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FACTORS AFFECTING EMPLOYEE JOB SATISFACTION

IN THE CASE OF DASHEN

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**FACTORS AFFECTING EMPLOYEE JOB SATISFACTION:
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APPROVAL

This research paper titled as “**Factors Affecting Employee Job Satisfaction: The Case of Dashen Bank**” has been submitted to St. Mary’s University, School of Graduate Studies, Institute of Business, with my guidance and approval as a university advisor.

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DECLARATION

I, the under signed, declare that this research paper entitled “Factors Affecting Employee Job Satisfaction: in the case of Dashen Bank”, and has not been presented for any degree and examination at any other university and it is in partial fulfillment to the requirement of the master’s Degree in Business Administration at St. Mary University graduate student.

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List of Acronyms and Abbreviations

DB: Dashen Bank S.C.

JS= Job Satisfaction.

ANOVA= Analysis of Variance

SPSS = Statistical Package for Social Science

ABSTRACT

This study attempts to evaluate factors affecting job satisfaction of employees in Dashen Bank. It focuses on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of employees, and also it tried to fill the gap by empirically testing the variables including Work environment, Respect, praise and Recognition, Fair Compensation, Motivation, Benefit Package and Promotion, and Nature of the work. It is a cross sectional case study by using survey data collection method. A quantitative methodology was used and closed ended questionnaires were used as measuring instrument. The result has been analyzed in terms of descriptive statistic followed by inferential statistic on the variables. The result indicated that there is a significant and positive relationship between all of independent variables and dependent variables. The present study highlighted the various dimensions necessary for motivating employees to improve the quality of service in the bank sector. Findings showed that DB bank employees have satisfied.

Key Words, Job Satisfaction, Respect, Praise, Recognition, Benefit Package.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The sources of satisfaction or ways of getting satisfied depend, on what people think that will make them satisfied. The phenomenon that brings satisfaction for someone could not make satisfied the other. Researchers have found out that due to individual differences, motivational factors, ability of communication, working environment, etc, satisfaction varies among individuals. (Tietjen & Myers,2008) believe that having lots of money might satisfy them, while others can think accomplishing what they planned make them satisfied, some on the other hand get satisfied just by doing good things like helping those who are in need”. The world is on a rapid and continuous change in demand and expectations for quality service. So for an organization to survive in this competitive environment, it has to focus on creating and reinforcing employee satisfaction to get the most out of their level of engagement. This become essential for companies whether they are in service or production sectors. Job satisfaction is very important because most of the employees spend a major portion of their life in their work place. Moreover, it has impact on the general life of the employees because a satisfied employee is a contented human being (Chahal, et.al.2013). Similarly, satisfied employees have better physical and mental wellbeing. Employees’ satisfaction is important because it enhances employee retention, increase productivity and customer satisfaction, and reduces costs associated with turnover, recruiting and training (Locke, 2006).Even if job satisfaction is very important, “there are many people who work in jobs that they don’t like simply because they guarantee them a living in which they can enjoy life” (Lawler,2008). The effect of job satisfaction is linked with vital organizational elements like its effect on absenteeism, turnover, organizational commitment,.

There are a lot of definitions of job satisfaction given by different previous researchers. Job satisfaction is any combination of psychological, physiological and environmental circumstances, which cause a person truthfully, satisfied with his/her job (Bidisha Lahkar Das and Mukulesh Barua, 2013). Job satisfaction can be viewed as an emotional state; positive in connotation which is because of the goodness emanating from the job the individual is doing

with (Swarnalatha & Suresh krishna, 2012). Similarly (Feldman & Arnold, 2013) have stated job satisfaction as, “the amount of overall positive affect (or feelings) that individuals have towards their jobs”. Job satisfaction is a combination of positive and negative feelings that workers have towards their work (Davis, 2014). The model of (Hulin, 1985) proposed that job satisfaction is the function of the balance between work role inputs (e.g., education, time and effort) and the work role outputs (e.g., pay, status, working conditions, motivation, fringe benefits, task importance, and intrinsic aspects) of the job. Job satisfaction in terms of how people feel about their jobs and different aspects of their jobs. In addition Job satisfaction is an affective or emotional response towards various aspects of an employee’s work (Kumar Navdeep & Garg Pankaj, 2010).

The banking sector has undergone a change over the years, which has put new pressures and realities in front of the bank employees. Bank officers form a delicate link between the management and the clerical staff. The success of the bank to a large extent depends upon the coordination, synchronization and cooperation of the Bank Officers with these two very divergent entities (Beer, 2008). In general, employees’ job satisfaction should be highly considered since it affects the employee performance level. Therefore, this study tries to assess those factors affecting employee job satisfaction under North Addis district city branches of Dashen Bank S.C.

1.2 Statement Of The Problem

Various theories like Maslow's Need Hierarchy Theory, Herzberg's Motivation- Hygiene Theory, and Vroom's Expectancy Model have been extended to describe the factors responsible for affecting the job satisfaction of the employees in the organization. To ensure the achievement of their goals, organizations must develop policies that facilitate employee satisfaction and create an atmosphere of commitment and cooperation. Satisfaction of human resource finds close links to highly motivated employees. Motivated employees then develop loyalty or commitment to the firm resulting to greater productivity and lower turnover rates (Khan, 2010).

According to (Mosammod and Nurul, 2011), it is found that satisfied employees exert high performance than dis-satisfied employees (Rizwan, 2010). A person with high level of job satisfaction holds positive attitude towards his job and dissatisfied employees holds negative

attitude on his/her job. Satisfied employees tend to be committed, whereas dissatisfied employees on the contrary show absenteeism, soldiering (deliberately working at slow pace), turnover, etc. Nowadays the banking sector in Ethiopian is found in stiff competition. There will be also new coming banks with high potential and features. Hence, there is always agreed on the part of the management to raise the level of satisfaction of employees. Hence, organizations should keep on monitoring employee satisfaction level in order to stay profitable and to stand first in the market. Employee satisfaction surveys, therefore, provide management with the knowledge and tools to build positive relations and work environment. The output of job satisfaction employee will have unremarkable benefit with regard to organization objectives. As far as many researchers try to address factors that affect employee's satisfaction whereas the employees' attitude towards the factors and which factors attribute to more satisfaction and which factors attribute to less satisfaction has not been studied.

Previously many of researchers examined on the topic of job satisfaction and have tried to look in to various factors of Employee satisfaction (e.g Kiruthika and Kavitha 2015, Mokaya and Kipyegon 2014, Mani 2011) the consequence of employee satisfaction (e.g Kazimoto 2016, Albdour and Altarawneh 2014, Bhatla 2011). On the other hand, a number of researches conducted in Ethiopian banks is lacking specially by limiting the concept to job satisfaction include both job & organizational impact.

In today's business climate of continuous changes and uncertainty, the importance of job satisfaction to organizational performance has no question. The service sector in Ethiopian's economy has started to grow recently and among the financial market banking sector is one of the most growing service sector. Over the years the market has seen immense opportunities in this sector and a lot of major players have joined this sector. Thus, the purpose of this study was therefore to assess factors like working condition, nature of the work, respect, praise and recognition, motivation, benefit package and promotion and fair compensation, that affect job satisfaction of employees Dashen Bank City Branch under North Addis District.

1.3. Research Questions

This study was designed to answer the following research questions: -

1. What effect does work environment have on employee satisfaction in the case of Dahan Bank?
2. What effect does respect, praise, and recognition have on employee satisfaction in the case of Dashen Bank?
3. What effect does fair compensation have on employee satisfaction in the case of Dashen Bank?
4. What impact does motivation have on employee satisfaction in the case of Dashen Bank?
5. What effect does benefit package and promotion on employee satisfaction in the case of Dashen Bank?
6. What consequence does nature of the work has on employee satisfaction in the case of Dashen Bank?

1.4. Objectives Of The Study

1.4.1. General Objective

The general objective of this study is to assessment the factors affecting job satisfaction of employees in Dashen Banks S.C. City Branch of North Addis District.

1.4.2. Specific Objectives

- To assess the satisfaction level of employees in relation to working environment.
- To show the satisfaction of employees concerning with respect, praise, and recognition.
- To examine the satisfaction of employees with fair compensation.
- To assess the job satisfaction of employee with motivation.
- To evaluate the satisfaction of employees in relation to benefit package and promotion.
- To investigate the satisfaction of employees with respect to the nature of the work.

1.5. Delimitation/Scope of the Study

The study would be delimited conceptually, and geographically as well as on assessment of factors affecting Job satisfaction of employees on Dashen Bank city branches North Addis District. Geographically; there are 439 Dashen Bank branches in Ethiopia but this study delimited itself on only Dashen Bank City Branches of North Addis District. The conceptual boundary was limited to the variables which are work condition, respect, praise and recognition, fair compensation, benefit and promotion, motivation and the nature of work itself towards job satisfaction. Furthermore, this study was focus selected North City Branches based on convenience sampling method for selected a branch and simple random sampling method to select respondent in the branches.

1.6. Significance Of The Study

The study was expected to provide information about which factors and to what extent they affect job satisfaction of employees to give insight for policy makers of the bank on how to establish policies that can enhance the job satisfaction of their employees. In addition, managers also benefited from this study in a sense that, the findings provide suggestions on how to improve work place treatment and practice their powers in order to retain employees loyal and committed to their job which in turn enables the bank achieve its objectives. Because, it is through satisfied employees output increase and reduce turnover to the organization.

