deviation was 0.92, indicating that employees generally agree that they have a good understanding of their job responsibilities and requirements. This suggests that employees are aware of what is expected of them and can work independently.

Overall, these results suggest that employees may need some motivation and engagement to improve their performance, and there may be some gaps in training or development opportunities. Additionally, employees may benefit from clearer performance metrics and more information about their job responsibilities. The descriptive result suggests that Nile Insurance Company S.C. is doing well in terms of employee benefits, career development opportunities, and leadership. However, there is room for improvement in terms of payment practices, particularly in terms of salary increments and fairness. Additionally, there may be some gaps in training or development opportunities that need to be addressed.

4.4 Inferential Analysis

Inferential analysis in research refers to the process of making predictions, generalizations, or conclusions about a larger population based on findings from a sample or subset of that population. This type of analysis involves using statistical techniques to infer or deduce patterns, trends, or relationships that may exist in the data

4.4.1 Correlation

The degree to which two variables have a linear relationship is determined by correlation. To determine whether there are relationships between the variables as well as to characterize the direction and strength of those relationships, Pearson's correlation is utilized. As per Berndt et al. (2005), the degree of correlation between the two variables, as determined by Pearson's coefficient, ranges from -1 to +1 points, signifying the degree and direction of the association. The correlation results can be interpreted as follows: a correlation between 0 and 1 suggests a positive relationship, 0 (zero) indicates no relationship, 1 indicates a perfect positive relationship, -1 indicates a perfect negative relationship and -1 to 0 indicates the presence of a negative

relationship. While the results below ± 0.61 indicate the presence of a positive or negative relationship, their strength is not high (Oogarah-Hanuman et al., 2011).

Table 4.12 Correlation

		Employee performance	Benefit	Salary	Career development	Leadership style
Employee performance	r	1				
Benefit	r	.480 ^{**}	1			
Salary	r	0.381 ^{**}	0.162 ^{**}	1		
Career development	r	.477 ^{**}	.541 ^{**}	0.105 ^{**}	1	
Leadership style	r	.548 ^{**}	.447 ^{**}	0.034 ^{**}	.417 ^{**}	1
** . Correlation is significant at the 0.01 level (2-tailed).						

Source own survey 2024

As shown in Table 4.12, the correlation analysis of the dependent and independent variables shows that all independent variables have a positive correlation with the dependent variables. As shown in Table 4.12, the Pearson correlation coefficients for the independent and dependent variables were (0.480, 0.381, 0.477, and 0.548) respectively for benefit factors, salary factors, career development factors, and leadership factors.

The coefficient of correlation between leadership and employee performance is 0.548, which specifies that there is a strong and positive association between Supervision and employee performance, and the relationship is significant at the 0.01 or 1% level of significance, as shown in Table 4.12 above. Avolio, Walumbwa, and Weber (2014) examined the relationship between Supervisions and employee performance. The review found that transformational leadership was positively associated with employee job performance.

According to Table 4.12 above, the coefficient of correlation between benefits and employee performance is 0.480, which specifies that there is a strong and positive association between benefits and employee performance, and the relationship is significant at the 1% level of

Significance. Conyon (2019) found that employee benefits, including pension plans, health insurance, and vacation time, were positively related to employee job satisfaction, which in turn was associated with improved performance.

According to table 4.12 above, the coefficient of correlation between pay and employee performance is 0.477, which specifies that there is a strong and positive association between pay and employee performance, and the relationship is significant at the 1% level of significance. Dohmen (2020) found that higher wages are positively correlated with employee performance in a large-scale dataset of German employees. The study used data from the German Socio-Economic Panel (GSOEP) and found that an increase in wages of 10% was associated with a 1.5% increase in employee performance.

According to table 4.12 above, the coefficient of correlation between Career development opportunities and employee performance is 0.381, which specifies that there is a strong and positive association between pay and employee performance and the relationship is significant at 1% level of significance. Smith and Jones (2020) demonstrated a positive correlation between career development initiatives and job performance in insurance organizations. They found that employees who were provided with opportunities for skill development, training, and career advancement showed higher levels of job performance compared to those who did not have access to such opportunities.

