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ST. MARY'S UNIVERSITY

DEPARTMENT OF MASTERS OF BUSINESS ADMINISTRATION

**EFFECT OF EMPLOYEE JOB SATISFACTION ON ORGANIZATIONAL
PERFORMANCE (CASE STUDY OF NIB INTERNATIONAL BANK S.C)**

**A RESEARCH SUBMITTED TO PARTIAL FULFILLMENT FOR THE REQUIREMENT
OF MASTERS**

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ADDIS ABABA, ETHIOPIA

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PERFORMANCE (CASE STUDY OF NIB INTERNATIONAL BANK S.C)

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DECLARATION

I, hereby assert that this thesis entitled “effect of employee’s job satisfaction on organizational performance (case study of NIB international bank S.C)” is my own original work, Prepared under for the thesis have been dully acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of earning any degree.

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St. Mary's University, Addis Ababa

Signature

June, 2021

ENDORSEMENT

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

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ABSTRACT

The study intention was investigating the job satisfaction level of employees and its impacts on organizational performance in case of NIB international bank S.C

The study was based on primary data, which was collected through questionnaires and secondary data which will be collected from related books newspaper and internet.

The subject of the study was employees of the bank and they was selected by using simple random sampling method and the researcher was analyzed the information by using simple statistics tables and percentages. The data collected were carefully analyzed using SPSS.

This paper theoretically examined the impact of job satisfaction on organizational performance. It notes that job satisfaction is vital for improved organizational performances. The paper posits that an employee with a high level of job satisfaction holds positive attitudes towards his job. On the contrary, an employee who is dissatisfied with his job holds negative attitudes about the job. It also noted that improved organizational performances result from committed workforces who are satisfied with their work facets in the organizations.

The paper concluded that job satisfaction has a negative relation with increase low work drive, but creates positive high staff morale among employees, increases employee commitment to an organization, and enhances their level of motivation, and directly impact on the productivity level of employees.

Based on the findings the researcher recommends to nib international bank make recent adjustment on the salary of employees for increase the level of satisfaction.

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LISTS OF ACRONYMS/ABBRIATIONS

S.C: Share Company

FX: Foreign Exchange

NWD: North West districts

CHAPTER-ONE

1. INTRODUCTION

1.1 Background of the study

Every organization seeks to attain a high level of performance, productivity and efficiency in their day to day operations and activities. To achieve these, organizations always set several goals and objectives, and always seek to attract and retain highly qualified and motivated workforce in order to effectively achieve these objectives. Organizations also try to create a pool of satisfied workforce to ensure that obstructions are not place on the way of employees to generously commit themselves in the purse of stated and or emergent organizational goals. However, the total organizational performance depends on efficient and effective performance of individual employees who work in the organization. An organization therefore, look up to their individual employee performance to gain high performance Buchanan (2011) has noted that the two variables are positively related in a particular way when he posited that a happy worker is a good worker

Many criteria for assessing job satisfaction have been developed. These criteria are aimed at helping managers/management establish an employee's job satisfaction level, and also to initiate strategies to solve or eradicate poor or low level of employee's satisfaction problem, thereby increasing the employee's job productivity. According to Robbins (2001:67),

being satisfied employees are usually happy and motivated to their job, as a result, organization can gain amazing performance from them, alternatively, those employees are dissatisfied with their job will now not encouraged and concern towards the routine of work and even they're within job however escaping the responsibilities, furthermore, they might be high level of absence from their work Judge et al (2001)

Employee satisfaction plays a key function on the performance of organization Koys (2001). Consequently, it is crucial for an organization to understand what employee exactly feel, thing on their job and stage of satisfaction. When organization recognize the dissatisfaction elements of employee, based on the staff perception need to make strategies

that how the staff determination and dedication can be improved. By way of this motion business outcome can be improved and the same time productivity is probably increased as well.

1.2 About organization

Nib International Bank (NIB) was established on 26 May 1999 under license no. LBB/007/99 in accordance with the Commercial Code of Ethiopia and the Proclamation for Licensing and Supervision of Banking Business Proclamation no. 84/1994 with the paid up Capital of birr 27.6 million and authorized capital of Birr 150 million by 717 Shareholders. The Bank commenced its operation in 28 October 1999 by 27 employees. It joined the banking industry as the sixth private bank licensed in the country.

Other than rendering fulfilled Domestic and International Banking services the Bank implemented Mobile and Internet Banking through which it issues NIB cards and has placed its ATM's at various locations throughout the Country to provide its diversified products in convenient ways to our esteemed customers. Moreover, to enhance the application of modern banking technologies and provide competitive service via a wide range of card banking services, the Bank has established a strategic partnership with MasterCard, VISA and Union Pay branded cards which is one of the breakthroughs to provide international payment service. A full-scale preparation to upgrade the Bank's T24 application to the latest and robust release is completed.

With a view to introduce new types of products, other than the previous innovative products and services Gojo-Guzo Foreign Exchange (FX)linked deposit and loan products, credit products to employment agencies and employees working abroad to enhance FX generation and Murabaha interest free financing products were developed.

The development of the 3rd strategic plan is now at implementation phase and putting a new structure formulating policy manuals and cascading the various targets of the strategic plan to the implementing units.

The Billion Birr construction projects of NIB's Headquarter and Hawassa buildings are enhanced as per the schedule and the construction of AratKillo and Hosahna buildings would be fully completed in 2018/19 budget year.

Among others, the Bank has registered a steady growth and achievement in all aspects of its operations since its establishment. At the end of March 2018/19, its total deposits and loans and advances stood at about Birr 25.1 billion and Birr 17.5 billion respectively. Total assets also grew to about Birr 31.1 billion and paid up capital to Birr 2.5 billion. The level of net profit before tax reached Birr 673.1 million in March 2018/19. The Bank's shareholders are close to 4,585 and the total number of customers exceeds 812,627. The Bank's employees reached more than 4,797 as at March 2019. (nib international bank, 2020)

1.3 Statement of the problem

Employees tend to prefer jobs that give them opportunities to use their skills and abilities and other variety task, freedom on how they are doing. A person with a high level of job satisfaction holds attitude towards the job and a person who is dissatisfied with her or his job holds negative attitude about the job.

Job satisfaction plays an important role in an organization's ability to attract and retain qualified workers (Vecchio 2003:265). Moreover, there is also a systematic and positive relationship between job satisfaction and employees' performance. (Robbins and Sanghi 2006:84).

Some research has shown that satisfied employees are thought to be more productive. A factor that helps increase employee motivation is their ability to learn new ideas and most importantly ways to use new technologies which helps to develop new skills (Henderson and Tulloch 2008, Dieleman, Cuong, Martineau 2003; Haq & Hafeez 2009; Fort & Voltero 2004; Benson & Dundis 2003; Dubois & Singh 2009). Training employees in new techniques and imparting new ideas helps to increase their job satisfaction by giving them more importance and making them feel important enough to receive the training. This helps to boost self confidence in employees and thereby increase job performance as well as job satisfaction (Maslow's hierarchy as given by Benson and Dundis 2003). Additionally, things like appraisal, non-monetary incentives, recognition of good work, appreciation of senior staff and other rewards have a positive impact on the workers (Henderson and Tulloch 2008; Franco, Bennet, Kanfer 2002; Dieleman, Cuong, Martineau 2003; Haq & Hafeez 2009; Fort & Voltero 2004; Benson & Dundis 2003; Dubois & Singh 2009).

On the other hand, if workers are dissatisfied with their jobs, they are thought to be less productive and more prone to absenteeism and turnover. The pressure of work at a workplace can also negatively influence workers. Long hours, job stress, poor moral and short deadlines tend to create dissatisfaction among workers because it offsets the work life balance and creates problems for workers. This in term creates a push factor that forces workers to look elsewhere as observed by Rahman (2012).

Hence, this research tries to find out the extent to which job satisfaction of employees has affected the organizational performance in nib international bank.

1.4. Research question

Therefore, this reason initiated the research to attempt and come up with possible solution to the following questions.

1. What is the relationship between employee job satisfaction and organizational performance?
2. What is the level of job satisfaction of employees at the bank?
3. What are the most effective factor of job satisfaction that has high impact on organizational performance?
4. How organizational performance enhanced due to employee satisfaction?

1.4 Objective of the study

1.4.1 General objective

The main objective of this study is to assess the job satisfaction level of employees in NIB international bank S.C and to see its impact on the performance of the bank.

1.4.2 Specific objective

The study specifically discusses the following matters

- ❖ To identify the relationship between employee job satisfaction and organizational performance
- ❖ To identify the level of job satisfaction of employees at the bank
- ❖ To identify the most effective factor of job satisfaction that has high impact on organizational performance
- ❖ To identify how organizational performance enhanced due to employee satisfaction

1.5 Significance of the study

The study used

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

1.6 Scope of the study

The research delimited to assess the effect of employee's job satisfaction on NIB international bank performance.

The study attempted to identify level of employee's job satisfaction in NIB international bank. The study also covered nib international bank s.c branch level focus on north west district.

1.7 Limitation of the study

The major limitation of this research was difficult to find more information to indicate the current practices of the bank clearly. Also, as a result of COVID 19 pandemic difficult to filled questionnaires easily and did not answer the questionnaires on time. Besides of this, shortage of time and work burden hinders an in depth and broadly investigation of the issues. The researcher was establishing a mechanism to solve the problems that are searching more respondents and minimizing the scope to conduct effectively.

