



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

**FACTORS AFFECTING EMPLOYEE JOB SATISFACTION: THE
CASE OF OROMIA BANK SC**

**BY
KONJIT LEGESSE**

SGS /0089/2013A

**July, 2023
Addis Ababa, Ethiopia**

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ADVISOR: TAYE AMOGNE (PHD)

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILMENT
OF THE REQUIREMENTS FOR THE MASTERS DEGREE OF
BUSINESS ADMINISTRATIONS**

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BY

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STATEMENT OF DECLARATION

I, Konjit Legesse , hereby declare that this paper which has a title of “**Factors Affecting Employee Job Satisfaction: The Case of Oromia Bank SC** ” is my original work and has never been submitted to any other university. All materials and sources used for this thesis have been duly acknowledged.

Name: Konjit Legesse

Signature: _____

Date: 17/07/2023

ENDORSEMENT

This is to certify that Konjit Legesse Gemedra has carried out this project work on the topic Factors Affecting Employee Job Satisfaction In The Case of Oromia Bank SC, under my supervision .This thesis has been submitted to St. Mary University, School of Graduate Studies in partial fulfillment of the requirement for the award of Master of Business Administration (MBA)

This thesis has been submitted for examination with my approval.

Advisor Name: Taye Amogne (PhD)

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Date:17/07/2023

ACKNOWLEDGEMENTS

First and foremost, I would like to thank the almighty God who supported me to complete my Study successfully.

Next, my warmest gratitude to my advisor Taye Amogne (PhD) your guidance, insight and corrections gave my project a life that led to real and actual solutions for the case company on the ground besides the intended requirement.

I would like to thank also employees and management of Oromia Bank SC who fill the questionnaire and provided me with the necessary documents. Great appreciation is also extended to my Dad (Babish) who is passionate and keenly following up and greatest pray to finish the MBA program.

Finally, I would like to extend my deep gratitude and love to my husband Tadesse, with whom I share all ups and downs of life and unlimited support and his interest and dedication to support me all the time and My kids Selam, Meba and Maku who have made me stronger and more fulfilled through understand me for not give you enough time during studying this program. I love you to the sun and back.

LIST OF ABBREVIATIONS and ACRONYMS

JS	Job Satisfaction
JSF	Job Satisfaction Factor
IJSF	Internal Job Satisfaction Factor
EJSF	External Job Satisfaction Factor
INJSF	Individual Job Satisfaction Factor
SPSS	Statistical Package for Social Science
WO	The Work
JOVA	Job Variety
AU	Autonomy
GODE	Goal Determination
FERE	Feedback and Recognition
AC	Achievement
JOSE	Job Security
SU	Supervision
WSC	Work Schedule
SE	Seniority
CO	Compensation
CO	Commitment
EX	Expectations
JOIN	Job Involvement

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ABSTRACT

This paper attempts to investigate the specific factors of job satisfaction in the Oromia Bank. SC on its head office and its selected districts by categorizing into three areas which are internal, external and individual. To achieve this purpose, descriptive research designs were used .The data collected through survey questionnaires from a sample of 362 employees. These respondents were selected using a two-stage cluster sampling method. The data collected from the questionnaire were analyzed using Statistical measures such as correlation coefficient and stepwise multiple regression analysis. The major findings of the study reveal that effect of a person's current job at a particular company, the number of skills and depth of knowledge required to do the job, freedom to set own goals and success criteria, quality of supervision, monetary rewards and the role of money, how the person stays in one role have a higher level of job satisfaction. It is also made known that there exists a positive relationship between the overall importance of internal JSF and goal determination and job variety, whereas a negative relationship exists between internal JSF and the work. There also exists a positive significant intercept and significant coefficients for supervision, compensation as well as job involvement. Both issues of work and involvement in goal determination have a positive relationship with the importance of individual job satisfaction factors. Based on the findings of the study, it is recommended that the higher management of Oromia Bank SC. give high attention to the above-mentioned significant variables through policies and procedures to improve the level of employees' job satisfaction.

Key words: Oromia Bank, Job satisfaction, Internal Job Satisfaction Factors, External Job Satisfaction Factors, Individual Job Satisfaction Factors

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In the present business scenario where the business organizations are facing intense competition and challenges, the role of employees and their dedication towards the work has been one of the critical factors of concern for the business organizations. The success of the organizations ultimately depends upon how satisfied the employees are (Oshwiki 2019.) So, job satisfaction has become one of the essential issues to investigate and the area of managerial focus.

Job satisfaction, in general, is the feeling and belief that people have about their current job. The term job satisfaction was not a common thought during the industrialization, and it has become known after it was brought by the industrial management scholars Hoppock (1935). He reviewed more studies conducted in the term job satisfaction prior to 1933 and observed that job satisfaction is a combination of physiological, psychological, and environmental situations that forced the individual to express himself as a satisfied person on what he is doing in the workplace '(Saiyadain, 2003, pp. 13).

Since then, the concept of job satisfaction has been developed in different dimensions and different researchers and practitioners also contributed for the advancement of thinking and practicing in managing the employees and uses it as a pillar of creating a successful organization (Armstrong 2006). One of the most widely used definitions in organizational research is that of Wahba, M., & Bridwell, L. (1976) , according to him job satisfaction is "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences" (Wahba, M., & Bridwell, L. (1976), 1976, p. 1304). It is also defined by Newstrom (2011) as a set of favorable or unfavorable feelings and emotions which employees view with their work (Mahmood, 2011). The study of job satisfaction discloses employee satisfaction theory, employee satisfaction measurement tools, and indicators. Although there are many studies on employee job satisfaction, they are all related to the aspects of employee satisfaction level. (Oshwiki 2019.)

According to Miner (1992), job satisfaction is a significant issue in running institutions and one of the main indicators of how healthy an organization is. Thus, organizations attach great importance to the job satisfaction issue. Satisfaction levels of employees are important for organizations, since satisfied workers contribute to effectiveness and long-term success of the organizations. The effectiveness and productivity of an organization depends on its staff and "a happy worker is an effective one. It is not possible for the success of an organization without considering and exploiting the staff 's capabilities and improving their working conditions. Organizations consisting of highly satisfied workers are most probably more successful than other organizations (Başar, 2011).

As most scholars agree, job satisfaction is a concept of measuring the psychological comfort of employees (Wahba, M., & Bridwell, L. (1976), p. 1308). The other research by several disciplines which complement the concept of job satisfaction such as psychology, sociology, economics, and management sciences, job satisfaction is studied often by the organizations to bring changes and better results in the work environment. It is mainly because many experts believe that job satisfaction trends can affect labor market behavior and work productivity concerning work effort. Every organization has a big responsibility for keeping its workforce satisfied while sustaining the market share. (Bose 2005) Every employee expects to get satisfaction from their workplace. Satisfaction in the life of an individual employee depends upon the comfort he/she gets in his/her job. A worker full of stress cannot perform well in the role. The employee turnover and dissatisfaction in the post are the two competitive severe disadvantages faced by many of the modern-day undertakings. Negative and unfavorable vibes from the organization bring dissatisfaction in employees due to which they change their workplace (Armstrong 2006). Job satisfaction is the total collection of feelings and beliefs that people have about their job, which may vary from extreme satisfaction to the range of extreme dissatisfaction level. The desire to connect to the job can have several reasons, such as the choice of their work, their co-workers, salaries, job security, or their superiors (George & Jones 2008). Job satisfaction is a complex that can have a different opinion to different people according to their necessity. Job satisfaction is generally compared to motivation, while it is more of an attitude than the internal state. For example, it can be associated with a personal feeling of achievement, either quantitatively or qualitatively. (Mullins 2005).

This study assess and describe the important factors that affect the job satisfaction in Oromia Bank.

Brief Description of Oromia Bank, the Case Study

Oromia Bank was established on September 18, 2008, in accordance with licensing and supervision of Bank Business proclamation NO 83/1994. It was established with paid-up capital of birr 91.2million birr and subscribed total capital of birr 279.2 million. Oromia Bank officially began its operation on October 25, 2008, at its head office branch and selected branches, becoming one of the pioneer Private Bank companies entering into the banking industry. It runs both general banking service, international banking service and interest free banking service. Its ownership structure is private share company. Now Oromia Bankhas more than 400 branches at country level and the company has 8,059 employees from which 5,004 Permanent and 3,055 Others. Its paid-up capital also reached 4.4 billion as of to date and a function-based department with President and V/Presidents lead by the governance body known as board of directors. It was established with a vision to be the leading and the best Bank service provider. The company's mission is to provide diversified general and long-term banks to a continuously growing number of clients efficiently supported by modern technology as well as by a well-trained professionally and socially responsible team. The company's leading motto is "People's Bank". OB has two well integrated units. One of which is the administrative section, which oversees managing the human resource and facilities. The other most important aspect of the company is the operation section. It is the operational arm of the company directly related with service deliveries. The operational section of the company is geared towards offering service deliveries to meet customers' needs and expectations.

1.2. Statement of the Problem

In this dynamic and highly competitive market, the company's ultimate effort is keeping its workforce satisfied to ensure sustainable market growth and profitable business for this satisfied and encouraged employee have a vital role (George & Jones 2008). The empirical review conducted on this topic also shows that employee satisfaction is a crucial agenda which gets the managerial attention. In recent years, this issue has stimulated interest in the case company as well. Accordingly, the company organizes its employees' job satisfaction report by its senior employees every two year.

The company conducted an engagement survey in the company using the tools administered by the external service provider. One of the surveys was held in the year 2018 and 2019 which aimed to assess the employee satisfaction in the organization and its operation, which covered 2948 employees as respondents. The survey shows that the company's overall employee's satisfaction level reaches 91.42% and 88.57%, respectively. (Source the company employee engagement survey of 2018 and 2019).

After reviewing of the engagement survey the board of the bank, the top leadership including the human resource directorate concerned about how the result is not matching as it has a high turnover rate in the organization, this leads to questioning the quality of data collection and assessing the factors that used to measure employees job satisfaction are relevant to the company.

Therefore, taking into consideration the managerial concern and the clear gap in the engagement survey, this research is conducted by having the aim to identify what are the appropriate job satisfaction factors that are very important that designing relevant factors and parameters to describe the main determinant factor of employee satisfaction are essential.

For this study, the following research question are developed:

1. What is the level of employee job satisfaction of the bank?
2. What are the internal and external factors determining the level of employee satisfaction?
3. How is the employee perception about the job satisfaction?

1.3. Objectives of the Study

1.3.1 General Objective

The general objective of the study is to assess the factors that affect the employee job satisfaction in Oromia Bank SC.

1.3.2 Specific Objective

The specific objectives of this study will be:

1. To identify and test the important factors that affect the job satisfaction of employees working in the case company.

2. To examine the employee's perception on the factors that affect the job satisfaction.
3. To assess the level of job satisfaction of the employee.

1.4. Significance of the Study

There are much researches that have been done related to job satisfaction for the banking industry and Oromia Bank but none of them take and see multiple factors affecting employee job satisfaction. Thus this study will provide insight into the different factors affecting employee job satisfaction and the relative importance each has for the bank leadership to take strategic and tactical changes in the business.

The research also serves as a basis for other researchers to use this study as a reference to further their study.

1.5. Delimitation/Scope of the Study

Due to the objective of the study, time limitation and busy work schedule of respondents, data collection tools were delimited to questionnaires.

Though factors for job satisfaction are many, the variables of the study were delimited to some most important internal, external and individual factors of employees' sample respondent choices. This is because the aim of the study is to describe employees' job satisfaction factors, which are specific to the company, with the best standardized measurement tool. The research did not also try to correlate satisfaction factors with job performance, turnover intention and or other similar aspects.

In terms of the sample size, due to financial and geographical limitations, the target respondents are the employees who are working in the head office and three districts out of the seven districts found in Addis Ababa only.

1.6. Definition of Key Terms

In this paper the following terms are frequently used and also a nucleus of the entire research. Due to this I have presented the basic definition as follows:

Employee: a person who is paid to work for somebody. (Oxford Advanced Learner's Dictionary, 8th edition, oxford university press,)

Job: work for which you receive a regular payment, a particular task or piece of work that you have to do, a responsibility or duty (Oxford Advanced Learner's Dictionary, 8th edition, oxford university press,)

Job Satisfaction: refers to the attitudes and feelings people have about their work. (Michael Armstrong, 2014)

Factors: one of several things that cause or influence something, a particular level on a scale of measurement. (Oxford Advanced Learner's Dictionary, 8th edition, oxford university press,)

1.7. Organization of the Study

The study is organized into five chapters in order of Introduction of factors that affect the job satisfaction in Oromia Bank, the Literature on the subject, Research Design and Methodology, Presentation and Analysis, Discussion and Suggestion, and Conclusion as the last chapter.

The introduction chapter comprises six sub chapters such as background of the study and organization, the purpose and objectives of the study, problem statement where the basis upon which the study was made, significance and limitations of the study, and the structure of the thesis. The second chapter outlines the theoretical framework of the thesis consisting of the definitions and the explanation of job satisfaction theories that explains factors that determine the level of job satisfaction. The third chapter, which includes the research design and methodology used and presented the research approach and methodology applied in sample determination and data collection as well the data analysis. Chapter four encompasses the analysis and result of the study. This chapter is a crucial chapter, which highlights the objective wise data presentation, analysis, and interpretation. The significant findings of this study are also presented in this chapter. Chapter five includes the discussion and the conclusion parts where appropriate suggestions are provided to answering the research question and stated objectives.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Definition of Job Satisfaction

Job satisfaction is a concept of measuring the psychological comfort of employees. Investigated by several disciplines such as psychology, sociology, economics, and management sciences, job satisfaction is studied often by the organizations to bring changes and better results in the work environment. It is mainly because many experts believe that job satisfaction trends can affect labor market behavior and work productivity concerning work effort. Every organization has a big responsibility for keeping its workforce satisfied while sustaining the market share. (Bose 2005) Every employee expects to get satisfaction from their workplace. Satisfaction in the life of an individual employee depends upon the comfort he/she gets in his/her job. A worker full of stress cannot perform well in the role. The employee turnover and dissatisfaction in the post are the two competitive severe disadvantages faced by many of the modern-day undertakings. Negative and unfavorable vibes from the organization bring dissatisfaction in employees due to which they change their workplace (Armstrong 2006). Job satisfaction is the total collection of feelings and beliefs that people have about their job, which may vary from extreme satisfaction to the range of extreme dissatisfaction level. The desire to connect to the job can have several reasons, such as the choice of their work, their co-workers, salaries, job security, or their superiors (George & Jones 2008).

