

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



**DETERMINANT FACTORS THAT AFFECT EMPLOYEES  
ATTITUDE AND BEHAVIOR TOWARDS THEIR ORGANIZATION  
THE CASE OF COMMERCIAL BANK OF ETHIOPIA**

**BY MASRESHA FENTA ENYEW**

**MAY, 2018  
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**BY**

**MASRESHA FENTA ENYEW**

**SGS/0216/2009**

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL  
OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE  
REQUIREMENT FOR THE DEGREE OF MASTERS OF BUSINESS  
ADMINISTRATION IN GENERAL MANAGEMENT**

**ADVISOR: ROMAN KIFLE (PhD)**

**MAY, 2018  
ADDIS ABABA, ETHIOPIA**

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

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**BY**

**MASRESHA FENTA ENYEW**

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## DECLARATION

I, MasreshaFenta hereby declare that “Determinant Factors that Affect Employees Attitude and Behavior towards their organization: The Case of Commercial Bank of Ethiopia” is my own work, prepared under the guidance of Dr, Roman Kifle (PhD). All sources of materials used for the thesis have been duly acknowledged. I further confirm that it has not been submitted either in part or in full to any other higher learning institution in Ethiopia or elsewhere for the purpose of earning any degree. This study is being submitted for the partial fulfillment of Masters of Business Administration Program in General Management at St. Mary’s University Graduate Studies.

Researcher’s Name

Date

Signature

**Masresha Fenta**

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## **ENDORSEMENT**

This thesis entitled “Determinant Factors that Affect Employees Attitude and Behavior Towards their Organization: The case of Commercial Bank of Ethiopia”, has been submitted to St. Mary’s University, School of Graduate Studies for examination with my approval as a university advisor.

Advisor NameDate

Signature

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## **ACRONYMS**

CBE - Commercial Bank of Ethiopia

CSM-Customer Service Officer

CSPM- Corporate Strategic and Planning Management

EAAD-South Addis Ababa District

HO- Head office

HRM- Human Resource Management

NAAD–North Addis Ababa District

SAAD- South Addis Ababa District

SPSS - Statistical package for social sciences

Std. Deviation - Standard deviation

WAAD- West Addis Ababa District

## **Abstract**

The main purpose of this study is to assess the determinant factors that affect employee's attitude and behavior towards their organization in Commercial Bank of Ethiopia. This study deployed descriptive research method as well as both qualitative and quantitative research approaches. The researcher also adapted this research method and approaches based on their purpose to describing the factors that affect employee's attitude and behavior. The total population of the research is 14,768 including employees and the management staff, while 393 samples out of the population were taken to conduct this study. This study has descriptively analyzed the determinant factors of employee's attitude and is enriched by combining methods of research instruments such as questionnaire survey and interviews. An aggregate of 351 returned questionnaires were analyzed by using SPSS (Statistical Package for Social Sciences) version 2016 software. Furthermore, interviews with 5 Bank Management members were conducted. Major findings of this research revealed that CBE employee's widely held views that salary and benefit packages, succession and development, inadequate training, management related issues, working condition/environment; bank procedure and working cultures are determinant factors that affect employee's attitude and behavior. An organization cannot prosper well, succeed, grow and become competitive without adequately addressing and building the issue of employee's attitude and behavior. This study provides useful insights and practical implications to the management of CBE as a matter of priority, to formulate intervention and policies to that effect.

**Key Words: Attitude, Behavior, Benefit, Job satisfaction and Performance, Commercial Bank of Ethiopia.**

## **Acknowledgements**

First, I give endless thanks to You, O Almighty God! I give thanks for your wondrous works, for you have completed what You appointed for me! By Your grace, you ensured that my efforts, and those of the people who assisted in carrying out this study have been fruitful.

I would like to express my deepest appreciation to my advisor, Roman Kifle (Ph.D) who helped me from the beginning stages of the study, made invaluable suggestions and comments to improve the content and form of the study. I am most grateful for her constructive and kind criticism, patience, encouragement and understanding throughout the course of this study without which this study, would have never reached its present stage.

Special thanks also goes to all of my friends and colleagues at CBE kolfe branch. Your involvements, and compliments were energizing, and your suggestions have significantly enhanced the research to reach this final output. My whole - hearted thanks to all of you.

I wish to address my heartfelt thanks to my father Ato FentaEnyew for your unreserved prayer, to my brother Ato Gizachew, and Kibralem, and for my sister Addisalem, for your respect and encouragement throughout my educational life.

I would also like to extend my sincerest thanks to all my spiritual friends for your support and empowerment.

Finally, my appreciation goes to St. Mary's University for creating such a golden opportunity so I can pursue my postgraduate studies, as well as, to all my teachers who provided wisdom and knowledge so I can think beyond.

# CHAPTER ONE

## 1. INTRODUCTION

This chapter aims at giving the reader a clear view of the background of the study, problems statement, research questions, and objectives of the study, significance of the study, scope and limitation of the study.

### 1.1. Background of the Study

Organizations exist to deliver products and services needed by their customers. Therefore, one of the most important goals that organizations and their members try to achieve is high performance in delivering these products and services within set standards, rules, regulations and codes of practice. Meyer et.al.(2007). Delivering these products and services within set standards, rules, regulations and codes of practice are on the hands of employees in the organizations. Organization's success and customer satisfaction depends on employee's attitude and behavior, their organizational commitment and loyalty. Employees' attitude and behavior makes a difference in organizations. Therefore, investigating employee's attitude and behavior with respect to level of organizational commitment, job satisfaction and engagement are vital issues. Every employee at any organization has different sets of needs at different times. It is the responsibility of organization's management to recognize these basic needs and facts and provide appropriate opportunities and environments for employees to satisfy their needs. There are internal and external, or personal and environmental factors that affect employee's attitude and behavior in the organization that management need to take into consideration:- Personal factors varying from individual to individual in an organization that might be caused by environmental factors can influence the work environment and achievement of goals in an organization. These environmental factors include Economic, Social-cultural values, and Political issues. B.Hiriyappa ( 2009). In addition, employees in an organization with positive attitudes and behavior have certain personality traits that are easy to recognize:- caring, confident, patient and humble. They anticipate positive outcome. Employees with positive attitude are like a fruit of every season. Such attitude is always welcomed by organizations. mylittleblackpen.wordpress.com (2011/12). In addition, research by Derara Tesema(2014) indicates that the determinant factor of employee engagement in CBE are not properly

elaborated, and does not reflect what determinant factors influence the employees attitude towards their organization.

Therefore, this research will identify the determinant factors affecting employee's attitude and behavior in CBE, and provide useful recommendation based on the findings. Identifying the factors is believed to help the efforts of CBE in improving and maintaining the required attitude and behaviors of the employees so as to ensure the bank's sustainable performance. Determinant factors affecting attitudes and behaviors of employees in the case of CBE under head office, and four districts in Addis Ababa area is the major focus of the study.

## **1.2. Statement of the Problem**

According to Ermias Berhan (2017), employees are valuable resource of any organization. The vision, mission and objectives set could not be attained without the fully effort as well as participation of employees. Those employees with positive attitude and behavior, full participant, committed and engaged are important and valuable resources for CBE, to achieve its vision, mission and goal. As per the bank (2017) report, although formal values, ethical standards and performance management system are in place to ensure strong and positive attitude and behavior of employees; operation integration performances were not reached at the expected level. Furthermore, the Human Resource Department (HRD) 2014 -2017 reports indicated that employee's positive attitude and behavior has decreased, and they are unhappy with the bank's present state. Employee's loyalty, sense of belongingness, job satisfaction, and organizational commitments also decreases. Because of this, turnover in the CBE is high; employees have left CBE and joined other bank related industries. CBE's Head office Human Resource Department (HRD) records show that between July 01/2014 and June30/2017, 2,423 employees left CBE. Among this, 617 employees left CBE in 2015, 709 in 2016 and 1,097 in 2017 respectively.(CBE Head office HRD transaction July01/2014 – June30/2017).

The research finding by Tseday Olana (2015) indicates that CBE's employee job satisfaction is low because of lack of freedom and autonomy, low salary, and lack of career advancement and growth. Not only these, the bank's business development and research annual report indicates that the level of employee's satisfaction rate is low. CBE expects its employees to be positive thinkers:- compatible with the bank's working culture, performance standards, values and corporate culture. However, those factors and changes of employee's attitude and behavior are a

challenge for CBE. To recommend actions to improve employee's attitude and way of thinking, the underlying reasons for the problem should be explored to identify the factors contributing to the dissatisfaction. Only then can a remedy be proposed to ensure that attitude and behavior change of employees are mandatory to achieve the high organizational success which is the goal of the CBE.

### **1.3. Research Questions**

This research deals with the following four research questions.

- a) What are the determinant factors that affect attitude and behavior?
- b) What are the impacts of attitude and behavior on employee's performance?
- c) What are the impacts of employee's attitude and behavior on CBE's performance?
- d) What should be done to improve employee's attitude and behavior at the bank?

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

#### **1.4.1. General Objective**

The general objective of this research is to identify determinant factors that affect attitude and behavior of employees towards their organization in Commercial Bank of Ethiopia.

#### **1.4.2. Specific Objectives**

This study aims to identify determinant factors that affect attitude and behavior of employees towards their organization in Commercial Bank of Ethiopia. To achieve this aim, the specific objectives are:

- ✚ To identify the expected employees attitude and behavior in CBE.
- ✚ To identify the employee's expectation from the bank that affects their attitude and behavior.
- ✚ To examine the impact of attitude and behavior of employees towards CBE's achievement of its organizational objective.
- ✚ To examine how CBE counters these factors, as well as detect and treat employees' attitude and behavior.
- ✚ To provide recommendation of how to improve attitude and behavior of employees in CBE.

## **1.5. Significance of the Study**

The purpose of this research is focusing on identifying the determinant factors affecting the attitude and behavior of employees towards their organization in CBE. It is believed that the attitude and behavior of employees in an organization has positive or negative impact on the achievement of the organizational goals. As a result, many researchers are trying to identify the underlying reasons affecting employee's attitude and behavior in organization. Therefore, this research will serve as a reference material for researchers who will work on similar topics. Furthermore, the findings of the researcher could assist CBE and similar organization in monitoring staff attitudes and behaviors so as to enhance the performance of the employees, and achieve the goal of the organization.

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

The study will focus on assessing determinant factors that affect attitude and behavior of employees towards their organization using data gathered from the sample group selected from Commercial Bank of Ethiopia under Head Office, NAAD, SAAD, EAAD and WAAD in Addis Ababa. Under this area of study, there are 14,768 employees. From this total population, simple random sampling techniques will be used to identify a representative sample size. This sampling technique is preferred than other techniques because it will give equal chance for the target population. The study area is selected based on their accessibility and distance. Additionally, due to cost and time constraints, focus is given to the head office and four districts in Addis Ababa area.

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

An emphasis has been placed on the assessment of the determinant factors that affect employee's attitude and behavior towards their organization in Commercial Bank of Ethiopia. The study is limited only to the Head office and four Districts employee's perspective. The remaining Bank Districts are not included. From those, 10.69% of the respondents which account to 42 employees failed to fill and return the questionnaire. Moreover, based on the researcher's review, sufficient researches have not been conducted by the bank, related to employee's attitude and behavior. Thus, it was difficult to obtain adequate data from published articles; journals concerning the issues in our country's bank industry context. As a result, this study only considers employee's point of view about the determinant factors that affect employee's attitude behavior in CBE, from the Head office, NAAD, SAAD, EAAD and WAAD.

## 1.8. Organization of the Research

The study contains five chapters, the first chapter is introduction, which covers the basic aspects of the research including, background, statement, objectives, significance, limitations, scope and operational definitions. The second chapter incorporates review of related literature. While the third chapter deals with the methodologies to conduct this research. In the fourth chapter, analysis of data, presentation and discussion of study results are presented. Finally chapter five covers conclusion and recommendations.

## 1.9. Definition of terms

- ❖ **Attitudes:** Represents the cluster of beliefs, assessed feelings, and behavioral intentions toward a person, object, or event. Attitudes include three components, beliefs, feelings, and behavioral intentions. Beliefs are your established perceptions about the attitude object what you believe to be true. Feelings represent your positive or negative evaluations of the attitude object. Behavioral intentions represent your motivation to engage in a particular behavior with respect to the attitude object. Steven L. McShane and Mary Ann Von Glinow (2008)
- ❖ **Behavior:** The term ‘behavior’ can be described as the way of conducting oneself. It is the manner of acting or controlling oneself towards other people. It is the range of actions, responses and mannerisms set by an individual, system or organization in association with themselves or their environment, in any circumstances. In short, behavior is an individual or group reaction to inputs such as an action, environment or stimulus which can be internal or external, voluntary or involuntary, conscious or subconscious. Surbhi (2016)
- ❖ **Job satisfaction:** It is a positive feeling about one’s job resulting from an evaluation of its characteristics. Robbins and Judge (2013)
- ❖ **Job involvement:** The degree, to which a person identifies with a job, actively participates in it, and considers performance important to self-worth. Robbins and Judge (2013)
- ❖ **Employee engagement:** An individual’s involvement with, satisfaction with, and enthusiasm for the work he or she does. Robbins and Judge (2013)
- ❖ **Performance standards:** Defines the expected levels of employee performance. Robert L. Mathis and John H. Jackson (2011)

❖ **According to** Steven L. McShane and Mary Ann Von Glinow (2008). Organizational commitment, organizational culture and motivation are defined as follows,

- **Organizational commitment:** The employee's emotional attachment to, identification with, and involvement in a particular organization.
- **Organizational culture:** The basic pattern of shared assumptions, values, and beliefs governing the way employees within an organization think about and act on problems and opportunities.
- **Motivation:** The forces within a person that affect his or her direction, intensity, and persistence of voluntary behavior.

## **CHAPTER TWO**

### **2. REVIEW OF RELATED LITERATURE**

#### **2.1. Theoretical Underpinnings**

##### **2.1.1. Concept of Employee's Attitude and Behavior**

Employee's attitude deals with how employees of an organization behave. It involves the management directing employees into improving organizational and personal effectiveness. It plays an enormous role in determining the attitude of employees and their job satisfaction. When employees are happy, it is usually because they are satisfied with their work. This also improves the quality of their work. Attitude and job satisfaction may not fall completely on the management but also on the organization employees. If employees enjoy and are engaged in their work, they will not need external motivation. Robbins (2004)

According to Jatinder Pal Singh (2016) study, employee's attitudes are composed of feelings, beliefs, and behaviors. One important work related attitude is job satisfaction, the general attitude that employee have towards their job.

This point of view shows that an attitude is related to how an individual feels or reacts towards his/her surroundings. Also, it can be exhibited by an employee's positive or negative attitude towards his/her organization, management, and co-employee.

“An attitude is a positive or negative feeling or mental state of readiness, learned and organized through experience that exerts specific influence on a person's response to people, objects and situations. James L.Gibsonetal.(2012).

These positive and negative employee's attitudes can affect employee's productivity and performance in organizations.

## **2.2. Major Types and Dimensions of Employee's Attitudes**

### **2.2.1 Job Satisfaction as Employee's Attitude**

According to Robbins and Judge, (2013), Job satisfaction is positive feeling about one's job resulting from an evaluation of its characteristics. Here when employees have a high level of job satisfaction, it results in high level of organizational commitment and job involvement/engagement/. In this relation, Kondalkar (2007) argues that employees having high level of job satisfaction will have lower absenteeism and turnover generally hold a positive attitude. Respectively, dissatisfied employees will generally display negative attitude towards the organization. Hiriyappa (2009), supports this idea as follows, job satisfaction is a collection of positive and/or negative feelings that an employee holds towards his or her job. Or it is a set of favorable and unfavorable feelings towards employees in an organization, and it can reflect other attitudes and behaviors of employees. He also further reflects on dimensions of job satisfaction and outcomes of job satisfaction with regard to employee's attitude and behavior. Nature of work, pay, promotion opportunities, supervision, co-workers and working conditions are dimension of job satisfaction. While productivity in all departments and each process in an organization reduces absenteeism in work in an organization, cooperation, coordination, task completion within schedule, proper guidance and effective trace to an organization are outcomes of job satisfaction.

