



ST MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
MBA IN GENERAL MANAGEMENT

**ASSESSMENT OF EMPLOYEE SATISFACTIONS AND ENGAGEMENT IN
COMMERCIAL BANK OF ETHIOPIA WEST ADDISABABA DISTRICT**

By
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**ASSESSMENT OF EMPLOYEE SATISFACTIONS AND ENGAGEMENT IN
COMMERCIAL BANK OF ETHIOPIA UNDER WEST ADDISABABA
DISTRICT**

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**ST MARY'S UNIVERSITY
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Declaration

I, the undersigned, declare that this thesis is my original work; prepared under the guidance of Afework G. (PHD).all the sources used for the thesis have been dully acknowledged. I further confirm that this thesis has not been submitted either in part or in full to any higher learning institutions for the purpose of earning any degree.

Ketema Feleke Zike

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Signature & Date

Endorsement

I, hereby certify that, Mr. ketema feleke zike student of Masters of General Business Administration at St. Mary"s University, Department of General Business Administration, School of Graduate Studies, has completed his research project on

„ASSESSMENT OF EMPLOYEE SATISFACTIONS AND ENGAGEMENT IN COMMERCIAL BANK OF ETHIOPIA WEST ADDISABABA DISTRICT’

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Aknowledgement

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List of Abbreviations and Acronyms

CBE **COMMERCIAL BAANK OF ETHIOPIA**
WAAD **WESTERN ADDIS ABABA DISTRICT**

Abstract

Now days, business leaders understand the importance of human elements in an organization. They do not simply need employee rather they require highly motivated and committed employees that can understand organization's goals and put their extra effort for the achievement of the goals. They require the involvement of the hearts, minds and hands of the employees in combination. Enabling employees to be energetic and committed in the work is not business as usual, it requires understanding the physiological, physical and emotional state of the employees. Therefore, organizations need to conducted employees' satisfaction and engagement surveys to know the status of employees and act accordingly.

This study focused on assessing employees' satisfaction and engagement in commercial bank. It used descriptive research design and distributes 185 questionnaires which were analyzed using SPSS version 23.the analysis results were presented using tables and were analyzed by frequency, mean, standard deviation and correlation. Data were collected through questionnaire.

The overall frequency and mean results show employees are satisfied and engaged i.e. Variables such as job character, working environment, salary and benefit, relationship with immediate supervisor, PMS, training, promotion, service quality, management opinion, dedication and absorption are assessed and the overall result showed employees are satisfied and engaged.

Correlation analyses show that employee satisfaction and engagement variables are significantly correlated. There is positive and significantly correlated among variables. Finally, employees show their disagreement regarding working environment such as lack of clean workplace, office equipment and tidiness of rest room.

Key words; satisfaction and engagement, variables

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CHAPTER ONE

1. Introduction

Back ground of the study

Employee Engagement is employees' ability and willingness to contribute for organizational accomplishment, especially their willingness to give discretionary exertion, going beyond what is typically required in their position to make the organization successful. Employee Engagement is above all average willingness to occupy the energy and commitment of all employees in everything they do in order to achieve exceptional results (<http://www.dialogos.si/slo/objave/clanki/zavzetost/>).

Creating and sustaining job satisfaction and engagement with employees is an ongoing task for organizations. Engaged and satisfied employees constitute a highly productive workforce that is coveted by management (Bhattacharya, 2015). As well other outers like Newark, Johnson, and Mejia (2013) suggested that” the high levels of senior leadership retirements expected in the coming years raises significant concern regarding the quality and delivery of services from businesses.” Engaged and satisfied employees provide organizations with a competitive advantage such as higher productivity (Shahid, 2013). Satisfied and engaged employees are also committed to their organizations. These employees demonstrate their engagement and satisfaction, through their services to clients or customers and help to generate more business for the organization (Andrew & Sofia, 2012). Organizations want dedicated, satisfied, and committed employees working for them because these employees understand how they help meet the goals of the organization (Dobre, 2013). Engaged and satisfied employees tend to stay with the company, which helps to create a competitive advantage of consistent productivity.

This study was focused on assessment of employee satisfaction and engagement within commercial bank of Ethiopia. The knowledge gathered from this study may assist upper management with considering ways to increase employee engagement and employee job satisfaction. With this knowledge, organizational management may look at employee engagement, job satisfaction, in order to understand and improve individual and organizational performance (Burns, 2016).

Statement of the problem

Organizations, at present working environment, are not only contending by having better physical assets that enables to win the market but also they are competing by the quality of human resource they have. The availability of quality human resource helps the organizations to excel the services and attain the required goals. As a result, they work to produce quality employees and retain them. Due to the high cost of recruitment and training process, most organizations give emphasis for retentions. They overlook to produce a motivated and committed staffs. Complaining up the quality of staffs, in turn, increases the retention as well as the performance of an organization. Sustainable organizational success requires balancing the needs and offer of the organization with the needs and offer of the individual employee (BPI group, 2014), inferring working on employee satisfaction and engagement are critical to boost up individual pleasure as well as organizational achievement.

Engagement is not a buzz work for employee satisfaction (ADP, 2011). It has constructs and identity. Currently, employee engagement and satisfaction is a top business priority for senior executives. In this rapid cycle economy, business leaders know that having a high-performing workforce is essential for growth and survival. They recognize that a highly satisfied and engaged workforce can increase innovation, productivity, and bottom-line performance while reducing costs related to hiring and retention in highly competitive talent markets (Harvard Business Review, 2013).

The main intent of this study is to identify the factors that are important to overall employee job satisfaction and engagement. This knowledge will helps the Bank and the industries in similar area to keep in consideration and appreciate employee preferences when developing plans, programs and policies designated to influence job satisfaction and engagement.

Research Questions

1. What are the variables to measure employee satisfaction and engagement?
2. What is the relationship between the variables and employee satisfaction and engagement?
3. How employee satisfaction and engagement influence the overall performance of the organization?

Objective of the Study

The major objective of this study is to assess the satisfaction and engagement level of the CBE employees and state the factors that are important to the overall jobs satisfaction and engagement.

Specific objectives

To realize the main intent of the study, the following specific objectives will be addressed:

1. To describe the variables to measure employee satisfaction and engagement.
2. To examine the relationship between the variables, satisfaction and engagement.
3. To investigate the role of variables of satisfaction and engagement in overall performance of the organization.

Significance of the study

Existing researches are difficult to generalize its findings on components of employee engagement. Thus, this study has the potential to provide awareness to the company on the components of employee engagement and improvement to job satisfaction. Other financial and non-financial organization also benefited from this study by having understanding and giving attention for their employees' satisfaction and get more from their employees. Such study will also be able to provide new evidence and reference material to researchers who are interested to further delve in this area.

Scope of the study (delimitation)

The study was delimited its scope to employee satisfaction and engagement in commercial bank of Ethiopia under western Addis Ababa district in selected branches. The study further delimited CBE employees from randomly selected city branches as it enables the researcher to have easy access to information need and to the respondents.

Limitation of the Study

This study used systematic random sampling technique where Employees of city branches only selected. The researcher select this because difficult in finance and there is also shortage of time to address employees found at outline branches. This may not give the overall picture of the district with 115 branches and more than 1632 employees.

Organization of the Paper

This paper is organized in to different chapters. The first chapter will deal with back ground of the study, statement of the problem, research objective, and research question up to limitation of the study .The second chapter focuses on review of literatures where earlier studies are reviewed and presented about employee satisfaction and engagement. Moreover, concepts and definitions, basic issues on satisfaction and engagement and empirical evidences (studies) will be discussed in detail. Previous studies will be incorporated in this chapter.

The third chapter is about research design and methodology which deals with the design and method of the study which consist the research design, population and sampling technique, types of data and tools of data collection, procedure of data collection and method of data collection. The fourth chapter is devoted to data presentation, analysis and interpretation of the data collected accordingly with the theoretical and empirical frameworks discussed in the earlier chapters. The final chapter deals with summarization of the study findings which leads the researcher to conclude and recommend based on the results.

CHAPTER TWO

Literature Review

Human beings have strong relations with organizations. They spend a part of their time in organizations either as a customer or employee or both. It is often said that human beings are born, learned, worked and even died in organizations. At age of work, a major part of their life is spent in the workplace, which is a social reality and expectation to which man seems to confirm (Hassan et al, 2011). It is very imaginary to think that all employees in a given organization are satisfied or/and engaged. The extent and degree of employee satisfaction and engagement differs among employees and depends on many factors. It is also considered that more satisfied and engaged employees could spend their time and effort in favor of their organization. Therefore, knowing the extent of employee's satisfaction and engagement benefits organizations to take action and build capabilities for their future success.