Job satisfaction is a complex that can have a different opinion to different people according to their necessity. There is no universally accepted definition of employee satisfaction, but there are many definitions of job satisfaction in literature. The reason is that job satisfaction means different things to different people, since people are affected by various different factors including personal characteristics, needs, values, feelings and expectancies. Also, it varies from organization to organization, since job satisfaction influencing factors differ according to organization and the individual (Harputlu, 2014).

The most-used definition of job satisfaction is by Wahba, M., & Bridwell, L. (1976) as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences” (A. Judge and Klinger, 2008).

One way to define job satisfaction may be to say that it is “the end state of feeling”. Notice the use of the word end. It emphasizes the fact that the feeling I experienced after a task I accomplished or an activity has taken place whether it is highly individualistic effort of writing a book or a collective endeavor of constructing a dam. These tasks/activities could be very minute or large. They may be easily observable or could just be experienced. But in all cases, they satisfy a certain need. The feeling could be positive or negative depending upon whether need is satisfied or not and could be a function of the efforts of the individual on one hand and on the other the situation opportunities available to him (Mirza S. Saiyadain, 2003).

2.3. Theories of Job Satisfaction

Mullins (1996, p. 520) states that “motivation is a process which may lead to job satisfaction.” Although the relationship between motivation and job satisfaction is not clear, it can be illustrated by means of the motivational theories (Mullins, 1996).

Job satisfaction theories have a strong overlap with theories explaining human motivation. In addition, job satisfaction sometimes can be confused with motivation, but job satisfaction cannot be a substitute for motivation (Başar, 2011). However, there is an apparent relationship between these two concepts. Highly motivated people experience much satisfaction (Chughati and Perveen, 2013).

As mentioned by Steers et al (2004, pp. 379) the earliest approaches to understanding human motivation date from the time of the Greek philosophers and focus on the concept of hedonism as a principle driving force in behavior. Individuals were seen as directing their efforts to seeking pleasure and avoiding pain. This principle was later refined and further developed in the works of philosophers such as John Wahba, M., & Bridwell, L. (1976) and Jeremy Bentham in the 17th and 18th centuries. Motivation theory has moved on from then. It started in the earlier part of the 20th century with the contributions of the exponents of scientific management (instrumentality theory). In the middle years of that century the behavioral scientists entered the field and began to develop the ‘content’ or ‘needs’ theory of motivation. The main process theories such as expectancy theory emerged in the 1960s and 70s, although the first formulation of the process theory of reinforcement took place in 1911. The three main areas of motivation theory –

instrumentality, content and process – are examined below according to Michael Armstrong. (Armstrong, 2014, pp. 171-177)

2.3.1 Instrumentality Theory

Instrumentality theory states in effect that rewards and punishments are the best instruments with which to shape behavior. It assumes that people will be motivated to work if rewards and penalties are tied directly to their performance; thus the awards are contingent upon effective performance. Instrumentality theory has its roots in the scientific management methods of Taylor (1911: 121) who wrote: ‘It is impossible, through any long period of time, to get workmen to work much harder than the average men around them unless they are assured a large and a permanent increase in their pay.’ This theory provides a rationale for financial incentives such as performance-related pay, albeit a dubious one. Motivation using this approach has been and still is widely adopted. It may be successful in some circumstances, Instrumentality theory relies exclusively on a system of external controls and does not recognize a number of other human needs. It also fails to appreciate the fact that the formal control system can be seriously affected by the informal relationship existing between workers.

2.3.2 Content Theory

The aim of the content or needs theories produced by Maslow, Alderfer, McClelland, Herzberg, and Deci and Ryan was to identify the factors associated with motivation. The theory focuses on the content of motivation in the shape of needs. Its basis is the belief that an unsatisfied need creates tension and a state of disequilibrium. To restore the balance a goal is identified that will satisfy the need, and a behavior pathway is selected that will lead to the achievement of the goal and the satisfaction of the need. Behavior is therefore motivated by unsatisfied needs. Content theory, as the term implies, indicates the components of motivation but it does not explain how motivation affects performance, which serve as a necessary requirement if the concept is to provide guidance on HR policy and practice.

2.3.2.1 Herzberg’s Two-factor Model

The two-factor model of motivation developed by Herzberg (1957, 1966) was based on an investigation into the sources of job satisfaction and dissatisfaction of accountants and engineers who were asked what made them feel exceptionally good or exceptionally bad about their jobs.

According to Herzberg, this research established that there were two factors that affected feelings of satisfaction or dissatisfaction. Motivating factors or ‘satisfiers’ relate to the job content and consist of the need for achievement, the interest of the work, responsibility and opportunities for advancement. These needs are the intrinsic motivators. He summed this up in the phrase ‘motivation by the work itself’.

Hygiene factors relate to the job context, including such things as pay and working conditions. ‘Hygiene’ is used in the medical use of the term, meaning preventative and environmental. In themselves hygiene factors neither satisfy nor motivate and they serve primarily to prevent job dissatisfaction, while having little effect on positive job attitudes. Pay is not a satisfier but if it is inadequate or inequitable it can cause dissatisfaction. However, its provision does not provide lasting satisfaction.

Herzberg’s motivation-hygiene theory is also criticized on some points. Theory does not clarify the differences between the satisfaction and dissatisfaction. These two factors, called “motivators” and “hygiene”, conclude differently from population to population. Any factor that causes dissatisfaction may contribute to satisfaction in any other condition or any other country. In addition, this difference is hard to put into effect, since people have different needs and expectations. According to researcher having opposite view, level of satisfaction cannot be predicted with the only motivator or hygiene (Stello, 2011).

2.3.2.2 Maslow’s Hierarchy of Needs

The most famous classification of needs is the one formulated by Maslow (1954). He suggested that there are five major need categories that apply to people in general, starting from the fundamental physiological needs and leading through a hierarchy of safety, social and esteem needs to the need for self-fulfillment, the highest need of all. When a lower need is satisfied the next highest becomes dominant and the individual’s attention is turned to satisfying this higher need. The need for self-fulfillment, however, can never be satisfied. ‘Man is a wanting animal’; only an unsatisfied need can motivate behavior and the dominant need is the prime motivator of behavior. Psychological development takes place as people move up the hierarchy of needs, but this is not necessarily a straightforward progression. The lower needs still exist, even if temporarily dormant as motivators, and individuals constantly return to previously satisfied

needs. Maslow's needs hierarchy has an intuitive appeal and has been very popular. But it has not been verified by empirical research such as that conducted by Wahba and Bridwell (1979), and it has been criticized for its apparent rigidity – different people may have different priorities and the underpinning assumption that everyone has the same needs is invalid. It is difficult to accept that needs progress steadily up the hierarchy and Maslow himself expressed doubts about the validity of a strictly ordered hierarchy. But he did emphasize that the higher-order needs are more significant.

2.3.2.3 McClelland's Achievement Motivation

An alternative way of classifying needs was developed by McClelland (1961), who based it mainly on studies of managers. He identified three needs of which the need for achievement was the most important:

1. The need for achievement, defined as the need for competitive success measured against a personal standard of excellence.
2. The need for affiliation, defined as the need for warm, friendly, compassionate relationships with others.
3. The need for power, defined as the need to control or influence others.

This theory has been a corner stone for many empirical and experimental researches. The main point of the theory is that when one of these needs is strong in a person, it has the potential to motivate behavior that leads to its satisfaction. Thus, especially managers should effort to develop an understanding of whether and to what degree their employees have these needs, and the extent to which their jobs can be structured to satisfy them (Higgins, 2011).

2.3.2.4 McGregor's Theory X and Theory Y

Douglas McGregor introduced Theory X and Theory Y, which contains two different assumption sets corresponding to relationships between managers and employees (De Cenzo and Robbins, 1994). The main assumption of Theory X is that employees dislike work and have tendency to avoid it. This kind of people must be continuously controlled and threatened with punishment in order to succeed the desired aims. On the other hand, Theory Y is assumed that employees could have self-direction or self-control if he/she is committed to the jobs (Gerçeker, 1998). According

to McGregor, Theory Y is considered as more valid and greater job involvement, autonomy and responsibility; given employees, increase employee motivation (De Cenzo and Robbins, 1994).

2.3.2.5 ERG Theory

Alderfer (1972) produced a more convincing and simpler theory, which postulated three primary categories of needs:

1. Existence needs such as hunger and thirst – pay, fringe benefits and working conditions are other types of existence needs.
2. Relatedness needs, which acknowledge that people are not self-contained units but must engage in transactions with their human environment—acceptance, understanding, confirmation and influence, are elements of the relatedness process.
3. Growth needs, which involve people in finding the opportunities to be what they are most fully and to become what they can. This is the most significant need.

Alderfer and Maslow's theories are similar, but Alderfer (1969) suggest that when an individual is continually unable to meet upper-level needs, the lower level needs become the major determinants of their motivation. In other words, the ERG theory differs from the hierarchy of needs in which it suggests that lower-level needs must not be completely satisfied before upper-level needs become satisfied (Burnet and Simmering, 2006).

Alderfer also stated that individuals are motivated by moving forward and backward between these levels (Ramprasad, 2013). In detail, according to Alderfer (1972), in the case of relatedness satisfaction decreases, the existence desires tend to increase while growth desires decrease (backward movement). On the other hand, in the case of relatedness satisfaction increases, growth desires tend to increase while existence desires decrease (forward movement).

2.3.3 Process Theory

In process theory, the emphasis is on the psychological or mental processes and forces that affect motivation, as well as on basic needs. It is also known as cognitive theory because it refers to people's perceptions of their working environment and the ways in which they interpret and understand it. The main process theories are concerned with reinforcement, expectancy, goals, equity, and cognitive evaluation for this paper I have reviewed and included the most related

process theories which are expectancy, equity, job characteristics and purposeful work behavior theories.

2.3.3.1 Social Learning Theory

Social learning theory as developed by Bandura (1977) combines aspects of both reinforcement and expectancy theory. It recognizes the significance of the basic behavioral concept of reinforcement as a determinant of future behavior but also emphasizes the importance of internal psychological factors, especially expectancies about the value of goals and the individual's ability to reach them. The term 'reciprocal determinism' is used to denote the concept that while the situation will affect individual behavior individuals will simultaneously influence the situation.

2.3.3.2 Purposeful Work Behavior

A more recent integrated motivation theory formulated by Barrick and Mount (2013) focused on the impact on motivation of individual factors, such as personality and ability, and situational factors, such as job characteristics. The motivation to engage in purposeful work behavior depends on both these factors.

2.3.3.3 Equity Theory

Equity Theory is a motivation theory but there are important points about satisfaction and dissatisfaction in it. According to Adams (1963, 1965), satisfaction is determined by the perceived input-outcome balance. He states that, employees aim to reach a balance between their "inputs" and their "outcomes". Inputs are factors such as educational level, experience, ability, skill, effort, responsibility, age and effort, while outcomes are the things like performance, salary, good working conditions, work insurance, promotion, recognition, status, and opportunity (Holtum, 2007).

The degree of equity is a factor that is defined by the relationship between inputs and outcomes. Employees make a comparison between their own contribution and rewards. During this stage, if employees feel themselves as not being fairly treated, this will result in dissatisfaction. If the rates of reward are low than others, means inequality increases, employees try to increase their rewards. If this is not possible, they decrease their contribution and performance. In contrast, if

this rate is higher than another's rate, feeling of guilt emerges. In other words, not only under-reward but also over reward can lead to dissatisfaction and feeling of guilt (Al-Zawahreh and Al-Madi).

As a conclusion, Adams's Theory made a significant contribution to motivation theory by pointing out social comparisons. Apart from expectancy theories, which focus on the relationship between performance and reward, Adams's theory proposed that motivation process is more complicated and employees evaluate their rewards by social comparisons.

2.3.3.4 Job Characteristic Theory

Hackman and Oldman (1976) to explain aspects of job satisfaction developed Job Characteristic Model. It states that job characteristics are the best predictors of job satisfaction since job satisfaction is affected by interaction of task characteristics, characteristics of workers and organizational characteristics (Green, 2000). According to Job Characteristic Model, job satisfaction is based on five job characteristics, which are under three psychological states; experienced meaningfulness of the work, experienced responsibility for outcomes of the work, knowledge of the actual results of the work activities. Experienced meaningfulness has three job characteristics; they are skill variety, task identity and task significance. Job characteristic of experienced responsibility is autonomy and job characteristic of knowledge of the actual results' is feedback.

Hackman and Lawler (1971) studies provide an important background for the Hackman-Oldham model (1975), their model stated the most widely accepted job characteristic approach with the six job attributes: variety, autonomy, task identity, feedback, dealing with others and friendship opportunities (Atasoy, 2004).

2.3.3.5 Expectancy Theory

Expectancy theory states that motivation will be high when people know what they have to do in order to get a reward, expect that they will be able to get the reward and expect that the reward will be worthwhile.

The concept of expectancy was originally contained in the valence-instrumentality-expectancy (VIE) theory that was formulated by Vroom (1964). Valence stands for value; instrumentality is

the belief that if we do one thing it will lead to another; and expectancy is the probability that action or effort will lead to an outcome.

The strength of expectations may be based on past experiences (reinforcement), but individuals are frequently presented with new situations – a change in job, payment system, or working conditions imposed by management – where past experience is an inadequate guide to the implications of the change. In these circumstances, motivation may be reduced.

Shields (2007, pp. 80) commented that a problem with expectancy theory is that it assumes that ‘behavior is rational and premeditated when we know that much workplace behavior is impulsive and emotional’.

However, in spite of these objections, the simple message of expectancy theory – that people will be motivated if they expect that their behavior will produce a worthwhile reward – is compelling. And it provides a useful tool to assess the effectiveness of motivating devices such as performance-related pay.