4.4.2 Regression Analysis

One or more independent variables are used in regression analysis to determine the effect on a dependent variable (Albaum, 1997). A statistical tool used to examine relationships between variables is regression analysis. Most of the time, the goal of research is to determine the causal relationship between factors. Gathering information on the underlying variables of interest and using regression to calculate the quantitative impact of the causative variables on the variable under investigation, the researcher investigates such problems. Additionally, the investigator normally evaluates the "statistical significance" of the estimated relationships or the degree to which the true relationship is believed to be closely related to the estimated relationship (Malhotra, 2007). Before performing the regression analysis, the researcher in this study attempted to test the assumptions.

4.4.3 Assumption Testing

To preserve the validity and robustness of the research's regressed result under multiple regression models, the fundamental assumptions must be met. Thus, assumption tests like multi-Co linearity, linearity, normality and heteroscedasticity test have been carried out in this study.

4.4.3.1 Linearity

As stated by Hayes (2012), to perform a linear regression analysis, the relationship between the independent and dependent variables must be a linear function. Consequently, as shown below in Figure 4.1, scatter plots illustrate the relationship between the two variables (IV and DV).

SPSSV-27 Software was used to test the linearity of the relationship between independent and dependent variables. The residuals scatter plot shows that the points were arranged from bottom left to top right in a fairly straight line. As such, it exhibits linearity. Regression analysis relies on the fundamental premise that there is a linear relationship between the variables, meaning that the patterns formed by the points in the straight-line plot can be roughly represented by a straight line.

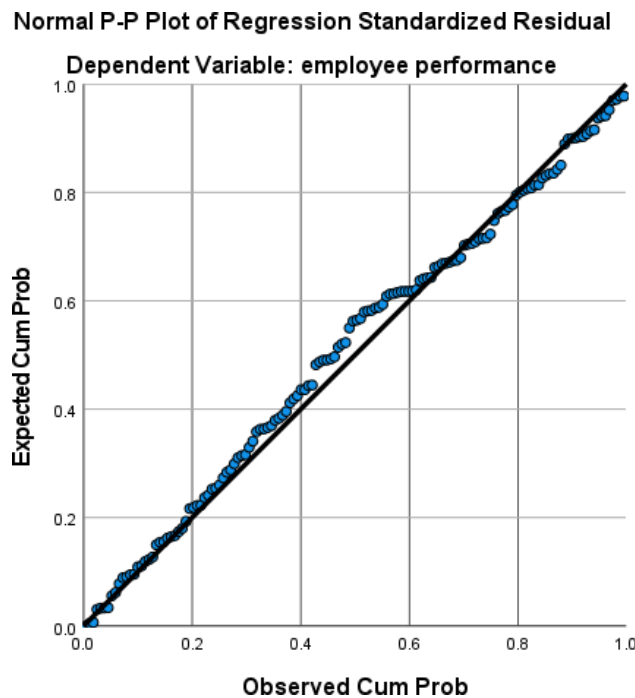


Figure 4.1 Linearity Test

4.4.3.2 Normality Test

The assumption of normality assumes whether the error terms are normally distributed or not. In a regression analysis, the normality of errors is indicated when the standardized residual becomes bell-shaped (Gujarati, 2004). Figure 4.2 below shows the errors are normally distributed since the histogram result indicated bell-shaped. So we can say that the errors are approximately normally distributed.