Employee Engagement

Employee engagement is an invaluable concept towards many aspects of individual and organizational performance. Research indicated that Kahn (1990) is the founder of the employee Engagement movement (as cited in Rebecca –L (2018), Bedarkar and etl. Kahn described Engagement as the connecting of organization members **to their work roles: in** engagement, people employ and express themselves physically, cognitively, emotionally, and mentally during task performance (Schaufeli, 2012). The characteristics of employee engagement are vigor, dedication, and absorption. Vigor is the exhibition of high levels of energy and the willing devotion of time and energy to the job (Kataria et al., 2013). Dedication is the extent to which an employee is willing to invest his or her time, energy, and effort into his or her job and the sense of meaning, pride, or challenge derived from the job (Cahill, McNamara, Pitt-Catsouphes, & Valcour, 2015). Absorption is the difficulties experienced in disengaging from work (Jeve, Oppenheimer, & Konje, 2015). These characteristics indicate that engagement has three dimensions: a physical (vigor), an emotional (dedication), and a cognitive (absorption) element (Truss, Alfres, Delbridge, Shantz, & Soane, 2014). Anitha (2014) identified and tested valid determinants of employee engagement.

These determinants of engagement are controllable by the organization. A supportive work environment, where management shows *concern* for employees and allows 17 employees to voice their thoughts and feelings, is a core determinant of the level of engagement employees

feel (Sanneh, 2015). Per Anitha (2014), employees who have supportive relationships with co-workers "experience higher engagement levels because they feel safe trying new things without fear of the consequences. Training and career development allow the employee to increase his or her confidence in the job and provide more engagement with his or her job. Training provides the employee with opportunities for growth and development, which helps with career advancement and commitment (Jehanzeb & Ahmed Bashir, 2013). Compensation, whether financial or non-financial, is a core factor in engagement. Employees who feel correctly compensated, whether through their salary or extra time, will show higher levels of engagement (Jalani & Juma, 2015). Research indicated the organization's policies relating to recruitment have an impact on employee engagement and commitment. Organizations that support flexible work arrangements, permitting employees to balance their work and home lives notably lead to engaged employees (Anitha, 2014). The interest of the organization in the well-being of the employee also affects employee engagement. The more interest an organization shows for the welfare of the individual, the more engaged the employee because he or she feels the organization cares about him or her on a personal level (Anitha, 2014). Highly engaged employees find satisfaction with their jobs.

Employee Satisfaction

In the study researchers characterized employee satisfaction as the level of contentment that employees feel about their job overall and specific aspects of the job (Baseri, 2013; van Scheers & Botha, 2014). This description is not a static definition because job satisfaction means something different to everyone. Upper-level management should not overlook the effect that job satisfaction and engagement have on the overall atmosphere of the organization (Fischer & Montalbano, 2014).

Multiple studies included examination how the culture of an organization affects employee satisfaction. Organizational culture has strong and deep impact on the performance of the employees (Habib, Aslam, Hussain, Yasmeen, & Ibrahim, 2014). Research indicated that a supportive organizational culture may increase the satisfaction levels of employees (Uddin, Luva, & Hossian, 2013). Belias and Kousel (2014) conclusion that a worker's assessments of the organization's culture, particularly the social support and leadership aspects of this culture, can influence his or her job satisfaction level supports Uddin et al. (2013) research. The culture of an accounting firm plays an important part on the engagement, satisfaction, and commitment of the employees. Andreassi, Lawter, Brockerhoff, and Rutigliano (2014) hypothesized that

masculine cultures, rather than feminine cultures, would have a stronger relationship with job satisfaction. Both masculine and feminine cultures value accomplishment and recognition. Masculine cultures prefer a sense of accomplishment, while personal recognition is important to feminine cultures (Fening & Beyer, 2014). Satisfied workers result when employees receive both, a sense of accomplishment and personal recognition (Uzonna, 2013).

Researchers studied various factors that affect the degree of job satisfaction among employees. These factors include pay, promotions, supervision, co-workers, communication, and benefits. Mpeka (2012) found that co-workers, pay, promotion, supervision, and the work itself have a significant influence on job satisfaction levels of Tanzanian CPAs. Other research findings indicated that the level of job satisfaction among CPAs is dependent on promotion and development opportunities, such as on-the-job training and job diversity (Salehi, Moradi, & Dehghan, 2013). Lumley, Coetzee, Tladinyane, and Ferreira (2011) results are in line with Spector's (1997). Miarkolaei and Miarkolaei (2014) found that participants who were happy with pay, promotion, supervision, benefits, co-workers, and communication emotionally attach to the organization. The level of job satisfaction can be an important indicator of employee behavior. Non-professional behavior, such as absenteeism, may be the result of a low level of job satisfaction (Salehi, Gahderi, & Rostami, 2012). Javed, Balouch, and Hassan (2014) suggested that a low level of job satisfaction will have an adverse impact on the organization, while a high level of satisfaction will result in a positive effect on the organization. The various levels of job satisfaction within an organization also have financial repercussions. High levels of job satisfaction may enhance the organization's financial position, but labor costs will increase, thus reducing firm value (Edmans, 2012).²⁰ Accountants, whether self-employed or salaried employees need to have engagement, satisfaction and commitment to their job and organization. Millan, Hessels,

Thurik, and Aguado (2013) found that self-employed individuals are highly satisfied with the type of work they did, while paid-employed individuals reported higher levels of satisfaction with job security. Self-employed workers have more independence and flexibility, which causes them to be more satisfied with their job, than paid employees (Alvarez & Sinde-Cantorna, 2014). Per Lange (2012), employed individuals must obey orders given by their superiors, while self-employed individuals experience a higher level of self-determination and freedom.

Concept of Employees' Satisfaction and Engagement

There is no universally accepted definition of employees' satisfaction and engagement. This section presents the definitions of satisfaction and engagement that are frequently used in the academia. Literally, numerous organizations have often used these terms interchangeably, although they are quite different (Maylett, 2015). Employee satisfaction is the most researched theme in the academic environment. The scholars defined employee satisfaction in different ways, but the context is more or less similar. According to Schermerhorn (1993) employee satisfaction is an affective or emotional response toward various aspects of an employee's work. Spector (1997) also defined employee satisfaction as how people feel about their jobs and different aspects of their jobs. Ellickson and Logsdon (2002) defined employee satisfaction as the extent to which employees intense their work. Employee satisfaction is largely dealing about employee's feeling towards their jobs.

Conversely, the concept of employee engagement is new for academic and practitioners. The first definition of engagement in the academic literature was introduced by Kahn (1990). He defined engagement as the harnessing of organization members' selves to their work roles. In engagement, people employ and express themselves physically, cognitively, and emotionally during role performances. The other influential definition of engagement has its basis in the literature on job burnout as the opposite or positive antithesis of burnout (Maslach et al., 2001). Bateman and Grant (2003) stated that intrinsic motivation exists when behavior is performed for its own sake rather than to obtain material or social reinforces. Overall, engagement definitions express how employees are passionate about their jobs, committed to the organization, and put discretionary effort into their work.

Determinants of Employee Satisfaction and Engagement

Employee satisfaction and engagement could be influenced by many variables either positively or negatively. Some of the key variables often discussed in the literatures are briefly reviewed below.

- **Job Characteristics** It refers to variables that describe characteristics of jobs being performed by employees. A job characteristic is an attribute that creates conditions for

high work motivation, satisfaction, and performance (Hackman and Oldham, 1980). According to Hackman and Oldham (1980) model the core job characteristics are skill variety, task identity, task significance, autonomy, and feedback. Which impact three critical psychological states (experienced meaningfulness, experienced responsibility for outcomes, and knowledge of the actual results), in turn influencing work outcomes (job satisfaction, absenteeism, work motivation, etc.). The five core job characteristics can be combined to form a motivating potential score (MPS) for a job, which can be used as an index of how likely a job is to affect an employee's attitudes and behaviors.

Hackman and Oldham's job characteristics theory proposes that high motivation is related to experiencing three psychological states whilst working:

✓ **Meaningfulness of work**

That labor has meaning to you, something that you can relate to, and does not occur just as a set of movements to be repeated. This is fundamental to intrinsic motivation, i.e. that work is motivating in of itself (as opposed to motivating only as a means to an end).

✓ **Responsibility**

That you have been given the opportunity to be a success or failure at your job because sufficient freedom of action has given you. This would include the ability to make changes and incorporate the learning you gain whilst doing the job.

✓ **Knowledge of outcomes**

This is important for two reasons. Firstly to provide the person knowledge on how successful their work has been which in turn allows them to learn from mistakes. The second is to connect them emotionally to the customer of their productions, thus giving further purpose to the work (e.g. I may only work on a production line, but I know that the food rations I produce are used to help people in disaster areas, saving many lives).

Jobs that are high on the core job characteristics provide individuals with the room and incentive to bring more of themselves into their work or to be more engaged (Kahn, 1992). Positive relationship is presumed to exist between decent or better jobs and employee satisfaction and engagement.