1.8 Organization of the study

This study organized in five chapters. Chapter one is about introduction of the study which contains background of the study, about the organization, statement of the problem, research questions, objective of the study, significance of the study, scope of the study, limitation of the study and organization of the paper along with definition terms subsection; chapter two is about review of related literature; chapter three is about research design of the study comprising all methods and tools which are employ to achieve the stated objectives. Chapter four will focus on data presentation and analysis of the study, the fifth chapter contains conclusion and recommendation based on the research investigation.

CHAPTER -TWO

2. LITERATURE REVIEW

2.1 Theoretical review

2.1.1 *Definition of job satisfaction*

Job affection is one of the perceived job characteristics and emotional experience of work. Job satisfaction describes how content and an individual is with his/her job. There are various factors that influence a person's or her job satisfaction. Some of these factors include the level of pay/benefits, the perceived fairness, the promotion system within a company, the quality of working conditions, leadership and social relationships, and the job itself (the variety of tasks involved, the interest and challenge the job generates, and clarity of the job description). Job satisfaction is a very important attribute which is frequently measured by organizations. The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation, although it is clearly linked. Job design aims to enhance job satisfaction and performance, and methods include job rotation, job enlargement, and job enrichment. (Moshane and Varghese 2000:204)

Jobs and predictor of job behavior such as organizational citizenship, absenteeism and turnover. Job satisfaction: employees feel satisfied and happy while working on jobs or after completing jobs. They develop some generic public, cut amines, manager, administration and also with a characteristics are the important factor from providing satisfaction to employees. Many employees are satisfied with complete jobs while others are satisfied with simple jobs (MN Mishear, 2003 P. 145).

Theories of Job Satisfaction

There are a considerable number of theories in relation to motivation and job satisfaction. Many organization behavior researchers have classified theories of job satisfaction into two broad categories: content and process theories.

Content theory of job satisfaction

The content theory job satisfaction explains the dynamics of employee needs, such as why people have different needs at different time. By understanding an employees need we can discover what motivates that person.

Most contemporary theory recognizes that motivation begins with individual's needs. Needs are deficiencies that energize or trigger behaviors to satisfy those needs. The stronger you need the more motivated you are to satisfy them conversely, a satisfied need does not movable let's now look at the content theories of job satisfaction (luanccuich and matterson).

Maslow's needs hierarchy theory

One of the earliest and best known content theories to explain why people have different needs at different time is Abrahma Maslow's needs hierarchy theory

Some argue that maslows hierarchy of needs theory mutilation theory laid the foundation for job satisfaction theory. This theory explain that people seek to satisfy five spire needs in like physiological needs, satisfy needs, belongingness, self-esteem needs and self-actualization. This model sensed as good basis from which early research could develop job satisfaction theories.

At the bottom physiological needs, these include the need to satisfy for good air and shelter. Next comes safety needs, the need for secure and stable environment. At the third hierarchy of Maslow's ladder we find belongingness need with include the need for love and affection and interaction with other. At the fourth hierarchy the need for self-esteem. This include self-esteem through personal achievement and solitude esteem through recognition and respect home others at the need for sense that a person potential has hierarch is one of the best known organization behavior theories it is much too rigid to explain the dynamic and unstable character sties of employee needs. (saulMCLeod)

Hertzberg's motivator –hygiene theory

This theory differs Maslow's need hierarchy model because it does not suggest people that employees are primarily motivated by growth and esteem needs such as recognition, responsibility, advancement, achievement and personal growth. These factors are called motivators because employees experience job satisfaction when they are received. In contrast, factors extrinsic to the work called hygiene, include job security, working condition, company policy, co-worker's relation and supervisor relation. Hertzberg argued that motivator and hygiene factors are independent of each other. Employee satisfaction and retention have always been important issues for physicians. After all, high levels of absenteeism and staff turnover can affect your bottom line, as temps, recruitment and retraining take their toll. But few practices (in fact, few organizations) have made job satisfaction a top priority, perhaps because they have failed to understand the significant opportunity that lies in front of them. Satisfied employees tend to be more productive, creative and committed to their employers. (J. Michael Syptak)

Maslow's theory of needs

It was developed by David Maslow and his associates. The theory focuses on three needs: achievement, power and affiliation.

- a) Need for achievement (n-ach) is a learned need in which people want to accomplish reasonable, challenging goals through their efforts, like to be successful in a competitive situation. Research indicates that high-achievers are mainly motivated by the expectation of satisfying their need for achievement; money is relatively weak motivator to them.
- b) Need for affiliation is a learned need in which people seek approval from others, conform to their wishes and expectations and avoid conflict and confrontation. Employees tend to be more effective than those with low affiliation in coordinating roles, helping other's department work on joint projects and also more effective in sales positions.
- c) Need for power is a learned need in which people want to control their environment, including people and material resources, to benefit either themselves or others.

McClelland and his colleague's claims that the need for takes two forms; personalized and socialized people with high need for personalized power enjoy their power for its own sake. They desire loyalty from other and gain satisfaction, from dominating them.

This contrasts with the people who have a high need for socialized power. The latter seek power to help others. Such as improving society or increasing organization effectiveness.

Effective leaders showed have a high need for socialized power tam personalized.

McClelland's and his colleagues argued that achievement, affiliation and power need are learned rather than instinctive and therefore employees can satisfy their needs are learned rather than instinctive and therefore employees can satisfy their needs through training that strengthen these needs so the they will perform better. (mcshane and von Gunow 2000)

Process of satisfaction

This theory describes the process through which need deficiencies are translated in a behavior. Three of the most popular process theories of satisfaction are expectancy, equity theory and goal setting.

Expectancy theory

This theory was first introduced by victor vroom in /1994. Lather Edward E. Lawier is also equally effective at explaining employee motivation expectancy theory is built on three care beliefs.

- Expectancy, the belief that performance will be rewarded
- Instrumentality, the belief that performance will be rewarded
- Valence, that the rewards are vowed by the recipient
- ❖ Performance needs to be instrumental in bringing rewarded.
- ❖ Motivation comes from the inter play of the three belts
- ❖ Finally, performance is also influenced by the role perceptions. What people believe is expected of them on the job.

Application of expectancy theory

Clarity people's expectances that their effort will lead to performance

Administer the reward that is positively Volant to employee

Clearly link valued rewards and performance if properly administered this kind of programs are highly effective and on an organization need to think about that before implementing them also remember that rewards do not have to be monetary to be effective.

Equity theory

If explain, how people develop perception of fairness in the distribution and exchange of resource. If is on individual based theory that adds a social component, the social comparisons, comparing themselves to others.

Adam's equity theory proposed that people focus on two variables out come and inputs.

Outcome: - what people get one of their jobs pay, fringe benefits, prestige etc.

In put: - the contribution that people make to their job, time worked, effort expended, unit produced and qualification brought.

Based on these variables, individuals compare themselves to others, checking for equity.

They see one of the three states.

- over payment in equity
- under payment in equity
- equitable payment

Based on their perception of equity or in equity, they respond by raising or lowering inputs and outcomes.

- Avoid under payment: - a classic example this is the two tier wage system.
- Avoid over payment: - the benefit are temporary people began to think they deserve if, other employees reseantit
- Present information about outcomes and inputs thoroughly and with social sensitivity.

2.1.2 Model of job satisfaction

2.1.2.1 Affect theory –eduinlockes range o affect theory (1976)

The main premise of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job. Further. The theory stales that how much one values a give fact of work moderates how satisfied/dissatisfied one become when expectation are /aren't met. When a person value are a particular fact of a job his

satisfaction is more greatly impacted both positively (when expectations are met) and negatively (when expectations are not met compared to one who does not value that fact).

2.1.2.2 Job characteristics model

Hackman and Oldham proposed the job characteristics model, which is widely used as a framework to study how particular job characteristics impact on job outcomes, including job satisfaction. The model states that there are five core job characteristics: skill variety, task identity, task significance, autonomy, and feedback. These characteristics impact three critical psychological states: experienced meaning fullness, experienced responsibility for outcomes, and knowledge of the actual results. These states inter-influence work outcomes (job satisfaction, absenteeism, work motivation etc.).

2.1.3 Factor Determining Job satisfaction

Factors affecting job satisfaction are the main factors, which may be challenging work, reward system, working condition, colleagues, learning, and personality. Many employees prefer a challenging job as they acquire mental satisfaction, skill variety, autonomy, and significance. Challenging tasks provide maximum satisfaction, while routine tasks provide less. Many employees also enjoy simple and routine jobs.

The job characteristics are important factors for providing satisfaction. Reward system, equitable reward (equal pay for equal work), promotion avenues, and etc. are satisfying factors. Money is important to employees having unfulfilled basic and safety needs, but attitudes towards rewards change as they are satisfied with their basic needs, i.e. they require more awards and recognition. Fairness in promotion, unbiased attitude to management, responsibility, and social status are factors that are said to be providing satisfaction to employees. Under conducive working conditions, people prefer to work hard, while in an adverse atmosphere, people avoid work. Working conditions not only include the physical conditions of the workplace but also the working relationships. Physical conditions, for example, light, temperature, and willingness, etc. The relationship between employees and their managers has an important bearing on job satisfaction. Social interaction in greater instances where the higher authority is sympathetic, friendly, and willing to help

the employees. Employees feel satisfied when their views are listened to and regarded by their higher authority.