1.7 Organization of The Paper

This study would be organized in to five chapters. The first chapter provides an introduction to the study. It contains background of the study, statement of the problem, research questions, objectives of the study, Scope and Limitation of the Study and significance of the study. The second chapter would have the literature review of the study. In this part literatures related to theories of job satisfaction, assessment of factors affecting job satisfaction are reviewed & conceptual framework of the study. In addition, prior studies were reviewed. The third chapter explains methods of the study. In this chapter the type and design of the study, the subjects and sampling of the study, procedures of data collection and the data analysis techniques was discussed. Next to that, the fourth chapter focuses on the data analyses and presents the research findings. Finally, the last chapter ends by forwarding conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

This chapter will provide a detailed explanation on the definition, influences, theories, factors and measuring scales of Job satisfaction. The literature review also draws on the broad conceptual models of various experts on organizational behavior in relation to job satisfaction.

2.2 Definition of Job Satisfaction

Satisfaction is a feeling of happiness that obtain when a person fulfilled his or her human needs and desires (Saif, 2014). As well, it is a state felt by a person who has experienced performance or an outcome that fulfilled his or her expectations (Ilyas&Arif, 2013). Job satisfaction is the positive feelings about a job, resulting from an evaluation of its characteristics (Robbins & Judge, 2013). A person with high level of job satisfaction holds positive feeling about his or her job, while a person with a low level of satisfaction holds negative feelings. Job satisfaction is the difference between the amount of rewards employees receive and the amount they believe they should be received (Robbins & Judge, 2013). Job satisfaction is defined as “the extent to which people’s willingness towards the job” and is influenced by multiple factors. Salary, efficiency in work, fringe supervision & co- worker relations are the most important factors contributing to employee job satisfaction (Mosammod & Nurul, 2011). Perceived pay and promotion work as most influencing factor of job satisfaction in banking sector (Sowmya & Panchanatham, 2011).

Job dissatisfaction of employee’s mainly occurs due to absence of work recognition and the benefits that they are received. However, company policies and practices, achievement and advancement, feedback and communication, ability to work independently and general working conditions make employee satisfy at every time (Maniram & Dissertation, 2007). Salary is the most important factor of job satisfaction and the influence of supervisor support, healthy working environment, work-life balance, career opportunities, promotion, proper training and development opportunities are also important for determining employee’s job satisfaction (Neog & Barua, 2014). Factors that lead to highest employee’s job satisfaction are working

environment, respect, praise, and recognition, job environment, motivation, security, and relationship with co-workers and fair compensation (Tanjeen, 2013). Job satisfaction reflects the extent to which individuals find fulfillment in their work. Job satisfaction is an affective or emotional response towards various facets of one's job. In other words, job satisfaction involves a person's positive or negative feelings about his or her job (Lisa & Timothy, 2008).

The two types of job satisfaction are:-

Intrinsic Job Satisfaction covers people's affective reactions to job features that are integral to the work itself (e.g. variety, opportunity to use one's skills, autonomy); whereas

Extrinsic Job Satisfaction covers features external to the work itself (e.g. pay, the way the firm is managed). Job satisfaction is concerning one's thoughts or state-of-mind regarding the nature of their work. job satisfaction can be influenced by a variety of factors, for example pay practice, quality of one's relationship with their supervisor, quality of the physical environment in which they work (Tanjeen, 2016).

An attitude of great interest to managers and team leaders is job satisfaction. (Gunlu, Aksarayli and Percin 2009) explain that job satisfaction is the sense or a general feeling of workers concerning their work and the job components such as the working environment, working conditions, equitable rewards, and communication with colleagues.

Various researchers have defined the term job satisfaction. (Wiener' 1982) states that, job satisfaction is an attitude towards work-related conditions, facets, or aspects of the job. (Feinstein' 2000) was of the view that Job satisfaction is more of a response to a specific job or various aspects of the job.

2.3 Theoretical Review

The concept and assessment of job satisfaction began in 1911 with the research of Taylor. Taylor stated that rewards like the earnings of the job, incentive payments, promotion, appreciation, and opportunities for progress could lead to increased job satisfaction (Aslan, 2001). Job satisfaction theories have a strong overlap with theories explaining human motivation.

2.3.1. Maslow's Needs Hierarchy theory

Maslow's (1943) Hierarchy of Needs is said to be the most extensively cited theory of motivation and satisfaction (Wehrich and Koontz, 1999). Maslow's (1943) argument based on humanistic psychology and clinical practices revealed that, an individual's motivation/satisfaction requirements could be arranged in pecking or hierarchical order namely physical needs, safety needs, social needs, esteem/achievement needs, and self-actualization (Maslow, 1943). The theory explains that when one level of these needs is fulfilled or satisfied it does no longer motivate. Therefore, next higher level of need must be initiated to inspire the individual so as to feel satisfied (Luthans, 2005). However, needs are affected both by weight attached to them and the level at which an individual want to meet those needs (Karimi, 2007).

2.3.2. Herzberg theory on job satisfaction

Herzberg expressed his theory of motivation in a similar perspective with Maslow's theory suggesting that the work itself could serve as a principal source of job satisfaction (Vecchio, 2000). According to (Torrington and Hall, 1991), the underlying assumption of this theory was that a satisfied employee would be a productive employee. Herzberg, in his studies, found that the factors causing job satisfaction were different from those that caused job dissatisfaction (Mullins, 2007). (Greenberg and Baron, 2008) agree with (Mullin, 2007) suggesting that the Herzberg's Two-Factor Theory is a theory of job satisfaction where satisfaction and dissatisfaction stems from different groups of variables. The satisfiers were referred to as motivators and dissatisfies as hygiene factors.

2.3.2.1. Motivator factors

As it is described above Herzberg's motivator factors include the work itself, recognition, advancement, and responsibility. These factors are related to an individual's positive feelings about the job and to the content of the job itself. According to (Qasim, Cheema & Syed, 2012) these positive feelings, in turn, are associated with the individual's experiences of achievement, recognition, and responsibility. As a result, motivators are referred as intrinsic factors; hence, they reflect lasting rather than temporary achievement in the work setting. Intrinsic factors are

directly related to the job and are largely internal to the individual (Qasim, Cheema& Syed, 2012).

2.3.2.2. Hygiene factors

Herzberg's' hygiene factors as described above include company policy and administration, technical supervision, salary, fringe benefits, working conditions, job security, and interpersonal relations.

(Qasim, Cheema&syed,2012) stated that hygiene factors are extrinsic factors or factors external to the job because of hygiene factors are associated with an individual's negative feelings about the job and are related to the environment in which the job is performed. They serve as rewards for high performance only if the organization recognizes high performance. However, Herzberg's also emphasizes that it is important to understand that those factors that lead to job satisfaction are not the same as those factors that lead to job dissatisfaction. Job security, benefits, and feeling safe cannot increase employee job satisfaction, but if these are not present, they can lead to job dissatisfaction (Qasim, Cheema & Syed, 2012).

2.3.3. Locke's theory on job satisfaction

According to (Tietjen & Myers, 2001) Locke's composite theory of job satisfaction is founded from the many other concepts which Locke has developed through study and research on related topics such as goal setting and employee performance. Initially Locke's job satisfaction theory is developed by criticizing Herzberg's' theory of job satisfaction. After criticizing Herzberg's' work, Locke continued with his theory on values, agent/event factors, and finally an adjusted view of job satisfaction.

The two basic points in which Locke's criticize Herzberg's two-factor theory are summarized in brief as follows; the first is that job satisfaction and dissatisfaction result from different causes. The second point is that two-factor theory is parallel to the dual theory of man's needs, which states that physical needs (like those of animals) work in conjunction with hygiene factors, and psychological needs or growth needs (unique to humans) work alongside motivators. (Tietjen & Myers, 2001). The point of Locke's criticisms is the concept of mind body dichotomy, unidirectional operation of needs, lack of parallel between man's needs and the motivation and

hygiene factors, incident classification system, defensiveness, the use of frequency data and denial of individual differences.

(Tietjen & Myers, 1998) added that, by distinguishing values from needs, he also argue that they have more in common with goals. Both values and goals have content and intensity characteristics. The content characteristics answer the question of what is valued, and the intensity characteristics answer how much is valued. With regard to finding satisfaction in one's job, the employee who performs adequately on the job is the individual who decides to pursue his or her values. Assessment of factors affecting job satisfaction of employees in CBE 2015 18 As values are a point at which Locke's theory of job satisfaction begins to separate from the theory of Herzberg, so too are agent and event factors a source of divergence between the two theorists. The comparison of needs and values by Locke is described as follows. Primarily Locke refers needs as innate, a priori, and the same for all humans. Locke mentioned that needs are objective: they exist apart from knowledge of the needs confront man and require action. Locke refers values to be acquired and posterior. Locke added that values are unique to the individual, and values are subjective: they are acquired through conscious and sub-conscious means; values ultimately determine choice and emotional reaction (Tietjen& Myers, 1998).