- **Salary, Benefits and Recognition** these are the most important variables for employee satisfaction and engagement. Compensation can be described as the amount of reward that a worker expects from the job. Employees should be satisfied with competitive salary packages, and should be satisfied with it when comparing their pay packages with those of the outsiders who are working in the same industry. Engagement is also influenced by employee perception about the benefits they receive from their work. Employees are more likely to engage themselves at work to the extent that they perceive a greater amount of rewards and recognition for their role performances (Saks, 2006). A feeling of satisfaction and higher level of engagement could be attained through fair and equitable rewards and recognition.
- **Relation with Supervisor** A relationship with immediate supervisor is an important antecedent of employees' job satisfaction and engagement (Dupre and Day, 2007). The consideration a supervisor has for his/her subordinates' feelings, well-being, and contributions are important predictors of job satisfaction and engagement (Gagnon and Judd, 2004). In addition, the relation with one's immediate manager can have a dramatic impact on individual's perceptions of the work environment. A supportive, and non-controlling, relationship should foster perceptions of safety and enhance employee creativity (William, 2015).
- **Training and development**

Leadership, compensation, training and development, as well as work place well-being are the motorists of employee engagement and satisfaction (Anitha 2014). However, training and development are documented by Cherry (2016) as the important elements of engagement and satisfaction levels for employees. The elements raise the ability of workers to perform better, there by contributing to productivity enhancement.

One of the biggest factors in employee satisfaction and engagement levels is the amount of training and development companies provide (Sussman, 2006). Continued training and programs not only help employee satisfaction, but also produce tangible benefits for an organization. Employee development opportunities also have impact on engagement; the ability to learn and to apply new knowledge increases meaningfulness for employee, which in turn positively influences engagement (Sakovska, 2012). This study assess whether employee satisfaction and engagement has the ability to improve labor productivity in the bank sector.

- **Promotion** can be reciprocated as a significant achievement in the life. It promises and delivers more pay, responsibility, authority, independence and status. So, the opportunity for promotion determines the degree of satisfaction to the employee (Sageer et al, 2012). Yoder (1972) also define promotion as “*A promotion occurs when an employee moves from one job to another that is higher in pay, responsibility, and status. It is a vertical move in rank and responsibility. defines promotion as a movement to a position in which responsibility and prestige are i* Strauss and Sayles (1976) define promotion as a movement to a position in which responsibility and prestige are increased. It is a job with more prestige and income.

According to Biswanath Ghosh, “*Appointment to a position requiring higher qualifications such as greater skill or longer experience and involving a higher level of responsibility, a higher rate of pay, and a title change is considered a promotion and will be classified as such in all personnel documents. Promotions will be made without regard to the race, color, sex, religion, age, ethnic origin, or disability of the employee*”.

Promotion is dissimilar from upgrading. Promotion means the advancement of an employee to a higher status while upgrading means an increase of pay for the same job or moving to a higher scale without changing the job. Some regard it as a limited promotion.

When a higher position is given without a change in the salary it is known as Dry Promotion.

Open and closed promotional systems. A company is said to have an open promotion policy if it considers all employees within the organization as potential candidates and also announces internally such vacancies.

When an organization does not proclaim vacancies or where the openings are not open to all employees within the organization for the promotion, the company has a closed promotion policy.

- **Work conditions** are defined as an employee’s work place, work instruments, the work itself, organization policy, and organizational rules. Arnold and Feldman(1996), promoted factors such as temperature, lighting, ventilation, hygiene, noise, working

hours, and resources as part of working conditions. Employees may feel that poor working conditions will only provoke negative performance, since their jobs are mentally and physically demanding.

- **Linking performance to business outcomes** is another essential aspect. Employees' connection to an organization is one of the important drives for employee engagement. This can be expressed as the connection between the employee's **job, organizational strategy** and the employees' understanding of how important their job is to the organization's success. Therefore, it is assumed that there will be positive relationship between employees' connection to the organization and engagement.
- **Relationship with coworkers** when employees have rewarding interpersonal interaction with coworkers, treated with dignity, respect and value for their contribution, they are likely to be satisfied and engaged (William, 2015). Effective interpersonal work relationships form the cornerstone for success and satisfaction with your job and your career. How important are effective work relationships? They form the basis for [promotional opportunities](#), pay increases, goal accomplishment, and [job satisfaction](#).

The Gallup organization studied indicators of work satisfaction. They found that "[whether you have a best friend at work](#) was one of the twelve key questions asked of employees that predicted job satisfaction. Without a friend at work, work satisfaction deteriorates. There are several characteristics that make up good, healthy working relationships:

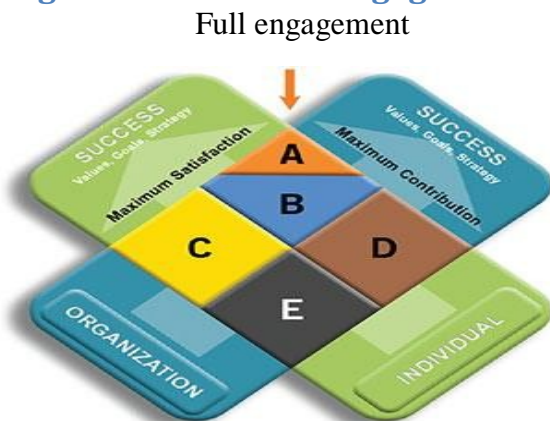
- **Trust** – This is the foundation of every good relationship. When you **trust** your team and colleagues, you form a powerful bond that helps you to work and communicate more effectively. If you trust the people you work with, you can be open and honest in your thoughts and actions, and you don't have to waste time and energy "watching your back."
- **Mutual Respect** – When you respect the people who you work with, you value their input and ideas, and they value yours. Working together, you can develop solutions based on your collective insight, wisdom and creativity.
- **Mindfulness** – This means taking responsibility for your words and actions. Those who are mindful are careful and attend to what they say, and they don't let their own negative emotions impact the people around them.

- **Welcoming Diversity** – People with good relationships not only accept diverse people and opinions, but they welcome them. For instance, when your friends and colleagues offer different opinions from yours, you take the time to consider what they have to say, and factor their insights into your decision-making.
- **Open Communication** – We communicate all day, whether we're sending emails and IMs, or meeting face to face. The better and more effectively you communicate with those around you, the richer your relationships will be. All good relationships depend on open, honest communication."

Theoretical Model of Employee Engagement

The X model of employee engagement is adopted to analyze employee engagement level in this study. The model is developed by Blessing White, a global consulting group on leadership development and employee engagement. The model gives emphasis on both the employees and organizations perspectives. The organizations and employees are keen to meet their interest for organizational and individual success, respectively. Organizations need to achieve the purpose of their establishment (goal, values and strategy). On the other hand, the employees also have goals, value and strategy to attain their interest. The model aligned employee's values, goals and aspirations with those of the organization to achieve sustainable employee engagement that are required by an organization to attain its goals.

Figure.1: X Model of Engagement



Source: Adapted from Blessing White, 2013

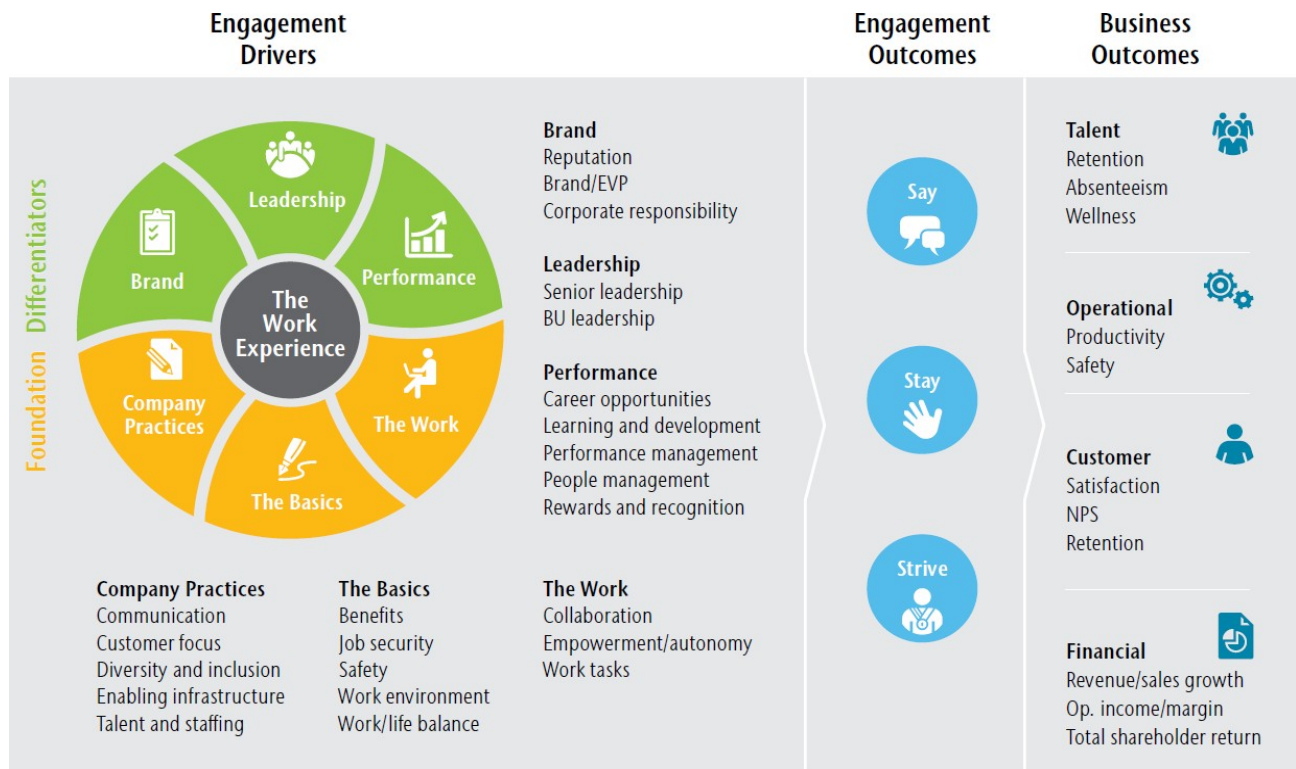
The letter A in the above picture refers the point where an alignment of maximum job satisfaction with maximum job contribution, which can be described as full engagement. Letter