According to Jatinder Palsingh, there are five main factors that contribute to job satisfaction: pay, the job itself, promotion opportunities, the supervisor, and relation with co-worker. The relationship between job satisfaction and employees work performance is complex and influenced by multiple organizational and personal factors. Those factors also highly affect employee's attitude and behavior. So organizations and managers give high attention for employee's job satisfaction than other factors. Jatinder Palsingh (2016).

### **2.2.2 Organizational Commitment as Employee's Attitude**

Organizational commitment has an important place in the study of employee's attitude and behavior in the organization. It is the degree to which an employee identifies with a particular organization and its goals and wishes to maintain membership in the organization. (Robbins and Judge, 2013 and Kondalkar, 2007). This definition shows the employees organization commitment as being a positive evaluation of the organization and the organization goal, and

being a bond/link between an employees and the organization (employer). According to Steven L. Mc Shane and Mary Ann Von Glinow (2008) employee's organizational commitment refers to the employee's emotional attachment to, identification with, and involvement in a particular organization. This refers to affective commitment because it is an emotional attachment, feeling of loyalty to the organization. Another form of employee's commitment is called continuance commitment. It occurs when employees believe in their own personal interest to remain with the organization. It is a calculative type of employee's commitment rather than emotional attachment to the organization. Meyer and Allen (1991) and Hiriyappa ( 2009) also identify three types of employees commitment; affective commitment, continuance commitment and normative commitment. According to their findings, affective commitment is defined as the emotional attachment, identification, and involvement that an employee has with its organization and goals. Continues commitment of employees is willingness to retain in an organization because of the investment that the employee has with "non -transferable" investment. Non -transferable investment includes things such as retirement, relationships with other employees, or things that are special to the organization. Meyer and Allen (1991) and Hiriyappa ( 2009) ). Meyer and Allen (1991) explain the third type of employee's commitment, normative commitment as being "a feeling of obligation". It is argued that normative commitment is only natural due to the way we are raised in society.

Porter et.al (1974) further characterized and classified affective commitment by three factors. First "belief in and acceptance of organizations goal and values, second, willingness to focus effort on helping the organization achieve its goal, and the third one is a desire to maintain organizational membership."

### **2.2.3 Engagement/Involvement as Employee's Attitude**

Engaged employees in an organization are satisfied employees who feel a sense of attachment to their job and organization/employers.

According to Robbins (2013), employee's engagement refers to an individual's involvement with, satisfaction, and enthusiasm for the work he or she does. Based on this study, employee's engagement becomes a real concern for most organizations because surveys indicate that few employees, between 17 percent and 29 percent are highly engaged by their work. This idea of engagement is supported by V.G.Kondalkar (2007) job engagement/involvement which refers to the degree to which a person identifies himself (psychologically) with his/her job and

organization. High level of involvement indicates that the employee cares for his/her job that has an impact on high productivity in the organization.

Job satisfaction, job involvement and organizational commitment are the common type of attitudes stated by different scholars, whereas, psychological empowerment is an additional type of attitude according to Robbins and Judge,(2013). Positive psychological empowerment of employees in the organization influences job satisfaction, and that job satisfaction can also increase level of employee engagement/involvement.

## **2.3 The Concept of Employees Behavior**

The study of employees at work is generally referred to the study of organizational behavior. Organization behavior is a systematic study of the actions and attitudes that people exhibit within organization. Based on Jatinder Palsingh (2016), organizational behavior is also concerned with employee's job satisfaction reflected by their attitude and behavior in the organization.

### **2.3.1 Employees Behavior in the Organization**

People engage in many different types of behavior in organizational settings. Some are acceptable behaviors like working co-operatively with others in order to achieve objectives, good working relationship skills, productivity, loyalty and willingness to give and receive feedback. Others have unacceptable behavior such as being un-co-operative at work, unreasonable criticism, offensive comments, isolation and lack of organizational citizenship.

These basic concepts supported by the researcher Steven L. Mcshane and Mary Ann von Glinow, (2008) where they present employees behavior as follows:-task performance, organizational citizenship, counterproductive work behaviors, joining and staying with the organization, and work attendance. Joining and staying with the organization, task performance, organizational citizenship, and lack of counterproductive work behaviors are obviously important to create acceptable behavior in the organization. But if qualified people don't join and stay with the organization, none of these performance-related behaviors will occur.

## **2.4 Organizations Benefit and Outcomes from Employee's Positive Attitude and Behavior.**

The benefit of employee's positive attitude and behavior in an organization has multiple advantages for the organization, management, and employees themselves, including the customers. Employees positive attitude help to increase productivity of the organization, enhance employees performance and lead to better development, as well as creating suitable environment for all. Different scholars present the benefits of employee's positive attitude and behavior in different perspectives as follows,

No stress, be happy and make others happy, feel more secure, more cooperative, empowering and better control are the benefits and positive effect of positive employees attitude in the work place. Vansheeta Kewal-Veerapen(2017). Additionally, in mylittleblackpen. wordpress.com (2011/12), the benefits of employees positive attitude increases productivity, fosters team work, improves quality work, solve problems, breeds loyalty, increases profit, fosters better relationships with employers, employees, and customer creation, employees with a positive attitude and behavior are asset to their organization. People with positive attitudes have a certain personality traits that are easy to recognize. They are caring, confident, patient and humble. They anticipate positive outcome. A person with positive attitude is like a fruit of every season. He/she is always welcome.

On the other hand, based on Arindam Nag (2018), positive attitude benefits are career success, productivity, leadership, team work, decision making, motivation, interpersonal relation, and stress management. Employee's positive attitude at work, and in organization is beneficial for both the organization and employees.

Increase productivity, help to build team work and increase interpersonal relation between management and themselves are the common issues for two scholars, (mylittleblackpen.wordpress.com (2011/12), Arindam Nag (2018))

## **2.5 Impacts of Employees Negative Attitude and Behavior**

Various researchers' findings show that employee's negative attitude and behavior in the workplace has its own impact in the organization, directly or indirectly. This impact not only affects the organizations development and productivity, but also, employee's development, turnover and their satisfaction, reducing employee's involvement and performance, and so on. Additionally, it affects the society at large outside the organization.

In mylittleblackpen.wordpress.com (2011/12), employees with negative attitudes have a hard time keeping friendships, jobs and relationship. Their attitude leads to bitterness, resentment and a purposeless life in the work place, in the organization. They create a negative environment at home and at work, and become a liability to the organization. According to Vansheeta Kewal-Veerapen negative employee's attitude and behavior lead to negative impact in the work place and organization. These impacts are: Undermining relationships with all workers, not getting any perks, hindering advancement, risking the job security, dropping performance level and identification problem, Negative attitude does affect employees work life and organization's working culture. Vansheeta Kewal-Veerapen(2017), The above findings are supported by Bernard Burnes and Rachael Pope (2007) where they have stated that the effect of employees negative behavior in the workplace affect employees satisfaction, cooperation, management-employees relation, reduce employees commitment and their motivation, decrease employees and organization performance, decrease employees trust on organization, and organizations trust on their employees, pushing employees to find other jobs. The findings also show that the experience of negative behavior had deeply affected employees. There were feelings of isolation, insecurity, fear, worthlessness, and lack of value; employees felt undermined, powerless and vulnerable.

## **2.6 Characteristics of Good Employee in Organizations**

Good employees in organizations have different types of behaviors and traits that can influence others to acquire such types of attitude and behavior. Various researchers deliver behavior and traits of great employees in the organization. Organizations who have employees with such type of good behavior and trait can be successful.

Among those researchers, Geoffrey James(2014), published and presented trait and attitudes of great employees. These attitudes and characteristics help to create a positive and vibrant corporate culture in the organization. The characteristics of good employees are: Conscience,

respectful, hospitality, high energy, infectiously enthusiastic, happy, presentable, smart and polite, highly motivated, ambitious, curious and honest.

Supporting his idea, Sarwan Singh(2015), presents the qualities of good employees in his findings. He states that, these days employers and organization expect many other qualities from employees than just ability to work hard. Some of their characteristics are: communicators, self-motivated, hard worker, employees with good behaviors, adaptable/ decisive and effective learners, team player, helping others for a better performance, honest about their work and organization, ethical and give credits where it is due, polite, disciplined and punctual, as well as, avoid gossip. They also respect the privacy of other employees, safeguard and protect the confidential nature of office business and organizational transactions. Employees with these qualities are strong foothold in the company and increase the chance of getting promotion and success for themselves. Motivated, honest, and polite are the common traits of good employees stated by the two scholars, (Geoffrey James (2014), Sarwan Singh (2015)).

## **2.7 Factors that Affect Employees Attitude and Behavior**

### **2.7.1 Environmental/External Factors**

Employee's attitude and behavior depends on a mixture of internal and external factors. Internal factors are those factors found within the organization, such as policies, procedures, workflows and management system as well as culture. External factors, meanwhile, are the ones that affect employee's attitude and behavior which are beyond the control of organization. These are the employee's personal life circumstance, economical background, and employee's market salary compared to other organization and so on.

According to HIRIYAPPA presentation, environmental factors, personal factors, organizational systems and resources, and psychological factors are affecting individual behavior in organization. Environmental factors include Economic, Social norm, Cultural-values and Political. Personal factor also consists of age, sex, education, abilities, and marital status. Psychological factor also holds personality, perception, attitudes, values and learning. These factors evaluate the performance of individuals along with development of individual behavior, HIRIYAPPA,(2009). In mylittleblackpen.wordpress.com, (2011/12) there are three primary factors that affect and determine employee's attitude and behavior. These are environmental,

experience and education. Environmental factor consists of home and school, work and media, cultural and religious background, traditions and beliefs, social and political environment.

Additionally, based on Suanne Hodgson (2017), behavior at work can be influenced by factors both inside and outside of the work environment. Even if the management style, communication techniques and work place attitudes of a company are top-notch, outside factors can affect production and work behavior of an employee. Sometimes this personal problem affects an employee so much that it changes his/her attitude and spreads like a ripple in the water, so take into consideration as many factors as possible. The findings by Sanjeev Kumar Mathur and Sunil Kumar Gubta(2012) states that employee's mental attitude, family background; expectations and focus are personal factors that affect organization productivity and employees behavior.

### **2.7.2 Internal/Organizational Factors**

Employees have attitudes or viewpoints about many aspects of their jobs, their careers, and their organizations. However, from the perspective of research and practice, the most focal employee attitude is job satisfaction. Dispositional and cultural factors affect employee's focal attitude of job satisfaction, Lise M. Saari and Timothy A. Judge (2004). These dispositional and cultural factors supported by other researcher's, Yusuf Noah and Metiboba Steve, explains that, the two major causes of employee attitudes and behaviors are dispositional and cultural influences on job satisfaction. They demonstrated that a person's job satisfaction scores have stability over time, even when employee changes jobs or other organizations. In terms of other influences on employee attitudes and behaviors, there is also a small, but growing body of research on the influences of culture or country on employee attitudes and job satisfaction. Yusuf Noah and Metiboba Steve,(2012).

Job satisfaction is among the important attitudes that influence human behavior in the work place. Employee work related attitudes consist of three variables. These are job satisfaction, organizational commitment and job involvement. Those variables and employee attitudes have their impacts on job performance. H.A.H Hettiararchchi and S.M.D.Y Jayarathna (April 2014)

Trust, satisfaction and engagement, reward and recognition or involvements are factors responsible for those positive attitudes of employees. The main factors responsible for the negative attitudes were first, shortcomings of the command and control system and absence of

talent management, irregular feedback, lack of career development and lack of staff engagement / involvement and so on (Wonga Duke Mfundis Mabona.2013)

Derara Tesema (20014) stated that job characteristics, reward and recognition, organizational fairness and perceived organizational supports are determinants that affect CBE's employee engagement. His conclusion shows that organization's job characteristics; reward and recognition and organizational justice are model determinants for employee's organizational engagement.

In today's market trend, employees are not only interested at the benefit entitlement and compensation packages offered by the company, but they also seek for overall organizational incentive plans. When employees believe that their organization is concerned about them and cares about their well-being they are likely to respond by attempting to fulfill their obligations to the organization by becoming more engaged.

Job security, employee's relationship with their management and co-worker, working environment, benefit and compensation, career development and growth are factors for employee's job satisfaction. Tseday Olana (2015). Based on her findings, job security and relationship with management and co-workers are the most determinant factors, benefit and compensation, career development and growth are moderate factors, and organizations working environment, freedom or autonomy are the lowest level factors for CBE employee's job satisfaction.

In fact, satisfied and engaged employees have positive attitude and behavior for their organization and their job. On the other hand, dissatisfied and disengaged employees have negative attitude and behavior towards their organization and their job. This implies that organizations that have employees with positive attitude and behavior, have good opportunity and competitive advantage, whereas organizations having negative attitude and behavior have threats, and are less competitive in the market. Furthermore, based on Abang Ekhshan, Abang Othman and Wasilu Suleiman (2013), poor motivation, inadequate Training and Development, Job Insecurity are the possible causes of poor attitude in work place.

Prakash Sen (2016), findings indicates that, good salary, good working condition, respectful job, good relationship between employers/management and employees are the best sources of

employees positive attitude. If it's not good they also causes the employees negative attitude towards organization. The above findings is supported by B.HIRIYAPPA(2009), where it is stated that organizational system and resource include physical facilities, organization structure and design, leadership and reward system affect employees attitude and behavior in the organization. Additionally, according to Pandi Afandi and Helwen Heri(2016), employee's attitude, and motivation is influenced by several factors in the organization. Those factors are perception of employees, and their expectation, as well as organizational interest of employees, salary and job satisfaction. Those factors are internal factors that affect organization's employee attitude and motivation.

Moreover, Samson Owoyele presents the factors of employee's attitude and motivation in the organization by dividing it into two types, intrinsic and extrinsic factors. Extrinsic factors refer to tangible rewards such as monetary compensation (salaries), leadership (management) relation with employees, which is the ability and willingness to influence employees without forcing them. Job security has also become indispensable in employee and organization preference list, particularly due to economic reasons. Lack of job security has been found to be the reason for high turnover of employees. The last extrinsic factor is communication and effective dissemination of information. Availability of good communication and dissemination of information between the employer/management and the employee is a key component for the increase or decrease in employee's motivation and job performance. Inadequate or unreal information may cause a lot of speculation which makes the work environment difficult for employees. When communication is good and employees are informed, it adds certainty and trust.

On the other hand, intrinsic factor includes empowerment and autonomy, fairness of treatment, recognition and employee motivation as well as trust. Empowerment and autonomy grants employees a sense of responsibility, and ability for employees to feel in control of their own destiny. Empowerment and autonomy not only increase employee's effectiveness, efficiency and innovation, but also serves as a booster to employee fulfillment, work motivation, and trust in the organization. The other intrinsic factor is fairness of employee's treatment. Samson Owoyele also demonstrated that fair treatment has important effects on individual employee attitude, such as motivation, satisfaction, commitment and individual behavior. Trust is also one type of intrinsic factor that affects employee's attitude and motivation factor. Samson Owoyele research

result clearly provides that trust is a factor that keeps employees together. The last intrinsic factor is opportunities for personal development. The quality and variety of employees training and development available at a workplace are keys for employee motivation. An organization that offers opportunities for employee development are likely to have high preservation/retention rate, while lack of employee development opportunities will result in employee turnover. Samson Owoyele (2017). Mohammad Abdolshah, Seyed Amir Mohammad Khatibi and Mostafa Mghimi, (2017) also stated that organizational, environmental, work nature, and Personal factors affects employee's attitude and job satisfaction in the workplace.

Based on these findings, organization factor includes: compensation, promotion and organizational policies. Environmental factor includes: supervision style, working group and desirable working conditions. In relation to bank management related factors, Amena Shahid (2017) findings states that lack of managerial strategies for motivating teams, and lack of understanding of employee's needs adds to an increased rate of employee's turnover in banking organization. Some bank managers do not possess the abilities and strategies required to reduce employee's turnover. Losing employees with abilities and expertise is damaging to business. To increase business profitability, retaining of an organization's most talented and skilled employees is vital to its success. According to Ermias Berhan (2017), organizations management system and reward determines or influences the attitudes of employees towards work, as well as their performance. Employee's rewards policy in any organization controls the behavior and pattern of employee's work and the major driving force towards organizational development.