The perception and personalities of employees are the deciding factor of job satisfaction which should be taken in to while motivating people to arrive at job satisfaction? In the work contents motivation can be defined as an individual's degree of willingness to exert and maintain an effort towards organizational goal. The sum merged motivation of staffs is determined by factors at various levels.

- ❖ At an individual level, factors such as a person's job expectation, his/her self-esteem to be able to do a certain job and his/her own goals compared to the goals of the organization.
- ❖ At the organizational level at which two types of motivation can be distinguished according to Herzberg's theory of motivation at work place.

2.1.4 Impact of Job satisfaction

Job satisfaction has a positive impact on productivity, presence and performance. Satisfied workers like to perform more willingly and happily, which increases the productivity. Job satisfaction induces employees to remain with the organization. Market conditions, job opportunities, length of work tenures, promotional policies along with satisfied sales force will increase. Dissatisfied employees prefer the current or neutral productivity. They continue to work as routine and uninterested persons, loyalty declines and criticism of the organization increases. Ultimately the image of the organization will suffer a lot, job design is created to help employees to get satisfaction and perform better. The job content, function and relationship are well designed to motivate employees for better results and achievement of organizational goals.

Job satisfaction and occupational success are major factors in personal satisfaction, self-respect, self-esteem, and self-development. To the worker job satisfaction brings a pleasurable emotional state that often leads to a positive work attitude.

Job satisfaction for the organization means a work force that is motivated and committed to high quality performance increased productivity the quality of output per hour worked, seems to be a byproduct of improved quality of working life. Unhappy employees, who are motivated by fear of job loss will not give 100% of their effort for very long. Though fear is a powerful motivator, it is also a temporary one, and as soon as the threat is lifted performance will decline. Tangible ways in which job satisfaction benefits the organization include reduction in complaints and grievance absenteeism turnover and termination as well as improved punctuality and worker morale. (Shepley P. Robbins 2001)

2.1.5 Workers role in job satisfaction

If job satisfaction is a worker benefit, surely the worker must be able to contribute to his/her own satisfaction and wellbeing on the job. The Harvard professional group (1998) suggested the following that can help a worker find personal job satisfaction.

- ❖ Seek opportunities to demonstrate skill and talents. This leads to more challenging work, greater responsibility, with attendant increase in pay and greater recognitions.
- ❖ Acquire new job related knowledge that helps you perform tasks more effectively, this reduces boredom and after gets one noticed.
- ❖ Demonstrate activity in initiative. Qualities like this are valued by most organizations and often result in recognition as well as increased responsibility and rewards.
- ❖ Develop team work and people skills. A large part of job success is the ability to work well with others to get the job done.
- ❖ Accept the diversity in people. Accept people with their differences and their imperfection and learn how to give and receive criticism constructively.
- ❖ See the value in your work appreciating the significance of what does on lead to satisfaction with the work itself. This helps to give meaning to one's existence, thus playing a vital role in job satisfaction.
- ❖ Playing a vital role in job satisfaction.

2.1.6 Job satisfaction and work behavior

Generally, the level of satisfaction seems to have some relation with various aspect of work behavior like productivity, absenteeism and turn over.

2.1.6.1 Job Satisfaction and productivity

It is generally assumed that a satisfied employee on the face of it. The evidence particularly in the most shows no relationship between job satisfaction and productivity. Three main survey of existing research and job satisfaction and productivity suggests virtually no evidence any relationship between their two variables, one of the earlier survey of bray field and crockett (1995) examined a number of studies and an the western sample and found on relation between job satisfaction and performance.

The general explanations seem to indicate the productivity and the job satisfaction are two independent variables. However, research interloping countries like India reveals that such generalization which has been found valid for western samples does not seem to make much sense given the limited opportunity for job opening and for large member of people aspiring for them, to get a job itself may be very satisfying.

In order to retain the job, the employee may be tempted to please the management to producing more. Hence there may be a positive correlation between job satisfaction and productivity. The existing study seems to support such relationship. For example, Sinha and Nair (1965) found the low productivity worker, of a large machinery manufacturing plant were less satisfied then productivity workers. In a more extensive study Rajzopal (1965) studied the relationship satisfaction and productivity of textile mill workers belonging to high and low productive mills here lows and three high productivities were chosen (productivity was indexed in terms of operative hours per unit of production for the years. (Szngh's 1971)

The result showed high productive mill workers compared to their counterpart in low productive mills to be significantly more satisfied with five or seven years.

2.1.6.2 Job satisfaction and Absenteeism

Most research on absenteeism and job satisfaction show that the higher the rate of absentees. The lower the rate of satisfaction. Sinha and Nair (1965) collected data of a large manufacturing plant in south India. Their result indicates that those low absentee groups were significantly more satisfied than high absentee group.

2.1.6.3 Job satisfaction and turn over

Here satisfaction is negatively related to turn over but the correlation is stronger than what we found for absenteeism. Yet factors such as labor market condition, expectation about alternative job opportunities and length of tenure within the organization are important constraints on the actual decision to leave one's current job.

Evidence indicated an important moderator of the satisfaction-turn over relationship is employee's performance. Specifically, level of satisfaction is less important in predicting turn over for superior performance. Why? The organization typically makes considerable efforts to keep these people (Stephen P. Robbins 2001)

2.1.7 Determinants of job satisfaction

Satisfy at work place

Organizational environment is an influential determinant of both output and worker contentment. Its effect is so powerful that it can prevail over the influence of the characteristics of frontline leadership (Beach, 1998). Scholars establish that job satisfaction of civic workers depends more on environmental factors rather than on their own characteristics, thereby demanding a better worker atmosphere fit (Tella et al., 2007). Research shows that poor work situations affect job satisfaction negatively (Tsigilis et al., 2006).

Exactly, job satisfaction is frequently determined by how well results meet or exceed expectations (Rehman et al., 2009). Such as, the policies and practices of an institution persuade motivation and satisfaction indirectly. If health and safety programs are strictly imposed, they can give workers and supervisors a great sense of protection from accidents and industrial health risks (Werther & Davis, 1998:500). Therefore, work environment is

measured as one of the most significant job satisfaction factors. It is also broader in its sense and an implication as it is made of both visible and invisible (psychological) variables (Bodla&Naeem, 2008; Manzoor et al., 2011).

Nature of work (job)

Job serves several functions. The financial function of work for generating goods and services is its most apparent value. In response for making the employee is paid salaries that enable the buy of food, clothes, refuge, and other lavishness of life. Second objective is; work is the title of social prominence or satisfying the social desires of citizens (Beach, 1998:320). Employees that carry out tasks that have high proficiency selection, independence, reaction, and job significance skill greater level of job satisfaction than their counterpart who perform responsibilities that are low on those attributes. Expressiveness in job setting is found to relate positively to job satisfaction. Workers tend to choose. jobs that give them chances to employ their proficiencies and aptitudes and offer a diversity of tasks, autonomy, and response on how well they are doing (Malik et al., 2010).

Relationship with Co-workers

The most attracting areas of organizational science study in recent years has been in the area of organizational citizenship behaviour (OCB), which is explained as the behaviour by an worker planned to help co-workers (Murray, 1999). Researchers state that job satisfaction of individual worker is made of his/her individual as well collective job satisfaction with co-workers. The social relations produce social environment with fellow employees and supervisor are important determinants of an individual's job (Bull, 2005).

The social environment of the organizations can influence member of staff job satisfaction, particularly co-worker relations (Ellickson& Logsdon, 2001). It shows that satisfaction from the co-worker's behaviour is the extent to which member employees are technically proficient and socially helpful (Bas &Ardic, 2002). A few say that task self-sufficiency; increase in emotion of belongingness and harmonization among workforce increases the

level of job satisfaction. Open interaction can also improve satisfaction from the job. Employee's happiness is more strongly associated to the content of their job and the association with colleagues and supervisors. But, there is also a potential negative aspect to creating a strong group culture it can show the way to group think. This can lead to broadmindedness for behaviour that harms performance, including dishonesty or lack of ability, and has been at the heart of some major public administration failures (Sabri et al., 2011).

Relationship with supervisor

The outcomes of the affiliation between organizational factors and job satisfaction are, that the greater the perception at people's orientation in supervisory style the greater the job satisfaction. From an organizational viewpoint, supervision is a key factor in all performance and behaviour administration systems. Supervision is important component in payment and reward systems, and effectual supervisory behaviour is a basic element in such systems to make sure worker performance and job satisfaction. Worker's job satisfaction is connected to supervisor personality. Public sector (white collar) employees have also been found to be less probably to consider their superiors as cooperative (Marginson, 2003). The research shows that superior's attitude to employees plays an important role to promote self-confidence and, hence, probably productivity, for example, the strongest impact on self-esteem are bring by supervisors' reactions to the ideas that employees proposed (Malik et al., 2010).

Opportunity for growth

In relation to opportunities for upgrading, Herzberg (1966) proposed that person needs for progress, accountability, appealing and challenging work, safety, vacation and currency are all connected to salary system preference. Individuals high in the first three desires, referred to as "motivator" desires, were establish to favor a pay for performance system more than individuals low in these needs. Fair upgrading policies and practice provide chances for personal development, more tasks and increased social condition. When a person get fair upgrading which is usually his true evaluation, he gets a type of

acknowledgment and hence job satisfaction. It amplifies worker perception to the excellence of their job and improves both their job satisfaction and organizational commitment (Luthans, 2005:212). The workers who value opportunity for evolution display a high degree of job participation in the wishes of solicit such compensation. Naturally, if workers do not perceive development chances materialized, this outcome will be lost. Even though condemn for various causes, the hierarchical and insular kind of country civil service systems do give for transparent anexpected inner progress (Manzoor et al., 2011).