„B“ indicates almost engaged group; these employees are among the high performers and are reasonably satisfied with their job. They may not have consistent “great days at work,” but they know what those days look like. Letter „C“ constitutes honeymooners that are new to the organization or their role and happy to be there. They have yet to find their stride and clearly understand how they can best contribute. It should be a priority to move them out of this temporary holding area to full alignment and productivity. Letter „D“ represents disillusioned and potentially exhausted, employees who are top producers but who aren’t achieving their personal definition of success and satisfaction. They can be bitterly vocal those senior leaders are making bad decisions or colleagues are not pulling their weight. Letter „E“ denotes the most disengaged employees. They are the most disconnected from organizational priorities often feel underutilized and are clearly not getting what they need from work. They are likely to be skeptical and can indulge in contagious negativity.

However, the X model doesn’t measure individuals as well as organizational outcomes. In order to capture the individual outcomes, the survey also used Aon Hewitt Engagement Model, which includes engagement drivers as well as individual and business outcomes. The model explains engagement as the psychological state and behavioral outcomes that lead to better performance. However, the purpose of using the model in this survey is only to analyze individual engagement outcomes.

The model operationalizes employee engagement as a construct of six items (drivers) composed of three observable facets of “say, stay, and strive” known as 3S. Say refers speak positively about the organization to coworkers, potential employees, and customers. Stay indicates an intense sense of belonging and desire to be part of the organization. Strive is a sense of motivation and exert effort toward success in the job and for the company.

Figure 2.2: Aon Hewitt Engagement Model



Empirical Works on Satisfaction and Engagement

Various empirical works have been carried out on employee satisfaction and engagement. Some scholars conducted employees' satisfaction and engagement surveys separately while others prefer to examine them together. Some big research institutes such as Society of Human Resource Management compiled employees' satisfaction and engagement in the same report. Although other engagement surveys have tried to compute engagement score, they have used employees' satisfaction as a component. The findings of some empirical studies are briefly discussed hereunder.

Table 1 Summary of Empirical Findings

No	Author	Title	Year	Country	Result
1	Blessing white	Engagement survey	2013	North America	40% engagement score
				India	42% engagement score
				Australia/New Zealand	37% engagement score
				South America	37% engagement score
2	Society for Human Resource Management	Factors that influence overall employee satisfaction and engagement	2013	USA	<i>Satisfaction factors:</i>
					Respectful treatment of all employees at all levels (72%)
					Trust between employees and senior management (64%)
					Overall benefits (63%)
					Compensation/pay (61%)
					Job security (59%)
					<i>Engagement factors:</i>
					Relationship with coworkers (79%)
Contribution of their work to business goals (76%)					
Meaningfulness of their job (75%)					
3	Sattar and Ali	Job satisfaction among employees of banking industries at Bahawalpur	2014	Pakistan	Promotions, work environment, leadership behavior and job satisfaction have significant relationship with employees' job
4	Cawe	Factors contributing to employee engagement in South Africa	2006	South Africa	Business strategy, culture and the leadership of the organization and working environment are the most significant factors explaining engagement

CHAPTER THREE

3. METHODOLOGY

This chapter explains how the research to conduct; it starts with brief definition of research, the design, approach, the followed by the method and procedure which were used in in data collection. It had also gone through the population, sampling size and sampling technique, data collection data analysis.

Research Design

According to Cooper (2014), research design is the blueprint for the collection, measurement, and analysis of data. Descriptive studies serve variety of research objectives; such as description of phenomenon or characteristics associated with a subject population (The who, what, when, where, and how of a topic), Estimates of the proportions of a population that have these characteristics and Discovery of associations among different variables which labeled as a correlational study. Kothari (2004), also defined research design as “the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. Neuman (2007), said „descriptive research design presents a picture of specific details of a situation or a relationship. The researcher had used descriptive-correlational form of research design to provide solutions to the research problems. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data collection. This research design selected because it often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form.

Research Approach

The three common approaches for conducting a research are quantitative, qualitative, and mixed methods. The knowledge claims, the strategies, and the method all contribute to a research approach that tends to be more quantitative, qualitative or mixed (Creswell 2003).this study used quantitative research approach. According to Kumar (2005), quantitative research approach is used based on the purpose of the research, data collection process and analysis of the data. The purpose of quantitative approach is to quantify the situation or phenomenon and to determine the relationship between the dependent and independent variables. Hence, the researcher

implemented quantitative type of approach to analyze and interpret the factors affecting employee satisfaction and engagement from data collected through questionnaire.

Data source

This study used primary data source collection method. According to Kothari (2004), Primary data are fresh data that are collected for the first time and thus happened to be original in character. It is considered as a major source of information since it were directly collected from selected respondents through appropriately advanced questionnaire which will be develop based on previously reviewed literatures and studies.

Target Population and Sample Size Determination

Target population

According to Saunders et al., (2009), population of the study is full set of bags from which sample were taken. The target populations of the study are both managerial and none managerial levels of employees commercial bank of Ethiopia under western Addis Ababa district branches. The district has 115 branches of which 75 branches found in Addis Ababa and the rest outside the city up to 220 km away from the capital city adds Ababa. The district has 2,632 employees according to the district payroll report (September 2018).

Sampling techniques and sample size determination

This study used Convenience sampling where a specific type of non-probability sampling method that relies on data collection from population members who are conveniently available to participate in study. The reason for using convenience sampling was because it was difficult to carry on a probability sampling since some branches found far away from the center and not convenient to the researcher wasn't available due to different reasons and it were impossible to contact everyone who were sampled, as Convenience sampling is a technique in which a sample is drawn from that part of the population that is close to hand, readily available, or convenient (Anol, 2012).

Yamane (1967:886) provides a formula to determine sample sizes and this formula was used to calculate the sample size of commercial bank of Ethiopia western Addis Ababa district employees. A sample size of 189 employees of commercial bank of Ethiopia western Addis Ababa district were consider with 93% confidence level by calculating each branches number of employees.

Yamane (1967:886)'s formula

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

Where, n ~is the sample size

e ~ is the sample error

N ~ is the population size

$$n = \frac{2632}{1 + 2632(.07)^2} = \frac{2632}{13.8968} = \underline{190}$$

Data Collection

The researcher was required permission from the district office to collect the data through questionnaire from employees. After the permission is granted, the questionnaires will be distributed to the respondents. Questionnaire will be prepared using five point liker response scales to show their extent of agreement or not. According to Robson (2002), likert scale method is preferred to make questions interesting to respondents there by enhance their cooperation and ultimately to ensure maximum response rate.

Questionnaire

The researcher proposed a questionnaire with the intent of presenting a questionnaire in more precise and readable way. The questionnaires were designed in Amharic and English format to comprise almost all part of the employees. The questionnaire had two main parts. The first section of the questionnaire is personal profile of the employees and the second section focuses on evaluating the major areas which are used to examine the employees' **satisfaction and engagement**. The main body of the questionnaire is five scale liker, ranges from strongly disagree to strongly agree. In the questionnaire neutrality option is replaced by statement of "I do not have information". This would give the additional choice for respondents when they do not have information about the issue. The questionnaires were collected by Researcher personally.

Method of data analysis

The collected data was compiled, sorted, edited, classified and finally it was enter into computer for analysis. Statistical package for social science (SPSS) software version 23 was employed to organize the data descriptive statistics and Pearson correlation also used to analyze it.