As per the bank (2013/14) annual performance report, limited job rotation and limited acquaintance with top management, no forward comment responses regarding top management, unequal treatment for selection and promotion are the factors that affect CBE employees feeling and job satisfaction. In addition, a number of employee's have also claimed that the training that they have taken did not help them in their career advancement, and also have concerns on the selection of trainees.

## 2.8 Empirical Reviews

**Table 2.1 Empirical literature review**

Author	Major Findings	Criticism
Wonga Duke MfundisMabona.2013	Shortcomings of the command and control system and absence of talent management, Irregular feedback, Lack of career development and Lack of staff engagement / involvement.	In this study, the researcher did not consider job security, working environment, job satisfaction as well as salary and benefit package of employees. These missed issues may be the main determinant factors of employee's attitude and behavior, when we bring in our country's situation. As per Tseday Olana (2015), Job security, salary and benefit packages are series factors for CBE employee's job satisfaction. Moreover, based on Mohammed Inuwa (2015), job satisfaction can be considered as one of the major factors of employee's attitude and behavior when it comes to employee's efficiency and effectiveness. In his findings, the level of job satisfaction also can be determined by employee's performance on the job which will serve as a catalyst on the employee attitude resulting to equity and fairness. The researcher in this study will investigate those factors on how much they affect employee's attitude and behavior at CBE.
DeraraTesema 2014	Job characteristics, reward and recognition, organizational fairness and perceived organizational supports	Employee's basic salary, succession and development, employee's relation with management and co-workers are not considered as factors of employee's attitude and behavior in this research. As Tseday Olana (20015) and Prakash Sen (2016) findings tells us employee's salary and relation with management and co-workers as well as succession and development are determinant factors for employee's attitude and behavior. Therefore, in this study the researcher will elaborate which are the most determinant factors.
Tseday Olana (2015)	Employee's relationship with their management and co-worker, working environment, job	In addition to the factors presented by Tseday Olana there are other factors that affect employee's job satisfaction and attitude in the organization. Such as, organizational culture, employee's participation on decision making process, organizational system and structure. For instance based on Tianya Li (2015), organization

	<p>security, benefit and compensation, career development and growth are main factors for employee's job satisfaction.</p>	<p>culture is the main factor that affects employee's behavior within the organization. The result of the study indicate that organizational culture mainly impacts on employees motivation, and individual learning, their communication, employees group decision making and problem solving abilities. These missing issues by the researcher may be factors influencing CBE employee's attitude and behavior. In this study, the researcher will give more attention to the sizes or degree of influence; which once are the most determinant, moderate and least factors. Giving order based on their impacts is important to make suggestions, and for organizations to emphasize how to control those factors based on their level of impact towards employees attitude and job satisfaction.</p>
<p>mylittleblackpen.wordpress.com, (2011/12)</p>	<p>Environment, experience and education are factors that affect employee's attitude and behavior.</p>	<p>In this study, management related factors, salary and benefit package, recognition and development, job securities, communication, and the likes are not taken into account. However, Samson Owoyele (2017) findings shows that salary and benefit package, recognition and development, job security and management related issues, recognition and empowerment are determinant factors that affect employee's attitude and behavior in the organization. The researcher will investigate which one isa more powerful contributor for employee's attitude and behavior at CBE.</p>
<p>Suanne Hodgson, (2017)</p>	<p>Behavior at work can be influenced by factors both inside and outside of the work environment. Even if the management style, communication techniques and work place attitudes of a company are top-notch,</p>	<p>Which type of external factor affects employee's behavior at the workplace is not presented clearly by the researcher, Suanne Hodgson. She tried to present generally the outside factors. There are a number of outside factors that affect employee's attitude and behavior at workplace. Are those outside factors affecting employee's attitude and behavior more than internal factors? Employee's salary and benefit, career and development, job security and employees/management relation and so on are the questions that will be addressed in this research work.</p>

	outside factors can affect production and work behavior of an employee.	
Lise M. Saari and Timothy A. Judge (2004)	Dispositional and cultural factors affect employee's focal attitude of job satisfaction.	Lise M. Saari and Timothy A. Judge findings have shown that dispositional and cultural factors affect employee's attitude, which might be true. However, which type of dispositional factor? Organization or employee? As well as which type of culture? Organizational culture or working culture? The researchers did not address the issues separately. So, the researcher in this study will present those factors separately.
H.A.HHettiararchcandS.M.D.YJayarathna(April 2014)	Job satisfaction is among the important attitudes that influence human behavior in the work place. Employee work related attitudes consist of three variables. These variables are job satisfaction, organizational commitment and job involvement.	The impact of these work related attitude variables as well as the relationship to the organization and employees are not stated in this research finding. What are the other factors that affect employee's attitude and behavior in addition to job satisfaction? The researcher's emphasis was only job satisfaction. Salary and benefit package, succession and development, organizational culture and job security as well as employee's relation to management and other co-worker are not stated, and not linked in to employee's job satisfaction. This research work will elaborate and investigate these issues more in detail.
B.HIRIYAP PA,(2009)	Environmental factors, personal factors, organizational systems and resources and psychological factors are affecting individual behavior in	Which environmental factors, internal or external, and which one is the most determinant, as well as which type of personal factor affect employee's behavior are not clearly presented. Organizational system, organizational structure or culture or the management system is also not stated boldly. Employee's salary and benefit package, succession and development, job security and other determinants are not considered as a factor of employee's attitude

	organization.	and behavior and not presented in this study.
Abang Ekshashan, Abang Othman and WasiluSuleiman (2013).	Poor motivation, inadequate Training and Development, job Insecurity are the possible causes of poor attitude in work place.	Salary and benefit package of employees, relation between management with employees, organizational culture, availability of resources and facilities, as well as recognitions are not addressed by the researcher. Samson Owoyele (2017), states that salary and management relation, empowerment and recognition are determinant factors that influence employee's attitude and behavior. In relation to this, based on Alok Kumar Srivastav and Priyanka Das (2013), job security is a potential factor for employee's attitude and behavior.
Er.PrakashSen, (2016)	Good salary, good working condition, respectful job, good relationship between employers/managements and employees are the best sources of employees positive attitude. If it's not good it will also be causes of employee's negative attitude towards organization.	Employee's training; succession and development, in addition to good salary, other benefit packages, and employee's satisfaction, freedom of relation and independence, supervisory relations are not reflected by the researcher. In addition, organization systems, structure and culture are not considered as a factor of employee's attitude and behavior. However, Mohammed Inuwa (2015) shows that employee's satisfaction on their organization, independence and teamwork, employee's freedom are the determinant factors of employee's attitude, and behavior as well as their performance.

Empirical literature review: Source-Result of this study 2018

## **2.9 Summary of the Related Literature Review**

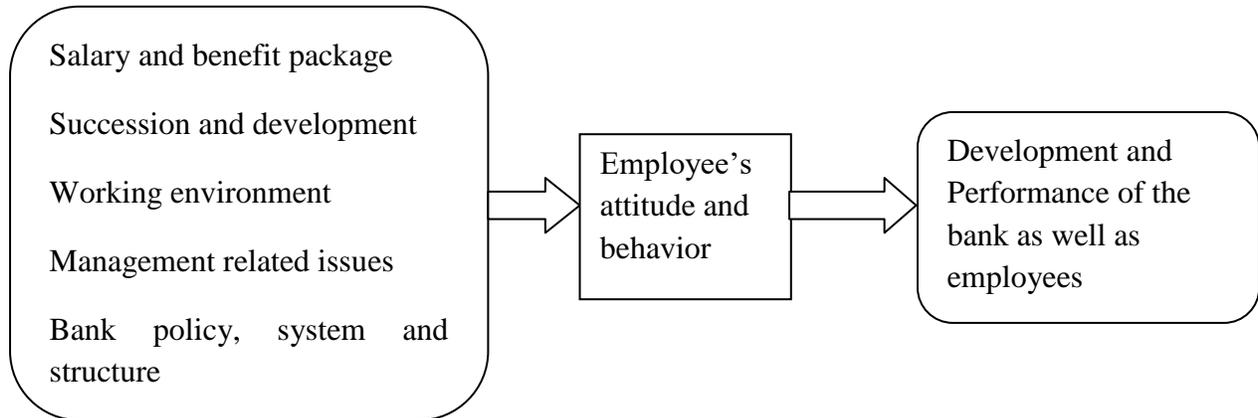
From the literature review, it can be seen that employee's attitude and behavior is strongly related to organization's development. Different theories and scholars state that employee's attitude is the collection of belief, affect and behavioral intentions a person holds regarding their organization. This employee's attitude and behavior distracts the organization in various ways internally or externally. An organization who have employee's with positive attitude and behavior are bound to be profitable, and have competitive advantages; whereas, organizations with employee's who have negative attitude and behavior cannot be competitive. Moreover, employees with positive attitudes are valuable resources, and assets to their organization in all circumstances. While employees with negative attitude of are a liability for the organization. Salary and compensation, absence of talent management, irregular feedback, lack of career development, lack of staff engagement, job characteristics, reward and recognition, organizational fairness and perceived organizational supports, management and co-worker, working environment, and the like are the factors that the various researchers identified as, the determinant factors that affect attitude and behavior of employees in organizations.

## **2.10 Conceptual Framework**

The study investigates salary and benefit package, management and management system of the bank, successions and development, working environment, bank's policy procedures, structures and culture. For this study, the researcher adopted the model below, from the research entitled "Study on succession planning and its impact on organizational performance in India" Neetha Mary Avaesh (2011). This model was chosen because it explained employee's attitude and behaviors better than other models which made it preferable for this study. The illustration below shows the relationship between the factors that affect employee's attitude and behavior, and the development and performance of bank, as well as employees. Since the purpose of this study is to investigate how much each of the individual factors affects the attitude and behavior of employees of CBE, it was necessary to show the direction of investigation from employee's attitude and behavior, to the individual factors. Attitude and behavior is generally composed of different factors. For this study, the researcher selected five general factors, investigated, and analyzed the level of employee's attitude and behavior in relation to each individual factor. By assessing the effect of each factor, it can be well understood which factors have more impact on

the level of employee's attitude and behavior, development and performance of bank as well as employees. For this reason, the researcher's illustration focused on individual factors.

**Figure 2.2: Conceptual framework of the study**



**Source:** -Researcher own constructs (2018) from the aim of the study

# **CHAPTER THREE**

## **RESEARCH DESIGN AND METHODOLOGY**

This chapter deals with methodology part of the study whereby research approach and methods, the source and tools of data collection, the population of the study, sampling technique and sample size, method of data collection, validity and reliability of the study, method of data analysis and research ethics are discussed.

### **3.1. Research Design and Approach**

Kothari (2004), describes 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. In fact, the research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. As such the design includes an outline of what the researcher did, from writing the hypothesis and its operational implications to the final analysis of data. More explicitly; why the study is being conducted where the study carried out, the place and organization, what type of data is required and where the required data found, the sample design and population, as well as what techniques of data collection used, and how the collected data analyzed. Finally, the style the research report presented. These and other basic ground rules are taken into account in this study.

Hence, to achieve the research objective which identifies determinant factors that affecting attitude and behavior of employees towards their organization in Commercial Bank of Ethiopia, the researcher used a descriptive research design. This is supported by the famous researchers Uma Sekeran and Roger Bougie (2002). They proposed that, descriptive research study approach helps to ascertain and be able to describe the characteristics of the variables of interest in a situation. Quite frequently, descriptive studies are undertaken in organizations to learn about and describe the characteristics of a group of employees. Therefore, the goal and importance of a descriptive study, is to offer to the researcher a profile, or to describe relevant aspects of the phenomenon of interest from an individual and organization. In addition to the above concept, descriptive study approach is more important to present data in a meaningful form. Thus, it helps to understand the characteristics of individuals in a given situation, to think systematically about

aspects in a given situation, offer ideas for further probe and research, and help to make valuable decisions.

In addition, the reasons for choosing this type of research method based on Mark Saunders, et.al (2009) are:

- It helps, to portray an accurate profile of persons, events or situations. It is also relevant for analyzing data and information focusing on attitudes and behavior.
- It helps to provide answers to the questions of who, what, when, and how associated with a particular research problems, especially in this research where the question is, what are the most determinant factors that affect employee's attitude and behavior in CBE, and how, as well as to what extent. In addition, how to solve the problem and other relevant questions can be answered by this research design.

In regard with the research approach, the researcher employs qualitative and quantitative research approach. Qualitative research approach is primarily an exploratory research approach and used to gain the underlying reasons. It provides insights into the problem to develop ideas or hypotheses for potential qualitative research. On the other hand, quantitative research approach is used to quantify the problem generating numerical data, or data that can be transformed into usable Statistics. It is used to quantify attitudes, opinions, behaviors, and defined variables and generalize results from a larger sample population (DeFranzo, 2011). Besides, qualitative research explores attitudes, behavior and experiences through such methods as interviews or focus groups discussions. It attempts to get an in-depth opinion from participants. Quantitative research generates statistics through the use of large-scale survey research, using methods such as questionnaires or structured interviews. (Dawson, 2002).

## 3.2. Sampling Design

### 3.2.1 Target Population

All the items under consideration in any field of inquiry constitute a 'universe' or 'population'. Kothari (2004). Uma Sekeran and Roger Bougie (2002) defines population as "the entire group of people, events, or things of interest that the researcher wishes to investigate". "The target population of this study consists of 14,768 CBE employees at the Head office and four districts which includes NAAD, SAAD, EAAD and WAAD. A sample group was selected from the total population for the purposes of this study using the sampling techniques as presented below under 3.2.2.

In this study, the researcher tries to achieve reliable data by finding respondents who were informed about the topics in their organizations.

### 3.2.2 Sample and Sampling Techniques

A sample is a subset of the population. It comprises of some members selected from it. Uma Sekeran and Roger Bougie (2002).

The sample size needed for this research was determined using standard sample size determination formula. Input data for sample size calculation was obtained from the population of CBE employees as of September 30/2017, bank report of the head office, SAAD, NAAD, EAAD and WAAD employees, which is **14,768** total population size (N) for this study. The formula suggested by Cochran and Cox (1975) that was applied for this research is as follows.

$$n = \frac{DEFF * Z^2 * (P) * (1-P)}{E^2}$$

Where

n = desired sample size

Z = confidence level (e.g. 1.96 for 95% confidence interval)

P = percentage of picking choice

E = tolerable error margin which is 0.05

DEEF = Design effect which is 1 for SRS (Simple random sampling)

In order to get a sample size sufficiently large to guarantee an accurate prediction, p is assumed to be 0.5 and q = 0.5. Choosing a 95% confidence interval, the value of DEEF is 1 and Z is 1.96.

So to be within an  $E = 5\%$  (or 0.05) tolerable error of margin, the minimum sample size required for the research were.  $= [DEEF*Z2*(P)*(1 -p)]/ E2 = [(1.0)*(1.96)2 (0.5) (0.5)] / (0.05)2]=384$   
 But since this research has a finite population size the research were apply the next formula to obtain 'ni' by substituting the first formula result for the finite population size of 14768. The formula is

$$ni = \frac{n}{1 + \left( \frac{n-1}{\text{number of populaion size}} \right)}$$

$$ni = \frac{384}{1 + \left( \frac{384-1}{14768} \right)} = 374$$

Notwithstanding that, the sample size must be adjusted for a none response rate:- since it is sometimes impossible to secure 100% coverage and response rate particularly for sampling study. Due to respondent's negligence and/or lack of attention, it may not be filled or returned back. Based on this, the expected response rate in this survey research will be estimated to be 95%, which means (5% non-response). The actual sample ( $n^a$ ) is determined after providing for non-response as shown below.

$$n^a = ni + ni * 5\% \quad \text{then } n^a = 374 + 374 * 0.05 = 393$$

Therefore, a total number of 393 participants or respondents constituted the sample of this study. Mixed type of sampling technique was appropriate for this study. This means that probability sampling and non- Probability sampling techniques. In relation to this simple random sampling under probability sampling for the questionnaire, and purposive sampling from non- probability sampling techniques for the interviews, were used. Based on Mohd Rosni Sulaiman (2005) this simple sampling technique helps to randomly select appropriate representatives from the population, and purposive sampling also helps to select a group of people with particular traits.

