



Wolkite University

**COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT
OF MANAGEMENT**

***ASSESSING THE MAJOR FACTORS THAT AFFECT EMPLOYMENT
JOB SATISFACTION IN CASE OF COMMERCIAL BANK OF ETHIOPIA
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Abstract

The purpose of this study is to assess the factors affecting job satisfaction of employees in commercial bank of Ethiopia Joka branch. These factors are working condition, job security, autonomy, or freedom, relationship with colleagues, relationship with superior. This study adapted and modified a Minnesota satisfaction questionnaire with its purpose of describing the factors that affect job satisfaction. a total population of 38 survey are taken to conduct this study. Descriptive statistics such as frequencies and percentages were used. The result of the study shows positive results, employees are satisfied with all factors with the highest satisfaction found from availability of conducive working environment and job security.

Key words –job satisfaction, working condition, job security, autonomy or freedom, relationship with colleagues, relationship with superior.

CHAPTER ONE

INTRODUCTION TO THE STUDY

1.1 Background of the study

Employee job satisfaction is a reflection of how well an employee “expectation of a job are aligned with the reality of the work (Lund,2003). Furthermore job satisfaction has been defined as “an employee’s affective reactions to a job based on comparing desired outcomes with actual outcomes (Egan et al.,2004,pg. 5).”

In today’s global market economy an age of competition, organizations are turning to their human capital as an important source of competitive advantage (Barney, 2001).

In developing countries, large segments of the population are deprived of getting a good job to satisfy their needs. satisfaction can be classified as a "person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations” cranny et al. study (cited in Tanjeen, 2012) in order to evaluate employee's work performance, the manager must consider employee job satisfaction because employee job satisfaction is related to employee service quality and employee work performance.

The banking sector has undergone a huge transformation over the years, which has put additional challenges and responsibilities before the bank employees. Bank officers have perhaps felt the maximum pressure. Bank officers form a delicate link between the management and the clerical staff. The success of the bank largely depends upon the coordination, synchronization, and cooperation of the bank officers with these two very groups of employees.

The term 'job satisfaction' therefore refers to the favourableness with which employees view their work and the term 'job dissatisfaction' to the unfavourableness with which they take their work (Qasim, Cheema & Syed, 2012). various theories like Maslow’s need hierarchy theory, Herzberg’s motivation- hygiene theory, and vroom's expectancy model have been extended to describe the factors responsible for the job satisfaction of the employees in the organization.

According to kreintker & kinicki,(1992) at the individual level satisfaction and productivity are slightly related. However stated that when satisfaction and productivity data are gathered for the organization at whole, rather than at the individual level, it is found that organization with more satisfied workers tend to be more effective than organizations with fewer satisfied employees. They concluded that happy organizations are more productive. Many researchers

have studied the importance of enhancing job satisfaction and it is discussed in different literatures. The effect of job satisfaction is linked with vital organizational elements.

The most important effect of job satisfactions includes its effect on absenteeism, turnover, organizational citizenship behaviour (OCB), organizational commitment, and productivity. Job satisfaction refers to a collection of feelings that an individual holds towards his or her job. A person with a high level of job satisfaction holds a positive feeling about the job, while a person who is dissatisfied with his/her job holds a negative feeling about the job. Spector's study 1977 (as cited in Mosammod and Nurul, 2011)

Many factors can affect employees' job satisfaction. Some of the factors include working conditions, opportunity for advancement, job safety and security, work load and stress level, relationship with co-workers, organizational policies, leadership behaviour, supervision, relationship with management, financial reward, the level of pay and benefits and the job itself.

1.2 Statement of the problem

To ensure the achievement of firm goals, the organization creates an atmosphere of commitment and cooperation for its employees through policies that facilitate employee satisfaction. Satisfaction of human resource finds close links to highly motivated employees. Motivated employees then develop loyalty or commitment to the firm resulting to greater productivity and lower turnover rates. However, it was found that satisfied employees exert high performance than dissatisfied employees. A person with high level of job satisfaction holds positive attitude towards the job while a person who is dissatisfied with his or her job holds negative attitude about the job Spector (1997) study as cited in (Mosammod and Nurul, 2011). Satisfied employees tend to be committed. On the other hand, dissatisfied employees show absenteeism, soldiering (deliberately working at slow pace), turn over, etc. To ensure proper utilization of human resource available in the organization, researchers continue research to identify factors and their relative importance for shaping job satisfaction of employees. Also the satisfaction level of employees is measured the employees attitude towards the factors and which factors attributes to more satisfaction which factors attributes to less satisfaction were not studied. Because the satisfaction level of employees and the factors included to measure the satisfaction level is different the purpose of this study therefore is to assess the major factors that affect employment job satisfaction like working condition, freedom or autonomy, job security, relationship with co-workers, relationship with superior, salary, career advancement and growth.

1.3 Research question

The central question of the research the major factors that affect employment job satisfaction?