The Descriptive statistics results were presented by tables, percent, mean frequency and standard deviation to give condensed picture of the data. This statistical tool helps to determine the factors of satisfaction and engagement. According to Poonlar (1987) cited by Almaz (2015), the highest the mean, the highest satisfaction and engagement as the respondents indicate the extent of their agreement or not.

Validity and Reliability Test

Validity is concerned with whether the findings are really about what they appear to be about. According to sounders et.al (2003), validity is the extent to which data collection methods accurately measure what they are intended to measure.

According to Cerri (2012) cited by Almaz (2015) reliability is conducted to assess data quality .hence, reliability is used to assess consistency in measurement items. Reliability test was computed to test whether the scale used in the study is internally consistent and consistently measures the criterion variable using the reliability procedure in SPSS (version 23).from the data analysis Cronbach"s alpha for this study is presented as follows.

Cronbach's Alpha	N of Items
.9001	61

Table 2 Cranach's Alpha

The above cronbach's Alpha result shows α is greater than 0.70, as 0.90 is greater than 0.70.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

As the purpose of this study is to assess employees satisfaction and engagement, this chapter presents the final results and the process through which the results were obtained. This chapter consists of rate of response, background of respondents, validity and reliability, descriptive and inferential statistics analysis of respondents.

Rate of Response

In this study 190 questionnaires were distributed to employees and all the distributed questionnaires were collected though only 185 questionnaires were properly filled and the remaining five questionnaires were not fully and properly filled. As a result the researcher used 185 questionnaires response was used for analysis. Thus, the analysis was based on 94.7% validity response from the employees.

Background of Respondents

This table represents background information of respondents of this study. The Survey showed that there were more males as compared to females. Male respondents represent 54.1 Percent, and the rest 45.9 percent were females. Regarding age of respondents 69.7 percent of the respondents are in the range of 26-35 years, 21.6 percent of the respondents are in the range of 18-25 years, 8.6 percent are in the range of 41-50 years. Moreover, with respect to the educational level of the respondents 82.7 percent are degree graduates, 16.2 percent are second degree graduates and 1.1 percent is high school graduates. This shows majority of the respondents are degree holders.

Regarding service year of respondents is 48.1 percent represents less than five years of experience followed by 35.1 percent with service year of 5-10 years and 6.5 percent represents above ten years of banking experience .Finally, looking at respondents service year majority are clerical/ non-managerial having 61.6 percent followed by customer relation office with 23.2 percent and managerial having 11.9 percent.

Item		Frequency	Percent	Valid Percent
Gender	male	100	54.1	54.1
	female	85	45.9	45.9
	Total	185	100.0	100.0
Age	18-25	40	21.6	21.6
	26-35	129	69.7	69.7
	41-50	16	8.6	8.6
	Total	185	100.0	100.0
Educational Level	high school	2	1.1	1.1
	degree	153	82.7	82.7
	second degree and above	30	16.2	16.2
	Total	185	100.0	100.0
service year	less than one year	19	10.3	10.3
	1-5 year	89	48.1	48.1
	5-10 years	65	35.1	35.1
	above 10 years	12	6.5	6.5
	Total	185	100.0	100.0
position	managerial	22	11.9	11.9
	clerical/non-managerial	114	61.6	61.6
	non-clerical	6	3.2	3.2
	cro	43	23.2	23.2
	Total	185	100.0	100.0

Table 3. Background of the respondents.

Job characteristics

Job characteristics are an attribute that creates conditions for high work motivation, satisfaction, and performance .under these questions are analyzed using frequency, percent and mean.

My knowledge enables me to perform my duty.

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	agree	113	61.1	61.1	61.1
	strongly agree	72	38.9	38.9	100.0
	Total	185	100.0	100.0	

Table 4 Knowledge of employees

As the above table indicates majority of respondents agreed that their knowledge enable them to perform their duty.

Employees are entrusted with adequate responsibility to carry out their job.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly dis agree	6	3.2	3.2	3.2
	disagree	6	3.2	3.2	6.5
	agree	107	57.8	57.8	64.3
	strongly agree	66	35.7	35.7	100.0
	Total	185	100.0	100.0	

Table 5 Entrust of employees

The above table indicates 57.8 percent of respondents agreed and 35.7 percent strongly agreed that, they entrusted with their adequate responsibility to carry out their job followed by degree of disagreement having 3.2 percent disagreed and strongly disagreed.

Employees perform their job with intrusion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	13	7.0	7.0	7.0
	agree	131	70.8	70.8	77.8
	strongly agree	41	22.2	22.2	100.0
	Total	185	100.0	100.0	

Table 6 Table of employee's performance

The frequency result shows Most of the respondents agreed that they perform their job with intrusion holding the degree of agreement with 93 percent followed by 7 percent of disagreement.

Employees duty is in line with job description.

Table 7 Employee's duty

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly dis agree	12	6.5	6.5	6.5
disagree	24	13.0	13.0	19.5
Valid agree	106	57.3	57.3	76.8
stronly agree	43	23.2	23.2	100.0
Total	185	100.0	100.0	

Majority of the respondents show their degree of agreement that they are performing in line with their job description having 80.5 percent and degree of disagreement of 19.5 percent.

There is employees' job rotation in their branch/ process.

Table 8 Employee's job rotation

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly dis agree	28	15.1	15.1	15.1
disagree	50	27.0	27.0	42.2
Valid agree	70	37.8	37.8	80.0
stronly agree	37	20.0	20.0	100.0
Total	185	100.0	100.0	

Most respondents show their degree of agreement that there is job rotation in their branch/process with total percent of agreement 57.8 percent and degree of disagreement of 19.5 percent.

Over All Job Character Frequencies

Table 9 Overall job character frequencies

Likert scale	Responses		Percent of Cases
	N	Percent	
strongly dis agree	46	5.0%	24.9%
Disagree	93	10.1%	50.3%
Agree	527	57.0%	284.9%
stronly agree	259	28.0%	140.0%
Total	925	100.0%	500.0%

Majority of the respondents show their degree of agreement that their knowledge enables them to perform their duty, they are entrusted, there is job rotation and they perform in line with their job description.

Mean score is calculated to show the average responses of respondents for each question that was included under job characteristics.

Table 10 Overall mean result of job character

	N	Minimum	Maximum	Mean	Std. Deviation
My knowledge enables me to perform my duty.	185	3	4	3.39	.489
Employees are entrusted with adequate responsibility to carry out their job.	185	1	4	3.26	.674
Employees perform their job with intrusion	185	2	4	3.15	.520
Employees' duty is in line with job description.	185	1	4	2.97	.790
There is employees" job rotation in their branch/ process.	185	1	4	2.63	.970
Valid N	185				

As clearly indicated in the above table most respondents show their degree of agreement: their knowledge enables them to perform their duty, they are entrusted with adequate responsibility to carry out their job and they perform their job with intrusion respectively.

working environment

Working environment is an employee's work place, work instruments, the work itself, organization policy, and organizational rules.

Table 11 Overall frequency result of working environment

No.	Item	strongly agree	agree	strongly dis agree	Disagree
1	adequate office equipment to discharge duties	6.5	43.8	7.6	42.2
2	sufficient space in workplace	6.5	47.6	9.7	36.2
3	smooth relationship with co-workers	33.5	54.1	3.8	8.6
4	clean workplace	3.2	41.6	10.3	44.9
5	rest room is clean	6.5	42.7	13.5	37.3
6	there is team-work	20	69.2	4.3	6.5

The frequency results show that majority of respondents show their degree of agreement; there is smooth relationship with co-workers having 54.1 percent, there is sufficient space in workplace with 47.6 percent and there are adequate office equipment to discharge duties having 43.8 percent. Moreover, there are degrees of disagreement on clean workplace, office equipment and tidiness of rest room.

Table 8 Overall mean result of working environment

working environment questionnaire	N	Mean	Std. Deviation
adequate office equipment to discharge duties	185	2.49	.731
sufficient space in workplace	185	2.51	.760
smooth relationship with co-workers	185	3.17	.739
clean workplace	185	2.38	.713
rest room is clean	185	2.42	.805
there is team-work	185	3.05	.662
Valid N (list wise)	185		

The overall mean result of working environment shows there is smooth relationship with co-workers, there is team-work and sufficient space in workplace. This smooth relationship has

Positive relationship among staffs could bring sense of belongingness and pleasant working conditions as it lays ground for synergy which has an immense role in banking industries.

salary and benefits

Employees were requested whether they are satisfied with the current salary and benefits or not. They show their highest degree of agreement that; the bank pays competitive salary 96.8 percent, they are earned competitive benefit packages having 93.5 percent and they are satisfied with salary earned with 90.8 percent.