2.3.4 Summary on the Theories of Job Satisfaction

All the theories referred to above make some contribution to an understanding of the processes that affect motivation. But instrumentality theory provides only a simplistic explanation of how motivation works. Needs and content theories are more sophisticated but have their limitations. As Gerhart and Rynes (2003, pp. 53) commented.

Although the ideas developed by Maslow, Herzberg and Deci have had considerable appeal to many people, the prevailing view in the academic literature is that the specific predictions of these theories is not supported by empirical evidence. On the other hand it would be a mistake to underestimate the influence that these theories have had on research and practice. Pfeffer, Kohn and others continue to base their argument regarding the ineffectiveness of money as a motivator on such theories.

But, bearing in mind the reservations set out earlier, needs theory still offers an indication of the factors that motivate people and content theory provides useful explanations of how motivation takes place. And while instrumentality and reinforcement theories may be simplistic they still explain some aspects of how rewards affect motivation and performance and they continue to

exert influence on the beliefs of some people about the power of incentives to motivate people. Herzberg's research may be flawed but he still contributed to the recognition of the importance of job design.

Motivation theory can explain what makes people tick at work but it is also necessary to consider two other aspects of the impact of motivation – its relationship with job satisfaction and the effect of money on motivation.

2.4. Factors Affecting Job Satisfaction

As Michael Drafke (2006, pp. 360-368) stated, the factors affecting quality of work life have been presented, but there are others factors that can affect employees' job satisfaction. The factors affecting job satisfaction can be divided into three main areas, though different scholars divide them in to different categories; internal factors, external factors, and individual factors. Those factors that are stated by Michael Drafke are briefly discussed here under with some omission and additions from the purpose of this research.

2.4.1 Internal Job Satisfaction Factors

These factors are closely associated with the job itself and are the most difficult to alter without leaving the job.

2.4.1.1 The Work

The prime factor in job satisfaction is the work itself. It is difficult, if not impossible, to have job satisfaction if you hate the work you are doing. However, Sometimes people claim to hate their job when in fact they just hate doing the job for their current employer. These people actually like the work; they just don't like the people they are currently doing it for. Others may dislike some aspect of their job. To avoid unnecessary career changes, hence it is important to distinguish between disliking the work and disliking the current employer.

NezaamLuddy (2005), study result also indicates that there is a strong correlation between satisfactions with the nature of the job itself. The correlation, nevertheless, represents a relatively weak, positive linear relationship.

2.4.1.2 Job Variety

Job satisfaction generally increases as the number of skills used in performing a job increases. Additionally, job satisfaction generally increases as the amount of knowledge needed to perform a job increases. These two factors, required skills and quantity of knowledge, combine to form job variety. The opposite of job variety is task specialization. Task specialization, when taken to an extreme, task specialization can create jobs with few tasks that repeat every 5 to 10 seconds. It is easy to see how jobs with such low job variety would provide little job satisfaction for some people. Other people, however, can accept limited job variety. What is an acceptable level of job variety is something that must often be left to each individual.

2.4.1.3 Autonomy

Autonomy refers to the level of control people have over their work. The more freedom people have over the pace of their work and the methods they may employ to perform it, the more autonomy they have. As autonomy, or freedom, increases, so does job satisfaction. The need for autonomy is sometimes felt more strongly in people trying to fulfill the higher needs on Maslow's Hierarchy of needs. These higher level needs would include the need for status and self-esteem, Self-actualization and knowledge.

According to Filimon Rezene (2015) job autonomy is the one of the factors to have a strong, positive and significant relationship with job satisfaction, which also can statistically and positively predicts the variation in job satisfaction. It was found out that, clear correlation with job satisfaction indicates that, more autonomy in a job leads to higher job satisfaction among employees

Rahmet Abubeker (2015), also reveals that variance in job satisfaction is explained by job autonomy, which is statistically significant. The result also indicates that there is positive relationship between job autonomy and job satisfaction, which is statistically significant too. This result is also supported by Selamawit Bedru (2015). As to her findings there is low but statistically significant and positive relation between job autonomy and job satisfaction. That illustrates when job autonomy is high job, satisfaction increases.

2.4.1.4 Goal Determination

Goal determination refers to the freedom people have to establish their own work goals and to determine their own criteria for success. Increased freedom to determine goals and success criteria can lead to increased job satisfaction. Freedom to determine goals may not increase job satisfaction, but in most cases having clear, explicit goals is better than having vague ones, increased job satisfaction may also come from having goals determined and meeting them, as well as having the freedom to set those goals.

2.4.1.5 Feedback and Recognition

It is necessary to provide feedback for employees which allow them to know how well they are doing their jobs (Herzberg, 1993). Feedback could be from supervisors, co-workers and sometimes customers who get services from the organization. The effective feedback is specific but its function is general especially to job satisfaction. Feedback is closely related with respect and recognition.

In this context, recognition can be differentiated from feedback by frequency and significance. Recognition is received from a manager, and it is received less often but carries greater significance than feedback. Recognition might be an employee-of-the month award; whereas feedback may be as simple as a “Good job” from a manger.

Recognition for a job well done can lead to increased job satisfaction. Conversely, lack of recognition for a job well done can lead to dissatisfaction. For many people, receiving recognition in front of others can be more satisfying than receiving recognition from a manager in private. Recognition may take many forms ranging from a public acknowledgment of one’s contribution, to an outstanding service or employee-of-the month or-year award, to a promotion. No matter what the recognition, as with feedback, the recognition must be accurately awarded. The value of the recognition may fall to zero if the undeserving receive it. Unlike feedback, recognition does not have to be as timely or as frequent.

Ayesha Yaseen (2013), survey finds that recognition is the most important things which excite employees secondly to pay.

2.4.2 External Job Satisfaction Factors

The external job satisfaction factors are related to the work or to the working environment. Those related to the work itself are either easier to separate from the work than the internal factors or they are easier to change.

2.4.2.1 Achievement

Achievement is one of main things people want from their jobs. That means people can get satisfied when they get success (Herzberg, 1993).

Achievement refers to a person's success on the job. The general belief is that high achievers on the job have high job satisfaction. There are some, like the behavioral managers, who believe that job satisfaction leads to high achievement. The reverse of this situation may be even more important. People who are unsuccessful on the job have little, if any, job satisfaction. Therefore, the cure for low job satisfaction may be to increase job performance. Training, education, increased effort, or improved equipment may be the way to improve achievement and job satisfaction.

Irene Christofidou Gregoriou (2008) observed that in his research study, linked to the Herzberg Theory, suggests that achievement, recognition, the work itself, responsibility and growth are important factors affecting the motivation of people on their jobs.

2.4.2.2 Role Ambiguity and Role Conflict

It is difficult for people to have high job satisfaction when they are unsure what their job entails. Not knowing what your job is or what your place is in the organization is referred to as role ambiguity. Clarifying the task that defines employees' job and place in the organization (in terms of authority and responsibility) can reduce role ambiguity. Reducing role ambiguity can lead to increased job satisfaction.

It is possible for people to have minimal role ambiguity but to have conflicts with their role. A person may know what his or her job is and what his or her role in the organization is, but there might be conflicts between the parts of his or her role. Increased role conflict leads to lower job satisfaction

According to Selamawit Bedru (2015), all the independent variables of job stressor together significantly predict the variation in job satisfaction. When one variable (physical environment) is controlled, five of the other job stressors are statistically significant determining the variation in job satisfaction. From these, role conflict is the best predictor of job satisfaction followed by work over load, role ambiguity, and relationship at work and job autonomy.

2.4.2.3 Opportunity

Many people may have more job satisfaction when they believe that their future prospects are good. These future prospects may mean the opportunity for advancement and growth with their current employer or the chance of finding work with another employer. If people feel they have fewer opportunities with their current employer than they would like, then their job satisfaction may decrease. Note that we are dealing with people's feeling here, "if people feel they have fewer opportunities," they may in fact have chances for advancement, but if they don't think they do, their job satisfaction suffers anyway. Not only must people think they have good future prospects with their employer, they must think, that they have a fair chance of obtaining the future prospects. The same is generally true with opportunities with other companies.

If people believe there are outside job opportunities, their job satisfaction may increase or decrease and is also dependent on whether or not they feel they have a fair chance at obtaining the outside opportunities. Job satisfaction may decrease if there are outside job opportunities, especially if those jobs are perceived to be better. A feeling of the grass being greener on the other side can arise, leading to less satisfaction with the current job. Conversely, if the conditions at the outside jobs are perceived to be poorer than at one's current position (less pay, farther away, less desirable work hours), then job satisfaction may actually increase. Note that it is the perception that is important. Actual conditions may be worse, but if someone perceives or believes them to be better, then satisfaction with the current job can be affected.

According to Seda Unutmaz(2014) study on factors affecting job satisfaction of employees in a public institution, in terms of the importance levels and satisfaction levels of the factors, "Opportunities" is considered to be the most important factor among other main factors.

According to his study, “overseas appointment opportunity” and “master degree opportunity” are the most important sub-factors for the job satisfaction of employees as far as the “Opportunities” is concerned.

2.4.2.4 Job Security

Job security, an example of Frederick Herzberg’s hygiene factors, may affect job satisfaction more when it is not present than when it is. When job security, the assurance of employment continuing in the future, is absent there may be less job satisfaction. When it's present, job security may be taken for granted. Job security itself is affected by intrinsic and extrinsic factors.

Some employers strive to offer job security: in other cases, job security is an integral part of the employer’s culture. However, it sometimes appears that there are fewer and fewer of these employers in today’s work environment.

According to Mosammod Mahamuda and M MNurul (2011), job security as an aspect of job satisfaction was more important to male employees than to female employees. Employees from medium- and large-staff-sized organizations, compared with those from small staff-sized organizations, were more likely to cite job security as a very important contributor to their job satisfaction

2.4.2.5 Social Interactions

Whether using subjective evidence or the work of Frederick Herzberg, Abraham Maslow, and others, we see the importance of social interactions at work. Sometimes work is the main source of social interactions for people. When the social interactions are not as desired, job satisfaction can decrease. These social interactions are complex entities, the value to the individual being affected by the quantity of interactions, physical and mental isolation, and the quality of the interactions. As the quantity of social interactions increases, job satisfaction may increase. The quantity of social interactions is affected by physical and mental isolation. Physical isolation means that the work site is so remote that few other workers are in the area or that the workers in the area are isolated by the working conditions. Working conditions that prevent communication because the equipment separates workers or the noise level is high can create conditions of physical isolation. The very nature of the work may prevent social interaction, thereby creating

mental isolation. This may occur when the concentration level required to perform the work is so high that it prevents communication. When physical and mental isolation increase, the quantity of social interactions decrease, job satisfaction may also decrease.

Seda Unutmaz (2014), findings show that communication and cooperation with co-workers are the most satisfied factors among all job satisfaction determinants. Employees find their co-workers cooperative, supportive, and competent in performing the jobs.

Selamawit Bedru (2015) states that relationship at work correlate with job satisfaction moderately and positively. But when there is unclear responsibility, duty and information satisfaction of employees toward their job decreases. Relationship at work place significantly and positively explains the variation in job satisfaction. When relationship at work is good job satisfaction increases.

2.4.2.6 Supervision

Research demonstrates that a positive relationship exists between job satisfaction and supervision (Koustelios, 2001; Peterson, Puia and Suess, 2003; Smucker, Whisenant, and Pederson, 2003). It is the affiliation between leaders and subordinates. A synergistic supervision is an appropriate instrument to enhance job satisfaction. It will establish open communication, trust relationships, supervisory feedback and evaluation. Supervisors should apply the appropriate strategies with their employee's status and act accordingly (Herzberg 1993; Hackman and Oldham 1976).

Others also state that, supervision forms a pivotal role relating to job satisfaction in terms of the ability of the supervisor to provide emotional and technical support and guidance with work related tasks (Robbins et al., 2003). According to Ramsey (1997), supervisors contribute to high or low morale in the workplace. The supervisor's attitude and behavior toward employees may also be a contributing factor to job-related complaints (Sherman and Bohlander, 1992). Supervisors with high relationship behavior strongly impact on job satisfaction (Graham and Messner, 1998).

A study conducted by Packard and Kauppi (1999) found that employees with supervisors displaying democratic management styles experienced higher levels of job satisfaction compared

to those who had supervisors who exhibited autocratic or laissez – faire leadership styles. Brewer and Hensher (1998) contend that supervisors whose leadership styles emphasizes consideration and concern for employees generally have more satisfied workers than supervisors practicing task structuring and concern for production. Bassett (1994) maintains that supervisors bringing the humanistic part to the job, by being considerate toward their employees, contribute towards increasing the employee's level of job satisfaction.

Nezaam Luddy (2005), results indicate that the weakest relationship was found between job satisfaction and supervision. Nevertheless, the subscales for the relationships between job satisfaction and supervision, was found to be significant.

Rahmet Abubeker (2015),states that level of satisfaction was found to be largely influenced by the level of employees participation in decision making, leadership and management among others.

2.4.2.7 Organizational Culture

The overall organizational culture and management style can increase or decrease job satisfaction. A manager may choose to use a classical or behavioral style of management. A subordinate may force a manager to use a classical style or may allow the manager to use a behavioral style. Or the organization's culture or climate may be classical or behavioral. In fact, many organizations have a classical, bureaucratic, or authoritarian culture. Although job satisfaction is often higher in non-bureaucratic organizations, much depends on the individual. An individual needing close, classical supervision or not needing or wanting responsibility may not feel satisfied in a behavioral, employee-empowerment firm. An individual needing or wanting more freedom, more responsibility, or more autonomy may not be satisfied in a classical management atmosphere where these characteristics are in short supply, the important point here is that people should try to match their needs to a company that can meet those needs, thereby increasing job satisfaction.

According to Barbara A. Sypniewska (2013) the least important factor affecting job satisfaction is company culture. It seems that this factor should play greater significance as it is the culture of the organization that sets the direction for the various benefits of a company and its prevailing rules.

Rahmet Abubeker (2015), states also that, working condition of the staffs does not significantly affect the variation in job satisfaction. This showed that excluding working condition the other dimensions can significantly determine the variation of job satisfaction.