2.2 Empirical study

There are numerous studies conducted on issues related job satisfaction and also performance both employee and also organizational performance. Something that satisfies one person may not satisfy the other.

A study by Ali and Mohammed (2012) pointed out that there is positive impact of financial rewards on job satisfaction and Ovidiu-Iliuta (2013) conduct a study on relation of organizational performance.

The Herzberg's theory of work motivation was discussed in detail to show the factors leading to job satisfaction and job dissatisfaction. Finally, a brief explanation of the determinants of employee job performance have been made

Job satisfaction has direct impact on level of absenteeism, commitment, performance and productivity. Furthermore, job satisfaction improves the retention level of employees and reduces the cost of hiring new employees (Murray, 1999).

Employees are the most valuable asset to an organization and they play an important role in preserving the successful image of organization. Employee performance is the main factor in ensuring that the organization is run smoothly and successfully. Good employee performance will improve the organization performance (Eze 2012).

Job satisfaction is an attitude towards job, in other words job satisfaction is an affective or emotional response toward various facets of one's job. A person with a high level of job

satisfaction holds positive attitudes towards his or her job, while a person who is dissatisfied with his or her job holds negative attitudes about the job. Job satisfaction is a result of employees' perception of how well their job provides those things which are viewed as important (Theresa & Henry 2016).

2.3 Conceptual framework

The following figure is the research map which shows the expected relationships among the variables, for this study purpose employee Job Satisfaction is takes as Independent Variable and organizational Performance also takes as Dependent Variable.

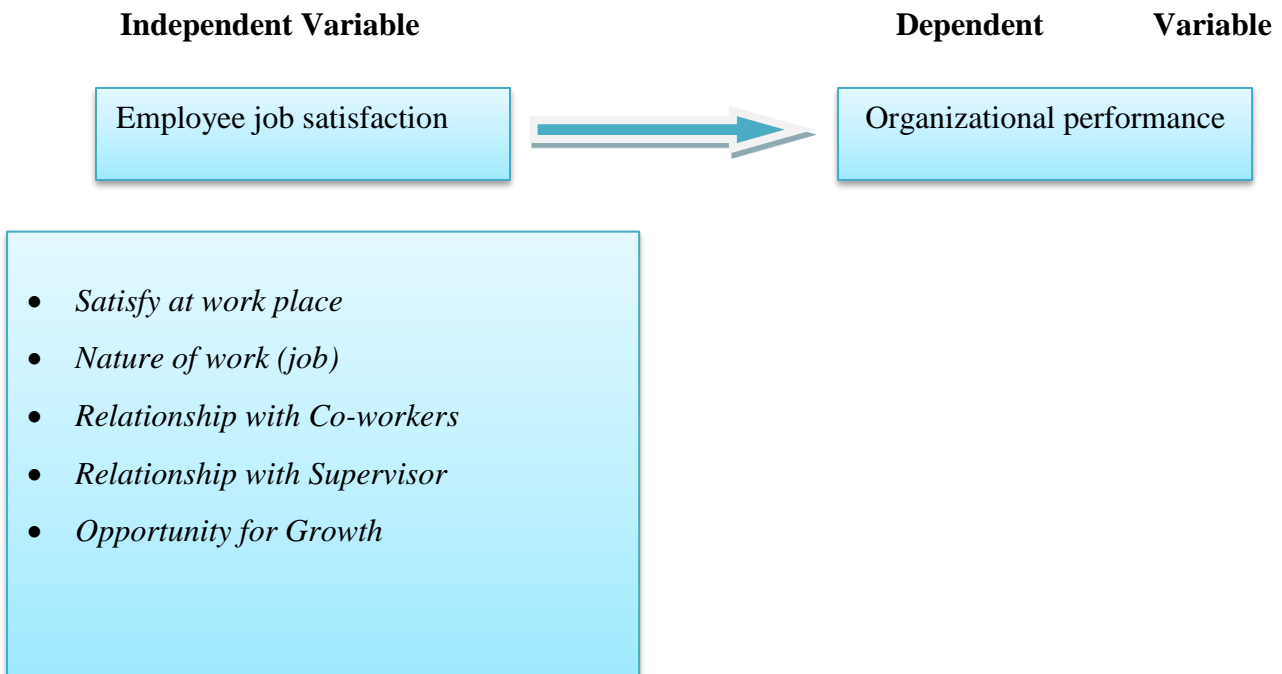


Figure 1 Conceptual Framework Model

Source: Own construction based on the literature review, 2021

CHAPTER-THREE

3. RESEARCH METHODOLOGY

This section will try to present source of data methods of data collection, sample techniques methods of data analysis and interpretation methods.

3.1. Research design and Approaches

Research design is a framework for the collection and analysis of data to answer research question and meet research objectives providing reasoned justification for choice of data sources, collection methods and analysis techniques (Kothari, 2004)

The main objective of the research is to assess the job satisfaction level of employees in NIB international bank S.C and to see it is impact on the performance of the bank. This research was employed both quantitative and qualitative research approach because using mixed approach could balance the bias of any single quantitative data (Creswell, 2009). In the research descriptive and Correlation research design was applied. According to Sekaran(2001) descriptive research design is a theory based design method which is created by gathering, analyzing, and presenting collected data in which it is carried out in order to be able to describe the characteristics of the variables while correlation research design uses to study a relationship between dependent and independent variables since this research enhances to show the effect of job satisfaction on organizational performance.

3.2. Source of Data

For the purpose of achieving the research objective the researcher relies on the primary and secondary source of data. The research was use questionnaires and a primary source and books, newspapers, internet as secondary source.

3.3. Method of data collection

Data collection is the process of gathering and measuring information on targeted variables in are cognized systematic fashion, which then enables one to answer relevant questions and evaluate outcomes. The goal for all data collection is to capture quality evidence that

then translates to rich data analysis and allow the building of a convincing and credible answer to questions that have been posed.

The research used data collection tools for gathering a primary source of information the researcher collected data by using questionnaire that distributed to the selected target respondents and questionnaire method as instrument of data collection is used because it provides wider coverage to the sample and also facilitates collection of a large amount of data. The research also collected from secondary data such as published and unpublished books i.e. website, annual and quarterly report of the bank and other documents that are related to the topic.

3.4. Sampling Technique

For this study the researcher used simple random sampling techniques. Sampling is a process used in statistical analysis in which a predetermined number of observations are taken from a larger population. The methodology used to sample from a larger population depends on the type of analysis being performed, but it may include simple random sampling or systematic sampling. (Ghauri and Gronhaug, 2005)

The simple random sample means that every case of the population has an equal probability of inclusion in sample. These requires a listed of entails populations satisfaction and only small traction of all respondents. Currently NIB Banks have 5,274 permanent employees to meet intended objective. Also, the Banks had four districts and all over the country provide Bank service by using different branches. From those districts the study focused only North West districts because of the time constraints face by the researcher to cover the whole branches, which are found Addis Ababa only in Addis Ababa NWD there are 28 branches in those branches there are 239 permanent employees.(according to annual report of the bank)

3.4.1. Sample Size

The Cochran formula allows you to calculate an ideal sample size given a desired level of precision, desired confidence level, and the estimated proportion of the attribute present in the population. Cochran's formula is considered especially appropriate in situations with large populations. The optimum sample size is one of fulfilling the requirements of

efficiency, representativeness, flexibility, and reliability while taking into consideration the constraints of time and cost (Kumar 2002), According to the information received from Nib International Bank S.C HR office, the target group of 239 North West Addis Ababa district branch staff under consideration.

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

Where N = Population of study = 239

e = degree of error expected = 0.05

n = sample size

$$= \frac{239}{1 + 239(0.05)^2} = 149 \text{ participant respondents.}$$

3.5. Method of Data analysis and interpretation

The finding of the research was analyzed by using both descriptive and explanatory method of data analysis. Data collected through different methods analyzed using tables. Graphs and appropriate explanation of the cross pending tables.

Descriptive and qualitative method of data analysis was used to describe the causes and impacts of customer satisfaction its impacts on organizational performance in the bank.

3.6. Reliability and validity

3.6.1 reliability

Reliability of the primary data is very important because the study mainly depend upon the respondent's opinion. Research instruments are structured using easy and clear language to ensure respondents have a clear understanding of what each questions are meant to ask and sequence of questions are requested to increase the probability of consistent respond. The full scale survey was be done by ensuring the issue of validity and the researcher follows scientific research procedures, the data collect from appropriate information providers and the collected data measured by appropriate data analysis tools Cronbach's Alpha measures internal consistency between items in a scale.

Reliability Statistics

Cronbach's Alpha	N of Items
.712	35

Source: *SPSS result, 2021*

Reliability coefficient of > 0.70 or higher is considered acceptable so from the reliability statistics test alpha coefficient for 35 items is 0.712 this suggesting that the items have relatively high internal consistency.

3.6.2 Validity

Validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested, (Kothari,2004). Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. In order to ensure the quality, the researcher was check content and construct validity of the research. Content validity, according to Kohtari (2004), is a measure of the extent to which a measuring instrument/s provides adequate coverage of the topic under investigation and how well it provides adequate coverage of the topic under study whereas construct validity is the degree to which scores on a test can be accounted by the defining construct of a sound theory.