The researcher collected primary data in a census survey technique. Thus, the head office and four selected districts were convenient for data collection. From the selected districts, simple random sampling technique was used to select respondents for the study regarding the questionnaire; the interviewees were selected in purposive sampling technique based on their position, experience, approaches to the bank operation, and aim of this study.

### **3.3 Methods of Data Collection**

#### **3.3.1 Source and Tools of Data Collection**

For this research work, both primary and secondary data are used. Primary data are obtained through questionnaires and interviews. Questionnaires are distributed to the Head Office, district and branch employees. Purposive sampling techniques were applied to interview top management of the head office and district managers. Purposive sampling helps to gather key information for the research from relevant sources or informants.

The questionnaires were designed to collect information from Head office and four selected districts for the study. A set of questions on each aspect of the literature was addressed. The questionnaire was constructed as four sets of questions; the first section contains demographic/background questions, the second section elicits the general overview, the third part is about the determinant factors that affect CBE employee's attitude and behavior constructed in a Likert scale, and finally the question that focuses on the identification of determinants based on their impact. Respondents were expected to answer all the questions. The questionnaires were filled by CBE employees of Head office, and four districts of Addis Ababa area. In addition, Head office and district top management members were interviewed to gain additional insights or inputs for the factors that change attitude and behavior of employees, as well as, to solicit their views regarding employees attitude and behavior in the bank, and whether there was ground rules and documented policy in place to monitor employees attitude and behavior.

Published quarterly and yearly newsletters as well as the annual reports issued by the bank were reviewed. It helped to analyze the overall performance of CBE over the years.

Moreover, relevant literature from published journals, as well as, bank related documentations electronics source of the bank (portals, websites oracles) were reviewed.

These secondary sources of data were helpful to fill the gap in capturing data and information that could not be obtained through questionnaires and interviews.

### **3.3.2 Procedure of Data Collection**

Both qualitative and quantitative methods of data collection were used in this study. Qualitative data were helpful to capture non numerical information from respondents as well as review of documents.

Quantitative data were collected using questionnaires, where independence was given for respondents to reply to the questions, genuinely and freely. The questionnaires were hand delivered to the Head office, selected district and branch employees to obtain relevant and accurate information for this study, and continuous follow up were done in order to extract essential and accurate information and relevant data for the research. The questionnaires were filled out by the randomly selected sample of CBE employees.

Qualitative data were collected through interviews from head office and district top management members using pre-designed guiding questions. In addition, review of relevant documents was also conducted.

### **3.4 Methods of Data Analysis**

#### **3.4.1 Quantitative Data Analysis**

Data was processed and analyzed using descriptive method with the help of statistical package for social science (SPSS) software. Tables and graphs were used for presenting data followed by description. Likert scale of 5 stages from strongly disagrees to strongly agree were used to analyze the effect and influence of factors affecting employee's attitude and behavior of CBE employees. It is important in Likert scale that a consistent scoring procedure is maintained so that a high score reflects favorable response and a low score reflects unfavorable response. Usually a 1-5 scale of response is used. A score is given for each item depending upon the response made; a sum of these scores gives the individual score. Yogesh Kumarsingh (2006).

In addition to the above, any deviation in the form of reverse coding where the lowest value is given to a favorable response and highest value is given to an unfavorable response should be clearly specified by the researcher, if there is. Usually, reverse coding is used when the statements indicate a negative concept and when used with other statements, reverse coding would give a positive effect.

### **3.4.2 Qualitative Data Analysis**

The qualitative data captured through open ended questions in the questionnaire, interview questions, and review of documents was presented in descriptive method and analyzed in comparison with one another. Triangulation methods were also used to contrast the data captured from different sources; employees, head office managers, district and branch managers.

To analysis respondents qualitative data obtained from the interviews question and from an open ended questionnaire; first summarizing (condensation) the respondent's response by taking key points and compressing long statements into briefer statements and rephrased in a few words. Second categorization (grouping) common points to develop and attach these categories to meaningful pieces and summarized data. The third process is structuring (ordering) of meanings using narrative. Qualitative data such as organizational documentation were also summarized in addition to respondent's qualitative data response.

Through the process, the researcher began to recognize relationships, and further developed the categories to draw conclusions as well as analyzing quantitatively. On the other hand, narrative analysis was used to create a coherent story from the data collected during the interview. Narrative analysis therefore allows the nature of the participants' engagement, the actions that they took, the consequences, and the relationship of the events that followed, to be retained within the narrative flow of the account without losing the significance of the social or organizational context within which these events occurred. (Mark Saunders, Philip Lewis and Adrian Thornhill, 2009)

### **3.4.4 Validity and Reliability of the study**

It is significant to consider reliability and validity of research. Dematteo and Festinger (2005) define reliability as something that refers to whether the measurement is correct. It is also concerned with the consistency or stability of the score obtained from a measure or assessment technique over time.

In order to maintain reliability in this research, relevant sample group was addressed. Data was captured from various targeted groups of the sample including employees, lower, middle, and higher management officials. Different branches and departments of the bank were also deliberately involved in providing data and information, and documents were reviewed to

compare between the responses of respondents and actual performance of the bank. To obtain managements perspective from the bank, the researcher interviewed 2 district management members, 2 head office human resource transaction management employees, and 1 branch managers in the bank, under the permission of the Head of Administration. The interviewees have different educational levels and backgrounds, different job positions and work experiences in the bank. In addition, the researcher observed employees behavior and feelings directly. All of the data was analyzed carefully; therefore, the study is reliable. Validity in research announces/declares how truthful the research results are. Dematteo and Festinger (2005) defined validity to the soundness of the research design being used, with high validity typically producing more accurate and meaningful result.

### **3.5 Research Ethics**

Relating to ethical issues, the researcher requested permission through a formal letter from St. Mary's University Faculty of Business and Economics, to undertake data collection. Consent of the participant for this research was also requested before providing data collection instruments so they can participate voluntarily. The information provided by the respondents is highly confidential. The respondents name is not mentioned anywhere in the study. The data obtained from questionnaire and interviews are used for academic purpose only. The researcher did not use the bank documents for other purposes.

## CHAPTER FOUR

### 4. DATA PRESENTATION, ANALYSIS, AND DISCUSSION OFFINDINGS

#### 4.1. Introduction

In this chapter, the findings of the study, analysis and interpretation are presented. Hence, in the first subtitle, all respondents' response results are analyzed in the form of tables and graphs starting from the respondent's background. In the second subtitle the research findings are analyzed. The research data are analyzed using a descriptive statistical data in the SPSS Statistical Software Version 16.0.

#### 4.2 Data Analysis and Presentation

From the total number of 393 distributed questionnaires, 351 questionnaires were collected. This shows that majority of the respondents returned their questionnaire which accounts to about 89%,and the remaining 11% of the respondents' questionnaire were not collected. Hence, the questionnaire return rate was enough to analyze response.

**Table 4.1.Respondents Gender and Monthly Salary**

This table contains respondent's gender, monthly salary from the respondents back ground information.

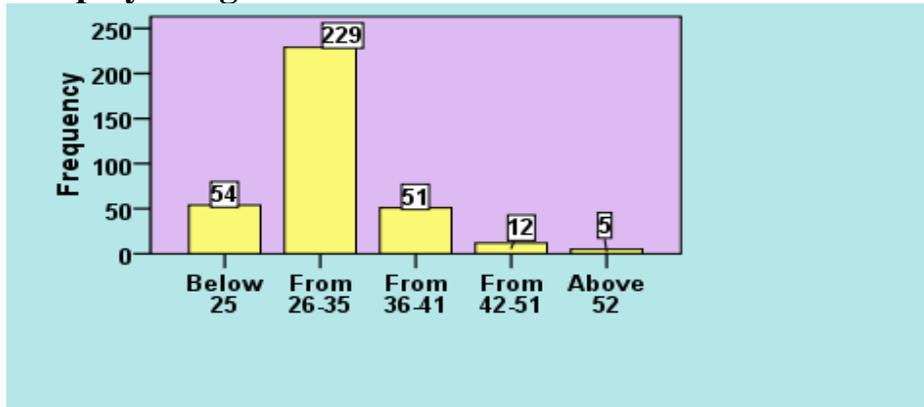
<b>Respondents Background</b>	<b>Categories</b>	<b>Frequency</b>	<b>Percentage(%)</b>
Gender	Female	139	39.6
	Male	212	60.4
	<b>Total</b>	<b>351</b>	<b>100.0</b>
Monthly salary	Less than 3900birr	18	5.1
	From 3901-4900 birr	44	12.5
	From 4901-5900 birr	68	19.4
	From 5901-6900 birr	100	28.5
	Greater than 6901 birr	120	34.2
	Missing value	1	0.3
	<b>Total</b>	<b>351</b>	<b>100.0</b>

**Source;** Result of this study, 2018

As shown in the table, the majority of the respondents 212(60.4%) were male, and 139(39.6%)were female. This might be due to culture which inhibits women from education and development.

In relation to monthly salary, 120 (34.2%) respondents' salary are greater than 6901 birr. 100 (28.5%) and 68 (19.4%) of respondents salary were between 5901 and 6901 birr, and from 4901-5900 birr, respectively. The remaining 44 (12.5%) and 18 (5.1%) of the respondents salary were from 3901-4900, and less than birr 3900 respectively. There is one respondent who did not fill his/her salary.

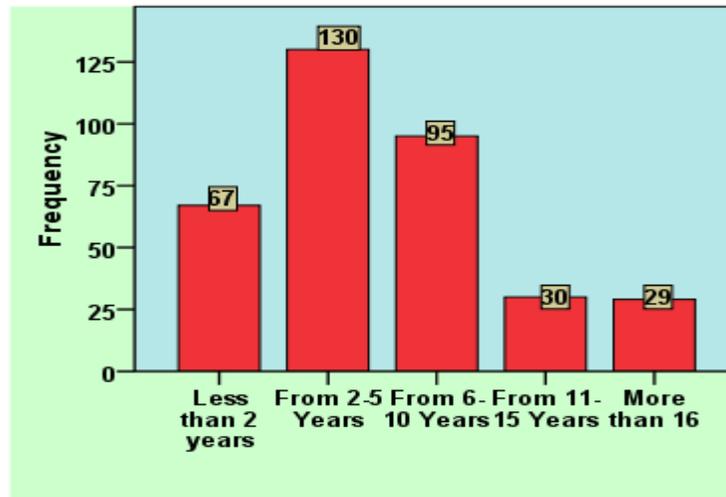
**Figure 4.1 Employees age**



Source: SPSS result of this study, 2018

As shown in the figure, from the total 393 questionnaires, 351 was collected and from this returned response the majority of CBE employees age group ranges from 26-35, which is 65.2% and 15.4% of the respondents were below age 25. This means most of CBE employees are young. This may be an opportunity for the bank to develop its employees, so they will easily adapt to the bank's culture, policy and procedure, technology, new products and systems. On the other hand, 14.5%, and 3.4% of the respondents are from 36-41, and 42-51 age groups respectively. These results also indicate that around 17.9% of CBE employees are in the matured age level, and may have the ability and willingness for the bank's development, as well as serve as mentors/coaches for younger employees. Finally, 1.4% age above age 52, which is the least number of respondents. Those employees may be the most experienced and valuable asset for the bank. On the other hand, they may be resistant to change especially technologically and might have challenges to adapt to new products.

**Figure 4.2 Employee's years of Experience**

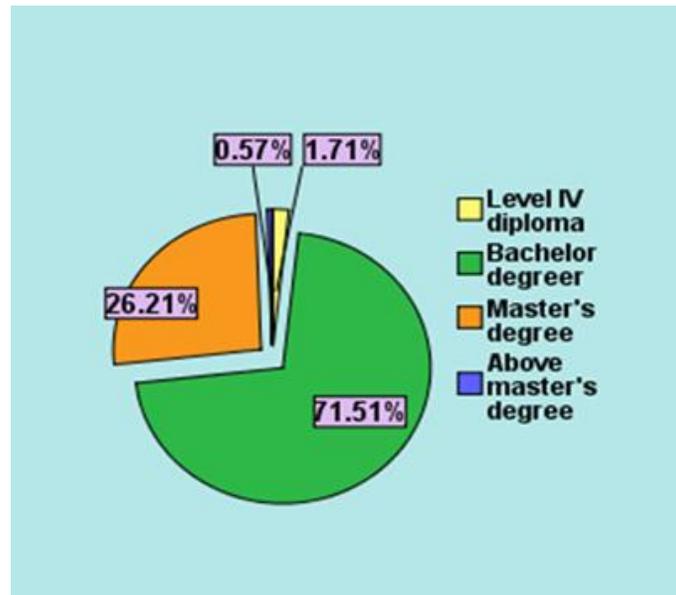


Source: SPSS result of this study, 2018

Further profile of the respondents showed that 130 or 37% of the respondents have 2 to 5 years working experience at CBE. This result tells that most of CBE employees have a chance to work at CBE for a long period of time. While those from 6 to 10 years working experience at CBE consists of 95(27.1%) of the respondents. This also shows that 27.1% of employees may have better understandings and knowledge's about overall banks operations than from 2-5 years and below 2 years experienced employees.

Of the respondents, 67 (19.1%) have less than two years of working experience at their current job in CBE. This indicates that those employees are the new comers they have time to learn, grow and develop in the bank. 30(8.5%) and 29(8.3%) of respondents have 11-15 years of experience and above 16 years of experience respectively. This result also shows that those employees are senior/experienced employees at the bank.

**Figure4.3 Employee's Educational Qualification**



Source: SPSS result of this study, 2018

As per the respondents' response rate, more than half of CBE employees are Bachelor Degree holders, which is 251(71.51%) from the total 351 respondents, which helps the bank deploy highly motivated, skilled, competitive as well as educated employees. 22.5% respondents are Master's degree holders. The numbers of master's degree holder in CBE are almost three times less than from Bachelor degree holder employee's. Those Master's degree holder employees may have better ideas, skills and knowledge to develop strategy, policies and procedures for the bank development and growth. Only 1.72% respondents were level IV diploma holder. While, 2 respondents with 0.57%) were above master's degree holders in CBE.

Table 4.2, figure 4.1,4.2 and 4.3 results are analogous with Tseday Olana's(2015) study which showed finding like 63.9% were male and 36.1% were female, around 80% of respondent were below age 30 while 1.6% were age above 50 years. Additionally, 50% of respondents had less than 2 years and 34% had from 2-5 years of experience, whereas 5.3% had more than 15 years of work experience at CBE. In relation to education and salary, her finding told us that 87.7% had bachelor degree, 1.6%had master's degree and 0.4% had above master's degree. 34.4% of the respondent's salary wasfrom4001-5000 birr and 17.6% earned above 5000 birr.

### Table 4.2 Respondents Place of Assignment or Positions

Table 4.2 contains respondent's place of assignment or job positions at the bank. As shown in the table respondents are located in different place of assignment or positions.