2.4.2.8 Work Schedules

It is possible for work schedules to increase job satisfaction. Compressed work weeks and flextime may increase job satisfaction by allowing for a better interface between someone's personal life and work life. Job satisfaction can also be positively influenced by allowing a subordinate's input in to the work schedule or by allowing workers to trade days with other workers. Some managers even go so far as to post a blank schedule with a statement that five workers are needed on Monday and Wednesday and four on Tuesday, and so forth, and allowing people to sign up for whatever days they want and whatever days they can negotiate with coworkers. Sometimes the work schedule is like one of Herzberg's hygiene factors. A bad schedule may make a worker feel dissatisfied, whereas a good or a "normal" schedule may make him or her not dissatisfied (which is not the same as being satisfied).

2.4.2.9 Seniority

Seniority affects job satisfaction differently for different people. Sometimes satisfaction increases as people learn to perform more proficiently. For others, satisfaction decreases due to boredom or due to the realization that their goals and careers are not advancing as they had hoped. For those with lower job satisfaction due to seniority many choose to leave the position they are in. They may leave by seeking a promotion, by requesting a transfer, or by looking for a job with another employer. Some job changes are acceptable to potential employers, such as those in the advertising industry, but frequent changes, holding jobs for only a few months, and not staying at even one employer for a respectable amount of time (1 to 2 years) can be perceived quite negatively.

2.4.2.10 Compensation

Compensation is one of the fundamental components of job satisfaction since it has a powerful effect in determining job satisfaction so that individuals can fulfill their needs, (Arnold and Feldman 1996).

However, there is no such empirical evidence that asserts that compensation alone improves worker satisfaction or reduces dissatisfaction. (Bassett 1994) stated that even highly paid employees may still be dissatisfied if they do not like the nature of their job. Moreover, a study conducted by Young and Wooer (1998) in the public sector organizations revealed the failure of any significant relationship between job satisfaction and pay.

However (Bogie 2005; Chung 1977; Van Dyad Werner 2004) says that poor pay and absence of recognition often leads to a problem with employee retention.

Remitz (1960) talks explicitly that payment correlates with satisfaction. People at work have a clear idea of what they ought to be paid, comparatively with their co-workers and according to their skill, experience, seniority.(Irene Christofidou, 2008)

Money does not solve everything because quite often money treats a symptom and not the problem. Treating a symptom leaves the underlying problem to return and contribute to dissatisfaction again and again. To avoid this problem, people must determine what the problem is. Once the factor or factors that are causing the dissatisfaction are identified, then it must be determined whether money can solve the problem or not. Often, something other than money is needed. For example, may be a particular person has far too much work and therefore not enough time. More money will not solve this problem. What might be needed is more equipment, or faster equipment, or additional training, or an assistant. Just giving the person more money might compensate him or her for the short term, but it will not add any hours to the day or reduce the number of tasks. Therefore, in order to maximize satisfaction, people need to know the factors that contribute to job satisfaction, they need to identify exactly which ones are causing any dissatisfaction, and they need to take actions that will eliminate the problem rather than simply mask the problem temporarily. This may involve looking at the external job satisfaction factors, the internal factors, or the individual factors. Michael Drafke (2006, pp. 360-368)

According to Mosammod Mahamuda and M MNurul (2011) money is a good motivator, actually all employees' work for money, employee's need the money, a good salary and good compensations are key factors in satisfying the employee. We can increase the employee salary and compensation to motivate the employee, the good pay back can be one of the key factors

affecting job satisfaction, also in this way one can increase the service quality and organizational performance. Similarly Ayesha Yaseen (2013), survey finds that most important things which excite employees are the pay followed by recognition, promotion opportunity and meaningful work.

According to NezaamLuddy (2005), results indicate that the strongest correlation was obtained between satisfaction and pay. Nevertheless, the subscales for the relationships between job satisfaction and pay, was found to be significant. Rahmet Abubeker (2015), states also that level of satisfaction was found to be largely influenced by the level of pay and benefit.

2.4.3 Individual Job Satisfaction Factors

Of the three groups of factors affecting job satisfaction, the individual factors have the least to do with the actual job. The individual factors mainly concern a person and the person's family and network of friends.

Although these factors can greatly affect how some one feels about his or her job, many of these consist of opinions. Opinions can be changed by facts and information. So although these factors can have a great influence on job satisfaction, the individual has more control over them and can effect change if it is needed.

2.4.3.1 Commitment

The more carefully someone has researched, selected, and pared for a job, the more likely that person is to be satisfied with the job. If the actions of researching, selecting, and preparing for the job are highly visible to friends and family, then the person is more likely to be satisfied with the job, and less likely to admit to any dissatisfaction. The greater the commitment the person has made to a job, the bigger the mistake would appear to be if the person said he or she was wrong in selecting it. For a few people, this means that they may stay in an unsatisfying job, unwilling to look foolish or unable to admit to a mistake.

2.4.3.2 Expectations

People believe that their jobs should fulfill certain needs. These beliefs, or expectations, concerning a job's ability to fulfill needs may be realistic or unrealistic. People who expect work

to fulfill all of their needs are probably being unrealistic. Using Maslow's Hierarchy on Needs as an example, it is reasonable for work to fulfill physiologic needs, and some or most of the safety needs, but only some of the belonging needs. Expecting work to provide all of one's needs for belonging would include fulfillment of the social and the individual aspects. Expecting the individual needs for mate or date to come from one's workplace is not only unrealistic; it is asking for trouble. Even expecting work to provide all of one's social contacts is expecting too much. The important thing here is to determine what one's job can and cannot reasonably provide.

When work cannot fulfill some of one's needs, many people turn to areas outside of work. Here, many people seek fulfillment through family and community or volunteer organizations. The fulfillment of some of people's other needs helps explain why so many people volunteer work for no pay.

2.4.3.3 Job Involvement

Job involvement refers to how important a person's job is in his or her life. The more involved a person is in his or her job, the more satisfaction he or she generally feels. It is possible, however to become overinvolved in a job. Over involvement (becoming a "workaholic") can be identified when work becomes as pervasive as to affect one's personal life negatively. At this point, one might need to determine whether work is part of the overall "solution" or part of the "problem."

2.4.3.4 Effort/Reward Ratio

People compare the rewards they receive from work to the effort they put into work partially to determine job satisfaction. If the ratio between the two is heavy on the effort side, then people generally feel less satisfied because they feel they are putting more into their work than they are getting out of it. People also compare their effort/reward ratio to the ratio of others. If they believe their ratio is less than their coworkers' ratios, then they will feel less satisfied because they will feel that they are getting less out of their jobs for the effort they put in than their coworkers. In all of this analysis, people look at a total rewards from work, not just monetary compensation. Also, we are once again dealing with people's perceptions of effort and rewards, which may be real or imaginary.

2.4.3.5 Influence of Coworkers

Co-worker is defined as “fellow worker, a colleague” (Chambers Compact Dictionary, 2005, p. 181).

The importance coworkers place on certain issues affects the importance an individual places on those issues; this influence of coworkers it turns may affect job satisfaction. For instance, coworkers can influence one’s thinking if they constantly grumble about the state of the equipment. You may also feel that this is important and will tend to agree that the equipment is substandard. Or if coworkers constantly talk about what a great place you work in, then you will also tend to think that the place is good, and your job satisfaction will increase.

It is also true that a number of authors maintain that having friendly and supportive colleagues contribute to increased job satisfaction (Johns, 1996; Kreitner and Kinicki, 2001; Luthans, 1989).

Findings of a survey conducted by Madison (2000) on more than 21000 women occupying the most demanding jobs indicated that those participants, who lacked support from co-workers, were more likely to suffer from job dissatisfaction. Another survey conducted amongst 1250 Food Brand employees found that positive relationships with co-workers enhance job satisfaction (Berta, 2005).

Empirical evidence indicates that relationships with colleagues have consistently yielded significant effects on job satisfaction of federal government workers in the United States (Ting, 1997). A study conducted by Viswesvaran, Deshpande and Joseph (1998) further corroborated previous findings that there is a positive correlation between job satisfaction and co-workers.

According to Wahba, M., & Bridwell, L. (1976), employees prefer to work with people being friendly, supportive, and cooperative (Başar, 2011). Since people spend majority of their times with colleagues, if co-workers make them happy, this has positive impact on their job satisfaction (Beşiktaş, 2009).

2.4.3.6 Comparisons

People make comparisons between their jobs and how satisfied they are with them and the jobs of friends, relatives, and neighbors. A person who is a middle manager may feel quite satisfied if

his or her family members and neighbors all have lower-status, lower paying jobs. This same middle manager might feel less satisfaction if his or her family and neighbors are CEOs and doctors. Here, each job has relative worth, rather than absolute worth.

2.4.3.7 Opinions of Others

The opinions of others concerning one's job also affect job satisfaction. If other people, especially people whom that employee admire and respect, believe that he/she have a good job, then he/she will typically feel more satisfied than if the people around him/her think they have a lousy job. This also applies to the way society views entire professions. If society generally regards one's profession as valuable and of higher status, then the person will be more satisfied than if society feels the job is of low status and worth.

2.4.3.8 Personal Outlook

A person's general outlook on life is another factor that influences job satisfaction. A person with high self-esteem, with confidence in his or her abilities, and with a positive outlook on life is more likely to have high job satisfaction than someone with a negative attitude.

2.4.3.9 Age

Job satisfaction typically increases with age. Older workers have more work experience, they understand better which needs work can and cannot satisfy, and over all they have a more realistic view of work and life. Younger workers have comparatively few or no job experiences with which to compare their current jobs. Because of this, they are more likely to substitute the opinions of other people, their own beliefs about other people's jobs, and their own idealistic views of what work should be for their lack of experience. These opinions and beliefs are less applicable than their own experience and can cause younger workers to feel less satisfaction than they would if they had their own experiences to draw on.

2.5 The Impact of Satisfied and Dissatisfied Employees on the Workplace

Stephen P. Robbins, et.al, (2013) develop a theoretical model frame work that could help in understanding the consequences of dissatisfaction at work place—the exit–voice–loyalty–neglect.

- The exit response directs behavior toward leaving the organization, including looking for a new position as well as resigning.
- The voice response includes actively and constructively attempting to improve conditions, including suggesting improvements, discussing problems with superiors, and undertaking some forms of union activity.
- The loyalty response means passively but optimistically waiting for conditions to improve, including speaking up for the organization in the face of external criticism and trusting the organization and its management to “do the right thing.”
- The neglect response passively allows conditions to worsen and includes chronic absenteeism or lateness, reduced effort, and increased error rate.

Exit and neglect behaviors encompass our performance variables— productivity, absenteeism, and turnover. But this model expands employee response to include voice and loyalty— constructive behaviors that allow individuals to tolerate unpleasant situations or revive satisfactory working conditions. It helps us understand situations, such as we sometimes find among unionized workers, for whom low job satisfaction is coupled with low turnover. Union members often express dissatisfaction through the grievance procedure or formal contract negotiations. These voice mechanisms allow them to continue in their jobs while convincing themselves they are acting to improve the situation (Robins, 2013, pp. 82 - 85)

2.6. Conceptual Frame Work

There are many aspects of job satisfaction, which affect the level of job satisfaction in employees. There are also several studies and research performed focused on the topic of job satisfaction and its level of affection towards the employees. Those dimensions can be individual and social factors, culture, organizational behavior, and therefore, the level of job satisfaction can be affected by various factors.

According to Ling et al.(2014), role ambiguity affects the job satisfaction negatively. Amongst some important factors causing stress, one is role conflict. It has a significant negative impact on job satisfaction (Fie et.al, 2009).Work overload is negatively related with job satisfaction (Nirel et al., 2008). In an environment where co-worker and supervisor support is high, there is a positive relationship to job satisfaction (Bateman, 2009). There is positive relation between job

autonomy and job satisfaction (Saragin, 2002). Employees who perceive their physical work environment adequate are more satisfied with their jobs (Srivastava, 2008).

A study examined the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu, Sabah. Respondents participated in the study provided sufficient data to examine the relationship between the independent variables (role stress and working condition) and dependent variable (job satisfaction). From the findings, role stress has a negative relationship with job satisfaction among bank employees (Ling, 2014)

Correlation analysis of a study made by Vanishree and Ganapathi,(2013) indicates that the employee job satisfaction is negatively and significantly associated with workload and role conflict, while the employee job satisfaction is positively and significantly correlated with physical environment in small-scale industries. The regression analysis shows that the job stress factors of workload and role conflict have the negative impact on employee job satisfaction while, the job stress factor of physical environment have the positive impact on employee job satisfaction at one per cent level of significance. It was established that a strong negative significant relationship existed between occupational stress and job satisfaction.

A study by Lee and Yong, (2011) investigated the relationship between job stress and job satisfaction, and analyze the effect of social support on this relationship. In particular, this study analyzes the effects of three types of job stress; role overload, role ambiguity and physical environment and two sources of social support; supervisor and coworker support. The findings from the analysis are first, role ambiguity and physical environment are negatively related to job satisfaction. Second, social support has a direct effect on job satisfaction but has no moderating effect. Third, supervisor support is more effective in enhancing job satisfaction than coworker support.

In a most recent study conducted in our country Ethiopia by Mulu Miesho (2012) on the relationship between work overload and job satisfaction in public service organizations, and found that statistically significant relationship was found between facets of job satisfaction (pay, working conditions, policy and administration, supervision, opportunity for advancement, recognition, the work itself, co-workers and responsibility) and job satisfaction; and these facets of job satisfaction could significantly explain the variation in job satisfaction. Moreover, work

overload and job satisfaction found to be inversely and significantly related. Work overload also statistically and negatively predicts the variation in job satisfaction.

Further, Perrewe et al (1999) investigated the relationship between work/life conflict and job and work satisfaction. It was hypothesized that work/family conflict would be negatively related to job and life satisfaction. Results suggested that work/life conflict is negatively related to job and life satisfaction.

According to Seda Unutmaz (2014) study, in terms of the importance levels and satisfaction levels of the main factors, “Opportunities” is considered to be the most important factor among other main factors. “Internal Group Dynamics” is realized as the most satisfied main factor, while “Self-Improvement” factor has the lowest satisfaction level. These results indicate that inter-relations between employees are satisfactory but personal development opportunities are not satisfied sufficiently by the institution. This may attributed that while factors that are mainly supplied by the institution realized as dissatisfied, the interrelationships that are created by employees themselves are seen as more satisfied.