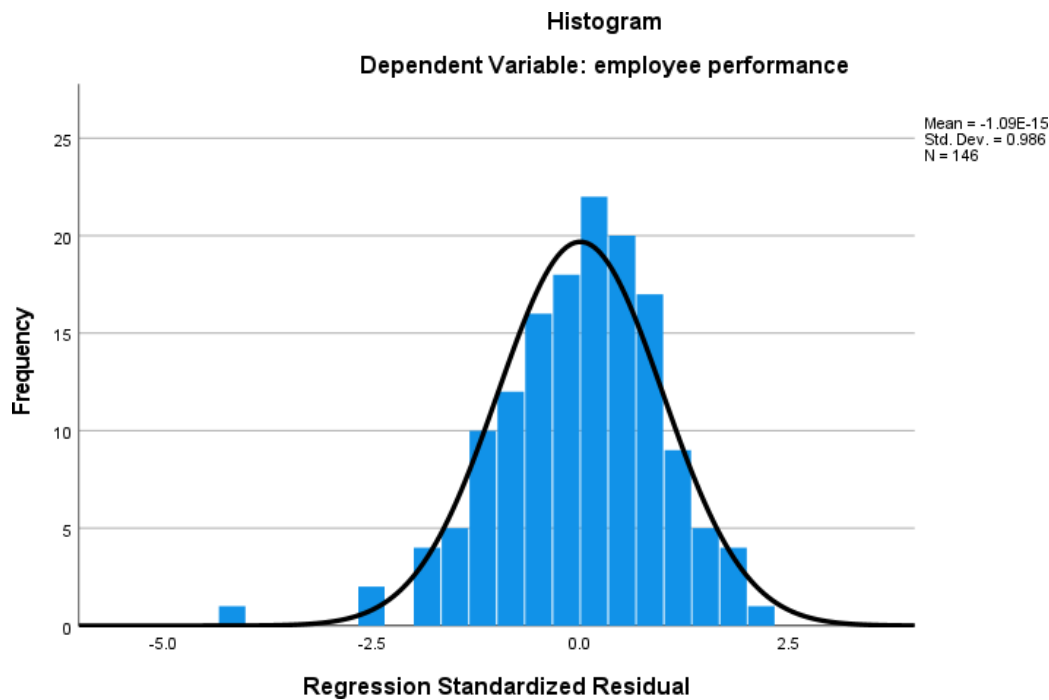


Figure 4.2 Normality Test

4.4.3.3 Multicollinearity

A multicollinearity test is a statistical test used to assess the degree of correlation between two or more independent variables in a regression analysis. Multicollinearity can cause problems in regression analysis, such as inflated standard errors and unstable coefficients.

As stated by McClelland (2017), the majority of regression software can calculate the variance inflation factor (VIF) for every variable. Generally speaking, a VIF greater than 5 points indicates issues with the multicollinearity test. Erik (2014) emphasizes that while some statisticians believe that values for "tolerance" below 0.2 are cause for concern, he also emphasizes that values below 0.1 indicate serious issues.

Variance Inflation Factor (VIF): VIF measures how much the variance of an estimated regression coefficient is increased due to collinearity. A VIF greater than 10 is often considered indicative of multicollinearity.

Tolerance: Tolerance is the reciprocal of VIF and measures the proportion of variance in an independent variable that is not explained by other independent variables. A tolerance value less than 0.1 is considered indicative of multicollinearity.

Table 4.13 Multicollinearity Test

Description		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Benefits	0.637	1.570
	Salary	0.971	1.030
	Career development	0.668	1.496
	Supervision	0.755	1.324
a. Dependent Variable: Employee performance			

Source from own survey 2024

As shown in Table 4.13, in the multicollinearity test for all independent variables, the tolerance is greater than 0.1 and the VIF is less than 10, therefore there is no multicollinearity.

4.4.3.4 Heteroscedasticity

The heteroscedasticity test is a statistical test used to check for the presence of heteroscedasticity, which is a violation of the assumption of homoscedasticity in regression analysis. Homoscedasticity means that the variance of the errors is constant across all levels of the independent variables. Heteroscedasticity, on the other hand, occurs when the variance of the errors is not constant.

Error terms don't have a continuing variance, according to this assumption. Hypothesis testing is no longer valid or reliable if heteroscedasticity occurs because the standard least squares method's estimators become inefficient and underestimate variances and standard errors. The variance of the error term that is constant across all model measures is used to test heteroscedasticity

graphically or visually. This implies that, in the absence of heteroscedasticity, the data is not heteroscedastic.