Place of assignment or positions	Frequency	Percent (%)
Research and business development	8	2.28
Product development officer	12	3.42
Risk and compliance management	7	2
Human resource management	67	19.09
Management information system	8	2.28
Server and storage management	9	2.56
Branch operation	26	7.41
Customer account transaction department	6	1.71
Planning officer	30	8.55
Monitoring and compliance management	11	3.13
Marketing officer	22	6.27
Customer relation officer(CRO)	18	5.12
Auditors	13	3.7
Accountants	24	6.84
Branch managers(BM)	15	4.27
Customer service managers(CSM)	26	7.41
Knowing your customer(KYC)	9	2.56
Customer service officer(CSO)	40	11.40
<b>Total</b>	<b>351</b>	<b>100.00</b>

Source; Result of this study, 2018

As shown above in the table, majority of respondents 67(19.09%) are from the Bank's Human Resource Management Department. This implies that large number of the respondents from human resource management employees, have significant benefit for this study in different ways since the study deals with attitude and behavior of employees at CBE. HRM employees have more detail information about CBE employee's attitude and behavior, their feelings towards the bank, level of commitment, belongingness, loyalty, performance as well as their job satisfaction. Due to the above reason the data obtained from the bank's HRM were credible for this study's findings. 40(11.40%) of the respondents were customer service officers. This implies that those employees working at the bank operation level know about the work load and working environment, as well as the culture, since they are operational level employees. 30(8.55%) of the respondents are planning officers who know more about the bank's plan and strategy. so, information obtained from them is an additional input for this study. 26(7.41%) of the

respondents were CSM (Customer Service Manager) who are parts of middle level managers who know more about operational level employees and the bank's operation as well as every activity in the bank. Based on this, the information obtained from those employees is also acceptable. 26(7.41%) of the respondents represent branch operation employees. These employees provide reasonable information about the bank's operation and employees' feeling. 24(6.84%) of the respondent are bank accountants who contribute by delivering information with respect to employee's attitude and behavior. 22(6.27%) of respondents were marketing officers who again know more about the product, system and the bank's industry market salary with benefit packages. 18(5.12%) of the respondents were CRO( Customer Relation Officer). These employees also know about the bank's status and facility with respect to other banks. 15(4.27%) of the respondents were branch managers who are part of the bank management members. This also implies that as the bank management members, they know employees expectation, level of performance, and feeling towards the bank. 13(3.7%) of respondents are auditors who provide additional information for this study. 12(3.42%) of the respondents are product development officer. These employees are source of information for this study by providing the bank product and employee's attitude and behavior towards the bank development. 11(3.13%) of the respondents were monitoring and compliance management employees who provided detail inputs about the bank monitoring and evaluation and training as well as employee's attitude and behavior for this study.

9(2.56%) of the respondents represent knowing your customer (KYC), and server and storage management employees, who deliver their feeling and the bank information. 8(2.28%) of the respondents represents research and business development and 8 (2.28%) represents management information system employees, who provided tangible information more about the bank and bank employees. 7(2%), and 6(1.71%) of the respondent position were risk and compliance management and customer account transaction department. These employees also provide credible information for this study based on their experience, skill and understanding about CBE and CBE employee's attitude and behavior.

Generally, getting information from such various types of bank employees supports the study finding since they provided different in depth ideas from various points of view, in addition to data from each cluster of the employee.

**Table 4.3 Attitude and Behavior of Employees towards CBE**

The next table depicts the general attitude of the respondents about CBE’s success and development, training and other general views.

Question	Categories	Frequency	Percent	Mean	Std. Deviation
CBE satisfies all my expectations	Yes	26	7.4	2.61	0.84
	Partially	182	51.9		
	Not satisfied	142	40.5		
	missing value	1	.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
I am..... being member of CBE employees.	Very happy and proud	27	7.7	2.75	.885
	Happy	111	31.6		
	Somewhat	136	38.7		
	Unhappy	77	21.9		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
I think working at CBE is gainful than from other banks because, CBE have more values and guaranty to employees in all circumstances.	Yes	55	15.7	2.53	0.81
	To some extent	150	42.7		
	Not in reality	145	41.3		
	missing value	1	.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The success and growth of CBE has benefited to the success and development of employees.	Yes	75	21.4	2.47	0.79
	A little bit	132	37.6		
	For the bank itself	143	40.7		
	missing value	1	.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Which one of the following takes more time from the bank training schedule prepared for employees?	Procedural training	186	53.0	1.61	0.717
	Professional training	117	33.3		
	Attitude and behavioral training	48	13.7		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
	Do you believe that the bank's training policy and procedure assist to counter and treating employee's attitude and behavior?	Yes	201		
No		148	42.1		
missing value		2	.6		
<b>Total</b>		<b>351</b>	<b>100.0</b>		

Source; SPSS result of this study, 2018

As shown in the above table, the majority 182(51.9%) of the respondents (51.9%) are partially satisfied based on their response. While 142(40.5%) of the respondents are not satisfied at all. This implies partially satisfied employees may have moderate attitude and behavior towards the bank, while dissatisfied employees may not have positive attitude and behavior towards CBE. Only 26(7.4%) of the respondents are fully satisfied which means CBE fulfills all their expectations. These employees have positive attitude and behavior towards the bank. They are satisfied and motivated. This attitude and behavior could lead to better achievement.1 (0.3%) of the respondents didn't fill this question. Over all the result has shown that CBE does not satisfy the majority of its employee's.

On the other hand, 136(38.7%) of the respondents responded 'somewhat' or 'to some extent'. While 77(21.9%) of the respondents response is 'unhappy'. This indicates that employees were not satisfied working as a member of CBE. Unsatisfied or unhappy employees may not have positive attitude and behavior towards the bank. 111(31.6%), and 27(7.7%) of the respondents response show that they are happy and very happy respectively as well as they are proud of being a member of CBE. This result implies that happy and very happy employees towards the bank have positive attitude and behavior as well as satisfied and proud being a member of CBE. These employees may have sense of belongingness, commitment and are loyal towards the bank as per their response.

150(42.7%)of the respondents are somewhat satisfied. While 145(41.3%) response indicates that working at CBE has no value and guaranty for the employees in practical or in reality. This means that other banks have better values and guarantee to the employees than CBE. 55(15.7%) of the respondents think that working at CBE is gainful from other banks in all circumstances. This implies that employees having such a type of thinking have positive attitude towards the bank as well as committed to work for the bank development and growth. Missing value was1(0.3%).

Majority of the respondents, which is 143(40.7%), indicates that the success and growth of the bank is not for the success and growth of the employees. This implies that employees were not motivated and committed, as well as did not working for the bank's development and growth because; they believe that the success and development of the bank is not beneficial for the employees.132(37.6%) of the respondents said that there is such importance for the employees

too. This means that the success and growth of the bank benefits employee's partially and to the bank fully. Those employees may have better feelings, commitments and motivation than from employees those believe that the success and growth of the bank is not beneficial to the employees. 75(21.4%) of the respondents believe that the success and growth of the bank is beneficial to the success and growth of the employees. These employees maybe fully engaged and work for the success and growth of the bank because they believe that the success and growth of the bank is the success and growth of employees. 1(0.3%) of respondents didn't fill the question.

In relation to the bank's training policy,186(53%), 117 (33.3%), and 48(13.7%) of the respondents response were procedural, professional as well as attitude and behavioral training respectively. This result shows that attitude and behavioral training is less emphasized than procedural and professional training. Giving more emphasis for attitude and behavioral training may enhance employee's attitude, increase employees sense of belongingness, loyalty, commitment, job satisfaction towards CBE. In addition to these it may increase employee's motivation, performance, as well as prepare the employees mind for other trainings.

The last result of this table shows how much the bank's training policy and procedure assists to counter and treat employee's attitude and behavior in the bank. In relation to this 201(57.3%) responses show that the bank training policy and procedure helps to maintain and treat employee's attitude and behavior from internal and external factors. While 148(42.1%) of the respondents think that the bank's training policy and procedure does not assist to counter and treat employee's attitude and behavior. These employees believe that the current bank training policy does not maintain and enhance their attitude and behavior in the bank. According to Abang Ekhshan, Abang Othman and Wasilu Suleiman (2013),Poor motivation, inadequate Training and Development were the possible causes of the employee's negative attitude at work. As shown in the result of this study the bank's attitude and behavioral training are few compared to other trainings of the bank. However, the bank's Human Resource Development training implementation memo states that "the bank has been engaged in employees learning and development as one of its Human Resource Development Strategy, and started to use Oracle Learning Management (OLM) system to modernize its training provision and effectively manage employees learning task." Lubaba Damtie (2017). But, employee's response in this study

finding shows that 42.1% of employees believe that the bank's training policy and procedure do not assist to counter and treat employee's attitude and behavior.

#### **4.2.1. Employee's Main Expectation from the Bank**

Here are the summary results from some of the respondent's reflections, and point of views in the general over-views section posed as an open ended question. "What are the main things that employee's expect from the bank?" Only 191 responded to this question. Among the 191 respondents, 74 or 21.8% reflected that they expect attractive salary and benefit package from Commercial Bank of Ethiopia. This implies that significant numbers of employees are not satisfied with the pay system or compensation packages of the Bank.

On the other hand, 73(13.11%) of the respondents response shows that CBE employees expect the best and skillful management system as well as very harmonious and flexible relation between management and employees. This indicates that the current CBE's management system may not be as employee's expectation.

From the same open ended question, 27 or 7.7% out of the 191 respondents argued that there were no fair and unbiased succession and development plan. This also implies that CBE employees strongly expect fair, free and reasonable succession and development plan from the bank. 21(6%) of the respondents expectation were conducive and suitable working environments at the bank. This result shows that the recent working condition were not conducive and suitable for them. In relation to this 17(4.84%) of the respondent expectations from CBE are trustworthy, recognition, motivation and empowerment. This means that the bank recognition, motivation and empowerment system were not credible for those 6% respondents.

For the same open ended question, 5(1.42%) of the respondents expectations were freedom and job security. This implies that freedom and job security for those employees were primary and key expectation from CBE. This also indicates that the chance of getting education support were employee's expectation. Generally, if employee's expectations are fulfilled employee's attitude and behavior will become positive towards the bank; their performance and bank's development will be enhanced. If not the result may be negative effects such as reduce the bank and employees performance, increase employees turnover, decrease employees commitment and involvements as well as motivation. According to Sanjeev Kumar Mathur and Sunil Kumar

Gubta (2012), expectations and focus were personal factors that highly affect organization productivity and employees behavior.

**Table 4.4 Working Condition Related Factors Affecting Attitude and Behavior.**

Question	Categories	Frequency	Percent	Mean	Std. Deviation
I think the work load is reasonable for me as compared with other banks workloads.	Strongly disagree	56	16.0	2.92	1.30
	Disagree	107	30.5		
	Neutral	28	8.0		
	Agree	128	36.5		
	Strongly agree	32	9.1		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
As a bank, availability of working materials and resources are enough and standardized	Strongly disagree	52	14.8	2.72	1.18
	Disagree	134	38.2		
	Neutral	45	12.8		
	Agree	102	29.1		
	Strongly agree	18	5.1		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank's working environment is conducive in all circumstances, and satisfies in employees.	Strongly disagree	64	18.2	2.47	1.15
	Disagree	163	46.4		
	Neutral	35	10.0		
	Agree	72	20.5		
	Strongly agree	17	4.8		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank's working arrangements or layouts are desirable for employees.	Strongly Disagree	65	18.5	2.58	1.18
	Disagree	141	40.2		
	Neutral	37	10.5		
	Agree	94	26.8		
	Strongly agree	14	4.0		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Employee's well- being and flexible working condition are enhancing employee's loyalty and commitment.	Strongly disagree	53	15.1	2.88	1.32
	Disagree	124	35.3		
	Neutral	31	8.8		
	Agree	98	27.9		
	Strongly agree	45	12.8		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Aggregate mean and Std. deviation				13.54	6.13

Source; SPSS result of this study, 2018

This table showed that most of the respondents, 128(36.5%), and 32(9.1%) agreed and strongly agreed respectively, that the work load is reasonable for them as compared with other banks workloads. Whereas, 107(30.5%) and 56(16%) of the respondents response shows disagree, and strongly disagree, respectively. This implies that the workload were not reasonable for CBE employees. This means that the bank workloads are very reasonable and acceptable for the employee's as compared to other banks. 28(8%) respondents response were neutral.

134(38.1%) and 52(14.8%) of the respondents disagreed and strongly disagreed (respectively) that availability of working materials and resources were enough and standardized. This implies that lack of working materials and resources may affect employee's performance. On the other hand, 102(29.1%) and 18(5.1%) respondents agreed and strongly agreed (respectively) that availability of working materials and resources were enough and standardized. Availability of working materials and enough resources may create positive feeling and motivation at work. 45(12.8%) of the respondents were neutral.

In relation to bank's working environment, 163(46.4%), and 64(18.2%) of the respondents disagreed and strongly disagreed that the bank working environment is conducive and suitable to work. Employees working in such type of working environment may not be productive and best performers. They also may not have positive attitude and feelings for the bank. 72(20.5%), and 17(4.8%) of the respondents have good feelings about the bank's working environment. This suitable working environment may improve employee's performance and job satisfaction. 35(10%) of the respondents response rate were neutral.

Majority of the respondents, about 141(40.1%), and 65(18.5%) disagreed and strongly disagreed that the bank working arrangement and layout were desirable, and motivate employees for better performance. 94(26.8%), and 14(4%) of the respondents response shows agree and strongly agree, respectively. This indicates that the bank's working arrangement and layout are desirable and satisfactory, as well as motivates employees to work. While 37(10.5%) response rate shows neutral.

The last result of this table presented employee's well- being and flexible working conditions are enhancing employee's loyalty and commitment. As per the respondents 124(35.3%), and 53(15.1%) stated that employee's well- being and flexible working conditions are not enhancing their loyalty and commitment. 98(27.9%), and 45(12.8%) of the respondents argued that CBE

has better employee's well-being and flexible working conditions and this also helps to enhance employee's loyalty and commitment. 31(8.8%) respondents response were neutral.

**Table4.5 Management Related Factor Affecting Attitude and Behavior.**

Question	Categories	Frequency	Percent	Mean	Std. Deviation
The bank's management system shows positive and right direction in order to enhance employee's performance.	Strongly disagree	63	17.9	2.61	1.19
	Disagree	136	38.7		
	Neutral	45	12.8		
	Agree	89	25.4		
	Strongly agree	18	5.1		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
I think the lower level employees obtain new ideas, forward and upward thinking, from senior staff and management.	Strongly disagree	67	19.1	3.03	1.38
	Disagree	113	32.2		
	Neutral	36	10.3		
	Agree	106	30.2		
	Strongly agree	28	8.0		
	missing value	1	.3		
<b>Total</b>	<b>351</b>	<b>100.0</b>			
I believe that the communication between managements and employees are harmonious and smooth.	Strongly disagree	64	18.2	2.65	1.21
	Disagree	128	36.5		
	Neutral	47	13.4		
	Agree	92	26.2		
	Strongly agree	20	5.7		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The decisions taken by management are credible, fair and allow employee participation.	Strongly disagree	74	21.1	2.56	1.20
	Disagree	132	37.6		
	Neutral	33	9.4		
	Agree	99	28.2		
	Strongly agree	13	3.7		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank's management are talented, as well as icons for employees.	Strongly disagree	79	22.5	2.78	1.27
	Disagree	130	37.0		
	Neutral	41	11.7		
	Agree	85	24.2		
	Strongly agree	15	4.3		
	missing value	1	.3		
<b>Total</b>	<b>351</b>	<b>100.0</b>			
Aggregate mean and Std. deviation				13.63	6.25

Source; SPSS result of this study, 2018

As shown in the above table, most of the respondents which is about 136(38.7%), and 63 (17.9%) disagreed and strongly disagreed(respectively)that the bank management system shows positive and right direction in order to enhance employee's performance. This means that employees are not getting positive as well as right direction from bank management, to enhance their performance at the bank. Naeem Akhtar, Shahzad Aziz, Zahid Hussain, Saqib Ali and Muhammed Salman, (2014) findings shows that quality of supervision and better management system increases the employee's motivation, and employability. 89(25.4%), and 18(5.1%) of the respondents agreed and strongly agreed (respectively)that the bank management system shows positive and right direction, motivates as well as enhances CBE employee's performance as per their response. 45(12.8%) respondents response were neutral response rate.

113(32.2%), and 67(19.1%)of the respondents disagreed and strongly disagreed (respectively) that lower level employees obtain new ideas, forward and upward thinking, from senior staff and management. Obtaining new ideas, work life experience and positive and upward thinking from senior employees and management may increase employee's performance, and level of job satisfaction as well as enhance employee's attitude and behavior towards the bank. 106(30.2%), and 28(8%) of the respondents agreed and strongly agreed(respectively)that lower level employees obtain new ideas, forward and upward thinking from senior staff and management. 36(10.2%) neutral response and 1(0.3%) were missing value.