From the theoretical and empirical literature review the following conceptual framework is developed for this study. It shows the relationship between job satisfaction factors and job satisfaction. In this context, the purpose of this study was to describe the important factors of job satisfaction of employees in Oromia Bank.



Figure 1 Conceptual frame work of the study

Source: Developed by the researcher based on literature review

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter outlines the overall methodology that has been used in the study. This includes the research design, study population, sampling procedures, data collection methods, data analysis and presentation.

3.1 Research Design

Research design is all about how the researcher goes about answering the research questions (Saunders, Lewis & Thornhill, 2007). According to Burns and Bush, the research design is the framework of the methods and procedures applied when collecting and analyzing the data.

There are three types of research design: exploratory, descriptive and explanatory. Descriptive research is used when the researcher wants to describe the phenomenon being studied. It consists of questions like how, when, where and who. Whereas exploratory research mainly focused on examining a problem. Usually, such a method is applied when not much is known about the problem and it answers the question of why. The last one which is Explanatory research is used to explain the relationship and differences between certain phenomena (Burns & Bush, 2003).

3.2 Sources of Data and Collection Method

3.2.1 Sources of Data

As the researcher aims to assess the phenomena of job satisfaction of the case company, the necessary data for this study were collected by the researcher from primary sources through conducting surveys. In addition to the primary sources, secondary data like the company's internal satisfaction report, related published and unpublished theses, journal articles, and reference books will be used.

3.2.2 Data Collection Method

A structured questionnaire is prepared as the main instrument to collect data from the respondents. The survey is divided into two sections: 1) personal background, i.e. classification question, which obtains information regarding employees' age and gender, education and work

experience and 2) internal and external job satisfaction factors, i.e. questions that collect information regarding factors that affect employees' job satisfaction level. A different source of secondary data studied to prepare the questionnaire are websites, books and magazines, and the previous studies and theses. The questionnaire survey was designed to understand the views of the respondents concerning their job satisfaction on factors like the work environment, autonomy, job variety, compensation, commitments, job involvement, and expectation. A set of questions including yes/no questions, ranking method, and multi-item Likert scale questions were developed. A survey is designed to find out the objectives of research through specific questions. The questionnaire is presented in Appendix.

3.3 Population and Sampling Procedures

3.3.1 Population of the Study

The study population from which the sample was drawn consists of a permanent employees' who are working in the Addis Ababa head office and three districts of Oromia Bank SC with target population of 3440 employees', as it is challenging to include branches outside Addis Ababa, due to time and economic infeasibility.

3.3.2 Sampling Technique and Determination of Sample Size

It is obviously difficult to undertake all employees' which are currently working in Oromia Bank because it requires adequate time, financial resource and other study related resources. Due to these reasons, two-stage cluster sampling method, where a random sampling technique is applied to the selected cluster, was used to select samples from population. There is heterogeneity within employees' of branches and head office departments but homogeneity among branches and districts. In addition, random sampling was used to select sample respondents within the cluster. Cluster sampling consist many groups and can be based on anything, including interests, hobbies, political views, geographical location, etc. It is geographically convenient, cost efficient and help when information about the population can't be accessible.

Thereafter sample size determined by applying the Cooper and Schindler (2003) formula. A simple random method was used to distribute the questionnaires.

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

Where: n= Sample size, N= Population size, e= Level of precision at a 95% level of confidence and P=5.

$$n = \frac{3440}{1 + 3440(.05)^2} = 362$$

From the above computation, 362 staff members represent the population and the sample proportion was: $362/3440 = 11\%$ which is in the acceptable range of sample representation of the total population in all sites:

3.4 Method of the Data Processing and Analysis

3.4.1 Data Processing

The method of data processing in this study was manual and computerized system. In the data processing procedure editing, coding, classification, and tabulation of the collected data were used. The researcher edited the collected raw data to detect errors, omissions, checking that there is an answer for each question, and the questions are answered accurately and uniformly. The process of assigning numerical or other symbols came next, which was used by the researcher to reduce responses into a limited number of categories or classes. After this, the processes of classification or arranging large volume of raw data into classes or groups on the basis of common characteristics were applied. Data having the common characteristics was placed together and in this way, the entered data were divided into a number of groups. Finally, tabulation were used to summarize the raw data and displayed in the compact form (in the form of statistical table) for further analysis.

3.4.2. Data Analysis

Using the questioners distributed the researcher collected quantitative data. Then the data was entered into a software program called IBM SPSS statistics Version 23 after they are checked for their accuracy and completeness. By use of descriptive and inferential statistics the data were analyzed.

The descriptive statistics described the sample in terms of the responses to the questions using frequencies, means and standard deviations. Inferential statistics allow the researcher to draw conclusions about a population from the sample of a particular study (Cooper and Schindler, 2003). The inferential statistics relevant to this study include correlation coefficient, multiple regression analysis, t-test and analysis of variance (ANOVA).

3.4.2.1 Multiple Regression Analysis

In order to determine the degree to which the factors of job satisfaction predict job satisfaction, step wise multiple-regression was used.

As Sabine Landau and Brian S. Everitt (2004) states, multiple linear regression is a method of analysis for assessing the strength of the relationship between each of a set of explanatory variables (sometimes known as independent variables, although this is not recommended since the variables are often correlated), and a single response (or dependent) variable. When only a single explanatory variable is involved, we have what is generally referred to as simple linear regression.

In statistics, regression is a method of fitting regression models in which the choice of predictive variables is carried out by an automatic procedure. In each step, a variable is considered for addition to or subtraction from the set of explanatory variables based on some pre specified criterion. (Aron,1994).

The basic objective of using step wise multiple regression equation on this study is to compute which independent variables have the strongest relationship in each of the main satisfaction factors.

Independent Variables	Dependent Variable
The work	Over all internal job satisfaction importance
Job variety	
Autonomy	
Goal Determination	
Feedback & Recognition	

$$OAIJSFI = \alpha + \beta_1 WO + \beta_2 JOVA + \beta_3 AU + \beta_4 GODE + \beta_5 FERE + e \quad (1)$$

Where, OAIJSFI = Over All Internal Job Satisfaction Factor Importance

WO (the Work), JOVA (Job Variety), AU (Autonomy), GODE (Goal Determination), FERE(Feedback and Recognition)

α = is the intercept term-it gives the average value of OAIJSFI (internal job satisfaction) when the stated independent variables are set equal to zero.

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ refers to the coefficient of their respective independent variable and e = model error term

Independent Variables	Dependent Variable
Achievement	Over all external job satisfaction importance
Job security	
Supervision	
Work schedules	
Seniority	
Compensation	

$$OAEJSF = \alpha + \beta_1 AC + \beta_2 JOSE + \beta_3 SU + \beta_4 WSC + \beta_5 SE + \beta_6 CO + e \quad (2)$$

Where

OAEJSFI = Over All External Job Satisfaction Factors Importance

AC (Achievement), JOSE (Job Security), SU (Supervision), WSC (Work Schedules), SE (Seniority), CO (Compensation)

α = is the intercept term-it gives the average value of OAEJSFI when the stated independent variables are set equal to zero.

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$ refers to the coefficient of their respective independent variable

e = model error term

Independent Variables	Dependent Variable
Commitment	Over all individual job satisfaction importance
Expectations	
Job involvement	

$$OAINJSF = \alpha + \beta_1 CO + \beta_2 EX + \beta_3 JOIN + e \quad (3)$$

Where

OAIJSFI = Over All Individual Job Satisfaction Factors Importance

EX (Expectations), JOIN (Job Involvement)

α = is the intercept term-it gives the average value of OAINJSFI when the stated independent variables are set equal to zero.

$\beta_1, \beta_2, \beta_3$ refers to the coefficient of their respective independent variable

e = model error term

3.5 Reliability and Validity of the Questioner

According to Bryma and Bell, (2003) the Cronbach's Alpha result of 0.7 and above implies acceptable level of internal reliability.

For the questioner developed, the Cronbach's alpha was found to be .845, .889 and .860; which is above 0.7 for internal, external and individual job satisfaction factors respectively.

Pilot test is also used to check the validity and reliability of a data (Ranjit, 2011). For this research pilot test has been conducted on 30 employee's responses in order to check if there is a need for amendment on the instruments used.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

This chapter presents the results of the study based on the empirical analysis of the data collected from the research respondents and discussion of results with respect to previous research findings and literature. Here both descriptive and inferences on the data analysis and procedures are presented.

The bank head office staffs and the three districts that are found in Addis Ababa were covered for the survey of Job satisfaction factors at the case company. Initially, 362 copies of questionnaires were administered, but a total of 319 questionnaires were returned. These questionnaires were fully and appropriately filled as usable for further analysis. This represents an acceptable response rate of 88%.

For the ease of understanding results obtained, contents of this chapter are structured by socio-demographic profile of respondents that is followed by a detail descriptive analysis of employees' response with frequency and percent count and factors that are identified with multiple regression analysis through SPSS version 23 are presented. Finally an analysis of mean and standard deviation is also shown.

4.1 Socio-Demographic Distribution of the Respondents

In this study, employees are grouped into two categories in terms of age, gender, marital status, educational level and work experience at case company. Rate of recurrence of these socio-demographic factors are presented in the following table.

Table 1 Respondent's Socio-Demographic Factors

Socio-Demographic Factors		Frequency (F)	Percent (%)
Age	21 years and younger	8	2.6
	22 - 29 years	264	82.8
	30 - 39 years	35	11.0
	40 - 49 years	7	2.2
	50 years and older	5	1.4
	Total	319	100.0
Gender	Male	171	53.6
	Female	148	46.4
	Total	319	100.0
Marital Status	Single	160	50.0
	Married	119	46.9
	Divorced	10	3.1
	Total	319	100.0
Education level	10th/12th Completed	22	6.8
	Certificate	5	1.6
	Diploma	28	8.9
	Bachelor Degree	224	70.2
	Master Degree	40	12.5
	Total	319	100.0
Work experience at Oromia Bank	Less than 1 year	5	1.6
	1 - 3 years	148	46.4
	3 - 5 years	143	44.8
	5 - 8 years	16	5.2
	More than 8 years	7	2.00
	Total	319	100.0

As in the table 4.1 of the above table indicates, 8(2.6%) respondents were 21 years old and younger. The majority of respondent's age is 22 - 29 years, which accounts about 264(82.8%). While 30 - 39 years old employees account for 35(11%), 40 – 49 years and 50 years and older respondent's yield 7(2.2%) and 5(1.4%) respectively. From the age data we can conclude that Oromia Bank has employees from different mix of age.

From the sample, majority of respondents 171(53.6%) were found to be male whereas, female respondents account 148(46.4%) of the total responses. As the data shows few numbers of

differences between the genders variables exists, which indicates that the sample size represents the whole population well.

The marital status of respondents is presented above as single, married and divorced. Most of workers are single 160(50%), whereas 119(46.9%) are married while 10(3.1%) are divorced.

When it came to the educational level of the respondents, most of respondents have bachelor degree 224(70.2%), whereas 40(12.5%) of respondents have Masters and 28(8.9%) are Diploma. 5(1.6%) and 22(6.8%) of respondents are certificate and 10th/12th completed, respectively. As can be seen from this the company is organized with well educated professionals.

With regard to the work experience at the company, 148(46.4%) of the respondents has 1 – 3 years of experience followed by 3 - 5 years 143(44.8%). The list number of respondents by years of experience is less than one year, more than 8 years and 5 – 8 years with occurrence and percentage amount of 5(1.6%), 7(2.0%) and 16(5.2%) respectively.

This indicates that most of the respondents are relatively aware of factors that lead to satisfaction in the organization since they have spent most of their tenure in the company.

From the above factors it could be concluded that the results presented hereunder are more of the outlooks of employees who are male, single, bachelor degree holder employees with more than one year work experience.

4.2 Reliability Test

Reliability test is essential in order to make sure that the measurement across time is consistent. Cronbach's alpha is the tool used to measure the above stated consistency. The interpretation of Cronbach's alpha is done in accordance with George and Mallery (2003), in which if the Cronbach's alpha is greater than 0.7, it is acceptable and the data is said to be reliable.

Table 2 : Reliability test (Independent Variable)

Factors	Cronbach's Alpha
The work	0.84
Job variety	0.84
Autonomy	0.82
Goal determination	0.84
Feedback and recognition	0.81
Achievement	0.88
Job security	0.85
Supervision	0.8
Work schedules	0.84
Seniority	0.82
Compensation	0.84
Commitment	0.85
Expectations	0.86
Job Involvement	0.83

As we can see from Table 4.2 the Cronbach's alpha value for all variables is greater than 0.80 which is above the acceptable value.

Table 3 :Distribution of items for Internal JSFs

Factors	UIM		SUIM		IM		SIM		VIM		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
WO	13	4.1	1	0.3	1	0.3	155	48.6	149	46.7	319	100
JV	13	4.1	1	0.3	1	0.3	155	48.6	149	46.7	319	100
AU	0	0.0	2	0.6	0	0.0	168	52.7	149	46.7	319	100
GODE	0	0.0	2	0.6	129	40.4	2	0.6	186	58.3	319	100
FERE	0	0.0	2	0.6	0	0.0	183	57.4	134	42.0	319	100
OVIJF	0	0.0	0	0.0	13	4.1	211	66.1	95	29.8	319	100

Key: UIM (unimportant), SUIM (somewhat unimportant), IM (important), SIM (slightly important), VIM (very important).

Table 4.3 indicates that 186 (58.3%) or respondents generally rate the goal determination is very important in internal JSF followed by job variety, autonomy and the work 149 (46.70 %). Employees also point out that job variety and work itself are somewhat important job satisfaction factor among others with 155(48.6) similar frequency and percentage rate, respectively. By and large 211(66.1%) of sample respondents responds' that internal JSF is important for the satisfaction of employees at their work place.