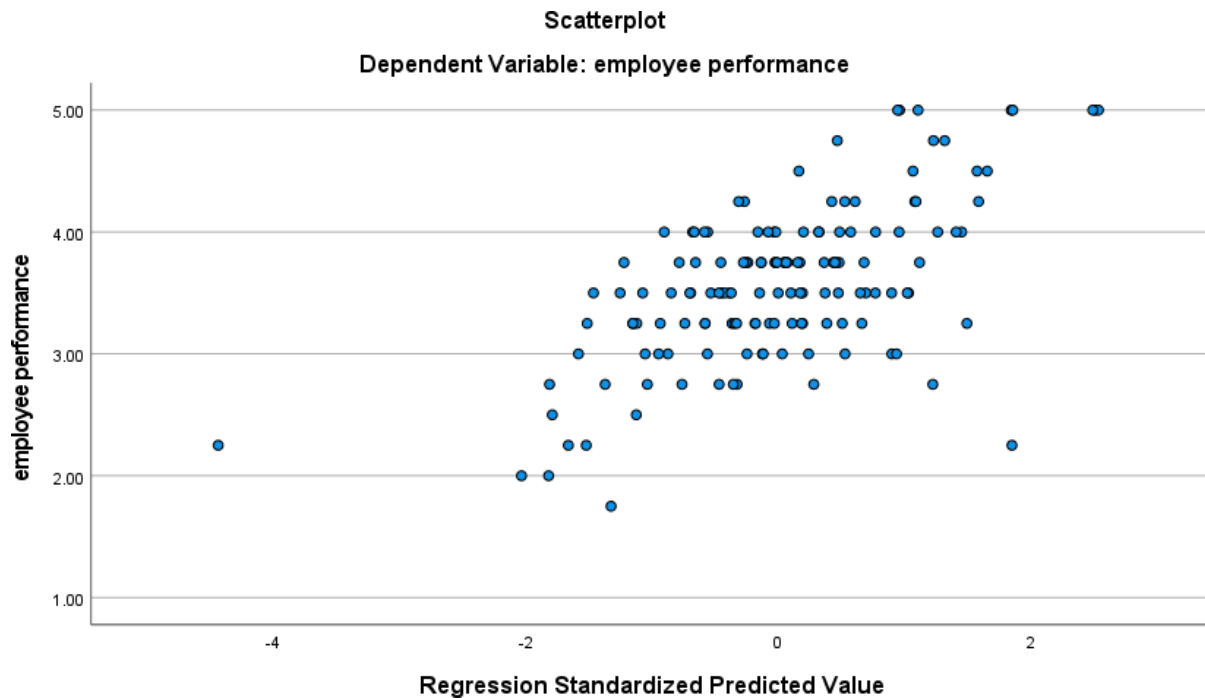


Figure 4.3 Heteroscedasticity test

As shown in the above graph, the residuals do not form regular patterns, therefore there is no heteroscedasticity.

4.4.4 Multiple linearity Regression Analysis

Multiple linear regression analysis is a statistical method used to examine the relationship between two or more independent variables and a single dependent variable. For this research, I examined the relationship between benefits, salary, career development opportunities, Supervision factors (independent variables), and employee performance (a dependent variable).

The regression analysis helped us to understand how and to what extent these different factors affect employee performance. By analyzing the data and calculating regression coefficients, I can identify the strength and direction of these relationships.

The results of the regression analysis can provide valuable insights for Nile Insurance Company S.C. looking to improve its employee performance. By understanding which factors have the

greatest effect on performance, the company can make informed decisions about how to create a more supportive and conducive strategy for its employee performance.

Table 4.14 Anova Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.940	4	6.235	23.550	.000 ^b
	Residual	37.331	141	0.265		
	Total	62.271	145			
a. Dependent Variable: employee performance						
b. Predictors: constant, Supervision, salary , Career Development, and benefit						

Source own survey 2024

According to the above Table 4.14, the Anova Result analysis, the F-statistics, that is considered as a measure of goodness of fit with the specified model; showed that it is significant at 1% level of significance and the model formulated in the study is best fitted.