In relation to communication between bank's management and employees, 128(36.5%), and 64(18.2%)disagreed and strongly disagreed(respectively) that majority of CBE employees believe that the communication between managements and employees are harmonious and smooth. Whereas, 92(26.2%), and 20(5.7%) of the respondents shows agreed and strongly agreed(respectively). As per Gagandeep Kaur,(2015) finding and suggestion, bank management should provide regular feedback better communication to the employees in order to increase their performance.47(13.4%) were neutral response.

Most of the respondents,132(37.6%), and 74(21.1%) disagreed and strongly disagreed. This means decisions taken by bank's management were not credible, fair and allow employee participation at CBE which helps to increase employee's loyalty and belongingness. 99(28.2%), and 13(3.7%) of the respondents response shows that the bank's management decision were credible, fair and allow employees to participate in decision making at the bank. Those

employees may have positive attitude and feeling for the bank as per their responses. 33(9.4%) of the response rate were neutral.

As per the respondents response rate 130(37%), and 79(22.5%) of the respondents disagreed and strongly disagreed (respectively) that the bank’s management were talented, as well as icons for employees. But 85(24.2%), and 15(4.3%) of the respondents response rate shows agree and strongly agree respectively.41(11.7%) respondent neutral and 1(0.3%) were missing value.

Based on Gagandeep Kaur,(2015), to make employees happier in their position, stay longer and to ensure better customer services, bank’s must start improving the management skill of supervisor. As per the result shown above, the bank’s talented management did not helps retaining, creating employees job satisfaction and positive attitude, as well as motivating them for better performance.

**Table 4.6 Salary and Benefit Package Related Issues Affecting Attitude and Behavior.**

Question	Categories	Frequency	percent	Mean	Std. Deviations
I think that the bank salary scale is fair and reasonable compared to employee’s effort, and also motivates them for further performance.	Strongly disagree	145	41.3	2.01	1.16
	Disagree	129	36.8		
	Neutral	22	6.3		
	Agree	39	11.1		
	Strongly agree	16	4.6		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank salary scale is competitive with other banks salary scale.	Strongly disagree	191	54.4	1.70	0.97
	Disagree	114	32.5		
	Neutral	13	3.7		
	Agree	28	8.0		
	Strongly agree	5	1.4		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
I believe that the bank’s salary is fair and enough as compare to the country’s living standards.	Strongly disagree	155	44.2	1.89	1.05
	Disagree	130	37.0		
	Neutral	19	5.4		
	Agree	42	12.0		
	Strongly agree	5	1.4		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The benefit package of the bank is better than other banks and	Strongly disagree	147	41.9	1.96	1.09
	Disagree	132	37.6		
	Neutral	17	4.8		

satisfies employee's expectations.	Agree	48	13.7		
	Strongly agree	7	2.0		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The benefit package of the bank is fair at all level of employees.	Strongly agree	156	44.4	1.98	1.14
	Disagree	114	32.5		
	Neutral	20	5.7		
	Agree	54	15.4		
	Strongly agree	7	2.0		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Aggregate mean and Std. deviation				9.54	5.41

Source; SPSS result of this study, 2018

As shown in the above table 145(41.3%) and 129(36.8%) of the respondents response were strongly disagree and disagree respectively for the question they were asked whether the bank's salary scale is fair and reasonable compared to employee's effort for majority of CBE employees, and motivates them for further performance. This may affect employee's attitude and behavior towards the bank. On the other hand, 39(11.1%) and 16 (4.6%) of the respondent agreed and strongly agreed response rate. This indicates that the bank salary scale for those employees was fair and reasonable, compared to their efforts and motivates for further performance. 22(6.3%) of the respondents result were neutral.

191(54.4%), and 114(32.5%) of the respondent response rate indicates that the respondents strongly disagreed and disagreed(respectively) that the bank's salary scale was not competitive with other banks salary scale, and most CBE employees were dissatisfied. Those employees may not have positive attitude and behavior towards CBE. On the other hand, 28(8%), and 5(1.4%) of the respondent response were agree and strongly agree respectively. 13 (3.7%) respondent's response rates were neutral.

155(44.2%), and 130(37%) of the respondents strongly disagreed and disagreed(respectively) that most of CBE employees believe that the bank's salary was fair and enough as compared to the country's living standards. Only 42(12%), and 5 (1.4%) respondents agreed and strongly agreed respectively. This indicates that the bank salary was fair and reasonable with the country's living standards for only these employees. 19(5.4%) were neutral response.

Of the respondents 147(41.9%), and 132(37.6%) strongly disagreed and disagreed(respectively) that the benefit packages of the bank were better than other banks and satisfy employee's expectations. As shown from the result most of employees were not satisfied with respect to

banks benefit packages. But, 48(13.7%), and 7(2%) of the respondents reflect agreed and strongly agreed respectively. This result implies that very few employees were satisfied, and believe that the bank benefit package were better than other banks benefit packages. 17(4.8%) of respondents give neutral response rate.

As shown from the result majority of the respondents which is about 156(44.4%) and 114(32.5%) strongly disagreed and disagreed (respectively) that the benefit packages of the bank were fair at all level of employees. Whereas, 54(15.4%) and 7(2%) of the respondents were agree and strongly agree respectively. This indicates that the benefit packages of the bank were fair at all level of employees. 20(5.7%) of the respondents response shows that neutral.

Generally, this result shows that most of CBE employees believe that the bank salary and benefit packages were not better than other banks and it does not satisfy employee's expectations. Most of the employees have negative feeling towards the bank's salary and benefit packages. This implies that salary and benefit packages are the primary factors that affect employee's attitude and behavior as well as for employee's turnover.

**Table 4.7 Bank Succession and Development Related Factors Affecting Attitude and Behavior.**

Question	Categories	Frequency	Percent	Mean	Std. Deviation
Do you believe that the bank's succession and development plan is fair and free of bias when it comes to professional development for experienced and skillful employees?	Strongly disagree	58	16.5	2.72	1.23
	Disagree	130	37.0		
	Neutral	37	10.5		
	Agree	103	29.3		
	Strongly agree	23	6.6		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Availability of the chance to grow, opportunity for learning and development of employee's are good as compared to other banks.	Strongly disagree	67	19.1	3.00	1.36
	Disagree	115	32.8		
	Neutral	41	11.7		
	Agree	102	29.1		
	Strongly agree	25	7.1		
	missing value	1	.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The organization's steps for employee's	Strongly	64	18.2	2.70	1.25

development and training are good.	disagree				
	Disagree	126	35.9		
	Neutral	36	10.3		
	Agree	102	29.1		
	Strongly agree	23	6.6		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Employees participation in the decision making process is good.	Strongly disagree	88	25.1	2.40	1.18
	Disagree	135	38.5		
	Neutral	43	12.3		
	Agree	70	19.9		
	Strongly agree	15	4.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank's employee development system give opportunities, and takes into account employee's educational level to better develop employees to be promoted to higher level positions.	Strongly disagree	90	25.6	2.40	1.16
	Disagree	134	38.2		
	Neutral	41	11.7		
	Agree	70	19.9		
	Strongly agree	16	4.6		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Aggregate mean and Std. deviation				13.22	6.18

Source; SPSS result of this study, 2018

As shown in the above table, 130 (37%), and 58 (16.5%) of the respondents disagreed and strongly disagreed (respectively) that the bank's succession and development plan was fair and free of bias, as well as it gives professional development for experienced and skillful employees at the bank. On the other hand, 103 (29.3%), and 23 (6.6%) of the respondents are agreed and strongly agreed respectively. These employees think that the bank succession and development were fair and free of bias. This also implies that they have opportunities for development in the bank, based on their experience and skills. 37 (10.5%) of the respondent gave neutral response about bank succession and developments.

115 (32.5%), and 67 (19.1%) of the respondents disagreed and strongly disagreed (respectively) that availability of the chance to grow, opportunity for learning and development of employee's were good as compared to other banks. This also indicates that those employees may not be engaged and retained at CBE. 102 (29.1%) and 25 (7.1) of the respondents are agreed and strongly agreed respectively. This indicates that employees with this response were satisfied by CBE's growth, learning and development. This also implies that those employees working at CBE with

commitment and engagement have better chances for learning and development. 41(17.1%) of the respondents were neutral response and 1(0.3%) were missing response.

126(35.9%), and 64(18.1%) of respondents disagree and strongly disagreed (respectively) that the steps for employee's development and training is good. 102(29.1%), and 23(6.6%) of the respondents agreed and strongly agreed, respectively. This implies that the steps to develop at CBE were attractive and create great opportunities for these employees. Better and great steps of development enhanced employee's attitude and behavior as well as retained them in the bank. 36(10.5%) response rates were neutral.

Most of the respondents response shows that employee's didn't participate in decision making. 135(38.5%),and 88(25.1%) disagreed and strongly disagreed, respectively. This implies that decisions without employee's participation were a challenge to implement. This also affects employee's attitude and behavior, their performance, and the bank's development. 70(19.9%), and 15(4.5%) of the respondents response showed that CBE employee's participation in decision making was good. This indicates that decisions with employee's participation were easy to implement, to bring significant effect in the bank, to increase employee's loyalty and belongingness. Moreover, it enhances employee's attitude and behavior towards the bank. 43(12.3%) of the respondents response shows neutral.

134(38.2%), and 90(25.6%)of the respondents disagreed and strongly disagreed (respectively) that the bank development system gives opportunities, and takes employee's educational level into account. This implies that the bank did not consider employee's education to promote into higher level positions. This may affect employees learning and development. 70(19.9%), and 16(5.6%) of the respondents agreed and strongly agreed, respectively. This means employee's development and opportunity to grow into higher position were based on their education levels and skills. This may enhances employee's competitiveness, skill and knowledge. 41(11.7%) response rates show neutral.

**Table 4.8 Bank’s Policy and Procedure, System, and Culture Related Factors Affecting Attitude and Behavior.**

Question	Categories	Frequency	Percent	Mean	Std. Deviation
The bank policy and procedure are clear and easy to exercise	Strongly disagree	29	8.3	3.84	1.16
	Disagree	49	14.0		
	Neutral	26	7.4		
	Agree	186	53.0		
	Strongly agree	60	17.0		
	missing value	1	.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank’s system and technology assists employees for better performance and development.	Strongly disagree	22	6.3	3.69	1.12
	Disagree	43	12.3		
	Neutral	30	8.5		
	Agree	184	52.4		
	Strongly agree	72	20.5		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank’s organizational cultures are the best and desirable for employees, as well as build their attitude and behavior.	Strongly disagree	61	17.4	3.07	0.93
	Disagree	112	31.9		
	Neutral	44	12.5		
	Agree	105	29.9		
	Strongly agree	28	8.0		
	missing value	1	.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank’s training policy and procedure are the best to enhance employee’s attitude and behavior.	Strongly disagree	96	27.4	2.72	0.82
	Disagree	123	35.0		
	Neutral	28	8.0		
	Agree	85	24.2		
	Strongly agree	18	5.1		
	missing value	1	.3		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
The bank policy and organization culture assist employees engagement/involvement in the bank.	Strongly disagree	75	21.4	2.58	1.23
	Disagree	128	36.5		
	Neutral	33	9.4		
	Agree	98	27.9		
	Strongly agree	17	4.8		
	<b>Total</b>	<b>351</b>	<b>100.0</b>		
Aggregate mean and Std. deviation				15.9	5.26

Source; SPSS result of this study, 2018

As we have seen from the above table, 186(53.00%), and 60(17.0%) of the respondents agreed and strongly agreed respectively, that the banks policies and procedures were clear and easy to exercise. Clear and easy exercised policy and procedure helps to reduce confusions of the bank's operation, increase employee's performance and bank's development. Whereas 49(14%) and 29(8.3%) of the respondents disagreed and strongly disagreed, respectively. This means that the bank's policies and procedures were not clear and easy to exercise. Unclear policy and procedure affects employees' performance, involvement and bank's development. 26(7.4%) of the respondents were neutral and 1(0.3%) were missing value.

In relation to the bank's system and technology, 182 (52.4%) and 72(20.5%) of the respondents agreed and strongly agreed that the bank system and technology were assists employees for better performance and development. Better bank system and technology helps to increase employee's performance, motivation and work commitment, in addition to attitude and behavior. On the other hand, 43(12.3%) and 22(6.3%) of the response implies that the bank system and technology does not assist employees for better performance and development. 30(8.5%) were neutral.

The bank's organizational culture was not acceptable to 112(31.9%) of the respondents. 61(17.4%) of the respondents strongly disagreed. This implies that the bank's organizational culture was not acceptable and desirable for the employees and does not build/enhance employee's attitude and behavior. Conducive organizational culture has power to retain employees, create best teamwork, and enhance employee's loyalty, increase employee's job satisfaction, as well as influence their attitude and behavior towards the bank. 105 (29.9%), and 28(8%) of the respondents agreed and strongly agreed with the above issue, respectively. This implies that the bank's culture was not desirable for those employees, and it did not enhance their attitude and behavior. 44(12.5%) of the respondents were neutral about the issue .1(0.3%) was missing value.

123(35%) of the respondents disagreed, while 96 (27.4%) strongly disagreed indicating that the bank's training policies and procedures were not best for enhancement of the employee's attitude and behavior. 85(24.2%) and 18(5.1%) of the respondents believe that the bank's training policy and procedure enhanced their attitude and behavior. 28(8%) of the respondents were neutral, and 1(0.3%) was a missing value.

The last result of this is table showed that 128(36.5%) of the respondents disagreed, while 98(27.9%) strongly disagreed with the idea that the bank's policy and organization culture assisted employees engagement in the bank. Weak bank policy and organizational culture reduced employee's engagement and commitment at the work place. These also affect employee's attitude and behavior. On the other hand 75(21.4%) and 17(4.8%) of the respondents indicated that they agreed and strongly agreed respectively, that the bank's policy and organizational culture assisted to increase employee's involvement in the bank. More Engaged employees at the bank had positive attitude and behavior and better performance as well as satisfaction. 33(9.4%) respondents were neutral.

In general, the above table depicted that the policy and procedure were clear and easy to exercise for most employees. Most of the respondent argued that the bank's system and technology assisted the employees for better performance and development. On the other hand, bank's organizational culture was not good and desirable for employees. It did not build the attitude and behavior of the majority of the employees. The bank's training policy and procedure was not able to enhance employee's attitude and behavior for most employees. Finally, significant numbers of employees believe that the bank's policy and organization culture didn't assist employee's engagement in the bank.

In relation to this to identify which factor seriously influences employee's attitude and behavior? in the open ended question,219(62.39%) of the respondents selected internal factors, while 121(34.47%) of the respondent chose the external factors. 11(3.14%) of the respondents did not respond. This implies that internal factors seriously affect CBE employee's attitude and behavior than external factors. These internal factors may be the cause of employee's negative attitude and affects their motivation and performance as well as job satisfaction. Some internal factors may be adjusting salary and benefit packages, creating conducive working environment, good working relation and so on. While some of the external factors may be beyond the banks control, such as the county's socio-political system, as well as economy. As per Suanne Hodgson, (2017), behavior at work can be influenced by factors from both inside and outside of the work environment. These inside and outside factors can highly affect the production and work behavior of an employee.

Referring to the above open ended question, “Please list those factors in your own words” 105 of the respondent listed, bank salary and benefit package, training, succession and development, management system; bank’s working condition and culture. This implies that these are the determinant factors that affect employee’s attitude and behavior.

Giving less attention for employees than customers was the other issue raised by 9 respondents considered as internal factor. This response indicates that CBE gives more attention for customer and less attention to employees. Only 4 respondents out of 219 argued that freedom and job security are among the internal factors that affect employee’s attitude and behavior. Around 49 respondents didn’t give any comment and suggestions.

Whereas, some of external factors presented by the respondents to this open ended question were current socio-political system of the country, other banks salary and benefit packages, as well as opportunities to join and leave CBE, challenge of country’s living standards due to inflation, are some of the comments reflected by 78 respondents, from the total 121 respondents. 11 respondents did not comment. This implies that country socio- political system and living standard is beyond the bank’s control, but salary and benefit related factors may also be solved by affording competitive salary and benefit packages. These ideas are also supported by studies like B.HIRIYAPPA (2009) which showed that cultural and religious background, traditions and beliefs, social and political environment of the country were factors that affect employee’s attitude and behavior.