2.3.4. Alderfer's ERG Theory

Clayton Alderfer expanded on the work of Herzberg's and Maslow's theories on motivation (Werner, et al., 2007). According to Schultz (2003) the ERG Theory is a modified need hierarchy model that condenses Maslow's five levels of needs into three levels. According Ivancevich, Konopaske and Matteson (2008) Alderfer concurs with Herzberg's and Maslow's theories that there is value in categorizing needs and that there is a basic distinction between lower order and higher order needs. According to Hitt, Miller and Colella (2009) Alderfer identified three groups of core needs as follows:

- **The existence need:-** This is concerned with sustaining human existence and survival. This encompasses physiological and safety needs of a material nature.
- **Relatedness needs:-** This is concerned with relationships to the social environment. It encompasses love or belonging, affiliation and meaningful interpersonal relationships of safety or esteem needs.

- **Growth needs:-** This is concerned with the development of potential of the individual and encompasses self-esteem and self-actualization. According to Werner (2007) growth needs is the employee's desire to be productive, to be creative and to use his\her own skills. According to Moorhead and Griffin (2010) more than one need may be activated at the same time. Schultz, et al. (2003) emphasizes that Alderfer's approach adds what may be termed frustration-regression, where the employee is continually frustrated with attempting to satisfy the growth needs and the relatedness needs may become most important. Unlike Herzberg and Maslow, Alderfer does not contend that lower-level needs have to be satisfied before a higher level need emerges (Moorhead and Griffin, 2010). Werner (2007) suggest that if an employee's needs are blocked due to the job not allowing for this to occur, then the manager should attempt to provide greater opportunities to satisfy existence and relatedness needs. Werner (2007) further state that the ERG theory proposes that a manager needs to actively manage motivation which may result in satisfied and productive employees.

2.3.5. Process Theories

The second conceptual group identified as Process Theories that attempts to explain job satisfaction by focusing on the cognitive processes in which employees engage to influence the direction, intensity and persistence of their behavior (Hitt, Miller and Colella, 2009). (Worrell, 2004) argues that Adams and Vroom have become the most prominent theorist. (Ivancevich, Konopaske and Matteson, 2008) assert that this theory is concerned with answering the questions of how an employee's behaviors energized, directed, maintained and stopped. (Mullins, 2007) argues that this theory attempts to identify the relationships among the dynamic variables that make up motivation and the action required to influence behavior and action. This theory of job satisfaction suggests that employees select their behaviors in order to meet their needs (Peerbhai, 2006). People perceive their job as a series of inputs and outcomes. Inputs are factors such as experience, ability and effort, while outcomes include imperative issues like salary, recognition and opportunity(Worrell, 2004).

2.3.6. Vroom's Expectancy Theory

Vroom's Expectancy Theory which was propounded by Victor Vroom was the first theory directly aimed at work motivation and job satisfaction. The expectancy theory is based on the premise that motivation depends on how much an employee wants something and how likely he or she thinks that they can achieve this. (Vecchio, 2000) argues that the underlying basis of the expectancy theory is that employees are influenced by the anticipated reward that they will receive for the work performed. (Lindler, 2001) concurs with (Vecchio, 2000) stating that employee effort will lead to performance and performance will lead to reward.

2.4. Empirical Review

Employee satisfaction is one of the most researchable issues in the human resource management practice. Many scholars invest their time and energy to identify the main factors for employees' satisfaction, but their results may not always be the same. A study was conducted on job satisfaction of bank employees in Shimla (town in northern India). It is a comparative study of private and public banks. When comparing public and private banks, there is no much difference in the level of job satisfaction, but with regard to some factors like job security, salary, benefits and experience, the satisfaction level differs between the private and public banks. Public banks employees were found highly satisfied with the level of job security compared to the employees of private banks. When it comes to salary package in relation to experience, employees of public banks were more satisfied than employees of the private Banks. Employees of the public banks were also happy regarding the benefits they get in terms of promotions, appraisals, incentives, etc.(Sehgal, 2012)

Employee satisfaction of Kenya commercial bank and concluded that level of absenteeism does not necessarily reflect the level of job satisfaction. This is because the level of absenteeism is due to personal factors like sickness and other family commitments, and not due to the level of job satisfaction of employees. The study also concluded that there are other factors that reflect the level of job satisfaction, including staff turnover, job rotation, career development, time management, job performance and teamwork. Many researches indicated that there is no strong linkage between satisfaction and productivity. Satisfied workers will not necessarily be the highest producers although at theoretical level, this is what organizations expect. The method of

performance appraisal used by the bank (Balanced Score card) and the 360 degree feedback also have an effect on employee motivation and general job satisfaction. This is because performance has improved as a result of the reward employees receive after performance appraisal (Kithuku, 2012).

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

2.5. Factors Affecting Job Satisfaction

The following are some of the major factors affecting job satisfaction –fair compensation, respect or praise or recognition, equitable rewards, supportive working conditions, motivation, supportive fellow employees, personality-job fit, company policies and programs (Rmaniram, 2007).

Factors such as conducive working environment, mentally challenging work, equitable rewards, supportive working conditions, supportive colleagues, the personality-job fit etc. are important factors which will enhance the level of job satisfaction. These factors are described as follows.

Mentally Challenging Jobs: employees tend to prefer jobs that give them opportunities to use their skills and abilities and offer a variety of tasks, freedom on how well they are doing. Jobs that have too little challenge create boredom.

Equitable rewards: employees who perceive that promotion decisions are made in a fair and just manner is likely to experience satisfaction from their jobs. Furthermore, when pay is seen as fair and based on job demands, individual skill level and the prevailing market pay standards, job satisfaction is likely to result. Promotion provides opportunities for personal growth, more responsibilities and increased social status.

Supportive Working Conditions: according to (Rmaniram, 2007) most employees prefer working relatively close to home, in clean and relatively modern facilities and with adequate, safe and well-maintained tools and equipment. This is because comfortable working conditions such as temperature, light and other environmental factors facilitate to enhance satisfaction level of the employees.

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

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

2.6. Measurement of Job Satisfaction

Measuring job satisfaction involves the measurement of attitudes or feelings which are not always freely divulged and cannot be directly measured, making the measurement of job satisfaction difficult (Prando, 2006). (Larkin, 2005) highlights, there are three major concepts in measuring employee attitudes that have emerged in the years that job satisfaction has been studied. (Larkin, 2005) explain these concepts as follows:

2.6.1 Global Concept

Job satisfaction measurement instruments based on this concept are the simplest and easiest to administer. According to this theory, job satisfaction is one-dimensional and is treated as a single, overall feeling towards the job (Spector, 2007). Employees are asked direct questions about their overall feelings about the job (Ironson, Brannick, Smith, Gibson and Paul, 2001). Global job satisfaction measurement instruments are easy to score, have no development costs and make sense to the person being questioned. However, it is difficult to ascertain if respondents are answering the same question objectively to gauge a proper perspective.

2.6.2 Faceted Concept

According to (Spector, 2007) the faceted model of job satisfaction assumes that employee satisfaction views different aspects of a job that can vary independently and should therefore be

measured separately. This model takes a different approach than the global approach by ensuring extensive examination of various facets of the job (Ironson, Brannick, Smith, Gibson and Paul, 2001). Among the facets which can be examined are work load, job security, compensation, working conditions, general management practices and opportunities for growth and development. The number and types of facets are determined by the research problem being investigated and can vary from study to study. It is not necessary for the researcher to develop a measurement tool for each facet being studied. There are a large number of scales and measurement tools available from which a researcher can choose.

2.6.3 The Job Descriptive Index (JDI)

The JDI was first propagated in 1969 in the Smith, Kendall and Hulin's publication of the Measurement of Satisfaction in Work and Retirement (Spector, 2007). This instrument uses 72 "yes", "no" and "uncertain" questions to measure the reaction to five job dimensions which are, the work itself, pay, promotion, opportunities, and co-workers (Prando, 2006). JDI has been widely used and researched for over 40 years and it has become one of the most popular job satisfaction survey instruments (Worrell, 2004). The only limitation of the JDI is that it only has five facets (Spector, 2007). A further criticism of the JDI is, it does not follow its own conceptualization of measuring feelings but asks employees to describe their jobs (Prando, 2006).

2.7. Types of Job Satisfaction Measurement Scales

The basic forms of measurement might include an interview, a single item measure or a workplace observation. However, most researchers opt for a more objective and in-depth survey instrument (Spector, 2007). (Worrell, 2004) identifies and describes the three most widely cited survey instruments found in the literature as the following: -

2.7.1 The Job Satisfaction Survey

The JSS was developed in 1997 by Paul E. Spector to assess employee's attitude about their job, and aspects of the job (Prando, 2006). This instrument uses 36 items to measure nine job dimensions, which collectively assess the attitude of the employee and the aspects of the employee's job. These facets include pay, promotion, benefits, supervision, contingent rewards,

working environment, co-workers, nature of work, and communication (Worrell, 2004). Each of these facets is assessed with four items, and a total score is computed from all 36 items. Responses to each question range from strongly disagree to strongly agree and questions are written in both directions.