Table 9 Overall frequency result of salary and benefits

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	employees are satisfied with their salary	40.5	50.3	3.8	5.4
2	employees are happy with the benefit packages	26.5	63.2	7.1	3.2
3	the bank pays competitive salary as compare to others similar sector.	42.7	54.1	-	3.2
4	the bank offers competitive benefits as compare to others	43.8	49.7	-	6.5

Mean results on Employees Salary and benefits

No.	Item	N	Mean	Std. Deviation
1	employees are satisfied with their salary	185	3.28	.733
2	employees are happy with the benefit packages	185	3.09	.757
3	The bank pays competitive salary as compare to others similar sector.	185	3.39	.553
4	the bank offers competitive benefits as compare to others	185	3.37	.605
	Valid N (list wise)	185		

Table 10 Overall mean salary and benefits

The overall mean results of employee salary and benefits show that employees believe the organization offers competitive benefits as compare to others followed by the bank pays competitive salary as compare to others and employees are satisfied with their current salary.

Relationship with immediate supervisor

Table 11 Overall frequency result of relationship with immediate supervisor

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	My immediate supervisor is willing to solve problems	20	52.4	10.3	17.3
2	have a good r/ship with my immediate supervisor	29.7	54		16.2
3	immediate supervisor gives sufficient guidance and useful feedback	26.5	50.3	7	16.2
4	Immediate supervisor respects the rights stipulated in the collective agreement.	14.1	68.1	3.2	14.6
5	immediate supervisor is impartial	20.5	57.3	6.5	15.7
6	immediate supervisor recognizes subordinate's contribution	17.3	54.1	6.5	22.1
7	there is a mutual trust	13.5	55.7	6.5	24.3
8	there is a system that resolves employees complaints in the bank	7	43.2	6.5	43.2

Majority of respondents show their degree of agreement that immediate supervisor respects rights of stipulated in the collective agreement; immediate supervisor is impartial and recognizes subordinates contribution respectively.

Table 12 Mean relationship with immediate supervisor

No.	Item	N	Mean	Std. Deviation
1	My immediate supervisor is willing to solve problems	185	2.82	.870
2	have a good r/ship with my immediate supervisor	185	3.14	.666
3	immediate supervisor gives sufficient guidance and useful feedback	185	2.96	.843
4	Immediate supervisor respects the rights stipulated in the collective agreement.	185	2.93	.643
5	immediate supervisor is impartial	185	2.92	.786
6	immediate supervisor recognizes subordinate's contribution	185	2.82	.791
7	there is a mutual trust	185	2.76	.764
8	there is a system that resolves employees complaints in the bank	185	2.51	.723

Majority of the respondents show they have a good relationship with their supervisor with 3.14, immediate supervisor gives sufficient guidance and useful feedback having mean result of 2.96 and immediate supervisor respects the rights stipulated in the collective agreement having 2.93.

Performance Management System (PMS)

The bank implemented new performance management system in all processes, districts and branches starting from July, 2015.

Frequency result of PMS

Table 13 Frequency result of PMS

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	annual plan is discussed and every employee is informed his/her duty	16.8	61.1		22.2
2	Target given are achievable.	21.6	45.9	7	25.4
3	measuring criteria's are clear	13	56.8	15.7	14.6
4	PMS process is free from subjectivity	3.4	54.4	9.7	32.4
5	evaluation system contributes to diligence in our job	3.5	53.2	6.5	36.8
6	immediate supervisors discuss with employees about their performance	3.2	61.6	3.2	31.9

Looking at the frequency results of the respondents majority of them show their agreement immediate supervisors discuss with their performance, annual plan is discussed and every employee is informed his/her duty and measuring criteria"s are clear respectively .

Mean results of PMS

Table 14 Mean result of PMS

	PMS	N	Mean	Std. Deviation
1	annual plan is discussed and every employee is informed his/her duty	185	2.95	.623
2	Target given are achievable.	185	2.82	.851
3	measuring criteria's are clear	185	2.67	.893
4	PMS process is free from subjectivity	185	2.51	.716
5	evaluation system contributes to diligence in our job	185	2.54	.668
6	My immediate supervisor discusses my performance with me.	185	2.65	.600

The above shows the overall mean result of respondents are satisfied with performance management system i.e. annual plan is discussed having 2.95, target given are achievable 2.82 and measuring criteria"s are clear.

Training

Training and development provide mutually benefit for both employees and the organization. They should have the opportunity to refine and acquire new skill and knowledge through training, continuous education and professional development to advance in their career. Employees" career advancement, in turn, has positive spillover effect on the efficiency and effectiveness of the organization.

Frequency results

Table 15 Frequency results on commitment to professional development

No.	Item	strongly agree	agree	strongly disagree	disagree
1	employees received training in last year	14.1	74.1		11.9
2	the bank works strongly on professional development	16.2	72.4		11.4
3	the trainings provided are helpful	19.5	64.9		15.7

Employees were asked to give their opinion on bank"s commitment to professional development. Professional development can encompass various learning opportunities, such as formal and informal training and attainment of certifications or degrees. The above frequency table shows Employees received training 74.1 percent, the bank works strongly on professional development having 72.4 percent and the trainings provided are helpful with 64.9 percent respectively.

Mean result of training

Table 16 Mean results of training

No.	Item	Mean	Std. Deviation
1	employees received training in last year	3.02	.510
2	the bank works strongly on professional	3.05	.524

	development		
3	the trainings provided are helpful	3.04	.593
N	185		

Thus, the overall frequency and mean results agreement of the respondents convey that the bank is working on professional development.

Employee promotion

A better prospect of promotion within the organization is assumed to have a positive impact on job satisfaction. In addition, the rules and procedures that an organization follows to promote employees also contributes for satisfaction/dissatisfaction of employees. Employees' perception regarding promotion practice within the bank is assessed using set of nine attributes. Majority of the respondents agreed oracle system is easy to apply vacancy having 73 percent; employees receive vacancy posts in time with 71.4 percent, oracle system makes promotion process easy having 67.6 percent and career path of the bank is clear with 67 percent respectively.

Frequency Result on Employee Promotion

Table 17 Frequency result on employee promotion

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	there is job promotion in the bank	6.5	55.1	13.5	24.9
2	oracle system is easy to apply vacancy	14.1	73	6.5	6.5
3	criteria for vacant posts are clear	9.7	55.1	4.3	30.8
4	employees receive vacancy posts in time	6.5	71.4		22.2
5	selection for promotion is based on PMS and examination	16.2	43.2	14.1	26.5
6	oracle system makes promotion process easy	7.6	67.6	4.3	20.5
7	oracle system makes promotion process transparent	3.2	63.8	11.9	21.1
8	oracle system has made employee promotion credible		57.8	7.6	34.6
9	career path of the bank is clear	9.7	67	8.6	14.6

Mean Result of Employee Promotion

Table 18 Mean result of employee promotion

		N	Mean
No.	Item	185	2.55
1	there is job promotion in the bank	185	2.95
2	oracle system is easy to apply vacancy	185	2.70
3	criteria for vacant posts are clear	185	2.84
4	employees receive vacancy posts in time	185	2.62
5	selection for promotion is based on PMS and examination	185	2.78
6	oracle system makes promotion process easy	185	2.58
7	oracle system makes promotion process transparent	185	2.50
8	oracle system has made employee promotion credible	185	2.78

The overall mean results of employee promotion shows there is a job promotion in the bank 2.95, criteria for vacant post are clear 2.84, selection for promotion is based on PMS and examination and oracle system has made employee promotion credible having similar mean result 2.78. thus, employees are happy with the banks employee promotion system.

Service Quality

In service rendering organizations, the quality of service that is delivered have a potential to influence the satisfaction of employees. Poor service quality that arises from stretched service delivery time due to network interruption, power failure, improper office setting, lack of information etc., may disrupt the eagerness of employees to work. So, it may reduce the satisfaction of employees.

Frequency Results of Service Quality

Table 19 Frequency results of service quality

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	bank service system help employees to accomplish their job properly	16.2	67	6.5	10.3
2	technology used by the bank has helped employees to give quality service	25.9	62.2	6.5	5.4
3	fast service delivery in the bank has helped employees to perform properly	20.5	66.5	3.2	9.7
4	employees get timely information to perform their work properly	9.7	71.9	6.5	11.9

Majority of the respondents show their agreement they get timely information to perform their work properly with 71.9 percent, bank service system help employees to accomplish their job properly having 67 percent and fast service delivery in the bank has helped employees to perform properly with 66.5 percent. Thus, employees are satisfied with quality service they deliver.

Mean Results of Service Quality

Table 20 Mean result of service quality

No.	Item	N	Mean	Std. Deviation
1	bank service system help employees to accomplish their job properly	185	2.93	.723
2	technology used by the bank has helped employees to give quality service	185	3.08	.755
3	fast service delivery in the bank has helped employees to perform properly	185	3.04	.658
4	employees get timely information to perform their work properly	185	2.85	0.675

The overall mean result showed employees are happy with the technology used by the bank has helped them to give quality service and, fast service delivery helped them to perform properly and bank system help employees to accomplish their job properly.