**Table 4.9 The Most Determinant Factors that Highly Affects CBE Employee’s Attitude and Behavior**

Which one is the most determinant factor that highly affects CBE employee’s attitude and behavior? Please indicate your answer in order of priority.	Chooses	First	Second	Third	Fourth	<b>Total</b>
	Bank management related factors	63	51	102	135	<b>351</b>
	Succession and development related factor	38	153	73	87	<b>351</b>
	Salary and benefit packages related factor	198	50	57	46	<b>351</b>
	Working environment	52	97	119	83	<b>351</b>
<b>Total</b>		<b>351</b>	<b>351</b>	<b>351</b>	<b>351</b>	

Source; result of this study, 2018

As shown in the table, 198 of the respondents chose salary and benefit packages in the first order. This implies that salary and benefit packages were the primary, or the most determinant factors that affect CBE employee’s attitude and behavior, bank management related issues succession and development and working environment, respectively.

In the second level, majority of the respondents, 153 out of 351 chose succession and development plan as a second factor. This indicates that succession and development was the second determinant factor that affects employee’s attitude and behavior at CBE, next to salary and benefit packages.

In the third level, maximum number of respondents (119) said that bank working environment was the third factor that affects employee’s attitude and behavior.

In the last choice,135 of the respondent select management related factors. This implies that the bank management related factors did not highly affect employee’s attitude and behavior. Based on Tseday Olana (2015), job security and employees relationship with management are the most determinant factors, benefit and compensation, career development and growth are moderate

factors, as well as organization working environment is the lowest factor for CBE employees. But, in this study salary and benefit package were primary and the most determinant factor, succession and development were the second, bank working environment and management related factors were the third, and the fourth factors that affect employee's attitude and behavior at CBE.

**Table4.10 Effect of Attitude and Behavior on CBE and Employees Performance.**

Employee's attitude and behavior have its own impact on employee's performance.	Categories	Frequency	Percent
Employee's attitude and behavior have its own impact on employee's performance.	Strongly affect	141	40.17
	Affect	182	51.85
	Neutral	24	6.84
	Not answered	4	1.14
	<b>Total</b>	<b>351</b>	<b>100.00</b>
	Employees' attitude and behavior also have serious impact on the bank's performance and development.	Strongly agree	173
. Agree		147	41.90
Neutral		28	8.00
Not answered		3	0.90
<b>Total</b>		<b>351</b>	<b>100.00</b>
Who will take responsibility for employee's attitude and behavior exhibited in the bank?	The bank	132	37.60
	Employee's	40	11.40
	Government	74	21.08
	All of them	103	29.34
	Not answered	2	.58
	<b>Total</b>	<b>351</b>	<b>100.00</b>
What types of action are should be taken by the bank to manage and treat those employees attitude?	Giving trainings related to employees feeling	23	6.55
	Satisfy employees expectation by increasing salary and other benefit packages	54	15.38
	Changing management system, organizational cultures and structures	34	9.69

	All of the above	236	67.24
	Not answered	4	1.14
	<b>Total</b>	<b>351</b>	<b>100.00</b>
Are there any other factors that affect employee's attitude and behavior?	Yes	129	36.75
	No	215	61.25
	Not answered	7	2.00
	<b>Total</b>	<b>351</b>	<b>100.00</b>

Source; result of this study, 2018

From the above result, 182(51.85%) and 141(40.17%) of the respondents response was, affected and strongly affected respectively, which implies that employee's attitude and behavior has its own impact on employee's performance. This means that when the bank employee's attitude and behavior are positive, their performance will increase, and when employee's attitude and behavior are negative, their performance will decline. To enhance employee's performance the bank has to maintain employee's attitude and behavior positively.24(6.84%) of the respondent's response were neutral, and 4(1.14%) respondents did not answered. This implies that those employees performance may not be affected by the factors.

Employees' attitude and behavior has serious impact on the bank's performance and development. As per 173(49.29%), and 147(41.9%) of the respondents response, strongly affect and affect respectively, shows that the performance of employees were an input for the performance and developments of the bank. This also implies that when CBE employee's performances are competitive than other banks, the performance and development of CBE will also be competitive and high achiever. 28(8%) and 3(0.9%) of the respondents response were neutral, and not answered respectively.

In relation to the question, who will take responsibility for employee's attitude and behavior exhibited in the bank?132(32.60%) of the respondents answered that the bank takes the highest responsibility to maintain and treat employees attitude and behavior.103(29.34%) of the respondents answered that all of them (bank, the government and employees themselves) should be a responsible for employee's attitude and behavior that is displayed in the bank. This means that the bank, the government and employees themselves should take the responsibility to bring

good and positive employees attitude and behavior in CBE. 47(21.08%) of the respondents said that the governments may have great responsibility to create good working culture and good working habit in the country. On the other hand, 40(11.4%) of the respondents stated that employee's themselves should take the responsibility for employee's attitude and behavior. This response indicates that employees have their own contribution to maintain their attitude and behavior towards CBE by learning organizational commitments, good working culture and harmonious relations from senior employees at the bank. 2 (0.58%) did not give answer.

236(67.24%) of the respondents out of 351, chose all of the listed activities should apply to maintain and treat employee's attitude and behavior at the bank. Which means, giving trainings related to employees feeling, satisfy employee's expectation by increasing salary and other benefit packages, changing management system, organizational cultures and structures. 54(15.38%) of the respondent answered that satisfying employee's expectation by increasing salary and other benefit packages are the best way to maintain employee's attitude and behavior. Whereas, 34(6.69%) of the respondents reflected that changing management system, organizational cultures and structures were the best solutions. The remaining respondents 23(6.55%) argued that by giving trainings related to employees feeling. 4(1.14%) respondents did not answer.

In the last question in the table, more than half of the respondent's 215 (61.25%) responses rate shows that no other factors affect employee's attitude and behavior. While 129(36.75%) of the respondents response rate show that there are additional factors that affect CBE's employee's attitude and behavior.

Based on this response, some of the respondent's lists additional factors that were not included in this questionnaire in the open ended question. 12 out of 129 respondents response shows that less freedom and autonomy were other factors that affect employee's attitude and behavior, 37of the respondents stated that the country's socio-political system and lack of good working culture are also additional factors that affect CBE employee's attitude and behavior.

### **4.3 Interview Data Analysis**

Based on the interviewee's response, some employee's attitude and behavior exhibited in the bank are, lack of satisfaction with their day to day activities, misbehavior and poor communication skill, lack of spirit of teamwork and collaboration, and resistance to unreasonable expectation of the bank's strategy(not achievable or not attainable and on the banks product). Even though, the system and technology is getting better, the bank's younger generation employees perform lower than the senior ones. There is observable difference between senior and young generation employees. Senior employees have positive attitude, strong commitment and loyalty, more engaged at work and have a sense of belongingness than the young generation employees. Per the bank's management member's response, the young generation employees did not think that the growth of the bank will increase their benefits. Similar response was given by the employees. The response of 143 from 351 respondents (40.7%) is that the success and growth of CBE has benefited to the success and development of only to the bank itself. In addition the bank's management members believe that the young generation employees have lack of sense of belongingness, and are not loyal as compared to the senior employees. Reasons for this difference between the young and the senior employees are standard of living in the country, employee's salary, the country's socio-political system, lack of nationalism, and lack of strong working culture, lack of ethical values and trust towards bank. The current country's educational system also has its contribution.

Based on management member's response, the primary determinant factors that influence employee's attitude and behavior in the bank are salary and benefit packages, succession and development, bank's working environment, as well as management employee relation.

All respondents have common agreement about factors means, salary and benefit packages, the bank management, working environment, succession and development and employee's attitude, and the bank's development or performance. These factors affect CBE employee's attitude and behavior directly and indirectly. The presence of these factors affects the employee's attitude and behavior, which again affects employee's performance. The end result of this causes both direct and indirect effect on the bank's development.

Developing employee's positive attitude and behavior are important for CBE to implement the bank's strategy and future products easily, to build strong working culture, and to create suitable

working environment. This facilitates attaining its vision and mission. Moreover, it helps the bank to be competitive in the banking industry worldwide. Employee's negative attitude and behavior, on the other hand, affects the banks over all activities negatively.

The bank expects its employees to be highly motivated, skillful and disciplined. Employees are also expected to have teamwork and collaboration habits, be trustful, honest and responsible in all the activities of the bank, in addition to having the ability and willingness to work and overcome all challenges. Sense of belongingness and commitment for the bank's development, good interaction with customers, management members, as well as, co-workers is expected from all employees.

All key informants response indicates that attractive salary and benefit packages are primary and the most critical issue for CBE employees. Unbiased success and development plan is the other employee's expectation. Education opportunity and support by the bank, is also their other concern, especially for the younger generation employees, as per one key informant's point of view. Employee's challenges regarding transportation issues, and finding solutions for that by management, is another expectation from some employees.

In order to improve employee's attitude and behavior, the bank has started discussion with the labor union responsible representatives to answer questions about employee's salary and benefits. The bank has also started analyzing all its operations with external consultants to reform the present structure, which can improve employee's attitude and behavior. The bank implemented PMS (Performance Management System) to reduce succession and development problem. This idea was supported by CBE's revised job classification model reports prepared by CSPM Team (2017). The reasons for revising the existing CBE Job classification were.

- To solve the limitation of the bank's structure and job position classification for employee's growth and development.
- To standardize the bank's Human Resource activity including:
  - Creating better career management
  - Creating better career path development
  - Making better career mapping
  - Enhance recruitment and selection
- To create better human resource truncations through the bank

Knowing the gap, starting from year 2017, the bank has been giving induction training for one month to the new incoming employees before starting their normal job. The training includes the bank's developmental history, current status, vision and mission, values, structure, policy, procedure and system, culture as well as overall processes and operation. Debra L. Truitt (2010) strongly suggests that there is a direct relationship between employees training and employee's job performance as well as employee's attitude and behavior. In order to build employees attitude and behavior training is mandatory for every organization.

Various methods of motivations are being adopted so employees will increase their job satisfaction, engagement, performance and loyalty towards the bank. In addition, to this, the bank motivates its employee's by creating awareness about the future development of the bank, and their benefit. The bank also rewards employees who have more than 25 and 15years experience by giving gold and silver medals respectively. Amena Shahid (2017) suggests that organization managers need to develop and implement strategies to maintain those competitive employees attitude and motivate them. Training and promoting the employees through continuous learning and career growth are critical to managers for reducing turnover, motivating them and build positive feelings. Moreover the management has to involve team building, empowering employees, creating active communicator strategies. The management also has to improve individual growth and achievement, reward and recognize, create good workplace association and supportive work environments for retaining bank employee's with their skill and ability.

There were no significant differences between female and male employees at CBE towards the bank performance, and development. But, at operation level female employees have better customer handling.

## **4.4 Summary of Findings**

### **4.4.1 Working Environment**

The result shown in the table 4.4, the respondents response with respect to bank working environment were 13.54 and 6.13 of aggregate mean and Std. deviation. From the working environment issues, the workload was reasonable to the respondents compared with other banks workloads. While working environment were not conducive in all circumstances, and didn't satisfies them as response rate 163 (46.4%) shows. As per Tseday Olana (2015), working environment and job security were the main factors of employee's attitude and behavior, as well as affect employee's job satisfaction at CBE. Based on her findings 10.2% was strongly dissatisfied, and 25% of respondents were dissatisfied with availability of the bank working materials. But in this study, 14.8% and 38.2% of the respondent's response shows that strongly dissatisfied and dissatisfied respectively with respect to availability of working material. In addition to Tseday Olana, the bank report also supports this finding. Mekdim Amare(2017/18) low supply and quality of office equipment, furniture as well as inefficient equipment maintenance were weak points for the bank. Resource mobilization and allocation were the major focus areas to solve the problem as per the bank report.

### **4.4.2 Management**

According to the findings of this research in relation to CBE management factors, 13.63, and 6.25 aggregate mean and Std. deviation respectively represented the respondent's response. The results of this study show that the bank's management system did not show positive and right direction for most of the respondents in order to enhance employee's performance. Also, lower level employees did not obtain new ideas, forward and upward thinking, from senior staff and management, as per the majority of the respondent's response. In addition to the above, majority of the respondents believe that the communication between managements and employees were not harmonious and smooth, as well as, decisions taken by management were not credible, fair and allow employee's participation. As per the majority of the respondents the bank's managements are not talented and not considered as icons for CBE employees.

Based on this result, the bank's management system did not show positive and the right direction for the respondent in order to enhance their performance. This was the highest percentage as compared to other management related issues, and the mean value was 2.61. Based on Wonga Duke Mfundis Mabona(2013) finding, Shortcomings of the command and control system and

absence of talent management, irregular feedback, lack of career development and lack of staff engagement / involvements are factors of employee's attitude and behavior. Additionally, based on Amena Shahid (2017),lack of managerial strategies for motivating teams, and lack of understanding employee's needs adds to an increased rate of employee's turnover in banking organization. Some bank managers do not possess the abilities and strategies required to reduce employee's turnover. Losing employees with abilities and expertise is damaging to business since, bank employees are product and service providers for the corporate, clients and customers. As per the findings of Tsedey Olana (2015),employee's relationship with their management were moderate factor for CBE employees. However, in this study unreasonable decision making by management, lack of talented management, not showing positive attitude towards employees, ineffective employee and management relationship, were considered to be the factors affecting employee's attitude and behavior, Based on this finding, most of CBE's employees are dissatisfied and strongly dissatisfied. But, some of CBE's employees are satisfied and strongly satisfied by bank management. Moreover, as per CBE (2017/18) internal communication level nine months report, employee's and managements communication accessibility, timelines and consistency, improvements were small in magnitude compare to the previous year. Samson Owoyele (2017), stated that availability of good communication and dissemination of information between the employer (management) and the employee is a key component for the increase or decrease in employee's motivation and job performance.

#### **4.4.3 Salary and Benefit Packages**

In relation to salary and benefit package, 9.54 and 5.41 represented aggregate mean and Std. deviation of respondents respectively. As shown in table 4.6, most of the respondents strongly disagreed and disagreed by CBE's salary and benefit packages. Table 4.6resultsindicates that almost all the respondents believe that the bank's salary scale and benefit packages are not fair, which is a factor for CBE employee's dissatisfaction.

Satisfied employees by the bank's salary and benefit packages are few as compared to the not satisfied employees. In addition to this, the results obtained from the bank management's interview showed that salary and benefit packages are primary factors for CBE employee's attitude and behavior' which is complementary with the above analysis. In relation to salary and benefit package related factor, one of the highest level of strongly disagree when compared with the results of other variable, is in the bank's salary scale, which is competitive, compared to

other banks salary scale. This accounts to 191 (54.4%) which implies that the bank's salary scale may have significant difference, and not competitive with other banks salary scale. According to Tseday Olana's (2015) low salary and compensation were determinant factors for CBE employee's job satisfaction and attitudes. In her findings only 8.6% were very dissatisfied regarding to CBE competitive pay and benefit packages. But in this study 54.4% of the respondents responded strongly disagree.

As per Prakash Sen,(2016),good salary is the best sources of employees positive attitude and behavior. In the findings of Prakash Sen, benefit package were not considered as the factor of employees attitude and behavior. But in this study, benefit packages were the most and primary factor for CBE employees.

#### **4.4.4 Succession and Development**

In relation to the bank's succession and development, the respondent's responses were 13.22 and 6.18 aggregate mean and Std. deviation. Based on the maximum number of respondents the response was disagreed and strongly disagreed, in relation to bank succession and development issues. This study result indicates that most of the employees of CBE believe that the bank's succession and development plan was not fair and free of bias, as well as not effective development and growth opportunities. On the other hand, some of the respondents are satisfied, with the bank's succession and development plan, and believe it to be fair, where they obtained opportunities, to grow and develop. This finding show that the dissatisfied number of employees in relation to the bank succession and development related factor were more than from the satisfied employees by significant amount. This significant number of dissatisfied employee's response implies that succession and development are other determinant factors that affect employee's attitude and behavior at CBE. According to Prakash Sen (2016) findings, succession and development are determinant factors for employee's attitude and behavior at work place. In addition, based on Abang Ekhshan, Abang Othman and Wasilu Suleiman (2013) inadequate Training and Development were the possible causes of poor attitude in work place. The fairness of organizations succession and development plan, level of opportunities for employee's development were not addressed in the above two researchers finding. The above issues were addressed in this research, as the respondents response result shown in table 4.7

#### **4.4.5 Bank's Policy and Procedure, System, and Cultural Related Issues**

Aggregate mean and Std. deviation 15.90 and 5.26 respectively indicates that respondent's response towards the bank's policy and procedure, system, and culture related issues. The result of this study implies that the bank's policy and procedure are clear and easy to follow and exercise for the employee's, as well as the bank's system and technology assists employees for better performance and development since, most of the respondents responded agree and strongly agree.