2.7.2 The Job Descriptive Index (JDI)

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2.7.3 The Minnesota Satisfaction Questionnaire (MSQ)

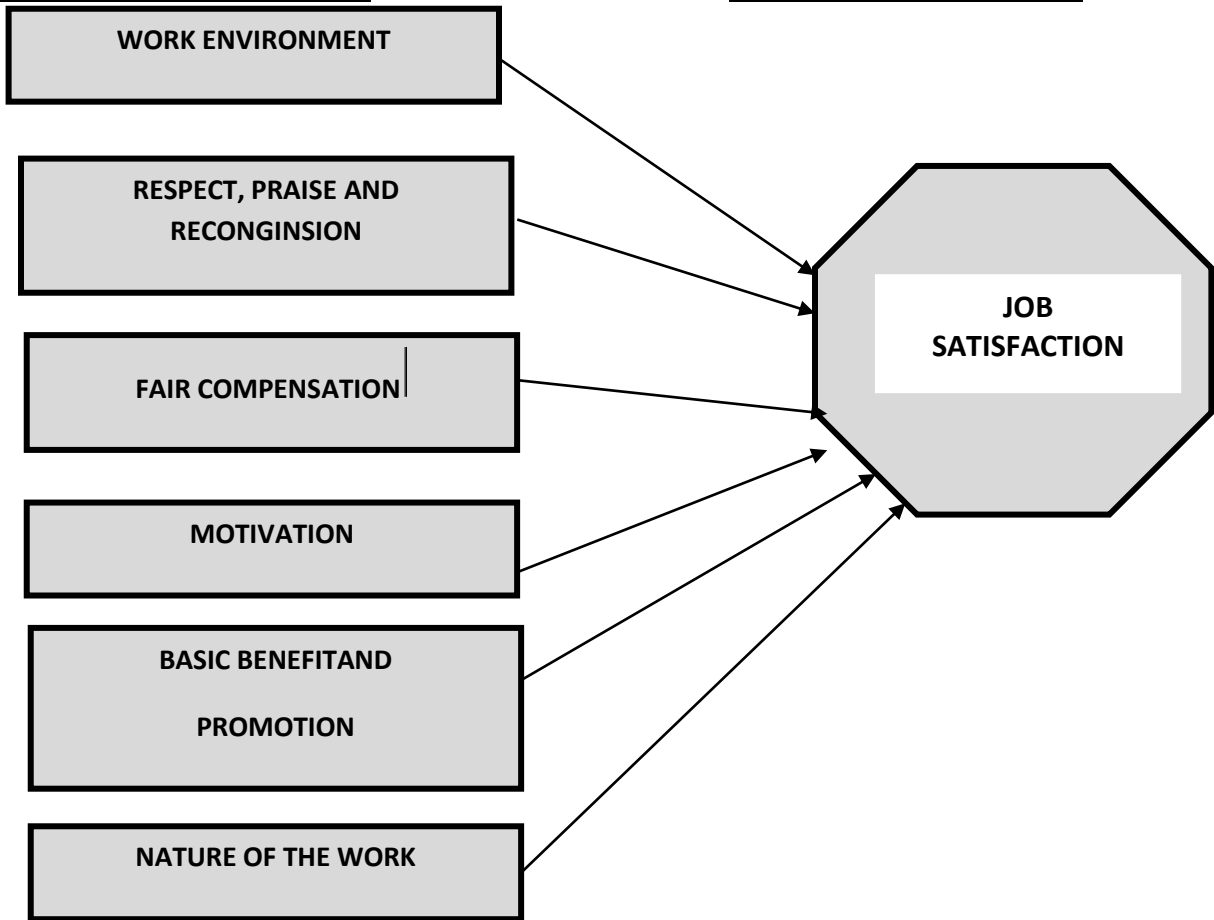
The MSQ which is the second most popular measure of job satisfaction in use was developed in 1967 by Weiss and Associates (Prando, 2006). According to (Worrell, 2004), the MSQ is designed to measure specific aspects of an employee's satisfaction with his or her job. It provides more information on the rewarding aspects of a job rather than more general measures of job satisfaction. (Worrel, 2004) asserts that the MSQ has been widely used in studies exploring client vocational needs, in counseling follow-up studies and in generating information about reinforces in jobs.

2.8 Conceptual Framework

This research has investigated factors affecting job satisfaction of employees in the case of Dashen Bank city branch of North Addis district. The factors investigated under this study include work environment, respect, praise and recognition, fair compensation, motivation, basic benefit and promotion and nature of the work.

INDEPENDENT VARIABLE

DEPENDENT VARIABLE



Source: conceptual framework adapted from anam.et.al 2013

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design and Approach

This study used quantitative research approach. Quantitative research is a type of research in which the researcher decides what to study, asks specific narrow questions, collects numeric (numbered) data from participants and analyzes these numbers using statistics, and conducts the inquiry in an unbiased, objective manner. Quantitative approach is one in which the investigator primarily uses postpositive claims for developing knowledge, i.e., cause and effect relationship between known variables of interest or it employs strategies of inquiry such as experiments and surveys, and collect data on predetermined instruments that yield statistics data (Creswell, 2003). To achieve the objectives, both descriptive and inferential statistics were used to analyze and interpret the findings.

3.2 Sources Of Data

The study used both primary and secondary data in its construction. Primary data was collected mainly through questionnaires of types closed-ended.

Secondary sources such as, published books, company appraisal forms, and the Internet have also been extensively reviewed as references.

3.3. Population and Sampling Technique

3.3.1. Target Population

As target population is said to be a specified group of people or object for which questions can be asked or observed made to develop required data structures and information. For this study, non-managerial level of employees of Dashen Bank S.C working in Addis Ababa city under North Addis District was selected as a population.

3.3.2. Sampling Frame and Sampling Technique

The sampling frame is source materials from which the sample is selected. In this research, the participants of the study were professional employees of Dashen Bank S.C. who are working around different city branches of North Addis District.

In this study two types of sampling techniques were used. These are simple random sampling and convenience sampling technique. To select the sample branch of the respondent, the researcher has used convince sampling method.

Dashen Bank S.C in the North district has 47 branches. Out of which 45 branches are located in Addis. The total number of employees under this district is 630. Therefore, the total populations for the research study used 630. Then fifteen branches selected by using convenience sampling method. Simple random sampling is used for distributing the questionnaires.

Sample size

(Malhortra and Peterson, 2006) stated that, larger the sampling size of a research, the more accurate the data generated but the sample size is different due to different situation. For this study the formula used for determining the sample size was founded from Suran Rose, Nigle Spinks and Ana Isabl work of management research, applying the principles (2015).

$$n = \frac{(1.96)^2 pq}{d^2}$$

Where n = required sample size,

p = proportion of the population having the characteristic,

q = 1-p and

d = the degree of precision.

The proportion of the population (p) may be known from prior research or other sources; if it is unknown use p = 0.5 which assumes maximum heterogeneity (i.e. a 50/50 split). The degree of precision (d) is the margin of error that is acceptable.

$$\begin{aligned} \text{Hence, } n &= \frac{(1.96)^2 (0.5) (0.5)}{(0.05)^2} \\ &= 385 \end{aligned}$$

After finding the sample size since the population was finite, the sample size was adjusted by population correction for proportions formula as follows.

$$n = \frac{n_0}{1 + \frac{(n_0 - 1)}{N}}$$

$$= \frac{385}{1 + \frac{(385 - 1)}{650}} = 242$$

Therefore, based on the above sample size determination method, out of total population (650) the selected sample size was 242 employees.

The total number of population and sample size

Branch	No. of population	Sample size
Sheger	10	8
Megenagna	40	38
Sheger Menafesha	10	8
Ras Desta	10	8
Tewodros Adebabay	10	8
Piazza	40	38
Arada	20	18
Yohannes	10	8
Taitu	12	10
Gullele	30	28
Golla	35	32
Kechene	10	8
Dilber	10	8
Tikur Anbesa	25	22
Total	257	242

3.4 Data Type and Source Of Data

Primary source of data was used to undertake the study. The information was gathered through questionnaires from the sample chosen respondents used for primary data. The main advantage with this type of data collection is that it is collected with the research's purpose in mind. It implies that the information resulting from it is consistent with the research questions and objectives.

3.5 Method of Data Collection

The questionnaire used to gather the primary data from the employees of Dashen Bank in Addis Ababa of North Addis District, which was distributed by the researcher to the respondents. For the purpose of this study, close-ended items were used to measure dependent and independent variable. The type scale method was used to range of responses: strongly disagree, disagree, Neutral, Agree, and strongly agree, with a numeric value of 1-5, respectively. The usage of this particular scaling method has ensured that the research study illustrated the ability to assess the responses and measure the responses quantifiably so that a pattern or trend may be produced in order to answer the research questions.

3.6 Data Analysis Methods

Descriptive statistics were used to organize the data through closed ended questions with the help of SPSS version 20. Analysis was done according to the objective of the study. Correlation analysis statistical tools would be used to align with the objectives of the research, to test the relationship between variables. Regression analysis was employed to determine the effect of independent variables on dependent variables. Regarding to the interpretation for the variables use on likert scale: measurement used on the basis of survey 1=strongly disagree, 2=disagree, 3=neutral, 4=agree and 5=strongly agree.

3.7 Validity and Reliability

A reliable and valid research instrument is absolutely essential for collecting accurate data for the conduct of any research and the process of development of the present research work.

3.7.1 Validity

Validity defined as the extent to which data collection method or methods accurately measure what they were intended to measure. Data was collected from the reliable sources, from respondent who are employees of Dashen Bank S.C. (non- managerial level) working at the North Addis District located in Addis Ababa.