Table 4: Distribution of items for External JSFs

Factors	UIM		SUIM		IM		SIM		VIM		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
AC	47	14.7	82	25.7	95	29.8	95	29.8	0	0	319	100
JOSE	0	0.0	0	0.0	2	0.63	95	29.8	222	69.6	319	100
SU	90	28.2	39	12.2	2	0.63	95	29.8	93	29.2	319	100
WSC	0	0.0	95	29.8	129	40.4	95	29.8	0	0	319	100
SE	2	0.6	103	32.3	26	8.15	95	29.8	93	29.2	319	100
CO	47	14.7	43	13.5	95	29.8	134	42	0	0	319	100
OAEJSF	0	0.0	2	0.6	90	28.2	134	42	93	29.2	319	100

Key: UIM (unimportant), SUIM (somewhat unimportant), IM (important), SIM (slightly important), VIM (very important).

Table 4.4 shows that job security 222 (69.6%) is very important External JSF followed by 93(29.2%) supervision. With 95(29.8%) frequency count and percentage rate of each achievement, job security and supervision also shows importance for employees' JS. Compensation and seniority response rate shows that 95 (42.0%) of respondents' response shows somewhat important level of JSF. The overall external job satisfaction importance level shows 134 (42. %) Somehow important rate.

Table 5 : Distribution of items for Individual JSFs

Factors	UIM		SUIM		IM		SIM		VIM		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
CO	0	0.00	47	14.73	82	25.71	95	29.78	95	29.78	319	100
EX	13	4.08	2	0.63	95	29.78	103	32.29	106	33.23	319	100
JOIN	13	4.08	0	0.00	95	29.78	198	62.07	13	4.08	319	100
OAINSIF	0	0.00	13	4.08	198	62.07	98	30.72	106	33.23	319	100

Table 4.5 shows that age and commitment as a factor, influence of coworkers and personal outlook have very importance for employees job satisfaction at case company with 106 (33.23%) and 95(29.78%), incidence and per hundred level. Job involvement indicates 198 frequency rate and (62.07%) percentage of importance level in the individual JSF

Over all individual JSF importance shows that 106 (33.23%) response rate, showing that those factors are important for the employees' satisfaction at Oromia bank.

Table 6 :Descriptive Statistics for Internal Job Satisfaction Factors

Internal Job Satisfaction Factors	Mean	Std. Deviation	Number of valid values	Median	Modal
The work	4.35	0.85	319	4	4
Job variety	4.47	0.5	319	4	4
Autonomy	4.19	0.98	319	5	5
Goal determination	4.19	0.98	319	4	4
Feedback and recognition	2.75	1.04	319	3	3
				4	4

From the descriptive statistics shown in Table 4.6 above for the internal job satisfaction factor, job variety leads with mean 4.47 and standard deviation of 0.50 followed by the work itself with mean value 4.35 and standard. dev. 0.85. The remaining three factors have relatively equivalent mean and standard deviation.

Table 7: Pearson correlation coefficient Internal Job satisfaction factors

		WO	JOVA	AU	GODE	FERE	OVIJSI
WO	Correlation	1	0.73	0.21	0.66	0.38	0.65
	p (2-tailed)		<.001	<.001	<.001	<.001	<.001
JOVA	Correlation	0.73	1	0.06	0.91	0.47	0.74
	p (2-tailed)	<.001		0.249	<.001	<.001	<.001
AU	Correlation	0.21	0.06	1	0.18	0.88	0.72
	p (2-tailed)	<.001	0.249		0.001	<.001	<.001
GODE	Correlation	0.66	0.91	0.18	1	0.54	0.75
	p (2-tailed)	<.001	<.001	0.001		<.001	<.001
FERE	Correlation	0.38	0.47	0.88	0.54	1	0.92
	p (2-tailed)	<.001	<.001	<.001	<.001		<.001

Source: SPSS Correlation output (2023)

From Table 4.7 It can be seen that the sign of the correlation coefficient is positive and the significance value is less than 0.01 for all variables. So from that we can conclude that there is positive and significant relationship between the independent variables.

Table 8 Descriptive statistics for External Job Satisfaction Factors(EJSF's)

Factors	Mean	Median	Modal	Std. Deviation	Number of valid values
Achievement	4.7	5	5	0.46	319
Job security	3.21	4	4	1.64	319
Supervision	3	3	3	0.77	319
Work schedules	3.57	4	2	1.22	319
Seniority	2.99	3	4	1.07	319
Compensation	3.75	4	4	1.04	319
Overall External Job	3.45	4	4	0.74	319

From the descriptive statistics shown in Table 4.8 above for the external job satisfaction factor, achievement leads with mean 4.7 and standard deviation of 0.46 followed by Compensation with mean value of 3.75 and standard deviation. 1.04. More over work schedule has shown good rank with mean value 3.57 and standard deviation Of 1.22 and job security mean (3.21) st. 1.64 respectively. The remaining three factors have relatively equivalent mean and standard deviation

Table 9:Pearson correlation coefficient Internal Job satisfaction factors

		ACH	JSC	SUP	WSC	SNR	COMP	OVEXJSI
ACH	Correlation	1	-0.71	-0.84	-0.23	-0.61	-0.16	-0.49
	p (2-tailed)		<.001	<.001	<.001	<.001	.004	<.001
JSC	Correlation	-0.71	1	0.23	0.84	0.76	0.78	0.91
	p (2-tailed)	<.001		<.001	<.001	<.001	<.001	<.001
SUP	Correlation	-0.84	0.23	1	-0.32	0.36	-0.37	0
	p (2-tailed)	<.001	<.001		<.001	<.001	<.001	
WSC	Correlation	-0.23	0.84	-0.32	1	0.53	0.96	0.87
	p (2-tailed)	<.001	<.001	<.001		<.001	<.001	<.001
SNR	Correlation	-0.61	0.76	0.36	0.53	1	0.54	0.76
	p (2-tailed)	<.001	<.001	<.001	<.001		<.001	<.001
COMP	Correlation	-0.16	0.78	-0.37	0.96	0.54	1	0.92
	p (2-tailed)	.004	<.001	<.001	<.001	<.001		<.001

Source SPSS (2023)

From Table 4.9, it is shown that the sign of the correlation coefficient is both positive and negative and the significance value is less than 0.01 for all variables. So from that we can conclude that there is direct or inverse significant relationship between the independent variables

4.5 Identification of Factors

In many empirical literatures, many researches are conducted about job satisfaction and corresponding factors that affect job satisfaction of employee. The previous studies demonstrate that there are many factors strongly related with job satisfaction, such as facilities of the organization, the working environment, self-improvement possibilities, internal group dynamics, and communication between the department members (Bruk Lemma 2020).

After the investigation of the factors, which are presented in the literature review portion of this thesis, sample questioners were distributed for 319 different department works at head office and districts found in Addis Ababa for obtaining factors that are specific to the company. The main reasons of this survey was that; knowing employees' opinions about which factor is/are most important and pertinent to them among factors gathered from literature in three main categories, internal, external and individual.

In the course of the assessment, closed-ended questions were questioned to the employees to mark their intention on several job satisfaction factors for their importance on their job satisfaction by Likert scale ranging from unimportant to very important.

In this way, an analysis result of respondents responses are presented here under.

4.3.1 Internal Job Satisfaction Factor

The resulting SPSS output tables for internal JSFs are shown in Table 4.10– Table 4.12. The output consists of a “variables entered/removed”, “Model summary”, “ANOVA” and “Coefficients” respectively.

A multiple linear regression analysis was performed to examine the influence of the variables WO, JOVA, AU, GODE and FERE on the variable OASIJSFI.

Model Summary

A multiple linear regression analysis was performed to examine the influence of the variables WO, JOVA, AU, GODE and FERE on the variable OASIJSFI.

The regression model showed that the variables WO, JOVA, AU, GODE and FERE explained 100% of the variance from the variable OASIJSFI. An ANOVA was used to test whether this value was significantly different from zero. Using the present sample, it was found that the effect was not significantly different from zero, $F=-805500..$, $p = 1$, $R^2 = 1$.

Regression Coefficients

The following regression model is obtained:

$$OASIJSFI = -2.5 + 0 \cdot WO + 1 \cdot JOVA + 0.5 \cdot AU + 0 \cdot GODE + 0 \cdot FERE$$

When all independent variables are zero, the value of the variable OASIJSFI is -2.5. If the value of the variable WO changes by one unit, the value of the variable OASIJSFI changes by 0. If the value of the variable JONA changes by one unit, the value of the variable OASIJSFI changes by 1. If the value of the variable AU changes by one unit, the value of the variable OASIJSFI changes by 0.5.

If the value of the variable GODE changes by one unit, the value of the variable OASIJSFI changes by 0. If the value of the variable FERE changes by one unit, the value of the variable OASIJSFI changes by 0.

Standardized Regression Coefficients

The standardized coefficients beta are independent of the measured variable and are always between -1 and 1. The larger the amount of beta, the greater the contribution of the respective independent variable to explain the dependent variable OASIJSFI. In this model, the variable JOVA has the greatest influence on the variable OASIJSFI.

p-value

The calculated regression coefficients refer to the sample used for the calculation of the regression analysis, therefore it is of interest whether the individual coefficients only deviate from zero by chance or whether they also deviate from zero in the population. To test this, the null hypothesis is made for each coefficient that it is equal to zero in the population.

The standard error now indicates how much the respective coefficient will scatter on average when the regression analysis is calculated for a further sample.

The test statistic t is then calculated from the standard error and the coefficient.

The p-value for the coefficient of WO is .769. Thus, the p-value is greater than the significance level of 0.05 and the null hypothesis that the coefficient of WO is zero in the population is maintained. Thus, it is assumed that the coefficient for the variable WO in the population is not different from zero.

The p-value for the coefficient of JOVA is $<.001$. Thus, the p-value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of JOVA is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable JOVA in the population is different from zero.

The p-value for the coefficient of AU is $<.001$. Thus, the p-value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of AU is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable AU in the population is different from zero.

The p-value for the coefficient of GODE is 0.865 . Thus, the p-value is greater than the significance level of 0.05 and the null hypothesis that the coefficient of GODE is zero in the population is maintained. Thus, it is assumed that the coefficient for the variable GODE in the population is not different from zero.

The p-value for the coefficient of FERE is 0.877 . Thus, the p-value is greater than the significance level of 0.05 and the null hypothesis that the coefficient of FERE is zero in the population is maintained. Thus, it is assumed that the coefficient for the variable FERE in the population is not different from zero.

Table 10 : Model Summary internal job satisfaction factor

R	R ²	Adjusted R ²	Standard error of the estimate
1	1	1	0

Source: analysis (2023)

The model summary Table 4.10 includes the multiple correlation coefficients, R , its square, R^2 and an adjusted version of this coefficient as summary measures of model fit. Using the R^2 from the model table it can be summarized that $R^2 = 1$, indicating that only 100% of the variance in the importance of internal JSF is predicted by autonomy and job variety and the work. In other words employees who have freedom to set own goals and success criteria, number of skills and depth of knowledge required to do the job and effect of a person's current job at a particular company have a higher level of job satisfaction. Because the relation is positive, this means that the two entered variables in the internal job satisfaction factors are generally associated with high job satisfaction. The result also shows that the corrected goodness-of fit (model accuracy) measure for linear model is 0.115.

Table 11 : ANOVA for internal job satisfaction factor

Model	df	F	p
Regression	5	-8055009619239864	1

Source: analysis (2023)

Table 4.11 part of the output contains an analysis of variance (ANOVA) that tests whether the model is significantly better at predicting the outcome. Hence, the regression predicting the important internal JSF from the listed factors is statistically significant ($p < .001$). Thus it can be stated goal determination, job variety and the work significantly predict employee's job satisfaction form the internal job satisfaction factors.

Table 12: Coefficients for Internal Job Satisfaction Factor

	Unstandardized Coefficients	Standardized Coefficients				95% confidence interval for B	
Model	B	Beta	Standard error	t	p	lower bound	upper bound
(Constant)	-2.5		0	- 53015978867954.55	<.001	-2.5	-2.5
WO	0	0	0	0.29	.769	0	0
JOVA	1	0.69	0	.079	<.001	1	1
AU	0.5	0.68	0	.062	<.001	0.5	0.5
GODE	0	0	0	0.17	.865	0	0
FERE	0	0	0	-0.16	.877	0	0

Dependent variable is overall internal job satisfaction

Source: SPSS Analysis (2023)

The table 4.12 indicates the model history SPSS has estimated. Since the method used is multiple regression SPSS automatically estimates more than one regression model. If all of the five independent variables were relevant and useful to explain the importance of internal JSF, they would have been entered one by one and they would made five regression models. In this case however, the best explaining variable are job variety and work and autonomy are entered in the model, the SPSS stops building new models because none of the remaining variables increases F sufficiently. That is, none of the variables adds significant explanatory power of the regression model.

This result, considering the work factor, is somehow different with Nezaam Luddy (2005). His study revealed that there is a strong correlation between satisfactions with the nature of the job itself.

The final result, Table 4.12of internal JSF, estimates the intercept and significance level. The model shows that, there exists a positive relationship between the overall importance of internal JSF and goal determination and job variety, whereas a negative relationship exists between internal JSF and the work.

This is different from the finding of Nezaam Luddy (2005), who found that the correlation represents a relatively weak, positive linear relationship.

4.3.2 External Job Satisfaction Factor

The resulting SPSS output tables for external JSFs are shown in Table 4.13 – Table 4.15. The output consists of a “variables entered/removed”, “Model summary”, “ANOVA” and “Coefficients” respectively.

A multiple linear regression analysis was performed to examine the influence of the variables ACH, JSC, SUP, WSC, SNR and COMP on the variable OVEXJSI.

Model Summary

The regression model showed (Table 4.13) that the variables ACH, JSC, SUP, WSC, SNR and COMP explained 100% of the variance from the variable OVEXJSI. An ANOVA was used to test whether this value was significantly different from zero. Using the present sample, it was found that the effect was not significantly different from zero, $F=39031196770544344$, $p = 1$, $R^2 = 1$.

Table 13: Model summary

R	R ²	Adjusted R ²	Standard error of the estimate
1	1	1	0

Regression coefficients

The following regression model is obtained:

$$OVEXJSI = 0.01 - 0.19 \cdot AC - 0.17 \cdot JOSE + 0.4 \cdot SU + 0 \cdot WSC + 0.09 \cdot SNR + 0.91 \cdot CO$$

When all independent variables are zero, the value of the variable OVEXJSI is 0.01.