To check its validity, questionnaire was checked and commented by nib international bank district staffs. A pilot-test were made before the main questionnaire distributes. Adjustments were then made on wording and content of the questionnaire.

CHAPTER FOUR

4 DATA ANALYSIS AND INTERPRETATION

4.1 Data Analysis and Interpretation

This chapter encompasses data analysis and presentation gained from questionnaire and interview. Furthermore, the researcher used table, figures, and statically analysis to present the collected data. As it has been stated before, the study focused on Nib International Bank S.C of Addis Ababa.

To conduct this study the researcher prepared a total of 149 questionnaires and distributed all of them to collect the necessary information from research participants.

Table 4. 1 Response rates

Description	Number of Responses	Response Rate
Distributed	149	100%
Returned and used	141	94.6%
Non return & incomplete	8	5.4%

Source: prepared by Researcher 2021

Tables 4.1 indicate that, the researchers distributed 149 questionnaires to collect necessary data, from those 141 of them returned and used properly to conduct the study. This is representing 94.6% of expected respondents

4.2 Respondents profile

Presentation of respondent's profile gives readers a chance to analyze the background information of respondents. It also helps person who reads this paper to assess mix in terms of age and sex, respondents.

Table 4.2 respondent's profile

Description	Category	Frequency	(%)
Sex	Male	60	42.6
	Female	81	57.4
	Total	141	100.0
Age	21-30	38	27.0
	31-40	62	44.0
	41-50	26	18.4
	Above 50	15	10.6
	Total	141	100.0
Educational background	Diploma	13	9.2
	Degree	109	77.3
	Masters	19	13.5
	Total	141	100.0
Work experience	1-5	99	70.2
	6-10 years	27	19.1
	Above 10 Years	15	10.6
	Total	141	100.0
Respondents work position:	Manager	8	5.7
	Expert/officer	104	73.8
	Others	29	20.6
	Total	141	100.0

Source: -(Survey data, 2021)

The above table 4.2 indicates respondent's profile that properly filled and returned the questionnaire. As depicted on the table the distribution of respondents based on gender is 81(57.4%) of the percentage of female respondents constitutes the largest part. The total respondents of males respond the questionnaire 60 (42.6%) of the total sample.

According to the above table (4.2), the age composition of respondents in the range of 21-30 years is 38 (27.0%), respondents in the range of 31-40 years are 62 (44.0%), respondents in the range of 41-50 years are 26 (18.4%),and the age of above 50 years are 15(10.6%).

This means that the majority of the groups are between the ages of 31 and 40, with 21-30 years responsible for more than half of the age groups. As a result, the majority of respondents are young.

Respondents profile regarding their educational status revealed that majority (68.5%) of respondents are 13 (9.2%) of diploma, the other respondents 109 (77.3%) of degree which is high percent's of coverage from the respondents, 19 (13.5%) of masters of the total sample

According to table (4.2) number 4, respondents served for 1-5 years 99 (70.2%), 6-10 years 27 (19.1%), and above 10 years 54(36 %). As a result, the majority of respondents who have served for 6-10 years are 57(38%), while those who have served for more than 10 years are 15(10.6%).This mean that the organization has a variety of experienced and young professionals.

As per that table (4.2), number 8 (5.7%) of the respondents are at the managerial level, while the majority 104 (73.8%) of them are experts in their current position, 29 (20.6 %) of the respondents are other bank workers. This revealed that the vast majority of the employees are experts.

4.3 Descriptive Analysis of Employee Responses

Section two covered questionnaire research questions such as: Satisfy at work place with 8 questions, Nature of work (job) with 4 questions, employees relationship with Co-workers with 4 questions, employees relationship with Supervisor with 6 questions, Opportunity for Growth with 7 questions and effect of job satisfaction on organization performance with 5questions. As a result, the respondents were guided by the Likert scale approach listed in the table below: - Strongly Disagree (SDA)=1, Disagree(DA)=2, Neutral(N)=3, Agree(A)=4 & Strongly Agree (SA)=5.

Table 4.3 Satisfy at work place

Variables	Response	Frequency	%
My salary level motive me to stay in the organization	Strongly disagree	26	18.4
	Disagree	81	57.4
	Neutral	19	13.5

	Agree	15	10.6
	Strongly agree	0	0
There is a chance that makes me to use my ability	Strongly disagree	0	0
	Disagree	37	26.2
	Neutral	9	6.4
	Agree	85	60.3
	Strongly agree	10	7.1
There is opportunity of promotion and advancement	Strongly disagree	0	0
	Disagree	8	5.7
	Neutral	37	26.2
	Agree	96	68.1
	Strongly agree	0	0
My organization recognizes me contribution in paying annual bonus and other benefit	Strongly disagree	0	0
	Disagree	0	0
	Neutral	3	2.1
	Agree	100	70.9
	Strongly agree	38	27.0
My organization structure enables me to perform my job well	Strongly disagree	0	0
	Disagree	41	29.1
	Neutral	5	3.5
	Agree	86	61.0
	Strongly agree	9	6.4
Salary and benefit are made based on the performance results	Strongly disagree	0	0
	Disagree	65	46.1
	Neutral	14	9.9
	Agree	62	44.0
	Strongly agree	0	0
I get credit for the work I done	Strongly disagree	0	0
	Disagree	28	19.9
	Neutral	19	13.5

	Agree	94	66.7
	Strongly agree	0	0
The benefit we receive are as good as most other organization offer	Strongly disagree	0	0
	Disagree	85	60.3
	Neutral	29	20.6
	Agree	27	19.1
	Strongly agree	0	0

Source: -(Survey data, 2021)

As shown on table 4.3, the respondents are asked to give answers to eight questions related to salary and benefit practice of the bank. The first question being employee's perception of salary level motive to stay in the organization; 10.6 % of the respondents agree that they are paid a fair amount for the works they do adding to that, 17.4% of the respondents are neutral to the idea of fair payment. 57.4% of the respondents are disagree and 18.4% strongly disagree with the statement of being paid a fair amount for the work done. This result show that more than half of the respondents disagree that they are being paid motivated salary so the bank made recently adjustment on salary level of employees.

Respondents were asked to rate their chance that make them to use their ability. 26.2% of the respondents disagree on the chance of using their ability, 6.4 % of respondents are neutral, 60.3% and 7.1% of the respondents are agree and strongly agree respectively the employees have chance to use their ability this implies that more than half of respondents are agreed on the chance of using ability at the bank.

As shown on table 4.5 respondents were asked to rate if there is opportunity to promoted and advanced there for 5.7% of respondents were disagree, 26.2 % of respondents were neutral to say there is a promotion and 68.1 % of respondents were agree on the opportunities of promotion and advancement when we see this result we can say there is an opportunity of promotion and advancement.

Respondents were asked to rate on the organization contribution on paying bonus and other benefit 2.1% of respondents were neutral on the paying of annual bonus and other benefits, 70.9% and 27.00% of respondents respectively were agree and strongly agree on the contribution in paying annual bonus and other benefit which is above half respondents were satisfied on their annual bonus and other benefit.

As shown on table 4.5 respondents were asked to rate organization structure enables to perform job well. 29.1% of respondents disagree on the structure of the bank enables to do job well, 3.5% of respondents were neutral on the structure of the bank system for their work, and 61.0% and 6.4% of respondents were respectively agree and strongly agree with the bank structure enables them to perform their work well from the respondents answer above half percent's they agree on the bank structure enables them to do job well.

In order to know their perception about the salary and benefit increment basis of the bank, the respondents were asked if they agree that salary and benefit increments are made based on the performance results of employees. The majority of the respondent which is 46.1% of the respondents was disagreed to the statement. And 44.0% of the respondents agree and strongly agree to the statement. The remaining 13.5% are neutral.

If organization's salary and benefit increments are not based on the performance of employees, employees won't be motivated to exert more effort to their work because a reward is not going to follow and according to expectancy theory individuals make choices based on their perceived expectancy that certain rewards will follow. In addition, in the open ended questioners part employees were asked the challenges they faced as a result of satisfaction implementation in the bank and many respondents raise the issue of performance relate benefit and respondents said that the banks benefit are not given based on employee performance.

Respondents were asked to rate their credit for they have done 19.9% of respondents were disagree on the getting of credit to their work, 13.5% of respondents were answered neutral, 66.7% of respondents were answered agree on the getting of credit on their work.

Respondents were asked to rate the benefit employees receive are as good as most other organization offer 60.3% of the respondents disagree that they are being receive the same benefit with others doing the same job in other bank and 20.6% are neutral and 19.1% of the respondents agree on being receive the same benefit with others doing the same job in other bank. Employees should have the perception of being receive the same benefit with others doing the same job in other bank, if not employees may reduce their effort to perform their job due to their unsatisfied need.

Table 4.4 Nature of work (job)

Variables	Response	Frequency	%
There is a good social environment in my organization	Strongly disagree	0	0
	Disagree	0	0
	Neutral	0	0
	Agree	95	67.4
	Strongly agree	46	32.6
There is a better worker atmosphere at the organization	Strongly disagree	0	0
	Disagree	11	7.8
	Neutral	0	0
	Agree	89	63.1
	Strongly agree	41	29.1
I enjoy working	Strongly disagree	0	0
	Disagree	42	29.8
	Neutral	0	0
	Agree	75	53.2
	Strongly agree	24	17.0
I am comfortable with the working condition of my organization operating system	Strongly disagree	0	0
	Disagree	0	0
	Neutral	0	0
	Agree	126	89.4
	Strongly agree	15	10.6

Source: -(Survey data, 2021)

As shown on table 4.4, the respondents are asked to give answers four questions on the nature of work (job) first question is if there is a good social environment on the bank 67.4% and 32.6 of respondents were agree and strongly agree this implies the bank have a good social environment. Where employees experience a good social environment, they are more likely to have a greater sense of job satisfaction.