Table 4.15: Multiple Linearity Regression Analysis

Model	R	R Square	Adjusted R Square	Standard. Error of the Estimate	Durbin-Watson
1	.633 ^a	0.401	0.384	0.51455	1.735
a. Predictors: constant, Supervision, salary, career development and benefits					
b. Dependent Variable: Employee performance					

Source own survey 2024

According to table 4,15 the value of R Square (R²) is 0.401, which indicates that approximately 40.1% of the variation in the dependent variable "Employee performance" is explained by the independent variables Supervision, salary, career development, and benefits included in the model. In other words, the model predicts about 40.1% of the variance in employee performance based on these four independent variables. This means that there are still other factors that contribute to employee performance that are not included in this model.

R: Indicates the value of the multiple correlation coefficients between the predictors and the result, with a range from 0 to 1, a larger value indicating a larger correlation, and 1 representing an equation that completely predicts the observed value (Pedhazur, 1982). The model summary ($R = .633$) indicated that the linear combination of the four independent variables (benefit, salary, career development, and Supervision) strongly predicted the dependent variable (employee performance).

R Square (R^2): Indicates the proportion of variance that can be explained in the dependent variable by the linear combination of the independent variables. In other words, R^2 evaluates how much of the variability in the outcome is accounted for by the predictors. The values of R^2 also range from 0 to 1 (Pedhazur, 1982). The linear combination of independent variables or predictors, i.e., benefit, pays, career development, and Supervision, explains 40.1% of the variance in employee performance, and the remaining 59.9% is explained by extraneous variables, which have not been included in this regression model. In other words, 40.1% of the variation in the performance of employees is explained by the changes in the above-mentioned independent variables, while the rest, 59.9%, is explained by other factors.

Adjusted R Square (R^2): The adjusted R^2 gives some suggestion of how well the model generalizes and its value to be the same, or extremely close to the value of R^2 . That means it adjusts the value of R^2 to more correctly represent the population under study (Pedhazur, 1982). The difference for the final model is small (the difference between R^2 and adjusted R^2 is $0.401 - 0.384 = 0.017$), which is about 0.17%. This reduction means that if the model were derived from the population rather than a sample, it would account for approximately 0.17% less variance in the conclusion.

Durbin-Watson: The Durbin-Watson statistic expresses whether the supposition of independent errors is acceptable or not. As the conservative rule suggested, values less than 1 or greater than 3 should raise alarm bells (Field, 2005). So the desired result is when the value is closer to 2, and for this data, the value is 1.74, which is so moderate to 2 that the assumption has almost certainly been met.

4.4.5 Coefficient Analysis

Table 4.16: Coefficient Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.673	0.314		2.145	0.034
	Benefit	0.209	0.087	0.197	2.412	0.017
	Salary	0.110	0.051	0.014	0.210	0.034
	Career development	0.229	0.085	0.214	2.685	0.008
	Leadership style	0.342	0.069	0.370	4.930	0.000
a. Dependent Variable: Employee performance						

Source own survey, 2024

The marked column B is the value for the intercept (a) in the regression equation on the first row, labeled constant unstandardized coefficients represent the change in the dependent variable for a one-unit change in the independent variable, while holding all other independent variables constant. This means that the interpretation of the coefficient depends on the units of measurement of the variables.

According to Table 4.16, unstandardized coefficients beta for benefit, salary, career development, and Supervision factors. In multiple regressions, the unstandardized regression coefficient Beta (β) is useful because it permits us to contrast the relative strength of each independent variable's effect on the dependent variable (Pedhazur, 1982). The above table 4.16 presents the result of the regression analysis. The result of the regression analysis is based on an independent variable and employee performance measures as a dependent variable. According to the regression analysis shown in the above table, Supervision factors affect employee performance measures with a beta weight of 0.342, which means that independent variables greatly affect the dependent

variable. Career development, benefit, and salary factors affect employee performance at 0.229, 0.209, and 0.110, respectively.