If the value of the variable AC changes by one unit, the value of the variable OVEXJSI changes by -0.19. If the value of the variable JSC changes by one unit, the value of the variable OVEXJSI changes by -0.17. If the value of the variable SU changes by one unit, the value of the

variable OVEXJSI changes by 0.4. If the value of the variable WSC changes by one unit, the value of the variable OVEXJSI changes by 0.

If the value of the variable SNR changes by one unit, the value of the variable OVEXJSI changes by 0.09. If the value of the variable COMP changes by one unit, the value of the variable OVEXJSI changes by 0.91.

Standardized regression coefficients

The standardized coefficients (Table 10.13) beta are independent of the measured variable and are always between -1 and 1. The larger the amount of beta, the greater the contribution of the respective independent variable to explain the dependent variable OVEXJSI. In this model, the variable COMP has the greatest influence on the variable OVEXJSI.

p-value

The calculated regression coefficients refer to the sample used for the calculation of the regression analysis, therefore it is of interest whether the individual coefficients only deviate from zero by chance or whether they also deviate from zero in the population. To test this, the null hypothesis is made for each coefficient that it is equal to zero in the population.

The standard error now indicates how much the respective coefficient will scatter on average when the regression analysis is calculated for a further sample.

Table 14 : Coefficients for External Job satisfaction factors

Model	Unstandardi zed Coefficients	Standa rdized Coeffi cients	95% confidence interval for B				
	B	Beta	Standard error	t	p	lower bound	upper bound
(Constant)	0.01		0	14091288439208.47	<.001	0.01	0.01
AC	-0.19	-0.12	0	-42076758586098	<.001	-0.19	-0.19
JOSE	-0.17	-0.38	0	-28544424814663.98	<.001	-0.17	-0.17
SU	0.4	0.42	0	89286409800723.25	<.001	0.4	0.4
WSC	0	0	0	0.19	.853	0	0
SNR	0.09	0.12	0	48728593961106.16	<.001	0.09	0.09
CO	0.91	1.29	0	218277358031715.62	<.001	0.91	0.91

The test statistic t is then calculated from the standard error and the coefficient.

The p-value for the coefficient of AC is <.001. Thus, the p-value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of AC is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable AC in the population is different from zero.

The p-value for the coefficient of JOSC is <.001. Thus, the p-value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of JOSC is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable JOSC in the population is different from zero.

The p-value for the coefficient of SU is <.001. Thus, the p-value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of SU is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable SU in the population is different from zero.

The p-value for the coefficient of WSC is .853. Thus, the p-value is greater than the significance level of 0.05 and the null hypothesis that the coefficient of WSC is zero in the population is

maintained. Thus, it is assumed that the coefficient for the variable WSC in the population is not different from zero.

The p-value for the coefficient of SNR is $<.001$. Thus, the p-value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of SNR is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable SNR in the population is different from zero.

The p-value for the coefficient of CO is $<.001$. Thus, the p-value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of CO is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable CO in the population is different from zero.

Table 15 : ANOVA for External Job Satisfaction Model

Model	df	F	p
Regression	6	-3903119677	1

Table 4.15 is the F-test, or ANOVA. The F-test is the test of significance of the multiple linear regressions. The F-test of the model is highly significant, as the “Sig” is less than .05, thus it can be concluded that there is a linear relationship between the variables in our model. In other words, all both

The last Table 4.15 shows the multiple regression coefficient estimates including the intercept and significance level. In the model there is a positive significant intercept and significant. The regression equation will be:-

Overall the, $OVEXJSI = 0.01 - 0.19 \cdot AC - 0.17 \cdot JOSE + 0.4 \cdot SU + 0 \cdot WSC + 0.09 \cdot SNR + 0.91 \cdot CO$

For every additional increase in quality of management and monetary rewards and quality and quantity of interactions with others, it can be predicted that employees’ job satisfaction will increase by .217, .205 and .148 correspondingly.

Since there are multiple independent variables in the analysis the Beta weights compare the relative importance of each independent variable in standardized terms. Accordingly, supervision has higher impact than compensation and work schedules ($\beta = .190$, $\beta = .168$ besides .140) separately.

Similar to this study finding, Selamawit Bedru (2015) also states that work schedules with job satisfaction moderately and positively. It also significantly and positively explains the variation in job satisfaction. Seda Unutmaz (2014), findings similarly show that the way of work schedule among with co-workers are the most satisfied factors among all job satisfaction determinants.

According to Mosammod Mahamuda and M Mnurul (2011) good salary and good compensations are key factors in satisfying the employee. Similarly Ayesha Yaseen (2013), survey finds that most important things which excite employees are the pay followed by recognition, promotion opportunity and meaningful work. According to Nezaam Luddy (2005), results indicate that the strongest correlation was obtained between satisfaction and pay. Rahmet Abubeker (2015), states also that level of satisfaction was found to be largely influenced by the level of pay and benefit.

Research also demonstrates that a positive relationship exists between job satisfaction and supervision (Koustelios, 2001; Peterson, Puiaand Suess, 2003; Smucker, Whisenant, and Pederson, 2003)

A study conducted by Packard and Kauppi (1999) also found that employees with supervisors displaying democratic management styles experienced higher levels of job satisfaction compared to those who had supervisors who exhibited autocratic or laissez – faire leadership styles. Bassett (1994) maintains that supervisors bringing the humanistic part to the job, by being considerate toward their employees, contribute towards increasing the employee's level of job satisfaction. Nezaam Luddy (2005), results indicate that the weakest relationship was found between job satisfaction and supervision. Rahmet Abubeker (2015), states that level of satisfaction was found to be largely influenced by the level of employees participation in decision making, leadership and management among others.

4.3.3 Individual Job Satisfaction Factor

The resulting SPSS output tables for individual JSFs are shown in Table 4.16 – Table 4.18. The output consists of a “variables entered/removed”, “Model summary”, “ANOVA” and “Coefficients” respectively.

A multiple linear regression analysis was performed to examine the influence of the variables ACH, JSC, COM, EXPC and JOIV on the variable OVIJSI.

Model Summary

The regression model showed that the variables ACH, JSC, COM, EXPC and JOIV explained 70.28% of the variance from the variable OVIJSI. An ANOVA was used to test whether this value was significantly different from zero. Using the present sample, it was found that the effect was significantly different from zero, $F=148.05$, $p < .001$, $R^2 = 0.7$.

Table 16 : Model Summary for individual job satisfaction

R	R ²	Adjusted R ²	Standard error of the estimate
0.84	0.7	0.7	0.28

Display 4.16 result shows that adjusted R^2 of the model is 0.7, $R^2 = 0.134$, indicating 28% of the variability in employees’ job satisfaction is predicted by influence of commitment and job involvement.

Table 17 : ANOVA for individual job factors

Model	df	F	p
Regression	5	148.05	<.001

Table 4.17 displays, the F-ratio is 148.05 and “Sig” column also demonstrate that combination of the two factors significantly ($p < .001$) predicts importance of individual JSF

Regression coefficients

The following regression model is obtained:

$$\text{OVIJSI} = -0.17 + 0.26 \cdot \text{ACH} + 0.21 \cdot \text{JSC} - 0.5 \cdot \text{COM} + 0.62 \cdot \text{EXPC} + 0.42 \cdot \text{JOIV}$$

When all independent variables are zero, the value of the variable OVIJSI is -0.17.

If the value of the variable ACH changes by one unit, the value of the variable OVIJSI changes by 0.26. If the value of the variable JSC changes by one unit, the value of the variable OVIJSI changes by 0.21. If the value of the variable COM changes by one unit, the value of the variable OVIJSI changes by -0.5. If the value of the variable EXPC changes by one unit, the value of the variable OVIJSI changes by 0.62. If the value of the variable JOIV changes by one unit, the value of the variable OVIJSI changes by 0.42.

Standardized regression coefficients

The standardized coefficients beta are independent of the measured variable and are always between -1 and 1. The larger the amount of beta, the greater the contribution of the respective independent variable to explain the dependent variable OVIJSI. In this model, the variable COM has the greatest influence on the variable OVIJSI.

Table 18 : Standardized Coefficients for individual job satisfaction

	Unstandardized Coefficients	Standardized Coefficients					
Model	B	Beta	Standard error	t	p	lower bound	upper bound
(Constant)	-0.17		0.07	-2.61	.01	-0.3	-0.04
ACH	0.26	0.23	0.02	14.07	<.001	0.22	0.29
JSC	0.21	0.69	0.06	3.8	<.001	0.1	0.33
COM	-0.5	-0.98	0.09	-5.4	<.001	-0.68	-0.31
EXPC	0.62	0.91	0.23	2.65	.009	0.16	1.08
JOIV	0.42	0.67	0.15	2.75	.006	0.12	0.72

p-value

The calculated regression coefficients refer to the sample used for the calculation of the regression analysis, therefore it is of interest whether the individual coefficients only deviate

from zero by chance or whether they also deviate from zero in the population. To test this, the null hypothesis is made for each coefficient that it is equal to zero in the population.

The standard error now indicates how much the respective coefficient will scatter on average when the regression analysis is calculated for a further sample.

The test statistic t is then calculated from the standard error and the coefficient.

The p -value for the coefficient of AC is $<.001$. Thus, the p -value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of AC is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable AC in the population is different from zero.

The p -value for the coefficient of JSC is $<.001$. Thus, the p -value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of JSC is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable JSC in the population is different from zero.

The p -value for the coefficient of CO is $<.001$. Thus, the p -value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of CO is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable CO in the population is different from zero.

The p -value for the coefficient of EX is .009. Thus, the p -value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of EX is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable EX in the population is different from zero.

The p -value for the coefficient of JOIN is .006. Thus, the p -value is smaller than the significance level of 0.05 and the null hypothesis that the coefficient of JOIN is zero in the population is rejected. Thus, it is assumed that the coefficient for the variable JOIN in the population is different from zero

Findings of a survey conducted by Madison (2000) indicated that those participants, who lacked commitment, were more likely to suffer from job dissatisfaction. Another survey conducted

found that positive commitment for the job enhance job satisfaction (Berta, 2005). Empirical evidence indicates that commitment for the work have consistently yielded significant effects on job satisfaction of federal government workers in the United States (Ting, 1997). A study conducted by Viswesvaran, Deshpande and Joseph (1998) further corroborated previous findings that there is a positive correlation between job satisfaction and commitment.

Classical Linear Regression Model Assumptions

Regression is a statistical method that is used to investigate the relationship between dependent and independent variable (Aron, 1994). Since the present study has more than one independent variable, multiple linear regression is used. OLS method is used to estimate the parameters of the regression model. For the OLS method to be accurate there are few assumptions that need to be met. And in this section the different tests (heteroskedasticity, normality, multicollinearity and linearity) are discussed in order to make sure the data passes the basic assumptions of each classical linear regression model.

Normality Test

Normality test is used to check whether the error terms are normally distributed between their mean and variance or not. And in regression it's considered that independent variables be normally distributed. Because of the relative high size of the data histogram is used to test the normality. For the error to be normally distributed the majority data in the graph is supposed to be symmetric about the mean and the histogram chart should be bell shaped.

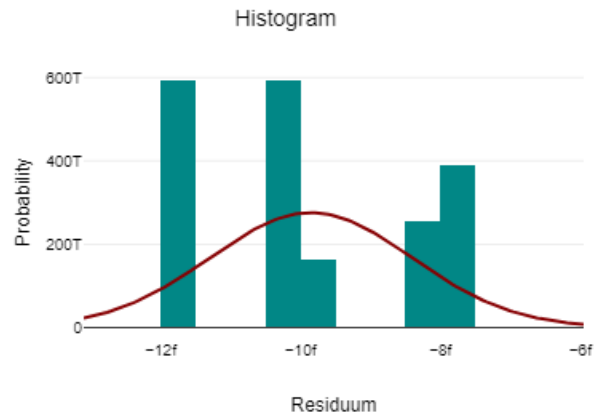


Figure 2: Normal distribution curve

Multicollinearity

Table 19 Problematic if Tolerance < 0.10 or VIF > 10

Modell	Toleranz	VIF
WO	0.26	3.91
JOVA	0	-180143985
AU	0	0.40941814
GODE	0.16	6.41
FERE	0.03	31.49
OAEJSF	0	-128674275067728.45

Accordingly the has no multicollinearity problem between two dependent variables

Heteroskedasticity

The variance of the residuals must be constant over the predicted values. The analysis data does not exhibit heteroskedasticity.

Linearity (Individual Job Satisfaction)

To calculate a linear regression, there must be a linear relationship between the dependent and independent variables. In linear regression, a straight line is laid through the data; this only makes sense if there is linearity.

Normality errors

Table 20 Normality quality check for the third model

	Statistics	p
Kolmogorov-Smirnov	0.32	<.001
Kolmogorov-Smirnov (Lilliefors Corr.)	0.32	<.001
Shapiro-Wilk	0.8	<.001
Anderson-Darling	31.33	<.001

Multicollinearity

Table 21: Multicollinearity for individual Job Satisfaction

Modell	Toleranz	VIF
ACH	0	-562949953421312
JSC	0.03	35.01
COM	0	136472715980924.12
EXPC	0	187649984473770.62
JOIV	0.02	61.89

**As per this test there is no multicollinearity problem in the model Problematic if
Tolerance < 0.10 or VIF > 10**

Heteroskedasticity

Accordingly with the output of the test, the variance of the residuals must be constant over the predicted values. The data set does not exhibit heteroskedasticity.

CHAPTER FIVE

FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

This chapter begins with main findings of the study and conclusions and ends with a recommendation which are emanate from the study findings and conclusion.

5.1 Summary of the Findings

The objective of the study is to fill the conceptual gap using the scientific method of identifying job satisfaction factors and describe the condition of employees' job satisfaction. Specifically, the study defines and describes the most important factors that affect the job satisfaction of employees' working in Oromia Bank SC.