Management Opinion (VIGOR)

Frequency Result on Management Opinion

Table 21 Frequency result on management opinion

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	Manager's feel bursting at work	6.5	85.9	3.2	4.3
2	Managers feel strong and energetic	13.5	75.1		11.4
3	at morning, managers feel like they are going to work	13	79.5		7.6
4	Managers can continue working for very long periods at a time	19.5	73		7.6
5	Managers are mentally strong at job	29.2	62.2		8.6
6	Managers continue at work even things are not going well	16.2	69.7	2.2	11.9

Majority of the respondents show their degree of agreement they feel bursting at work, at morning, they feel like they are going to work, they are strong and energetic and they continue working even things are not going well.

Mean Results of Managements Opinion

Table 22 Mean results of management opinion

No.	Item	N	Mean	Std. Deviation
1	employees feel bursting at work	185	2.96	.487
2	employees feel strong and energetic	185	3.02	.500
3	at morning, employees feel like they are going to work	185	3.05	.451
4	employees can continue working for very long periods at a time	185	3.12	.507
5	employees are mentally strong at job	185	3.21	.581

6	employees continue at work even things are not going well	185	3.00	.608
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The overall mean result show employees are willing and engaging in their organization thus employees are mentally strong at job, employees can continue working for very long periods at a time, at morning, employees feel like they are going to work.

Dedications

Frequency Result of Dedication

Table 23 Frequency result of dedication

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	employees find work with full meaning and purpose	9.7	81.6		8.6
2	employees enthusiastic	22.7	67.6		9.7
3	employees are inspired	22.6	66.6		10.8
4	employees are proud on they do	25.9	62.2		11.9
5	employees job is challenging	16.2	48.1	4.9	30.8

Employees were asked regarding their dedications and majority of the respondents" show their agreement that; employees find work with full meaning and purpose, employees are enthusiastic, employees are inspired and employees are proud on they do.

Mean Results of Dedications

Table 24 Mean result of dedication

No.	Item	N	Mean	Std. Deviation
1	employees find work with full meaning and purpose	185	3.01	.430
2	employees enthusiastic	185	3.13	.556
3	employees are inspired	185	3.12	.568
4	employees are proud on they do	185	3.14	.600
5	employees job is challenging	185	2.76	.780

The overall mean result shows employees are dedicated by being proud on they do, they are enthusiastic and inspired, and employees find work with full meaning and purpose.

Absorption

Frequency Result

Table 25 Frequency result absorption

No.	Item	strongly agree	agree	strongly dis agree	disagree
1	time flies when I am working	16.2	60	4.3	19.5
2	I forget everything else around me while working	9.7	56.2	4.4	29.7
3	I feel happy when I am working intensely	10	84.6	1.1	4.3
4	I am immersed in my work	13	67.6	4.4	15
5	I get approved away when I am working	3.2	50.8	38.4	7.6
6	it is difficult to detach myself from my job	4.2	49.8	38.3	7.7

Majority of respondents agreed that; they feel happy when they are working intensely; they are immersed in their work, time flies when they are working and they forgot everything else around them while working.

Mean Results of Absorption

Table 30 Frequency result absorption

No.	Item	N	Mean	Std. Deviation
1	time flies when I am working	185	2.88	.720
2	I forget everything else around me while working	185	2.71	.699
3	I feel happy when I am working intensely	185	3.03	.429
4	I am immersed in my work	185	2.89	.667
5	I get approved away when I am working	185	2.50	.685
6	it is difficult to detach myself from my job	185	2.75	.676

Table 26 Mean result of absorption

The nutshell mean result show employees feel happy when they are working intensely, times flies when employees working and they are immersed in their work.

Overall Mean Results of Employees Opinion

Table 27 Overall mean results of employee opinion

No.	Employees Opinion Mean Result	N	Mean	Std. Deviation
1	job character	185	15.4000	1.95659
2	working environment	185	16.0216	2.27929
3	salary and benefit	185	13.1351	2.12595
4	r/ship immediate supervisor	185	22.8595	5.00127
5	PMS	185	16.1351	3.37480
6	Training	185	9.1081	1.21548
7	Promotion	185	24.3027	3.81719
8	Service quality	185	11.8973	2.33714

Employee satisfaction and engagement could be influenced by many variables such as job character, working environment, salary and benefit, relationship with supervisor, PMS, training and development, promotion and service quality. Employees were asked their opinion about the variables which affect employees" **satisfaction and engagement and the overall mean result** shows promotion, relationship with supervisor, PMS, working environment, job character, salary and benefit, service quality and training are affecting variables respectively.

Correlation Analysis of Employee Satisfaction and Engagement

Correlation between Employees' Satisfaction and Engagement Variables

		Employee sop	jobchar ac	workin genvt	salaryb enefit	rshipi mmed iatesu pvser	PMS	Traini ng	Promo tion	Servicequ ality
Employees opinion	Pearson Correlation	1								
	Sig. (2-tailed)									
	N	185								
job character	Pearson Correlation	.536**								
	Sig. (2-tailed)	.000								
	N	185								
working environment	Pearson Correlation	.715**	.468**							
	Sig. (2-tailed)	.000	.000							
	N	185	185							
salary & benefit	Pearson Correlation	.562**	.060	.311**						
	Sig. (2-tailed)	.000	.416	.000						
	N	185	185	185						
relationship immediate supervisor	Pearson Correlation	.814**	.387**	.500**	.504**					
	Sig. (2-tailed)	.000	.000	.000	.000					
	N	185	185	185	185					
PMS	Pearson Correlation	.822**	.363**	.573**	.286**	.579**				
	Sig. (2-tailed)	.000	.000	.000	.000	.000				
	N	185	185	185	185	185				
Training	Pearson Correlation	.481**	.270**	.164*	.099	.414**	.341**			
	Sig. (2-tailed)	.000	.000	.026	.178	.000	.000			
	N	185	185	185	185	185	185			
Promotion	Pearson Correlation	.739**	.238**	.404**	.417**	.399**	.563**	.342**		
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	.000		
	N	185	185	185	185	185	185	185		
Servicequality	Pearson Correlation	.811**	.440**	.609**	.367**	.468**	.736**	.364**	.617**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	185	185	185	185	185	185	185	185	185

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

* . Correlation is significant at the 0.05 level (2-tailed).

Table 28 Correlation between employees' satisfaction and engagement variables

As the above correlation table clearly indicated there is strong and positive relationship between the variables of employee satisfaction and engagement. There is strong and positive relationship between performance management system and employees opinion as PMS is dealing with immediate supervisors discuss with their performance, annual plan is discussed and every employee is informed his/her duty and measuring criteria; thus, when measuring criteria's are clear and discussed, employees will be ready to accept the result of their performance which in turn increase the degree of satisfaction. Besides, there is strong and positive relationship between employees' opinion and relationship with immediate supervisor which are; immediate supervisor respects rights of stipulated in the collective agreement; immediate supervisor is impartial and recognizes subordinates contribution that have an immense role on increasing the satisfaction and engagement of the employee.

Correlation between Employees' Opinion and Management Opinion

		Employees op	Vigor	dedications	absorption
Employeesop	Pearson Correlation				
	Sig. (2-tailed)				
	N	185			
Vigor	Pearson Correlation	.601**			
	Sig. (2-tailed)	.000			
	N	185			
dedications	Pearson Correlation	.283**	.581**		
	Sig. (2-tailed)	.000	.000		
	N	185	185		
absorption	Pearson Correlation	.182*	.207**	.438**	
	Sig. (2-tailed)	.013	.005	.000	
	N	185	185	185	185
**. Correlation is significant at the 0.01 level (2-tailed).					
* . Correlation is significant at the 0.05 level (2-tailed).					

Table 29 Correlation between employees' opinion and management opinion

There is strong and positive relationship between the variables such as vigor, dedication and absorption which indicates these variables have significant role employees' satisfaction and engagement. When employees" are energetic and strong they will be satisfied and engaging. When employees" are inspired, proud with what they are doing and enthusiastic; they show their dedications which turned them to engagement. Moreover, employees forget about else when they working, feel happy when they work intensely etc.it shows their excitement and engagement.