3.7.2 Reliability

Reliability means the ability of a measuring instrument to give accurate and consistent results. The question of reliability arises only for the questions used to measure perception. Cronbach's alpha is a coefficient of reliability and it is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. Hence, according to (Lombard, 2010), coefficients of 0.90 or greater are nearly always acceptable, 0.80 or greater is acceptable in most situations, and 0.70 may be appropriate in some exploratory studies for some guides. By tracing this literature, the researcher tested the internal consistency of the items which were developed for respondents. Therefore, the reliability of the whole items is 0.811, which means the whole items were reliable and acceptable because as Lombard stated coefficients of 0.80 or greater is acceptable in most situations.

Table 3.1 Reliability measure of the Variables

Reliability Statistics

Scale	Cronbach's Alpha	N of Items
Working Environment	.852	6
Respect, Praise and recognition	.876	6
Fair Compensation	.872	6
Motivation	.859	5
Benefit Package and Promotion	.869	6
Nature of work	.851	6

3.8. Ethical Consideration

There were certain ethical protocols that are to be followed by the researcher. The first is asked explicit consent from the respondents. This ensures that their participation to the study is not out of their own will. The researcher has ensured that the respondents are aware of the objectives of the research and their contribution to its completion. One other ethical measure includes treating the respondents with respect and courtesy. This make the respondents are at ease and more likely to give honest responses to the questionnaire. For the concern of confidentiality, the name of the study participants has included in the questioner and data was kept safe and only for the intended purpose.

CHAPTER FOUR

4. DATA PRESENTATION AND ANALYSIS

In this section the study tried to examine the correlation among work environment, respect, price and recognition, fair compensation, motivation, basic benefit and promotion, and nature of the work. The data collected through questionnaire from 242 selected employees working in Dashen Bank North Addis District was developed in five scales ranging from five to one; where 5 represents strongly agree, 4 agree, 3 Neutral, 2 disagree, and 1 strongly disagrees. Questionnaires were analyzed using computer program SPSS 2020 program. Analysis of primary data were using table. The data were classified, analyzed, and interpreted using frequency, percentage, and correlation and regression analysis.

4.1 Respondent Rate

A total number of 242 questionnaires were distributed to the sample selected randomly, however, 220 has completed and properly returned out of which 22 questionnaires were not completed and returned. Response rate of completely returned was 90.9%.

Table 4.1: response rate

Response rate	Frequency	Percentage
Collected	220	90.9
Uncollected	22	9.1
Total	242	100

Source: survey 2021

4.2 General Information Of The Respondents

Under this section the general information of the respondents including age, gender, education level, salary and year of service in the organization were presented. Descriptive statistics was performed on the general information of respondents in order to describe the respondents.

Table 4.2 General Information of the Respondents

Background of the respondent	Description	Frequency	Percentage
Age	20-30	64	29.1
	31-40	59	26.8
	41-50	68	30.9
	Above 50	29	13.20
	Total	220	100
Gender	Male	122	55.5
	Female	98	44.5
	Total	220	100
Education	Diploma	18	8.20
	First Degree	131	59.50
	Master	71	32.30
	Above Master	0	0
	Total	220	100
Experience	1-5	63	28.6
	6-10	84	38.20
	11-15	40	18.20
	Above 15	33	15.00
	Total	220	100
Salary	Less than 10000	17	7.7
	10001-15000	96	43.6
	15001-20000	46	20.9
	20001-25000	39	17.7
	Above 25000	22	10
	Total	220	100

Source: own survey 2021

As table 4.2 shows below, those respondents whose age is between 20-30 years consists 29.1% of the total sample size. And whose age is between 31-40 years contains 26.8% and 30.9 % is consisted by those whose age is between 41-50. The remaining 13.2% are whose age is above

Regarding the gender of the respondents, the females contribute 44.5% of the total participants and the remaining 55.5% is consists by male respondents.

From the total respondents the First degree holders have a lion share which is 59.5% of the respondent and diploma holders contribute 8.2% of respondents. The remaining proportion is coming from the master degree holders.

As table 4.2 shows below, those respondents whose experience is between 0-5 years consists 28.6% of the total sample size. And 31.8% is consisted by those whose experience is between 11- 16 years. Of the total respondents as 38.2% is covered by those respondents who worked from 6- 10 years. The remaining 15% is covered by respondents who work above 15 years in banks.

From the total of respondent whose salary is 10,001 -15,000 has shown 43.6%. 20.9% of the respondent salary is between 15,001- 20,000. The remaining 7.7% and 10% of the respondent salary is below 10,000 and above 25,000 respectively.

This implies that most of the respondents are in the age group of 41-50, earn from 10001-15000, have a degree, and have between 6-10 years of experience. This means that most of the respondents are experienced, degree holders and educated.

4.3 Assessment of Factors Affecting Job Satisfaction Of Employees In Dashen Bank

4.3.1 Work environment

This term describes the working condition of a given task; employees are highly motivated with good working conditions as they provide a feeling of safety, comfort and motivation. On contrary, poor working conditions bring out a fear of bad health in employees. Employees prefer work that is mentally challenging in that it provides them with opportunities to use their skills and abilities and offers a variety of tasks, freedom and feedback on how well they are doing (Robbins, 1993). Accordingly, the grand mean value of work environment was agreed which have a value of 3.69. The mean value of, I get the information I need to fulfill my duties was 3.69, which reflect the respondents were between neutral and agree. The highest mean score

is obtained on I work in good and safe working condition. It had the grand mean value of 3.83, which indicate that the respondents were almost agree about the statement. Relatively the lowest mean score was obtained on the job has a low risk of accident; this had the mean value 3.43.

Table 4.3: The mean value of Work condition

Statistics							
	The job has a low risk of accident	The job takes place in an environment free from health hazards (e.g., chemicals, fumes, etc.)	The seating arrangements on the job are adequate (e.g., ample opportunities to sit, comfortable chairs)	My nearest superior respects the co-worker's	I work in good and safe working condition	I get the information I need to fulfill my duties.	Work Condition
N	Valid	220	220	220	220	220	220
	Missing	0	0	0	0	0	0
	Mean	3.4318	3.6864	3.7318	3.7455	3.8364	3.69
	Grand mean						3.69

Source: own survey 2021

4.3.2 Respect, Praise and Recognition

Respect, praise and recognition have a high power of impact on employee satisfaction. Respectful workplaces employees are more engaged and productive. In workplaces with little or no respect, employees report more conflicts and misunderstandings and lower attendance and productivity.

Recognition is the acknowledgement of the contribution of a person, to express appreciation or to reward the individual for the accomplishment of a task. The grand mean value of respect, or praise, or recognition was between neutral and agree, which have a value of 3.44. The mean score of my nearest superior respects the co-worker's opinions were 3.59, which indicate that the respondents were between neutral and agree about respect, or praise or recognition system of their organization. Relatively the lowest score on I receive a great deal of information from my coworkers about my job. That had the grand mean value of 3.05, it represents neutral.

Table 4.4: The mean value of respect, or praise, or recognition

		Statistics						
		My nearest superior respects the co-worker's opinions	My boss recognizes the extra effort I put at work	I do get acknowledgment by bosses for my skills and competencies	Everyone is treated fairly and with respect	I do not feel that the work I do is appreciated	I receive a great deal of information from my coworkers about my job	respect, or praise, or recognition
N	Valid	220	220	220	220	220	220	220
	Missing	0	0	0	0	0	0	0
Mean		3.5955	3.4727	3.4818	3.6500	3.3909	3.0500	2.93
Grand mean								3.44

Source: own survey 2021

4.3.3 Fair Compensation

Fair compensation means ensuring the pay for employees is set at a level that is both fair and livable, and provides equal pay for equal work. Payment is also referred as salary or remuneration is significantly found to motivate individuals. (Arnolds and Boshoff, 2001) found that managers and employees are significantly motivated by monetary rewards. As it can be noted from the below table the grand mean score of fair compensation was neutral which represented by 3.35. The mean value on, I feel satisfied with my chances for salary increase is 3.499, which represent the respondents were neutral by their organization on fair compensation. Relatively the highest mean score is obtained on I feel I am being paid a fair amount for the work I do, which had the mean value 3.609. whereas relatively the lowest mean score is obtained on Raises are too many and frequent, the mean value of 2.912. Generally, most of the respondents were neutral about their organization on fair compensation.

Table 4.5: The mean value of fair compensation

		I feel I am being paid a fair amount for the work I do	I feel raises are too many and frequent	I feel appreciated by the organization when I think about what they pay to me	I feel satisfied with my chances for salary increase	I feel my organization provide equal benefit for every employee	I emphasize there is a fair compensation in work place	Fair Compensation
N	Valid	220	220	220	220	220	220	220
	Missing	0	0	0	0	0	0	0
Mean		3.6091	2.9182	3.5682	3.4909	3.1636	3.3591	3.35
Grand mean								3.35

Source: own survey 2021

4.3.4 Motivation

The concept of motivation is used to define and describe forces within the individuals that can determine the level, direction and persistence of the effort they demonstrate at work (Mullins, 2015). (Saitis, 2002) argues that motivation is a complex internal situation, which is shaped by the existence of incentives that drive the individual to act in a certain way. According to (Kostaridou – Euclid, 2001), motivation is what moves, pushes or drives the person into action. Motivation can either push the individual by acting from within, or pull it out acting from outside. Accordingly, the grand mean value of motivated was 3.76 which is relative to agree. The respondents were relatively happy by their organization motivational factors. The highest mean score is obtained on there I am motivated to working for this organization because I do have Secure, permanent and reliable job position, it had 3.92 mean value which indicate that the respondents were agreeing by their organization motivational factor. Relatively the lowest grand mean score is obtained on I am motivated to working for this organization because I'm operating as part of a team rather than as an individual contributor; this had the mean value 3.46.