Based on these results, the regression equation that predicts the effect of job satisfaction on employee performance was:

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + E_i$$

Where Y = employee performance

X1= Benefit

X2=salary

X3=Career development

X4= Supervision

$$Y = 0.673 + 0.209X_1 + 0.110 X_2 + 0.229X_3 + 0.342X_4$$

As indicated in Table 4.16, the unstandardized coefficient beta and P-value table result show that the Supervision factor is 0.342 with a significant level of 0.05. The P-value is 0.000, which is less than 0.05. According to these; analysis's Supervision factors have a positive influence on employee performance.

As indicated in the unstandardized coefficient beta and P-value table result, the career development opportunity factors are 0.229 and have a significant level of 0.05. The P-value is 0.008, which is less than 0.05. According to the analysis; career development opportunity factors have a positive influence on employee performance.

As indicated in the unstandardized coefficient beta and P-value table, the salary is 0.110 at a significant level of 0.05. The P-value is 0.034, which is less than 0.05. According to the analyses; salary has a positive influence on employee performance.

As indicated in the unstandardized coefficient beta and P-value table result, the benefit factor is 0.209 at a significant level of 0.05. The P-value is 0.017, which is less than 0.05. According to the analysis; benefit factors have a positive influence on employee performance.

4.5 Hypothesis Testing

The researcher stated four hypotheses in this study that were obtained from independent variables or predictors (Supervision, Career development, benefit, and salary) that had significant associations with employee performance. The researcher compared these assumptions to the p-values determined by the regression approach. As a result, the hypotheses that were tested are given below:

H1: Benefits have a positive and significant effect on employee performance.

The unstandardized beta coefficient with ($\beta_2 = 0.110$, $t=210$, $p < 0.05$) indicated that benefits have a positive and significant effect on employee performance. Therefore the hypothesis is accepted.

H2: Salary has positive and significant effects on employee job performance.

The unstandardized beta coefficient with ($\beta_1 = 0.209$, $t=0.210$, $p < 0.05$) indicated that Pays has a positive and significant effect on employee job performance. Therefore the hypothesis is accepted.

H3: Career Development has a positive and significant effect on employee performance.

The unstandardized beta coefficient with ($\beta_3 = 0.229$, $t= 2.685$ $p < 0.05$) indicated that Career Development has a positive and significant effect on employee performance. Therefore the hypothesis is accepted.

H4: Supervision has a positive and significant effect on employee performance.

The unstandardized beta coefficient with ($\beta_4 = 0.342$, $t=4.930$ $p < 0.05$) indicated that the nature of the job has a positive and substantial effect on employee performance. Therefore the hypothesis is accepted.

Table 4.17 Summary of Hypothesis Testing

S/ no	Hypothesis	β_i -value	P-value	Expected value	Finding result	Decision
1	Benefits have a positive and significant effect on employee performance.	0.209	0.017	Positive	Positive	Accepted
2	Salary has positive and significant effects on employee job performance.	0.210	0.034	Positive	Positive	Accepted
3	Career Development has a positive and significant effect on employee performance	0.229	0.008	Positive	Positive	Accepted
4	Supervision has a positive and significant effect on employee performance.	0.342	0.000	Positive	Positive	Accepted

Source own survey 2024

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

Investigating the effect of job satisfaction on employee performance through a case study of Nile Insurance S.C. Company S.C. was the aim of this study. To undertake the study, 152 questionnaires were distributed, and 146 have been filled out and returned. Descriptive analysis revealed that most of the employees of Nile Insurance Company S.C. were male, and most of the respondents fell between the ages of 27 and 34, meaning a young age group. Regarding the education level, 52.7% of the respondents are first-degree holders.

The descriptive statistics for analysis of the employee satisfaction survey reveals a mixed picture for Nile Insurance Company S.C. While employees are generally satisfied with their benefits (grand mean: 3.43), they are not entirely satisfied with their salaries (grand mean: 2.45), indicating a need for the company to review its salary payment practices. On the other hand, employees are highly satisfied with their opportunities for growth and development (grand mean: 3.52) and with their supervisors and leadership (grand mean: 4.03), suggesting that the company is providing adequate opportunities for advancement and effective leadership. Additionally, employees are generally satisfied with their job performance (grand mean: 3.58), although there may be some gaps in training or development opportunities and a need for clearer performance metrics and job responsibilities. Overall, the grand mean of 3.43 suggests that the company is doing well in terms of employee satisfaction and performance, with some areas for improvement to be addressed.