Whereas, the majority of the respondents response indicated that disagree and strongly disagree in relation to the bank's organizational cultures, training policy and procedure. This implies that the bank's organizational culture is not the best, and desirable for employees, since it does not assist in building their attitude and behavior. The bank's training policy and procedure is also not the best to enhance employee's attitude and behavior, as well as, does not assist to fully engage and involve employees in the bank.

According to B.HIRIYAPPA,(2009) study, organizational system and resources, organization structure and design as well as reward system were determinant factors that affect employees attitude and behavior in the organization. The bank system was not a factor for CBE employees but in HIRIYAPPA finding it was a determinant factor. As per the finding of Derara Tesema(2014),CBE's culture, reward and recognition, organizational fairness, and perceived organizational supports, are factors that affect employee's attitude and engagement at work. In addition to Derara Tesema's study, Lise Saariand Timoth A.Judge (2004) findings states that organizational cultural factors affect employee's focal attitude and job satisfaction. Derara Tesema, Lise Saari and Timoth AJudge findings focuses on organizational culture to be the determinant factor that affects employee's attitude and behavior. But in this study, in addition to the bank's culture, bank training policy and procedure are determinant factor that affect CBE employees attitude and behavior.

## **CHAPTER FIVE**

### **5 CONCLUSIONS AND RECOMMENDATIONS**

This chapter includes, conclusion, recommendations, and direction for further research based on the key findings and analysis done in the previous chapter. The recommendations of the study were also derived from the findings aimed at moderating the prevailing deficiencies.

#### **5.1. Conclusion**

From the analysis made, employee's attitude and behavior towards their organization is affected by various determinant factors at CBE. We can conclude that an organization cannot prosper well, succeed, be competitive and grow without adequately maintaining employee's attitude and behavior. Employees with positive attitude and behavior have significant impact on organization's growth and development, and are a valuable resource to their organization. Whereas, employee's with negative attitude and behavior lead to negative impact, and are liabilities for their organization.

The research was conducted at CBE's Head office, and four districts in Addis Ababa area. In this study, the researcher deployed descriptive research design, and both qualitative and quantitative research approaches. 393 participants were the sample size for the study from the total population of 14,768 by using standard sample size determination formula.

- ❖ The finding of this study revealed that CBE employee's widely held views are that the bank's salary and benefits package, management and management system, training, succession and development, working condition, bank's culture, policies and procedures are the top determinant factors for employee's attitude and behavior. Employee's attitude and behavior also have significant impact on their performance as well as the bank's development and growth. The bank's management member's response from the interviews also supports CBE employee's response.
- ❖ CBE employees expect attractive salary and benefit packages, fair and unbiased succession and development, skillful management system, and conducive working environment.
- ❖ The bank expects its employee's to be highly motivated, skillful and disciplined, have teamwork and collaboration habits, strong commitment and involvement, sense of belongingness and loyalty, trustful, honest and responsible in all activities at the bank. The bank desires that its employee's have great employee's characteristics and traits, which are communicators, self-motivated, hard worker, employees having good behaviors,

adaptable/decisive and effective learner, team player, helping others for a better performance, honest about their work and organization, ethical and so on.

- ❖ The priorities that affect employee's attitude and behavior are salary and benefit package, succession and development, working environment, management related factors, as well as bank policy, procedure and culture, sequentially, which is identified in the framework. From the study results these factors have significant impact on employee's attitude and behavior, as well as employee's performance and on the bank's development and growth.
- ❖ Those determinant factors, salary and benefits package, management, working environment and succession and developments, seriously affect employee's performance and the bank development.

## **5.2 Recommendations**

Based on the findings of the study the researcher has forwarded the following recommendations:

- ❖ Performance of CBE is the sum of employee's performance. Therefore, the bank should maintain employee's attitude and behavior towards the bank in order to increase the bank's performance and development.
- ❖ Since salary and benefits packages are among the major factors that affect employee's attitude and behavior according to the findings of this research, CBE needs to modify employee's salary and benefits packages aligned with their objectives.
- ❖ In order to be competitive in the country and internationally, and to reach its vision, CBE should focus on enhancing employee's attitude and behavior by providing appropriate training.
- ❖ The bank should focus to satisfying employee's expectation by improving salary and benefits package, succession and development, building better management system, as well as, suitable working environment.

## **5.3 Directions for Further Research**

- ❖ This study is limited to the Head office, and only four districts in Addis Ababa. It is recommended that future researchers should cover other bank districts to give additional input about CBE.
- ❖ This study identifying the most determinant factors that affect CBE employee's attitude and behavior towards their organization, as well as, their impact on employee's and bank performance. So, the researcher recommends that further study be carried out to better analyze the interdependency of employee's behavior and attitude on the bank's development and performance.

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## APPENDIX A

### ST. MARY'S UNIVERSITY

#### SCHOOL OF GRADUATE STUDIES



#### QUESTIONNAIRE

### ST. MARY'S UNIVERSITY MASTERS OF BUSINESS ADMINISTRATION PROGRAM QUESTIONNAIRE TO BE FILLED BY EMPLOYEES OF COMMERCIAL BANK OF ETHIOPIA (CBE)

#### Invitation to participate

Dear Participant, You have been invited to participate in a survey. One of the aims of Commercial Bank of Ethiopia is to inspire all employees to meet and exceed the expectations of customers, ensuring growth and competitiveness as the company. You are invited to participate in a study aimed at exploring factors which have an influence on the attitude and behavior of employee's in CBE. The study is being conducted by MasreshaFenta for the fulfillment of Master's degree in Business Administration on general management at the University of St Mary's in Ethiopia. The bank has agreed that I conduct this study as part of my postgraduate thesis. It is important to note that your participation is voluntary and your response will be treated as **strictly confidential and anonymous** as your name will not be mentioned anywhere in the study. Your kind cooperation will be highly appreciated. A copy of the report will be available on request. I would value your input to the questions in the attached questionnaire. I understand that your day is already full, but your input is valuable in making me understand the factors which affect your attitude and behavior towards CBE. N.B Dear, respondents, the right response is fundamental to my research, and the result could transform CBE's environment in terms of employee's attitude and behavior. Therefore, your heart felt and honest response is very important.

Thank you very much for your cooperation!

Direction

- No need to write your name.

➤ Answer by marking “X” on the appropriate response.

### Section I- Background Information

**Pleas indicate your choice by putting a thick mark(X) among the given alternatives, and circle the right response where applicable.**

1. Gender    A. female     B. male
2. Age.  
Below 25  25-35  36-41  42-51  above 51
3. Years of experience in CBE?  
Less than 2 years  2-5years  6-10 years  11-15 years   
More than 15 years
4. Your educational qualification?  
Level IV diploma  Bachelor degree  Master’s degree   
Above master’s degree
5. Your monthly salary level (in birr).  
Less than 3900  3901-4900  4901-5900  5901-6900   
Greater than 6901
6. Your place of assignment or position in CBE?.....

### Section II general over-view

1. CBE satisfies all my expectations.  
A. Yes B. partially C. not satisfied
2. I am..... being a member of CBE employees.  
A. very happy and proud B. happy C. somewhat D. unhappy
3. I think working at CBE is gainful than from other banks because, CBE have more values and guaranty to employees in all circumstances.  
A. Yes B. To some extent C. Not in reality
4. The success and growth of CBE has benefited to the success and development of employees.  
A. Yes B. a little bit C. for the bank itself
5. Which one of the following is taking more time from the bank’s training schedule prepared for employees?  
A. Procedural training B. Professional training C. Attitude and behavioral training
6. Do you believe that the bank’s training policy and procedure assist to counter and treating employee’s attitude and behavior?  
A. Yes B. No
7. What are the main things that you expect from the bank? Please list some of them and explain in your own words.  
.....

### Section III Questions on determinant factors that affect CBE employee’s attitude and behaviors

Please read each statement in this section carefully and show the extent of your agreement on the statements by putting “X” mark in the boxes using the following rating scales.

Likertscals:- Strongly Agree (SA)=5 Agree (A) 4 Neutral (N) = 3 Disagree (D) = 2 and strongly disagree (SD) = 1

1. Please put (X) on the item that is suitable for you as the best alternative response.

No	Description of items	Strongly disagree (SD)	Disagree (D)	Neutral(N)	Agree (A)	Strongly agree (SA)
<b>1 Working condition related factors affecting employees attitude and behavior</b>						
1.1	The work load is reasonable for me as compared to the working time, target and standard set by the bank.					
1.2	As a bank, availability of working materials and resources are enough and standardized					
1.3	The bank’s working environment is conducive in all circumstances, and satisfies employees.					
1.4	The bank’s working arrangements or layouts are desirable for employees.					
1.5	Employee’s well- being and flexible working condition are enhancing employee’s loyalty and commitment.					

Please discuss any suggestions and ideas that you feel are not indicated above.

.....  
 .....

<b>2. Management related factors affecting employees attitude and behavior</b>						
2.1	The bank’s management system shows positive and right direction in order to enhance employee’s performance.					
2.2	I think the lower level employees obtain new ideas, forward and upward thinking, from senior staff and management.					
2.3	I believe that the communication between managements and employees are harmonious and smooth.					

2.4	The decisions taken by management are credible, fair and allow employee participation.					
2.5	The bank's management are talented, as well as icons for employees.					

Please reflect and suggest ideas that you feel are not indicated above  
 .....  
 .....

**3. Question related to salary and benefit package issues affecting employees attitude and behavior**

3.1	I think that the bank salary scale is fair and reasonable compared to employee's effort, and also motivates them for further performance.					
3.2	The bank salary scale is competitive with other banks salary scale.					
3.3	I believe that the bank's salary is fair and enough as compare to the country's living standards.					
3.4	The benefit package of the bank is better than other banks and satisfies employee's expectations.					
3.5	The benefit package of the bank is fair at all level of employees.					

Please discuss any suggestions and ideas that you feel are not indicated above.  
 .....

**4. Question related to succession and development issues affecting employees attitude and behavior**

4.1	Do you believe that the bank's succession and development plan is fair and free of bias when it comes to professional development for experienced and skillful employees?					
4.2	Availability of the chance to grow, opportunity for learning and development of employee's are good as compared to other banks.					
4.3	The organization's steps for employee's development and training are good.					
4.4	Employees participation in the decision making process is good.					
4.5	The bank's employee development system give opportunities, and takes into account employee's educational level to better develop employees to be promoted to higher level positions.					

Please discuss any suggestions that you believe are not indicated above.

.....  
 .....

<b>5. Bank's policy and procedure, system, and cultural related issues affecting employees attitude and behavior</b>						
5.1	The bank policy and procedure are clear and easy to exercise					
5.2	The bank's system and technology assists employees for better performance and development.					
5.3	The bank's organizational cultures are the best and desirable for employees, as well as build their attitude and behavior.					
5.4	The bank's training policy and procedure are the best to enhance employee's attitude and behavior.					
5.5	The bank policy and organization culture assist employees engagement/involvement in the bank.					

Please discuss any suggestions and your thoughts that you believe are not indicated above.

.....  
 .....

**Section IV. Identification of those determinant factors based on their impact.**

1. Which factor seriously influences employee's attitude and behavior?

A. External factor B. Internal factor

2. Please list those factors in your own words, from the above choice.

.....  
 .....

3. Which one is the most determinant factor that highly affects CBE employee's attitude and behavior? Please indicate your answer in order of priority.

First....., second..... Third.....and fourth.....

- A. Bank management related factor
- B. Succession and development related factor
- C. Salary and benefit package related factor
- D. Working environment

4. If your answer for question no 6 is "A" or "B" explains how it affects?.....

.....

5. Employee's attitude and behavior have its own impact on employee's performance.

A. Strongly agree B. Agree C. Neutral

6. Employees' attitude and behavior also have serious impact on the bank's performance and development.

A. Strongly agree B. Agree C. Neutral

7. Who will take responsibility for employee's attitude and behavior exhibited in the bank?

A. The bank B. Employees C. The government D. All of them

8. What types of action are should be taken by the bank to manage and treat those employees attitude?
  - A. Giving trainings related to employees feeling
  - B. Satisfy employees expectation by increasing salary and other benefit packages
  - C. Changing management system, organizational cultures and structures
  - D. All of the above
9. Are there any other factors that affect employee's attitude and behavior?
  - A. Yes
  - B. No
10. If yes, list some of them.
  - 1.
  - 2.
  - 3.
  - 4.
  - 5.
  - 6.

**APPENDIX B**  
**ST. MARY'S UNIVERSITY**  
**SCHOOL OF GRADUATE STUDIES**



**INTERVIEWS SHEET**

**ST. MARY'S UNIVERSITY MASTERS OF BUSINESS ADMINISTRATION PROGRAM  
KEY INTERVIEWS TO BE RESPONDED BY MANAGEMENT MEMBERS OF  
COMMERCIAL BANK OF ETHIOPIA (CBE)**

**Dear, Sir/ Madam,** I wish to introduce myself as a final year MBA student of St. Mary's University. As part of the Masters of Business Administration program in General management. I am required to do a research work on the topic "Determinant factors that affect employees' attitude and behavior" a case study of Commercial Bank of Ethiopia. As you know, one of the aims of Commercial Bank of Ethiopia is to inspire all employees to meet and exceed the expectations of customers, ensuring growth and competitiveness as a company. I would greatly appreciate it if you could share your views and experiences on the issues under consideration, as you are a bank senior management member. The study aimed at exploring factors which have an influence on the attitude and behavior of employees towards their organization, in CBE. The bank has agreed that I conduct this study as part of my postgraduate thesis. It is important to note that your responses will be used for purely academic purpose, and therefore strictly confidential, as your name will not be mentioned anywhere in the study. Your kind cooperation and support will be highly appreciated. A copy of the report will be available on request. I would value your input to the questions in the attached key interview. I understand that your day is already full, but your input is valuable in making me understand the factors which affect employee's attitude and behavior towards Commercial Bank of Ethiopia.

**N.B Dear, Sir/Madam, the right response is fundamental to my research, and the result could transform CBE's environment in terms of employee's attitude and behavior. Therefore, your heart felt and honest response is very important. Thank you very much for your cooperation and support.**

**Title: Determinant factor that affect employees attitude and behavior towards their organization in CBE.**

**Interviewer:** Masresha Fenta

**Date of interview:** -----

**Interviewee's position at CBE:** -----

1. What are some of the attitudes and behaviors displayed/exhibited by employees in the bank? Is there behavioral and attitudinal difference between senior employees and the new comers (young generation) employees towards the bank? Which once have positive feeling, commitment and loyalty to the bank's growth and development? Can you please explain if there is any reason why?
2. What are the determinant factors that influence employee's attitude and behavior in the bank?
3. Is there any relation between those factors, employees' attitude and the bank's development or performance?
4. What in your opinion are the benefits of employee's positive attitude and behavior? And what are the impacts of employee's negative attitude and behavior on the bank's development and achievement of its organizational objective?
5. Do you think those factors contribute to the impact of employee's performance, as well as the bank? Please explain.
6. What type of attitude and behavior does the bank expect from the employees?
7. What are employee's expectations from the bank? Are their expectations right or reasonable?
8. What type of activities takes place by the bank to improve and build employee's attitude and behavior? And how?
9. How much is the bank's readiness to protect employees from internal and external factors that affecting their attitude and behavior? And how do you motivate employees to increase their job satisfaction, engagement, performance and loyalty towards the bank?
10. Is there any difference between female and male employee's attitude and behavior towards the bank? Which once have the best performance in the bank's operation?

**Again thank you very much for your time, and input. Have a nice day!**