Respondents were asked to rate the better atmosphere of worker. 7.8% of respondents were disagree on the better work atmosphere and then 53.2% and 17% of respondents were agree

and strongly agree on the better atmosphere which is more than half of respondents were answered there is better worker atmosphere at the bank.

Respondents were asked to rate if they are enjoying their work 29.8% of respondents were which means disagree doesn't enjoy their work 53.2% and 17% of respondents were agree and strongly agree. Above half of the respondents are agree on the enjoying their work.

Respondents were asked to rate the comfortable working condition of organization operating system. 89.4% and 10.6% of respondents were answered there is comfortable working condition of organization operating system workers who work in comfortable working condition are more satisfied with their work.

Table 4.5 Relationship with Co-workers

Variables	Response	Frequency	%
There is a team spirit with co-workers	Strongly disagree	9	6.4
	Disagree	32	22.7
	Neutral	4	2.8
	Agree	12	8.5
	Strongly agree	84	59.6
There is co-operation with co-workers	Strongly disagree	10	7.1
	Disagree	50	35.5
	Neutral	5	3.5
	Agree	19	13.5
	Strongly agree	57	40.4
I enjoy working with my co-workers	Strongly disagree	0	0
	Disagree	4	2.8
	Neutral	20	14.2
	Agree	20	14.2
	Strongly agree	97	68.8
There is a team spirit to get the work done	Strongly disagree	0	0
	Disagree	0	0
	Neutral	3	2.1
	Agree	100	70.9

	Strongly agree	38	27.0
I wish I could work with my colleagues for a longer period of time	Strongly disagree	0	0
	Disagree	13	9.2
	Neutral	32	22.7
	Agree	92	65.2
	Strongly agree	4	2.8

Source: -(Survey data, 2021)

As shown on table 4.5, the respondents are asked to give answers five questions on relationship with co-workers when there is a good relationship among employees it makes employee be satisfied and encourages flexibility and interaction.

Respondents were asked to rate if there is a team spirit with in co-workers. 6.4% of respondents were strongly disagree on the team spirit of colleagues, 22.7% of the respondents were disagree on the team sprite and 2.8%of respondents were neutral to say there in a team sprit on the other side 8.5% and 59.6% of respondents were agree and strongly agree on there is a team sprit which means more than half of respondents were agree on team sprit of co-workers. If there is a team sprit workers do in a team this is a sense of belonging and interaction so it can boost productivity and satisfaction in the workplace.

Respondents were asked to rate if there is co-operation with co-workers. 7.1% of respondents were strongly disagree, 35.5% of respondents were disagree and 3.5% of respondents were neutral to say there is co-operation with co-workers, 13.5% and 40.4% of respondents were agree and strongly agree on the co-operation with co-workers.

Respondents were asked to rate enjoy working with co-workers. 2.8% of respondents were disagreed on the enjoying work with colleagues, 14.2% of respondents were neutral to say there is enjoying work with co-workers, 14.2% and 68.8 respondents were agree and strongly agree respectively on the enjoying of work with co-workers.

Respondents were asked to rate if there is a team spirit to get work done. 2.1% of respondents were neutral, 70.9% and 27% of respondents were agree and strongly agree on the team sprit to get the work done.

Respondents were asked to rate if they wish to work for a long period of time with their colleagues. 9.2% of respondents were disagree on wishing to work for a long period of

time with their colleagues, 22.7% of respondents were neutral, 65.2% and 2.8% of respondents were wish to work for a long period of time with their colleagues this means more than half of respondents are agree which implies that they are satisfied.

Table 4.6 Relationship with Supervisor

Variables	Response	Frequency	%
There is a willingness of supervisors to give recognition for tasks	Strongly disagree	5	3.5
	Disagree	58	41.1
	Neutral	17	12.1
	Agree	61	43.3
	Strongly agree	0	0
There is a close relation with supervisors	Strongly disagree	0	0
	Disagree	50	35.5
	Neutral	10	7.1
	Agree	81	57.4
	Strongly agree	0	0
My supervisors listen to my suggestion	Strongly disagree	0	0
	Disagree	14	9.9
	Neutral	14	9.9
	Agree	113	80.1
	Strongly agree	0	0
Supervisors gives me useful and constructive feedback	Strongly disagree	1	.7
	Disagree	7	5.0
	Neutral	14	9.9
	Agree	109	77.3
	Strongly agree	10	7.1
I like my supervisors	Strongly disagree	0	0
	Disagree	30	21.3
	Neutral	15	10.6

	Agree	92	65.2
	Strongly agree	4	2.8
My supervisors evaluation is fair	Strongly disagree	0	0
	Disagree	18	12.8
	Neutral	8	5.7
	Agree	115	81.6
	Strongly agree	0	0

Source: -(Survey data, 2021)

As shown on table 4.6, the respondents are asked to give answers six questions on relationship with supervisor. The first question is taking about willingness of supervisors to give recognition for task; 3.5% and 41.1% of the respondent are strongly disagree and disagree respectively on other hand 12.1% are neutral where 43.3% are agree on willingness of supervisors to give recognition for task.

The second question is taking about employer's close relationship with supervisors; 35.5% are disagree, 7.1% are neutral where 57.4% are agree on employer's close relationship with supervisors.

The third question is taking about supervisor listen to employee suggestion; 9.9% are disagree, 9.9% are neutral where 80.1% are agree on supervisor listen to employee suggestion.

The fourth question is taking about supervisor gives useful and constructive feedback for their employee; 7.0% and 5.0% of the respondent are strongly disagree and disagree respectively on other hand 9.9% are neutral where 77.3% and 7.1% are agree and strongly agree respectively on supervisor gives useful and constructive feedback for their employee.

The fifth question is taking about are employees like their supervisor; 21.3% are disagree, 10.6% are neutral where 65.2% and 2.8% are agree and strongly agree respectively on supervisor listen to employee suggestion.

The sixth question is taking about fairness of supervisor evaluation; 12.8% are disagree, 5.7% are neutral where 81.6% are agree on fairness of supervisor evaluation.

Table 4.7 Opportunity for Growth

Variables	Response	Frequency	%
There is increment based on the performance results	Strongly disagree	0	0
	Disagree	100	70.9
	Neutral	22	15.6
	Agree	19	13.5
	Strongly agree	0	0
Selection criteria of employees for training are fair	Strongly disagree	0	0
	Disagree	4	2.8
	Neutral	35	24.8
	Agree	102	72.3
	Strongly agree	0	0
My organization an induction training to enhance employee job performance	Strongly disagree	0	0
	Disagree	40	28.4
	Neutral	39	27.7
	Agree	62	44.0
	Strongly agree	0	0
There is a training provide timely manner	Strongly disagree	0	0
	Disagree	0	0
	Neutral	103	73.0
	Agree	10	7.1
	Strongly agree	28	19.9
My organization encourage its employees to improve themselves educationally	Strongly disagree	0	0
	Disagree	0	0
	Neutral	60	42.6
	Agree	27	19.1
	Strongly agree	54	38.3

There is a chance of being promoted	Strongly disagree	0	0
	Disagree	5	3.5
	Neutral	23	16.3
	Agree	113	80.1
	Strongly agree	0	0
I am satisfied with my organization chance of promotion	Strongly disagree	0	0
	Disagree	44	31.2
	Neutral	18	12.8
	Agree	79	56.0
	Strongly agree	0	0

Source: -(Survey data, 2021)

As shown on table 4.7, the respondents are asked to give answers seven questions on does the organization have an opportunity for growth. The respondents were asked to rate if the increment of the bank is based on the performance result of the employee. 70.9% are disagree, 15.6% are neutral where 13.5% agree which implies that more than half of the employees are not satisfied on the bank performance evaluation.

The respondents were asked to rate the selection criteria of employees for training are fair. 2.8% and 24.8% are strongly disagree and disagree, 72.3% are neutral where there is no one agree on the selection criteria of employees for training is fair.

The respondents were asked to rate if the organization an induction training to enhance employee job performance. 28.4% are disagree, 27.7% are neutral where 44.0% agree on the organization an induction training to enhance employee job performance. Where above half percents of respondents were disagree and neutral.

The respondents were asked to rate if the organization training is based on timely manner. 73.0% are neutral where 7.1% and 19.9% are agreed and strongly agree on timely base training. An organization need well trained employees to perform the activities effectively and efficiently.

The respondents were asked to rate if the organization encourages the employees to improve themselves educationally. 42.6% are neutral where 19.1% and 38.3% are agreed and strongly agree respectively on the organization encourages the employees to improve themselves educationally.

The respondents were asked to rate if there is a chance being promoted. 3.5% are disagree, 16.3% are neutral where 80.1% agree on the chance of being promoted which is more respondents are agree on the chance of promotion.