The analysis reveals a strong positive correlation between employee performance and various job satisfaction dimensions. Specifically, the correlation coefficients show that employee performance is significantly associated with benefits ($r = 0.480$), salary ($r = 0.381$), career development opportunities ($r = 0.477$), and Supervision ($r = 0.514$). This suggests that employees who are satisfied with these aspects of their job tend to have higher levels of performance. In other words, the more satisfied employees are with their benefits, salary, opportunities for growth, and leadership, the better and their overall performance. These findings indicate that employee

satisfaction has a positive impact on employee performance, highlighting the importance of prioritizing these factors to improve overall job outcomes.

The R-squared value of 0.401 indicates that the combination of benefits, pay, career development opportunities, and Supervision can explain 40.1% of the variation in employee performance, leaving 59.9% unexplained by the model. However, this does not mean that all job satisfaction dimensions have an equal impact on employee performance. Instead, our multiple linear regression analysis reveals that each dimension has a unique effect on performance. Specifically, a one-unit increase in benefits, pay, career development opportunities, and Supervision is associated with a 20.9%, 1.1%, 22.9%, and 34.2% increase in employee performance, respectively. These findings support our hypothesis and are statistically significant at the 5% level of precision.

5.2 Conclusion

This case study aimed to investigate the impact of job satisfaction on employee performance at Nile Insurance Company S.C. The findings of this study provide a thorough examination of the relationships between employee job satisfaction and the key factors of benefits, pay, career development opportunities, and Supervision.

To achieve this objective, the study employed an analysis of job satisfaction variables, including benefits, pay, career development opportunities, and Supervision. The study also aimed to address the research objectives outlined in the introduction. A self-administered questionnaire was used, consisting of 22 statements related to these four job satisfaction elements and employee performance. The data was analyzed using both descriptive and inferential statistics in SPSS software version 27, providing a comprehensive understanding of the relationships between job satisfaction and employee performance.

The employee satisfaction survey conducted at Nile Insurance Company S.C. presents a mixed picture, with employees generally satisfied with their benefits, career development opportunities, and Supervision, but less satisfied with their salaries. The study reveals a strong positive correlation between employee performance and various job satisfaction dimensions, indicating that employees who are satisfied with these aspects of their job tend to have higher levels of performance. The findings suggest that prioritizing benefits, pay, career development opportunities, and Supervision is crucial to improving overall job outcomes.

The study's results demonstrate that each job satisfaction dimension has a unique impact on employee performance, and that the combination of these factors can explain 40.1% of the variation in employee performance. Specifically, a one-unit increase in benefits, salary, career development opportunities, and Supervision is associated with a 20.9%, 1.1%, 22.9%, and 34.2% increase in employee performance, respectively. These findings provide valuable insights for the company to address the areas of concern and implement targeted strategies to improve employee satisfaction and performance. By prioritizing these factors, Nile Insurance Company S.C. can foster a more engaged and productive workforce, ultimately leading to improved business outcomes and increased competitiveness in the market.

5.3 Recommendation

The findings suggest that while respondents generally agree with the benefits, career development opportunities, and Supervision, Nile Insurance Company S.C. gave less attention to salary and needs to be improved. Based on the findings of the study, the following recommendations are made:

- ✓ The study revealed that employees are not entirely satisfied with their salaries, indicating a potential concern that needs to be addressed. To mitigate this issue, Nile Insurance Company S.C. should conduct a thorough salary analysis to ensure that salaries are fair and competitive. This would involve reviewing the company's compensation structure and market rates to determine whether salaries are aligned with industry standards and internal equity. By doing so, the company can identify any disparities and make adjustments to ensure that employees are fairly compensated for their work. A fair and competitive salary structure is essential for employee satisfaction, motivation, and retention, ultimately benefiting the organization as a whole.
- ✓ The study found that employees are highly satisfied with their opportunities for growth and development. And also, the result of the finding shows that career development opportunities have a positive and significant impact on employee performance. To build on this, the company could invest in training programs, mentorship initiatives, and professional development opportunities to help employees develop new skills and advance their careers.
- ✓ The study found that Supervision factors greatly affect employee performance; the results indicate that a strong Supervision can lead to improved employee motivation, job