Table 4.6: The mean value of motivation

	I am motivated to working for this organization because I do have opportunities to acquire new knowledge and skills, reach personal potential	I am motivated to working for this organization because I do have Secure, permanent and reliable job position	I am motivated to working for this organization because I'm operating as part of a team rather than as an individual contributor	I am motivated to working for this organization because I do have opportunity to growth/promotion	I am motivated to working for this organization because I'm operating as part of a team rather than as an individual contributor	motivation
N Valid	220	220	220	220	220	220
Missing	0	0	0	0	0	0
Mean	3.87	3.9273	3.8273	3.7182	3.4636	3.76
Grand mean						3.76

Source: own survey 2021

4.3.5 Benefit Package and Promotion

Benefit package and promotion often brings new responsibilities that initiate a sense of management. This sense of management is a key factor in employee satisfaction as it helps them grow. Promotion opportunity means a chance to advance or it is a chance to promote from lower position to a higher or the next higher position. For any employee promotion opportunity is a very essential term in his work. If the promotion opportunity of an organization is very low, employees' turnover of that organization will be increased. Promotion is also known as advancement, is a motivator, and should therefore build strong levels of motivation (Oosthuizen, 2001). Accordingly, the grand mean value of basic benefit and promotion is 3.76 which is relative to agree. The respondents were relatively agree by their organization basic benefit and promotion. The highest mean score is obtained on there is really high chance for promotion on my job, it had 4.14 mean value which indicate that the respondents were agreeing by their organization chances for promotion. Relatively the lowest mean score is obtained on, the benefit package we have is equitable; this had the mean value 3.41

Table 4.7: The mean value of basic benefit and promotion

	I have the possibility to be promoted in my work	Promotion rule is clear which is based on Performance	The companies do have clear promotion strategy	I am satisfied with my salary	The benefit package we have is equitable	I am happy with the monetary pay and remuneration structure of the organization	basic benefit and promotion
N	Valid Missing	220 0	220 0	220 0	220 0	220 0	220 0
Mean		3.8591	3.7227	3.6727	3.7500	3.4182	3.5727
Grand mean							3.6658
							3.67

Source: own survey 2021

4.3.6 Nature of the work

The nature of the work means the type of things you do, and also the circumstances in the job. The type of job one does has influence to employee satisfaction. The grand mean value of nature of the work was 3.34 which represent agree. The highest mean value was 3.8 which is, I get the information I need to fulfill my duties, while the lowest mean was 2.95, which is, the job requires me to utilize a variety of different skills in order to complete the work.

Table 4.8: The mean value of nature of the work

	The job allows me to make my own decisions about how to schedule my work	I get the information I need to fulfill my duties	The job gives me a chance to use my personal initiative or judgment in carrying out the work	The job requires me to utilize a variety of different skills in order to complete the work	The job involves a great deal of task variety	The job requires me to be creative	Nature of the work
N	Valid Missing	220 0	220 0	220 0	220 0	220 0	220 0
Mean		3.4318	3.8045	3.2000	2.9545	3.3045	3.3409
Grand mean							3.34

Source: own survey 2021

4.4 Inferential Analysis

4.4.1 Correlation Analysis

Correlation is any statistical association, though it actually refers to the degree to which a pair of variable is linearly related. A correlation coefficient has a value ranging from -1 to 1. Values that are closer to the absolute value of 1 indicate that there is a strong relationship between the variables being correlated whereas values closer to 0 indicates that there is little or no linear relationship. Under correlation coefficient 0 to 0.19 result indicates very weak correlation, a result between 0.20 to 0.39 indicates a weak correlation among variables, and a result which is between 0.4 and 0.59 shows a moderate correlation, a result between 0.6 and 0.79 indicates a strong correlation among variables while a result between 0.80 to 1 indicates very strong correlation. Correlation analysis does show the relationship between the variables of interest, hence to answer the proposed research questions the following correlation analysis is undertaken by the researcher.

Table 4.9 Pearson Correlations between independents variables and overall job satisfaction

Correlations

Independents Variables		Working Environment	respect, praise, and recognition	fair compensation	Motivation	benefit package and promotion	Nature of the Job	Overall Job satisfaction
Working Environment	Pearson Correlation Sig. (2-tailed)	1						
respect, praise, and recognition	Pearson Correlation	.413**	1					
fair compensation	Pearson Correlation	.400**	.038	1				
Motivation	Pearson Correlation	.514**	.358**	.645**	1			
benefit package and promotion	Pearson Correlation	.492**	.433**	.328**	.622**	1		
Nature of the Job	Pearson Correlation	.350**	.514**	.384**	.544**	.549**	1	
Overall Job satisfaction	Pearson Correlation	.660**	.658**	.567**	.832**	.779**	.686*	1

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

As indicated in table 4.5 portray that, the Correlation coefficient between fair compensation and employees job satisfaction is found to be significant ($r = 0.567$, $p < 0.001$). Correspondingly, a very strong and significant correlation coefficient found between Motivation and benefit package, promotion and employee job satisfaction ($r = 0.832$, $p < 0.001$ and $r = 0.779$, $p < 0.001$) respectively and finally a strong and significant correlation coefficient between work

environment, respect, praise and recognition and nature of the work and employee job satisfaction ($r = 0.660$, $r = 0.658$ and $r = 0.686$, $p < 0.001$) were found. The Correlation coefficient value between motivation and employee job satisfaction indicated is a very strong and significant relationship between the variables ($r = 0.832$, $p < 0.001$).

4.5 Tests of Assumptions of Regression Analysis

4.5.1 Multi-collinearity

Multi-Collinearity denotes that in a multiple regression model two and above predictors that are correlated with other predicted variables is analyzed against independent variable in order to understand their statistical implication of various values. However, the examination of this kind could have multi-collinearity phenomenon in which two or more predictor variables are highly correlated with each other variable can be linearly predicted from the others with a significant degree of accurateness. In multi-collinearity, Tolerance demonstrates that how much of the variability of the specified independent is not explained by the other independent variables in the model and is calculated using the formula $1 - R^2$ for every variable. If the value of tolerance is less than .10 it indicates that the multiple correlation with other variables is high, suggesting the possibility of Multi-collinearity. The other value given is the VIF (Variance inflation factor), which is just the inverse of the Tolerance value ($1/1 - R^2$).

Multi-collinearity can be detected with the tolerance values and variance inflation factor (VIF). VIF values above 10 would be a concern here, indicating multi-collinearity. As table 4.9 below shows the tolerance values of all independent variables are above 0.1 and the VIF values are below 10 which indicate there is no Multi-collinearity problem.

Table 4.10 Multi-Collinearity

Coefficients^a

Model	Un-standardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.664	.164		10.123	.000		
Working Environment	.174	.021	.175	8.381	.000	.593	1.688
respect, praise, and recognition	.286	.017	.326	16.486	.000	.662	1.511
fair compensation	.181	.021	.180	8.734	.000	.609	1.643
Motivation	.344	.035	.259	9.732	.000	.366	2.731
benefit package and promotion	.227	.025	.227	9.207	.000	.427	2.344
Nature of the Job	.171	.020	.181	8.736	.000	.604	1.655

a. Dependent Variable: Overall job satisfaction

4.5.2 Normality test

The P-P plot shows the normality test of P-P plot that compares the observed Cumulative probability of the standardized residual (see below figure 4.1). The P-P plot shows that strews of the residuals tightly close to the normal distribution line. Therefore, the P-P plot indicates that it is a normal distribution because the resulting image is close to a straight line.