The respondents were asked to rate if the employees are satisfied on the organization chance of promotion. 31.2% are disagree, 12.8% are neutral where 56.0% agree on the satisfaction of chance of promotion. If there is no good promotion opportunities to advance to a better position, employees may lose their satisfaction to put more effort in their job. Employees need to perceive that their efforts for the contribution to the productivity of the organization will help them in-turn forward a reward of one form.

Table 4.8 Organization performance

Variables	Response	Frequency	%
I am satisfied with the routine duties assigned in the job	Strongly disagree	0	0
	Disagree	40	28.4
	Neutral	39	27.7
	Agree	62	44.0
	Strongly agree	0	0
I am proud to work in this organization	Strongly disagree	0	0
	Disagree	60	42.6
	Neutral	27	19.1
	Agree	54	38.3
	Strongly agree	0	0
Effort of employee to create good relationship with customer	Strongly disagree	0	0
	Disagree	5	3.5
	Neutral	23	16.3
	Agree	113	80.1
	Strongly agree	0	0
I feel responsible and autonomies when I do my job	Strongly disagree	0	0
	Disagree	103	73.0
	Neutral	10	7.1
	Agree	28	19.9

	Strongly agree	0	0
I work for the profitability of my organization	Strongly disagree	0	0
	Disagree	42	29.8
	Neutral	24	17.0
	Agree	75	53.2
	Strongly agree	0	0

Source: -(Survey data, 2021)

As shown on table 4.8, the respondents are asked to give answers five questions on the organization performance.

The first question is taking about the employees are satisfied on their duties assigned on the job if they are satisfied they work properly which means it will increase the organization performance. 28.4% are disagree, 27.7% are neutral where 44.0% agree on the satisfaction of routine duties.

The second question is taking about if the employees are proud to work on the organization. 42.6% are disagree, 19.1% are neutral where 38.3% agree on proud to work on the organization this implies that the smallest percents of respondents are agree the other where not proud to work on the organization.

The third question is taking about effort employees to create a good relationship with customers. The bank profitability is based on customers so employees must create a good relationship with in customer. 3.5% are disagree, 16.3% are neutral where 80.0% agree which is the more employees where create a good relationship among customers.

The forth question is about feeling responsible and autonomies when they do their job. 73.0% are disagree, 7.1% are neutral where 19.9% agree which is more than half respondents are not feel responsible and autonomies.

The fifth question is about employees work for the profitability of the organization. 29.8% are disagree, 17.0% are neutral where 53.2% agree more than half of employees are work for the profitability of the organization but it is not enough.

4.4 Results of Inferential Statistics

4.4.1 Correlation analysis

The study is set to determine the relationship of employee's job satisfaction on organizational performance at NIB international bank. Pearson correlation was used to associate the independent variables (job satisfaction) and dependent variable (organizational performance). A correlation coefficient expresses quantitatively the magnitude and direction of the linear relationship between variables, Pearson correlation coefficient reveal magnitude and direction of (either positive or negative) and the intensity of the relationship (-1 to +1).

In this section a correlation analysis were done to establish whether relationship do exist between variables conceptualized in the framework. The result would enable the researcher used to determine the regression on the dependent variable. The researcher used one of the most commonly used types of correlation coefficient which is Pearson correlation coefficient methods because of the statistical accuracy that usually results from this methods. The strength of correlation would interpret through suggestion by Evans (1996) as shown in the following pattern.

0.00 – 0.19 very weak

0.2 – 0.39 weak

0.4 – 0.59 Moderate

0.6 – 0.79 strong

0.8 – 1.0 very strong

Table 4.9. The correlation analysis of overall job satisfaction and over all organization performance

Correlations			
		Job satisfaction	Organization performance
Job satisfaction	Pearson Correlation	1	.622**
	Sig. (2-tailed)		.000
	N	141	141
Organization performance	Pearson Correlation	.622**	1
	Sig. (2-tailed)	.000	
	N	141	141
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS result, 2021

Over all job satisfaction was positively and highly correlated with over all organization performance ($r = 0.622$ $p = 0.000$). Accordingly, the result revealed that the relationship of job satisfaction and organization performance is significant and strong since p value is < 0.001 . This finding is in line with the study result of Hameed & Waheed,(2011) and Athar& Shah (2015), who found significant and strong association between job satisfaction with organization performance. In addition to this, the result is supported by literatures discussed in the literature review section.

4.4.2 Assumption Test in Regression

4.4.2.1 Normality Assumption

One of the ways that these assumptions can be checked is by inspecting the histogram plot and the normal probability plots of the regression standardized residuals that were requested as part of the analysis. These are presented in normal P-P Plots of regression standardized residuals graph.

In normal probability plots the points will lie in reasonably, straight diagonal line from bottom left to top right. This would suggest no major deviations from normality. The

finding from normal P=P Plot reveals no violation of normality assumptions. For kurtosis the normal value is less than 3 whereas for skewness the normal value is supposed to be less than 6(Asghar and Saleh 2012).

Table 4.10 below, the data has been drawn from a normally distributed population or the population from which the data come is normally distributed because the value for both kurtosis and skewness is found to be normal.

Descriptive Statistics						
Variables	N	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Satisfy at work place	347	.89507	-1.308	.131	.408	.261
Nature of work	347	.72115	-1.083	.131	-.109	.261
Relationship with co-workers	347	.77286	-1.337	.131	1.214	.261
Relationship with supervisor	347	.69161	-1.271	.131	.424	.261
Opportunity for growth	347	.74694	-1.141	.131	.096	.261
Organizational performance	347	.91488	-1.536	.131	.948	.261
Valid N (listwise)						

Source: SPSS result, 2021

In study the researcher used histogram to measure the normality of the data. According to Gujarati, 2005 if the data is normally distributed the result will be bell shaped histogram, accordingly, as presented in the figure below the histogram of this study data is bell shaped. So, this depict that the data for this study is normally distributed.

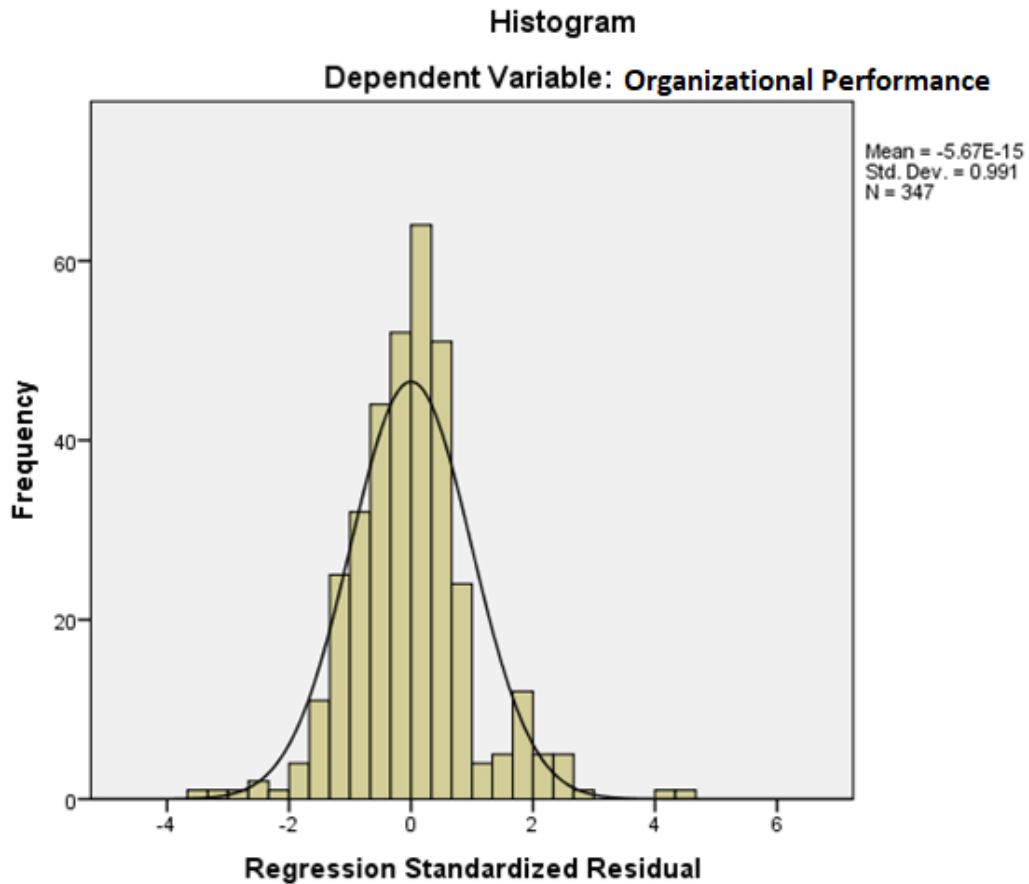


Figure 2 *Histogram*

Source: SPSS Result, 2021

4.4.2.2 *Linearity Assumption*

The second assumption for computing multiple regressions is testing of the linear relationships between dependent and the independent variables. As depicted in the below p-p plot, figure - 3.2, the visual inspections of the P.P plot shows there exists a linear relationship between the independent variables (employees job satisfaction) and the dependent variable(organizational performance).As shown as in the Fig 3.2 below, the data's are close to the straight regression line so it shows that there is no linearity issues.