satisfaction, and overall performance. The company needs to focus on investing in leadership development and training programs to ensure that leaders have the skills and knowledge necessary to motivate and inspire their teams. This can be achieved by providing leadership training and development opportunities to improve communication, coaching, and empowerment skills encouraging leaders to adopt a servant Supervision prioritizing employee growth and well-being.

5.4 Recommendations for Future Research

This study also investigates the dimension of job satisfaction that has a significant effect on employee performance: a case study of Nile Insurance Company S.C. But this study may be limited in its generalizability of the findings to other insurance companies in the country. So, future researchers should have to draw a sample of respondents from other insurance companies in the country for the sake of generalizing the results of the study.

And also, the study's variables were not complete. Other variables that are not included in this study could be incorporated into future studies. Given the foregoing, the researcher proposes that the findings be made available for the study to be reproduced by other insurance companies. as the current study's findings suggest that there are various problems as well as benefits job satisfaction.

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Appendix

Dear Respondent,

This questionnaire aims to gather data on rewards, benefits and pay, career development, Supervision, and job performance at Nile Insurance Company S.C. in Addis Ababa branches. The information will be used for a thesis in partial fulfillment of an MBA degree. Your responses will be kept strictly confidential, and you will not be held accountable for the research outcomes. Your honest and timely responses are crucial to the success of this study. Please complete the questionnaire responsibly.

Thank you for your valuable contribution!

General Instructions

- You are not expected to write your name
- Please add this mark [] to your response
- Please provide only one answer for each item

Part I. Personal Data

1. Gender

Male Female

2. Age

18-26 27-34 35-44 above 45

3. Education level

Diploma Degree Master PHD

4. Work experience

Less than 5 years 5-10 years 11-20 years 21 and above

5. Job position

Officer senior officer supervisor manager

Part II: General Question Please indicate your level of agreement/disagreement by putting this mark [√] in the box for your exact feeling based on the scale below.

1=Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5: Strongly Agree

1. Questions related to benefits

No	Questions	1	2	3	4	5
1	I am satisfied with the financial compensation and salary I receive.					
2	The company offers various rewards to employees who demonstrate exceptional performance.					
3	I am content with the bonus package I received at the end of the fiscal year.					
4	I receive additional benefits when I transfer branches in the interest of the company.					
5	I feel that my compensation package accurately reflects my contributions and efforts in the workplace.					

2. Questions related to Pays

No	Questions	1	2	3	4	5
1	Employees at Nile Insurance receive competitive salaries.					
2	The transportation allowance provided by Nile Insurance is insufficient.					
3	I will be satisfied with the salary increase upon my promotion to the next position.					
4	The salary increments I receive are fair and equitable.					

3. Questions related to Career Development

No.	Questions	1	2	3	4	5
1	I am pleased with the opportunities for promotion and career advancement within the company.					
2	Promotions within the company are based on employee performance and are conducted fairly.					

3	I accept the promotion criteria of the organization as impartial.					
4	I feel satisfied with the career advancements I have achieved.					
5	The organization provides ample opportunities for continuous learning and development to enhance career growth.					

4. Questions related to Supervision

No.	Questions	1	2	3	4	5
1	Leaders inspire and motivate employees to perform at their best, fostering a culture of excellence and innovation.					
2	My supervisor is polite and shows genuine care for my well-being.					
3	My manager appreciates the quality of my work.					
4	I receive adequate support from my supervisor at work.					

5. Questions related to employee performance

No.	Questions	1	2	3	4	5
1	I am motivated to put more effort into my job.					
2	My company follows well-defined performance measurement criteria.					
3	I have the necessary procedural knowledge and skills to perform my job effectively.					
4	I possess comprehensive factual knowledge and information about my job.					

Thank you