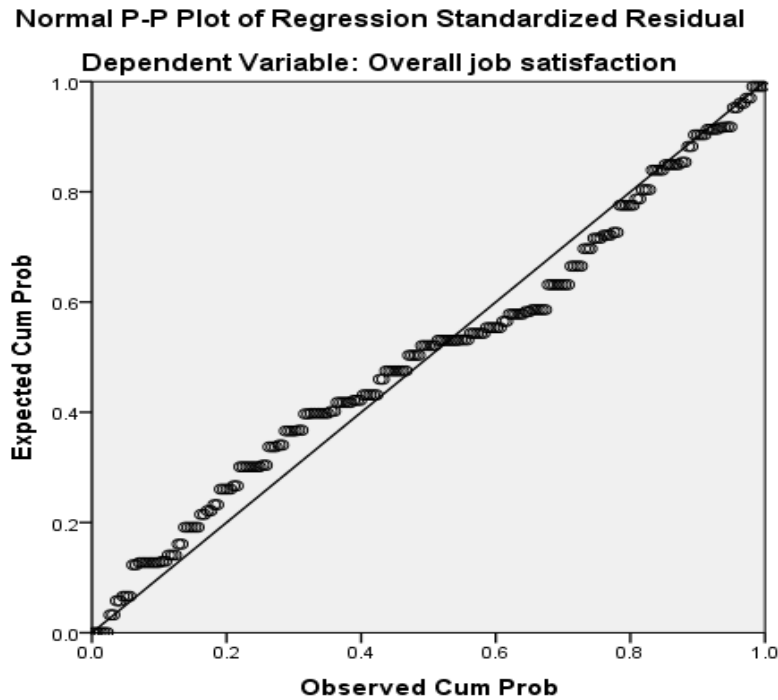


Figure 4.1 normality test

4.6 Multiple Regression Analysis On Factors Affecting Employees Job Satisfaction.

Table 4.11 model summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.974 ^a	.948	.947	.44716	.948	610.352	6	200	.000

a. Predictors: (Constant), Nature of the Job, Working Environment, respect, praise, and recognition, fair compensation, benefit package and promotion, Motivation

b. Dependent Variable: Overall job satisfaction

As indicated in table 4.7 illustrate the model summary of the study. Based on the result the R value demonstrates the total correlation of all the independent variables with the dependent variable. Therefore, the correlation of all the independent variables including work environment, Respect, praise and recognition, fair compensation, motivation and benefit package and promotion and nature of work with the dependent variable, i.e employee job satisfaction is 0.974. This result portrays that there is a strong and positive correlation between independent and dependent variable. R square shows the total effect of all independent on the dependent variable. The value of R square is 0.948. This value shows that 94.8% variance in employee engagement is due to change in all the independent variables and the remaining 5.2% employee's job satisfaction is explained by other variables. Adjusted R square shows the overall strength of the model. The value of adjusted R square is 0.947. This shows that the model is 94.7% which is strong.

Table 4.12 Anova test

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	732.244	6	122.041	610.352	.000 ^b
Residual	39.990	200	.200		
Total	772.234	206			

a. Dependent Variable: Overall job satisfaction

b. Predictors: (Constant), Nature of the Job, Working Environment, respect, praise, and recognition, fair compensation, benefit package and promotion, Motivation

From the above ANOVA table 4.8, displays the overall model significance, and P-value is less than α -value ($0.000 < 0.001$). Furthermore, it can be concluded as, the overall regression model is significant, $F= 610.352$, $p < .001$, adjusted $R^2= .947$ (i.e., the regression model is a good fit of the data). So we can conclude that there is significant linear relationship between all independent on the dependent variable.

ANOVA is determined and the value of F was 610.352. This shows that the overall model was fit and there was a statistically significant association between factors of Job Satisfaction and employees Job satisfaction.

Table 4.13 Coefficients Table

Coefficients^a

Model	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.664	.164		10.123	.000
Working Environment	.174	.021	.175	8.381	.000
respect, praise, and recognition	.286	.017	.326	16.486	.000
1 fair compensation	.181	.021	.180	8.734	.000
Motivation	.344	.035	.259	9.732	.000
benefit package and promotion	.227	.025	.227	9.207	.000
Nature of the Job	.171	.020	.181	8.736	.000

a. Dependent Variable: Overall job satisfaction

The above table 4.9 demonstrates that the coefficients of beta values show the effect of each independent variable on the dependent variable. From the result the beta value of Working environment is ($\beta = 0.174$) will cause a positive change in employee satisfaction and it is statistically significant at $p < 0.01$. The beta value of respect, praise, and recognition is ($\beta = 0.286$) will cause a positive change in employee satisfaction and it is statistically significant at $p < 0.01$. The beta value of fair compensation is ($\beta = 0.181$, $p < 0.01$). The beta value of Motivation is ($\beta = 0.344$, $p < 0.01$). The beta value of benefit package and promotion ($\beta = 0.227$, $p < 0.01$) and the beta value of Nature of the Job ($\beta = 0.171$, $p < 0.01$) will cause a positive change in employee satisfaction respectively.

4.7 Discussion of The Findings

The research found out that working environment has a significant impact on employee. The result of the research also specified that working environment has a significant impact on employee satisfaction in the private banking sector ($r = 0.660$, $\beta = 0.174$, $p < 0.05$). (Mafini and Dlodo, 2014) conducted a similar study in public health institutions comprising 287 professionals. The results showed a strong and positive association between working environment and employee satisfaction with correlation ($r = 0.569$, $\beta = 0.064$). (Thomas, Zolin and Hartman, 2009) highlight that noble working environment plays an important role in developing trust and influences job satisfaction within an organization. Good working environment is essential to the success of any organization as misunderstanding, either consciously or unconsciously leads to dissonance and a lack of clear organizational goals (Chetty, 2012:43).

The research of the result on respect, praise and recognition, the finding of this study shows that respect, praise, and recognition has significant influence on the satisfaction of employees of the private commercial banks ($r = 0.658$, $\beta = 0.286$, $p < 0.05$). The conclusion is the same as previous studies and literature. Based on a survey of 200,000 employees, (Gostick and Elton, 2007) conclude that if employee respect, praise and recognition is conducted properly, it can increase profitability and customer service levels, and heighten employee engagement and satisfaction. (Nelson, 2005) concludes that respect, praise and recognition leads to decreased absenteeism and turnover (employees will demonstrate higher job satisfaction and loyalty). Employees benefits from positive reinforcement and recognition from peers and/or management. Respect, praise and recognition can motivate, helping to build feelings of confidence and satisfaction (Keller, 1999) and inspire loyalty and commitment, as well as encouraging employees to extend their efforts (Robbins & Judge, 2008). (Darling et al., 1997) argues that one of the most effective morale boosters is praise for a job well done. She further surmises that regularly recognizing and rewarding employees can be one of the easiest ways to keep employees satisfied and productive.

The finding from this research indicated that fair compensation has also neutral impact on employee satisfaction in the private commercial banking sector ($r = 0.181$, $\beta = 0.181$, $p < 0.05$). (Manish Dhingra & vaishali Dhingra Ayub,2008) studied the relationship between fair compensation and job satisfaction. There was undertaken by data collected from 251 art is an employed in art metal-ware handicraft sector of India. The study shall has proved suggested the area which are perceived by the artisans of art metal ware workers. The study showed that there was positive relationship between fair compensation and job satisfaction. The result highlighted that firm leaders have to design appropriate personnel policies on fair compensation for creating better job satisfaction for employees.

The finding from this research indicated that motivation has also momentous impact on employee satisfaction in the private commercial banking sector ($r = 0.832$, $\beta = 0.344$, $p < 0.05$). This result is also sustained with empirical studies. (Nadia Ayub, 2011) studied the relationship between work motivation and job satisfaction. There was undertaken with six sub scales namely working condition, respect, praise and recognition, fair compensation, motivation, Basic benefit and promotion and nature of the work. The study showed that there was positive relationship between work motivation and job satisfaction. The result highlighted that managers felt motivated by good work environment with colleagues, interesting assignments, feedback as well as compensation as money.

The results of the research indicated that benefit package and promotion has a significant impact on employee satisfaction in the private commercial banking sector ($r = 0.779$, $\beta = 0.227$, $p < 0.05$). Different literatures and studies are going up with the result of this investigation (Cranny, 1992, Islam& Ismail, 2004, Steinhaus & Perry, 1996, Weiss, 2002). Currently, especially in the developed world, employee benefits packages have become an important part of the total compensation or organizational expenses. Employee benefits average 40% of the total compensation package (DeCenzo & Robbins, 2010). Benefits have grown in size, importance and variety (DeCenzo & Robbins, 2010; Edgar & Geare, 2005; Milkovic h& Newman, 2008), and the U.S. Chamber of commerce, concludes that employee benefits are one of the greatest challenges in business today in attracting and retaining quality employees (U.S. Chamber of Commerce, 2008). Managers and organizations can use Maslow's Hierarchy of Needs Theory framework to develop benefit packages that are meaningful and resonate with their employees

thus increasing their job satisfaction (Golnaz and Clarke, 2011). According to Quarles (1994) data from several studies show that a lack of opportunity for promotion leads to a negative feeling of job satisfaction as frustration can give rise to particularly intense feelings of job dissatisfaction. If organizations are not giving promotions to their employees then it is very likely that employees will be dissatisfied and their turnover rate will be high (Yaseen, 2013) When employees get promotion they will be more committed to their organization. Promotion is considered one of the most important elements for the employee satisfaction (Parvin & Kabir, 2011). There is therefore a positive relationship seen between job satisfaction and opportunity to develop (Ramasodi, 2010).

The results from this current study indicated that nature of work has a significant impact on employee satisfaction in the private commercial banking sector ($r = 0,686$ $\beta = 0.171$, $p < 0.05$). The results of this study are in accordance to prior research of (Mafini and Dlodlo, 2014) that indicated a significantly positive association between nature of the work and employee satisfaction. (Rania, 2011), proved nature of work to be significantly and positively related to employee satisfaction. The study was conducted on a sample of 210 employees working in various IT organizations. The results indicated ($\beta = 0.154$ and $r = 0.737$). For many employees, attitude towards work is shaped by the view that work is a source of identity, self-respect, status and a crucial element of a meaningful life, offering secure, predictable and increasing rewards for effort which lead to increasing power and control (Priebe, Warner, Hubschmid, and Eclde, 1998). When the job performed by an employee is perceived to be important, this will increase satisfaction level. Work challenges let employees utilize their skills, knowledge and intelligence to deal with complexities involved in their job (YoavGanzach, 2000).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Major Finding

The main objective of this study was to assess factors affecting job satisfaction of employees in Dashen Banks S.C.