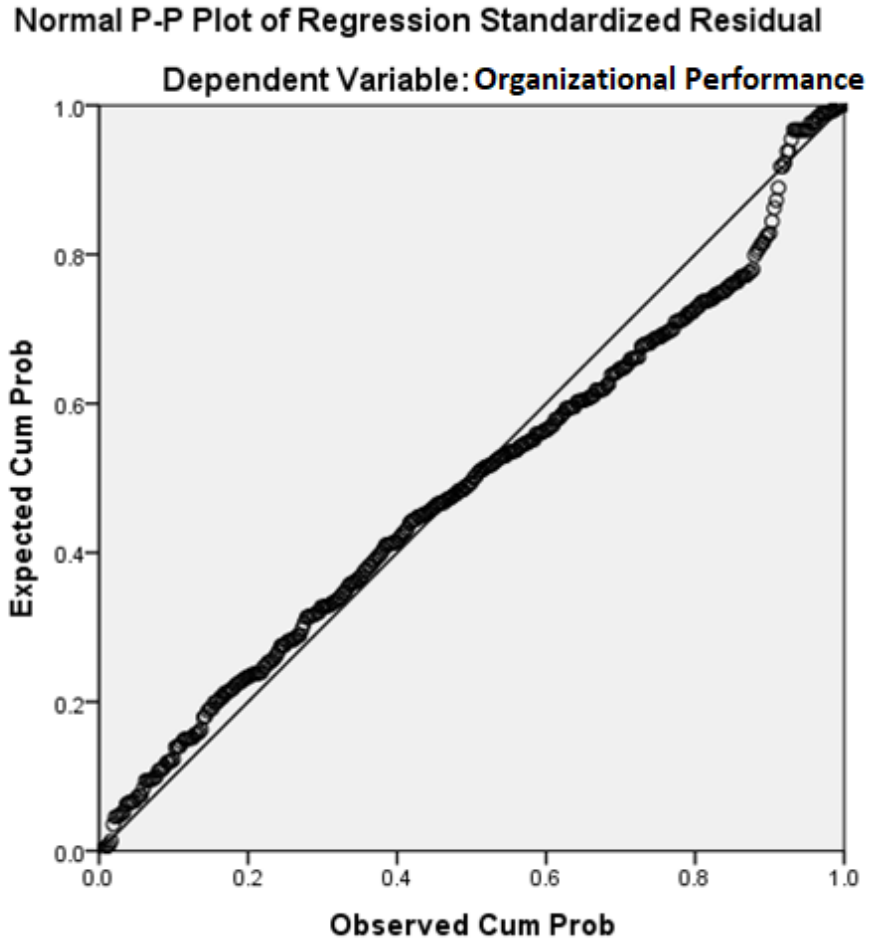


Figure 3 *P-P Plot*

Source: SPSS Result, 2021

Regression is a measure of association between two quantitative variables. The following table below shows the regression analysis of the effect of employees job satisfaction on organizational performance. The beta value is a measure of how strongly predictor variable influences the criterion variable.

Table 4.11 Analysis model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.859 ^a	.738	.728	.26785
a. Predictors: (Constant), Satisfy at work place, Nature of work (job), Relationship with Co-workers, Relationship with Supervisor, Opportunity for Growth, Organization performance				

Source: SPSS result,2021

From the above model summary table (4.11) it can be seen that R is 0.859 and R square is 0.738. this indicates about 73.8% of the variance is organization performance (dependent variable) can be explained by overall job satisfaction (independent variable), the remaining 26.2% of the variance is explained by other variables that are not included in the study.

Table 4.12 Anova

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	27.241	5	5.448	75.942	.000 ^b
	Residual	9.685	135	.072		
	Total	36.927	140			
a. Dependent Variable: organization performance : extent your performance relate to your satisfaction						
b. Predictors: (Constant), Job satisfaction : extent job satisfaction lead to organization performance						

Source: SPSS result,2021

The ANOVA output table describes the overall variance accounted for in the model. The F value (75.942) and the small significance value level (0.000) indicate that the predictor variables are not contributing equally to the overall organization performance. Moreover, the significance level (0.000) is less than 0.05. Thus, the stated variable job satisfactions have an effect on organization performance, as is indicated by the F statistics.

CHAPTER FIVE

5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of the findings

The general objective of this research was to determine the effect of job satisfaction on organizational performance at the NIB international bank. From the study, the following particular findings were observed.

- ✓ There is a significant impact of job satisfaction on organizational performance in development organizations.
- ✓ More than half of respondents disagree that they are being paid motivated salary so the bank made recently adjustment on salary level of employees.
- ✓ Financial benefits, reward, promotion plays very important role to satisfy, retain and attract employees
- ✓ If there is no good promotion opportunities to advance to a better position
- ✓ The bank profitability is based on customers so employees must create a good relationship with in customer

5.2 Conclusions

Job satisfactions are desirable needed by employees to perform at peak levels. Employees who are satisfied are more likely to be settled at work and are also likely to be more committed in helping in achievement of organizational goal. The factors that lead to job satisfaction among employees includes: higher pay, recognition, good work environment, challenging and fulfilling work and relationship with supervisors and co-workers, among others. Based on the review of literature and the conclusion arrived there from, it is recommended that managers should be interested in their employee's attitudes because attitudes give warnings of potential problems and because they influence behavior. Managers should raise employee satisfaction by focusing on the intrinsic and extrinsic parts of the job, such as making the work challenging and interesting, and high and equitable pay in order to keep the employees motivated and committed to drive organizations vision and goals domain. An unmotivated employee hardly commits serious effort towards

achievement of organizational goals and objectives. Management should also put in place structures that enhance employees' job satisfaction in order to induce positive subsequent employee positive outcomes that may lead to maintain and supported organizational competitiveness in today's highly competitive global era. Managers should know that creating a satisfied workforce is hardly a guarantee of successful organizational performance. Therefore, effort should be made to position the organization to take an advantage of opportunities that abound of that rises in the environment through effective environmental scanning, and effective corporate planning. Management should also focus on all facets of job satisfaction and not only on any one factor in order to enhance the employee performance in the organization.

5.3 Recommendation

The studies needed to forward practical and relevant proposals based on the study's conclusion and the identified research problems and research objectives. As a result, the researcher made the following recommendations.

- ✓ The bank must make recently adjustment on salary level for the satisfaction of employees. Employees who are satisfied more likely to be settled at work, and also likely to be more committed in helping in the achievement of organizational goal.
- ✓ Organization's salary and benefit increments must be based on the performance of employees.
- ✓ Employees should have the perception of being receive the same benefit with others doing the same job in another bank.
- ✓ More 50% of employees are interested on there working place but >7% employees are not comfortable on there working atmosphere, so the bank should make some amendment on workers atmosphere.
- ✓ It is advised finding professional consultant to identify and solve less enjoyment of work shown on employees.
- ✓ If there is a good relationship among employees it makes them more satisfied, encourages, flexible and interaction from the information I gather most of respondents are not satisfied with the good relationship this must be amend.

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APPENDIX I

ST MARY'S UNIVERSITY
DEPARTMENT OF MASTERS OF BUSINESS ADMINISTRATION
QUESTIONNAIRES

Dear Sir/Madam

The questionnaire is designed to collect primary data for conducting a study on "EFFECT OF EMPLOYEE JOB SATISFACTION ON ORGANIZATIONAL PERFORMANCE" in partial fulfillment of masters of business administration at St Mary's university.

Hence the honesty and reliability of your information is highly required.

Your information will be used from research purpose only and your response is confidential to keep your response. Choose the appropriate alternative and tick mark () on the space provided.

Best regards

LIDIYA WAKNEDA

APR, 2021

SECTION A – Personal Information/respondents profiles

1. Sex Female Male
 2. Age 21-30 31-40 41-50 above 50
 3. Qualification Certificate Diploma

First degree Second Degree

4. Year of service 1-5 year 6-10 10 and
 above
 5. Marital status Single Married Separated Divorced
 6. Work position Manager expert/officer others

SECTION B; job satisfaction on organization performance

Rating Scale 1= strongly disagree 2= disagree 3 = neutral 4 = agree
 5=strongly agree

1. Satisfy at work place	1	2	3	4	5
My salary level motive me to stay in the organization					
There is a chance that makes me to use my ability					
There is opportunity of promotion and advancement					
My organization recognizes me contribution in paying annual bonus and other benefit					
My organization structure enables me to perform my job well					
Salary and benefit are made based on the performance results					
I get credit for the work I done					
The benefit we receive are as good as most other organization offer					

2. Nature of work (job)					
There is a good social environment in my organization					
There is a better worker atmosphere at the organization					
I enjoy working					
I am comfortable with the working condition of my organization operating system					
3. Relationship with Co-workers					
There is a team sprit with co-workers					
There is co-operation with co-workers					
I enjoy working with my co-workers					
There is a team sprit to get the work done					
I wish I could work with my colleagues for a longer period of time					
4. Relationship with Supervisor					
There is a willingness of supervisors to give recognition for tasks					
There is a close relation with supervisors					
My supervisors listen to my suggestion					
Supervisors gives me useful and constructive feedback					
I like my supervisors					
My supervisors evaluation is fair					
5. Opportunity for Growth					
There is increment based on the performance results					
Selection criteria of employees for training are fair					
My organization an induction training to enhance employee job performance					

There is a training provide timely manner					
My organization encourage its employees to improve themselves educationally					
There is a chance of being promoted					
I am satisfied with my organization chance of promotion					
6. Organization performance					
I am satisfied with the routine duties assigned in the job					
I am proud to work in this organization					
Effort of employee to create good relationship with customer					
I feel responsible and autonomies when I do my job					
I work for the profitability of my organization					