To accomplish this the characteristics of a population has been captured from the characteristics of the sample using quantitative approach. Inferential analysis methods like correlation coefficient, stepwise multiple regression analysis, t-test, analysis of variance (ANOVA) and descriptive statistics to describe the sample in terms of the responses to the questions using frequencies, means and standard deviations are used to came up with the following findings.

- The research found that work itself, autonomy, feedback and recognition, seniority, work schedule, supervision, job security, compensation, job involvement and commitment shows a high degree of very important frequency and percentage count.
- Findings also point out that job variety, goal determination, achievement and expectations are somewhat important job satisfaction factor among others.
- The study denoted expectation in the work the highest unimportance rate
- The findings show that all individual JSF and all internal JSF shows the highest importance frequency and percentile ratio for the employees' satisfaction at case company. Whereas, all external JSF indicates high rate of very importance.
- Findings denote that the best explaining variable are goal determination, job variety, the work itself, supervision, compensation job involvement a factor. They are appropriate, worthwhile and are best to explain the importance of JSFs among others, none of the other variables adds significant explanatory power of the regression model.

- The model summary of multiple regression analysis revealed that using the R² from the model table it can be summarized that R² = 0.129, R² = 0.104 and R² = 0.134 indicating that only 12%, 10% and 13% of the variance in the importance of internal, external and individual JSF, respectively is predicted. In nontechnical language effect of a person's current job at a particular company, number of skills and depth of knowledge required to do the job, freedom to set own goals and success criteria, quality of management, monetary rewards and the role of money, level of job involvement are an important variables in the JSF are generally associated with high job satisfaction.
- The search found that F-test of the model is highly significant, as the “Sig” is less than .05, thus it can be concluded that there is a linear relationship between the variables in the model. In other words, all the six factors are statistically significant predictors of employee's job satisfaction from the internal, external and individual JSFs listed.
- The research reveals, that multiple regression coefficient model shows
 - There exists a positive relationship between the overall importance of internal JSF and goal determination and job variety, whereas a negative relationship exists between internal JSF and the work.
 - There exist a positive significant intercept and significant coefficient between supervision, compensation, Work schedule external JSF.

5.2 Conclusion

Employees play a huge part in a company's success or failure. It is clear that businesses nowadays want to dominate the market by being successful and profitable. Having a staff with positive attitudes and feelings towards their work and environment plays a key role, despite the fact that businesses may have many different strategies to achieve their goals. Therefore, in order to accomplish this, businesses must discover the elements that contribute to the good emotional states that result from an evaluation of their workers' jobs or work experiences.

This study sheds light on the factors that affect job satisfaction among Oromia Bank S.C. employees. The results show that a significant element affecting job satisfaction is the level of autonomy offered to individuals in establishing their own work goals and success criteria. Employees are more likely to feel satisfied with their jobs when they can set and attain their own goals and have the freedom to choose what these goals should be.

The research found out that the work itself is the next major factor affecting employees' job satisfaction. It is unlikely to be satisfied with one's job when they dislike the work they are doing. Therefore, the type of work an employee engages in plays a vital role in their job satisfaction. An increase in the number of skills required to perform a job and the amount of knowledge needed also leads to job satisfaction at a bank. Another factor that is highly desirable for employees at the company is the relationship between leaders and subordinates, which contributes significantly to job satisfaction. If the quality of supervision is poor, then the workers will be dissatisfied, while good supervision leads to job satisfaction.

Compensation is another crucial factor in employees' job satisfaction at the case company. Monetary rewards and the role of money are fundamental components of job satisfaction as they enable individuals to fulfill their needs. An additional crucial factor for employee satisfaction is seniority, which is linked to higher status, rank, or precedence for those who have been with the company for a longer period. Seniority also leads to desirable work behaviors, such as stability and consistent performance.

Job satisfaction can be increased by considering the status of employees and creating a workplace that respects every skill and positive trait that their employees bring. The model indicates a linear relationship between the variables. This means that all of the nine factors, both internal and external, have statistically significant predictive power when it comes to job satisfaction. Additionally, there is a positive correlation between overall importance of internal, external and individual JSF and job variety, supervision, compensation, job involvement, and seniority. On the other hand, the internal JSF is negatively correlated with the work itself. In conclusion, as employees perceive that the effect of their current job at the company decreases, their level of satisfaction towards the job also diminishes.

5.3 Recommendations

The following recommendations have been given by the researcher in light of the study's findings and conclusions:

- The organization should provide employees more freedom to set goals and standards of success by themselves.
- The organization should also set specific and measurable goals for its staff since this might boost job satisfaction.
- To improve the variety of roles available to employees, a corporation should offer tools like job autonomy and rotation.
- To complete assigned jobs effectively and efficiently, employees should also acquire a variety of skills and information.
- The business should set up programs that let workers contribute to actual job design and identify related issues. This improves workplace interaction.
- Through open communication, constructive criticism, and the development of trusting relationships, supervisors should adopt the necessary techniques to increase the job happiness of their subordinates.
- The company should consider compensation as a vital factor for employees' job satisfaction. However, a thorough study should be conducted to determine if increased compensation alone will increase job satisfaction.
- Since all nine factors are statistically strong and significant predictors of employee job satisfaction, management should address them when drafting policies and procedures.
- This study was conducted based on selected job satisfaction factors, so the results are limited to those factors. Further research should explore different dimensions and variables.
- The research presented in this study offers an on-the-spot assessment of the current situation. Therefore, we recommend that the company's HR department conduct ongoing research to explore the various levels of job satisfaction and the important factors that contribute to employees' satisfaction.

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APPENDICES

APPENDIX I : Questioner – The English Version

Dear Respondents,

My name is Konjit Legese, am conducting a research work on Factors Affecting Job Satisfaction the case of Oromia International Bank as a partial fulfillment of the requirements for Masters of Business Administration (MBA) degree. This questionnaire is designed to collect relevant information on the aforementioned topic only for academic purpose. Therefore, I kindly request you to genuinely complete this questionnaire as it would greatly enhance the quality of the research.

I assure you that the information that you provide will be kept confidential and will only be used for academic purpose.

Thank you in advance for your generous time and insight.

Part I: Background Information

1. Age: 21 years and younger ☐ 22 - 29 years ☐ 30 - 39 years ☐
40 - 49 years ☐ 50 years and older ☐
2. Gender: Male ☐ Female ☐
3. Marital status: Single ☐ Married ☐ Divorced ☐
4. Education level 10th/12th completed ☐ Certificate ☐ Diploma ☐
Bachelor Degree ☐ Master Degree ☐ Any other _____
5. How long have you been worked at Oromia Bank? Less than 1 year ☐
1 - 3 years ☐ 3 - 5 years ☐ 5 - 8 years ☐ More than 8 years ☐
6. Position held _____

Part II: Respondents Beliefs or Attitudes towards Employee Job Satisfaction Factors

Instructions: Listed below are several statements regarding one's general perceptions, beliefs and attitudes towards internal, external and personal factors affecting job satisfaction. Please indicate the degree to which you agree or disagree with each statement by putting a check (✓) mark on the scale next to it.

No .	Factors	Description	Very Important (5)	Somewhat Important (4)	Important (3)	Somewhat Unimportant (2)	Unimportant (1)
INTERNAL JOB SATISFACTION FACTORS							
1	The work	Effect of person's current job at a particular company					
2	Job variety	Number of skill and depth of knowledge required					
3	Autonomy	Freedom to control your own work					
4	Goal Determination	Freedom to set your own goals and criteria					
5	Feedback and Recognition	Private and public notice concerning job performance					
EXTERNAL JOB SATISFACTION FACTORS							
6	Achievement	Success in completing tasks					

7	Job security	Assurances of continued employment					
8	Supervision	Quality of management					
9	Work schedules	Match between work schedule and the work's schedule					
10	Seniority	Length of time a person has held a position					
11	Compensation	Monetary rewards and the role of money					
INDIVIDUAL JOBSATISFACTION FACTORS							
12	Commitment	The care in selection of and personal dedication to a job					
13	expectations	What people believe they will receive in return for work					
14	Job involvement	How important a job is in someone's life					

APPENDIX II : Questioner – The Amharic Version

St. Mary University

ውድ የዚህ ጥናት ተሳታፊዎች

እኔ ቆንጂት ለገሰ የኦሮሚያ ኢንተርናሽናል ባንክ ላይ የሚያተኩር ለማስተርስ ኦፍ ቢዝነስ አድሚኒስትሬሽን (MBA) ዲግሪ የሚጠይቀውን ለማሟላት በማሰብ የስራ እርካታን በሚፈጥሩ ጉዳዮች ላይ የምርምር ስራ እየሰራሁ ነው። ይህ መጠይቅ የተነደፈው ከላይ በተጠቀሰው ርዕስ ላይ ጠቃሚ መረጃዎችን ለአካዳሚክ ዓላማ ብቻ ለመሰብሰብ ታስቦ ነው። ስለሆነም የጥናቱን ጥራት በእጅጉ ስለሚያሳድግ መጠይቁን እንድታሞሉ በትህትና እጠይቃለሁ። የእርስዎ መልስ በሚስጥር እንደሚጠበቅ እና ለአካዳሚክ ዓላማ ብቻ እንደሚውል አረጋግጣለሁ።

ለጊዜዎ እና ለጉዳዩ ትኩረት በመስጠትዎ በቅድሚያ አመሰናለው።

ግላዊ መረጃ

- ዕድሜ: 21 ዓመትና ከዚያ በታች ☐ ከ22 — 29 ዓመት ☐ ከ30 - 39 ዓመት ☐ ከ40 - 49 ዓመት ☐ 50 ዓመት እና ከዚያ በላይ ☐
- ፆታ: ወንድ ☐ ሴት ☐
- የጋብቻ ሁኔታ: ያላገባ ☐ ያገባ ☐ ፍቺ ☐
- የትምህርት ደረጃ 10th/12th ያጠናቀቀ ☐ ሰርተፍኬት ☐ ዲፕሎማ ☐ ባችለር ዲግሪ ☐ ማስተርስ ዲግሪ ☐ ሌላካለ
- በድርጅቱ ውስጥ ምን ያህል ጊዜ አገልግለዋል? ከአንድ አመት በታች ☐ ከ1 - 3 ዓመት ☐ ከ3 - 5 ዓመት ☐ ከ5 - 8 ዓመት ☐ ከ8 ዓመት በላይ ☐
- አሁን የያዙት የስራ መደብ ላይ ምን ያህል ቆይተዋል

ክፍል 2: ምላሽ ሰጪዎች ለሰራተኛ የስራ እርካታ ምክንያቶች ያላቸው እምነት ወይም አመለካከት መመሪያ፡ ከታች የተዘረዘሩት የስራ እርካታን የሚያነኩ የአንድ ሰው አጠቃላይ ግንዛቤ፣ እምነት እና አመለካከት ለውስጣዊ፣ ውጫዊ እና ግላዊ ጉዳዮች ስር ከተጠቀሱት መግለጫዎች ውስጥ በእያንዳንዱ መግለጫ የተስማሙበትን ወይም የማይስማሙበትን ደረጃ ከሱ ቀጥሎ ባለው ሚዛን ላይ ምልክት (✓) ምልክት ያድርጉ።

ተ.ቁ	ምክንያቶች	ማብራሪያ	በጣም አስፈላጊ የሆነ (5)	በመጠኑ አስፈላጊ የሆነ (4)	አስፈላጊ (3)	በመጠኑ አላስፈላጊ የሆነ (2)	አላስፈላጊ የሆነ (1)
ውስጣዊ የስራ እርካታ ምክንያቶች							
1	ስራው	በድርጅቱ ውስጥ የእርሶ ስራ ያለው ውጤት					
2	የተለያዩ እውቀቶችና ክህሎቶች	ስራውን ለመስራት የሚጠይቀው የክህሎትና የእውቀት ብዛትና ጥልቀት					
3	የመቆጣጠር ስልጣን	የራስዎን ስራ የመቆጣጠር ነፃነት					
4	ግቦችን መወሰን	ራስዎን ስራ ግቦችና የስኬታማነት መስፈርት የማዘጋጀት ነፃነት					
5	ግብረ መልስ እና እውቅና	ስለ ስራዎ በግልም ሆነ በሌሎች ሰራተኞች					

		ፊት የሚሰጥ የአፈፃፀም እውቅና					
	በአጠቃላይ የሁሉም ውስጣዊ የስራ እርካታ ምክንያቶች (ከ1-5 የተዘረዘሩት) አስፈላጊነት በእርስዎ እይታ ምን ያህል ነው?						
ውጫዊ የስራ እርካታ ምክንያቶች							
6	ስኬት	የተሰጥዎትን ተግባራት በማጠናቀቅ የሚገኙ ስኬቶች					
7	የስራ ዋስትና	በድርጅቱ ያለዎት ቀጣይ የቅጥር ማረጋገጫ					
8	ቁጥጥር	አስተዳደሩ ያለው የስራ አመራር ብቃት					
9	የስራ ፕሮግራም	እርስዎ በግልጽ የሚያወጡት የስራ ፕሮግራምና በድርጅቱ የወጣው የስራ ፕሮግራም ተዛማጅነት					
10	የጊዜ ቆይታ	አሁን በያዙት የስራ ድርሻ በድርጅቱ የቆዩባቸው ጊዜያት					
11	ክፍያ	የሚከፈልዎ ገንዘብ					
	በአጠቃላይ የሁሉም ውጫዊ የስራ እርካታ ምክንያቶች (ከ6-11 የተዘረዘሩት) አስፈላጊነት በእርስዎ እይታ ምን ያህል ነው?						
ግለሰባዊ የስራ እርካታ ምክንያቶች							

12	ቁርጠኝነት/ዝግጁነት	ስራዎን ከመጀመሮ በፊት የሚያደርጉት ጥንቃቄ እና የግል ውሳኔ					
13	የምንጠብቃቸው ምላሾች	በስራዎ ምክንያት አገኛለው ብለው የሚጠብቁት ምላሽ					
14	የስራው ተሳትፎ	ስራዎ በህይወትዎ ውስጥ ያለው ተሳትፎ					
	በአጠቃላይ የሁሉም ግለሰባዊ የስራ እርካታ ምክንያቶች (ከ12-14የተዘረዘሩት) አስፈላጊነት በእርስዎ እይታ ምን ያህል ነው?						