Descriptive and inferential survey research design was applied by using quantitative methods of data gathering. The data gathered through questionnaire review was made to realize the validity of the data compiled by using SPSS software. To collect representative data 242 questionnaires copies were distributed by using simple random sampling method.

According to the previous theories and researches regarding factors of employee's job satisfaction, this study shows that all the independent variables mention work environment, respect, praise and recognition, fair compensation, motivation, benefit package and promotion, and nature of work, has shown a significant impact on employee satisfaction. The connection of the independent variable shows that a positive progression on the independent variables can enhance the satisfaction. The results of the study indicated that employee satisfaction and the six factors of variables have a positive correlation. Among all the variables motivation has the major effect on the satisfaction of employees.

From the overall finding it is summarized that almost half of the employees are satisfied with their jobs and also from the demographic characteristics marital status and educational status have significant with job satisfaction. The proposed determinate factors like Work Environment, Respect, praise and Recognition, Fair Compensation, Motivation, Benefit Package and Promotion, and Nature of the work are significant predictor of the job satisfaction. If these all factors become favorable for the employees then job satisfaction level will be enhanced.

5.2 Conclusion

This research study intended to examine factors affecting employee job satisfaction in the case of Dashen Bank City Branch North Addis. The objectives of the study were to assess the satisfaction level of employees in relation to working environment, to show the satisfaction of employees concerning with respect, praise, and recognition, to examine the satisfaction of employees with fair compensation, to assess the job satisfaction of employee with motivation, to evaluate the satisfaction of employees in relation to benefit package and promotion and to investigate the satisfaction of employees with respect to the nature of the work.

The statistical analysis was done using SPSS 2020. The thesis findings out the influence of job satisfaction and provide suggestions on how to improve work place treatment and practice their powers in order to retain employees loyal and committed to their job which in turn enables the bank achieve its objectives.

There was a significant and positive relationship between in variables mentioned with employees' job satisfaction. From the finding of the study, it can be concluded that, out of six factors of affecting Job Satisfaction of employees' dimensions, the highest mean score was on motivation whereas fair compensation had relatively the lowest mean score.

Job satisfaction is the backbone of organization to meet their objectives. As human resource is one of the input elements in the organization to undertake their duties, it is important to increase management efficiency through increasing job satisfaction of employees. The study concluded that in order to gain employee job satisfaction in the aggressive and highly competitive banking industries, the working environment, respect praise and recognition, fair compensation motivation and benefit package and promotion and nature of the work has and important factors.

5.3 Recommendation

According to the thesis findings and conclusion, the researcher provided the following recommendations.

- From the findings of the study, working environment has high significant on employee's satisfaction. Therefore, the researcher recommended for the top management of the Bank to improve the working conditions. Doing this will help the Bank to equal satisfaction with those who work under normal working condition. This in return will increase performance of the employee. It also ensures that the employees of the organization will have the ease of working in a relaxed and free environment without burden or pressure. This will also decrease high turnover of employees.
- The finding determined that respect, praise and recognition have a major influence on employee satisfaction. Hence it is highly recommended for the top management of the Bank to give praise and recognition for highly performed employees like certificates and bonus. This has a high impact on the performance of the employees. In addition to this it has a motivational power for other employees. Furthermore, managers and supervisors need to give respect for their employees. Respect at the workplace increases motivation and productivity among employee. It also a way of maintaining disciplines of an organization, and also employees perceive that they are treated equally without any discrimination. A respectful environment reduces workplace stress, problems, and conflicts. It helps in improving communication and teamwork.
- From the result of the study, fair compensation has high significant on employee job satisfaction. Therefore, the researcher recommended that top management of the Bank has to practice fair compensation on employees to increase employee morale, and encourage high performance of the Bank.
- The research identified that there is a high significant relationship between motivation and employee's job satisfaction. Hence, the management of Dashen Bank is strongly recommended to motivate their employees. Since highly motivated employees will provide high job performances in return will leads to increase employee job satisfaction. Beside motivated employees do not want to miss out on opportunities and seek to do more and better work.

- The study found out that benefit package and promotion has significant on job satisfaction. Thus the researcher suggests for top management of the bank to continue of providing attractive salary, promotion and benefits to gain competitive advantage from other bank and to keep their employees for long period of time.
- The research identified that nature of the work lower as compared to other independent variables. So the researcher suggests that the top management of the bank take innovative steps to make work more attracting in order to increase the levels of job satisfaction of employees. Furthermore, if a job is highly motivating, employees are likely to be satisfied with the job content and deliver higher quality work.
- The overall Job Satisfaction of Dashen Bank employees were satisfactory. This means that they were not unsatisfied with their job. So that the bank management should continue and upgrade its way of employee job satisfaction method to achieve the stiff market in the Bank industry. To achieve the Bank vision which is "to be Best Class Bank in Africa", the top management should give attention to its employee's job satisfaction which directly or indirectly affect the set goal.

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APPENDIX

St. Mary University

School of Graduate Studies

Master's Program in Business Administration

QUESTIONNAIRE TO BE FILLED BY EMPLOYEES OF DASHEN BANK

UNDER NORTH ADDIS DISTRICT

Dear Respondents,

The purpose of this questionnaire is to collect primary data for conducting a study on the topic, "Factors Affecting Employee Job Satisfaction in The Case Study of Dashen Bank S.C.City Branches Under North Addis District" as partial fulfillment to the completion of the Masters of Business Administration (MBA) Program St. Mary University.

In this regard, I kindly request you to provide information that is to the best of your knowledge so that the findings from the study would meet the intended purpose. I would like to assure you that the responses that you provide will be kept confidential. I extend my deepest heart-ful thanks in advance for being a volunteer to devote your valuable time infilling this questionnaire.

General guide lines:

- No need of writing your name
- Put your level of agreement by putting (√) sign among the alternatives.

Part I – Background information

1. Age:

20-30 yrs 31-40 yrs 41-50 yrs Above 50 yrs

2. Gender:

Male Female

3. Educational qualification:

Diploma First Degree MasterDegreeA Master's Degree

4. How many years of experience do you have in Dashen Bank S.C?

1 - 5 yrs 6 - 10 yrs 11 - 15 yrs Above 15 yrs

5. What is your monthly salary level (in Birr)

Less than 10,000 B. 10,001-15,000 C. 15,001-20,000 D. 20001-25,000 E. Greater than 25,000

Part II (Questions related to elements of job satisfaction)

1 = Strongly Disagree (SD) (if your level of agreement is very low in the measured attribute).

2 = Disagree (D) (if your level of agreement is below average in the measured attribute).

3 = Neutral (N) (if you are not so sure about the measured attribute).

4 = Agree (A) (if your level of agreement is above average in the measured attribute).

5= Strongly Agree (SA) (if your level of agreement is very high in the measured attribute).

Part II (Questions related to elements of job satisfaction)

No		1(SDA)	2(DA)	3(N)	4(A)	5(SA)
Questions about Working Environment						
6	The job has a low risk of accident.					
7	The job takes place in an environment free from health hazards (e.g., chemicals, fumes, etc.).					
8	The seating arrangements on the job are adequate (e.g., ample opportunities to sit, comfortable chairs)					
9	My nearest superior respects the co-worker's opinions.					
10	I work in good and safe working condition					
11	I get the information I need to fulfill my duties.					
Questions about Respect, Praise and Recognition						
12	My nearest superior respects the co-worker's opinions.					
13	My boss recognizes the extra effort I put at work					
14	I do get acknowledgment by bosses for my skills and competencies					
15	Everyone is treated fairly and with respect.					
16	I do not feel that the work I do is appreciated					
17	I receive a great deal of information from my coworkers about my job performance					
18	I feel I am being paid a fair amount for the work I do.					
19	I feel raises are too many and frequent.					
20	I feel appreciated by the organization when I think about what they pay me.					
21	I feel satisfied with my chances for salary increases.					
22	I feel my organization provide equal benefit for every employee					
23	I emphasize there is fair competition in work place					
Questions about Motivation						
24	I am motivated to working for this organization because I do have opportunities to acquire new knowledge and skills, reach personal potential					

25	I am motivated to working for this organization because I do have Secure, permanent and reliable job position					
26	I am motivated to working for this organization because I'm operating as part of a team rather than as an individual contributor					
27	I am motivated to working for this organization because I do have opportunity to growth/promotion					
28	I am motivated to working for this organization because I'm operating as part of a team rather than as an individual contributor					
Questions about Benefit Packages and Promotion						
29	I have the possibility to be promoted in my work.					
30	Promotion rule is clear which is based on Performance.					
31	The companies do have clear promotion strategy.					
32	I am satisfied with my salary.					
33	The benefit package we have is equitable.					
34	I am happy with the monetary pay and remuneration structure of the organization					
Questions about nature of the working						
35	The job allows me to make my own decisions about how to schedule my work.					
36	I get the information I need to fulfill my duties.					
37	The job gives me a chance to use my personal initiative or judgment in carrying out the work					
38	The job requires me to utilize a variety of different skills in order to complete the work.					
39	The job involves a great deal of task variety.					
40	The job requires me to be creative					