CHAPTER FIVE

5. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

- Regarding background of respondents there were more male respondents than female respondents which constitute 54.1 percent of them and majority age group of them are 26-35 years of age with 69.7 percent. Looking at academic level of respondents majority of the respondents is degree awarded from different academic institutions which contains 82.7 percent of the respondents. Service year of the respondents holds a majority of 1-5 years of experience with 48.1 percent. Finally, regarding position of respondents the majority goes to clerical/ non-managerial position having 61.6 percent.
- The frequency result of job character shows that majority of the respondents show their degree of agreement that their knowledge enables them to perform their duty, they are entrusted, there is job rotation and they perform in line with their job description; working environment, The frequency results show that majority of respondents show their degree of agreement; there is smooth relationship with co-workers having 54.1 percent, there is sufficient space in workplace with 47.6 percent and there are adequate office equipment to discharge duties having 43.8 percent. However, there are degrees of disagreement on clean workplace, office equipment and tidiness of rest room.
- Concerning frequency results of salary and benefit employees show their highest degree of agreement that; the bank pays competitive salary 96.8 percent, they are earned competitive benefit packages having 93.5 percent and they are satisfied with salary earned with 90.8 percent. Majority of respondents show their degree of agreement that immediate supervisor respects rights of stipulated in the collective agreement; immediate supervisor is impartial and recognizes subordinates contribution respectively. Dealing with PMS majority of them show their agreement immediate supervisors discuss with their performance, annual plan is discussed and every employee is informed his/her duty and measuring criteria"s are clear respectively.
- Professional development can encompass various learning opportunities, such as formal and informal training and attainment of certifications or degrees. The frequency result shows Employees received training 74.1 percent, the bank works strongly on professional

development having 72.4 percent and the trainings provided are helpful with 64.9 percent respectively.

- Employees' perception regarding promotion practice within the bank is assessed using set of nine attributes. Majority of the respondents agreed oracle system is easy to apply vacancy, employees receive vacancy posts in time, oracle system makes promotion process easy having and career path of the bank is clear, thus employees are engaged and satisfied. Moreover, employees are satisfied with the service they deliver management opinion of their engagement and dedications and excited with their career place.
- The overall mean result shows promotion, relationship with supervisor, PMS, working environment, job character, salary and benefit, service quality and training are affecting variables respectively to employees' engagement and satisfaction. Thus, employees show their agreement these variables are conducive and exciting which help them to be highly engaged.
- The correlation result shows that the variables are strong and positively related each other with satisfaction and engagement variables. When employees are inspired, proud with what they are doing and enthusiastic; they show their dedications which turned them to engagement. Moreover, employees forget about else when they working, feel happy when they work intensely etc.it shows their excitement and engagement.

CONCLUSION OF THE STUDY

Studies on employee satisfaction and engagement are essential to the organizations to know their status and take actions to fill the observed gaps accordingly. In the area where the employees feel happy and engaged, the organizations can have dual benefits such as individual as well as business benefit. Happy and engaged employees build the reputation of the organization, do not plan to leave the organization easily and put their efforts as much as possible. Moreover, it enhances retention, productivity and returns. This study thoroughly assessed about employee's satisfaction and engagement issues in the preceding section.

Variables such as job character, working environment, salary and benefit, relationship with immediate supervisor, PMS, training, promotion, service quality, management opinion, dedication and absorption are assessed and the overall result showed employees are satisfied and engaged.

The overall mean result shows promotion, relationship with supervisor, PMS, working environment, job character, salary and benefit, service quality and training are affecting variables respectively to employees' engagement and satisfaction. Thus, employees show their agreement these variables are conducive and exciting which help them to be highly engaged.

Recommendations

Based on the results of the assessment and summary of findings made the following recommendations are forwarded which helps the bank to assess its service delivery process.

- The bank has to provide good working environment regarding clean workplace, office equipment and tidiness of rest room as respondents show their disagreement.
- There are some sort of disagreement on performance management system which targets are achievable, measuring criteria and subjectivity issue. thus, the organization should diagnose its target, measuring criteria's and evaluation process of PMS.

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Appendices

St. Mary's University
School of Graduate Studies
General MBA

Questionnaire for employees of commercial bank of Ethiopia

Respected madam/sir,

This questionnaire is prepared to assess job satisfaction and engagement of employees of the Commercial Bank of Ethiopia. The purpose of this study is to fulfill a thesis requirement for Masters of Business Administration in General Management at St. Mary's university. To make the study more fruitful, your response to the given question would be necessary. All of your responses to the given questions would be used for the research and will be kept strictly confidential.

Thank you for your willingness and collaboration!!

1. Personal Information

sex Male Female

Age (in years)

1. 18 - 25

4. 41 - 50

2. 26 - 35

5. 51-60

3. 36 - 40

Level of Education

1. Primary School

4. First Degree

2. Secondary School

5. Second Degree & above

Occupation/position

- 1. Managerial position
- 2. Clerical /none managerial position
- 3. None clerical position
- 4. Customer Relation Officer
- 5. Other

Year of Service

- 1. Less than one year
- 2. 1-5 years
- 3. 5 - 10 years
- 4. Above 10 years

2. Please circle on which it reflects your perception.

No.	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
2.1 Job Characteristics					
2.1.1	My knowledge is sufficient enough to enable me perform my duty.				
2.1.2	I am entrusted with adequate responsibility to carry out my job.				
2.1.3	I can perform my job without intrusion.				
2.1.4	The duty I perform is in line with the job description.				
2.1.5	There is job rotation in my branch/ process.				
2.2 Working Environment					
2.2.1	Adequate office equipment are available to discharge my duties.				
2.2.2	There is sufficient space in my work place.				
2.2.3	I have smooth relationship with co-workers.				
2.2.4	My work place is clean.				
2.2.5	The toilet in my work place is clean.				
2.2.6	There is teamwork in my branch/process.				
2.3 Salary & Benefits					
2.3.1	I am satisfied with my salary.				
2.3.2	I am happy with the benefit packages offered.				

No.	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
2.3.3	The bank pays competitive salary compared with similar organizations.				
2.3.4	The bank offers competitive benefit compared with other similar organizations.				
2.4 Relationship with Immediate Supervisor					
2.4.1	My immediate supervisor is willing to solve problems.				
2.4.2	I have a good working relation with my immediate supervisor.				
2.4.3	My immediate supervisor gives me sufficient guidance and useful feedback in relation to my job.				
2.4.4	My immediate supervisor respects the rights stipulated in the Collective Agreement.				
2.4.5	My immediate supervisor is impartial.				
2.4.6	My immediate supervisor recognizes my contribution.				
2.4.7	There is mutual trust between the immediate supervisors and workers.				
2.4.8	There is a system that resolves employees' complaints in the bank.				
2.5 Performance Management System (PMS)					
2.5.1	Detailed discussion is held about the annual plan of the branch/process and every employee is informed of his/her duty.				
2.5.2	The job/target given to me is achievable.				
2.5.3	The criteria set to measure performances of employees are clear.				
2.5.4	Performance management in my branch/process is free from subjectivity.				
2.5.5	The performance evaluation system contributes to diligence in my job.				

No.	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
2.5.6					
2.6 Training					
2.6.1	I have received training organized by HRD or district in the past one year.				
2.6.2	The bank works strongly on professional development.				
2.6.3	Training given to me by the bank has helped me to carry out my job effectively.				
2.7 Employee Promotion					
2.7.1	There is job promotion opportunity in the bank.				
2.7.2	The Oracle system the bank uses for vacancy announcements is easy to use.				
2.7.3	The requirements/criteria for vacant posts are clear.				
2.7.4	I receive vacant post announcements timely.				
2.7.5	Selection of employees for promotion is based on PMS and examination.				
2.7.6	The Oracle system has made the employee promotion process easy.				
2.7.7	The Oracle system has made employee promotion process transparent.				
2.7.8	The Oracle system has made employee promotion process credible.				
2.7.9	The career path of the bank is clear.				
2.8 Service Quality					
2.8.1	The bank's customer service system helps me to accomplish my job properly.				
2.8.2	The technology used by the bank has helped me to give quality service.				
2.8.3	The fast service delivery in our bank has helped me to perform my job properly.				
2.8.4	I get timely information to perform my work properly.				
2.9 Engagement Opinion(VIGOR)					

No.	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
2.9.1	At my work, I feel bursting with energy				
2.9.2	At my job, I feel strong and energetic				
2.9.3	When I get up in the morning, I feel like going to work				
2.9.4	I can continue working for very long periods at a time.				
2.9.5	At my job, I am very strong, mentally				
2.9.6	At my work I always continue, even when things do not go well				
2.10 Dedications					
2.10.1.	I find the work that I do full of meaning and purpose				
2.10.2	I am enthusiastic(excited) about my job				
2.10.3	My job inspires me.				
2.10.4	I am proud on the work that I do				
2.10.5	To me, my job is challenging				

2.11	Absorption related questionnaires				
2.11.1	Time flies when I'm working.				
2.11.2	When I am working, I forget everything else around me				
2.11.3	I feel happy when I am working intensely				
2.11.4	I am immersed in my work				
2.11.5	I get absorbed away when I'm working				
2.11.6	It is difficult to detach myself from my job*				

3. If you have any additional comment or suggestion