- ✓ How much are employees satisfied with working condition?
- ✓ How much are employees satisfied with freedom or autonomy?
- ✓ How much are employees satisfied with job security?
- ✓ How much are employees satisfied with relationship with co-workers?
- ✓ How much are the satisfaction of employees in relationship with co-oworkers?

1.4 Objective of the study

1.4.1 General objective

The general objective of this study is to assessing the major factors that affect employment job satisfaction in CBE joka branch.

1.4.2 Specific objective

To assess the satisfaction of employees in working condition

To assess the satisfaction of employees in freedom autonomy

To assess the satisfaction of employees in job security

To assess the satisfaction of employees in relationship with co-workers

1.5 Significance of the study

Employees' attitude towards these factors and ways to improve employees' attitude towards these factors should be known for the success of the organization.

- The study is inform managers so that they have better understanding about which factors affect the job satisfaction of employees and to what extent.
- Furthermore, the study is enable managers to improve work place treatment and practices to increase employee's job satisfaction and to provide the basis for which management and policy makers of the bank to establish policies that enhance the job satisfaction of its employee's.

1.6 Scope of the study

The scope of the study is assessing the major factors affecting employment job satisfaction in commercial bank of Ethiopia Wolkite joka ranch. This study considers clerical employees in joka branches of CBE in Wolkite.

A survey of 38 employees was taken to conduct the study. The study includes both managerial and non-managerial employees to collect information. From this survey the study tries to get the necessary information by using questionnaire and interview to analyze the data collected the study used a percentages pie-chart and bar-graph.

1.7 Limitations of the study

The limitation of this study the researcher faced was ;

Lack of or unavailability's source of data

Target respondents unwillingness to respond the question properly

The methodology used by the researcher may not enough to measuring the result of the data.

1.8 Organization of the study

This study is organized in to five chapters. The first chapter introduces the study. It contains background of the study, statement of problem, objectives, research questions, significance, and scope of the study.

The second chapter have the literature review of the study. In this part literatures related to theories of job satisfaction, factors affecting job satisfaction are reviewed & conceptual framework of the study. In addition, prior studies were reviewed.

The third chapter explains methods of the study. In this chapter, the type, and design of the study, the subjects and sampling of the study, procedures of data collection, and the data analysis techniques are discussed.

The fourth chapter is about the results and discussion of the results of the study. In this part of the study, the analyses of the collected data are summarized, and then findings are be discussed and interpreted.

The fifth chapter includes the summary, conclusions, and recommendations of the study. The summary of the findings were drawn from the results discussed in the fourth chapter. The conclusions are drawn from summary findings. Finally, recommendations are provided.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This literature review is aimed at providing more inclusive theoretical concepts on factors affecting job satisfaction. The literature review section discuss about the major factor affect employment job satisfaction. Under this sub section issues like theories of job satisfaction, determinants job satisfaction, measurement of job satisfaction, and the effects of job satisfaction is addressed.

2.2 Job satisfaction

Job satisfaction is concerning one's thoughts or state-of-mind regarding the nature of their work. job satisfaction can be influenced by a variety of factors, for example pay practice, quality of one's relationship with their supervisor, quality of the physical environment in which they work (Tanjeen, 2011).

An attitude of great interest to managers and team leaders is job satisfaction. Job satisfaction reflects the extent to which individuals find fulfillment in their work. Job satisfaction is an affective or emotional response towards various facets of one's job. In other words, job satisfaction involves a person's positive or negative feelings about his or her job (Lisa& Timothy, 2004).

The most used definition of job satisfaction in organizational research is that of Locke (1980), who described job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." Locke developed three important dimensions of job satisfaction.

They are as follows:

- Job satisfaction is an emotional response to a job situation. As such, it cannot be seen; it can only be inferred.
- Job satisfaction is often determined by how well outcomes meet or exceed expectations.

For example, if organizational participants feel that they are working much harder than other is in the department but are receiving fewer rewards, they will probably have a negative attitude toward the work, the boss, and/or co-workers and they will be dissatisfied. On the other hand, if they feel that they are being treated very well and are being paid equitably, they are likely to have a positive attitude toward the job, and then they will be job satisfied.

Job satisfaction represents several related attitudes Sowmya1 & Panchanatham,(2011) defined job satisfaction as how much employee's like or dislikes their work and the extent to which their expectations concerning work have been fulfilled. Understanding job satisfaction is critical to the success of an organization and continues to be a major topic of research interest. Job satisfaction refers to a collection of opinions that an individual holds towards his or her job. A person with a high level of job satisfaction holds a positive feeling about the job, while a person who is dissatisfied with his/her job holds a negative feeling about the job (Langton &Robbins,2006).

Job satisfaction is simply how people impression about their jobs. it is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs, it can also be a reflection of good treatment and an indicator of emotional well-being

Many researchers have studied the importance of enhancing job satisfaction and it is discussed in different literatures. The effect of job satisfaction is linked with vital organizational elements. The most important effect of job satisfactions includes its effect on absenteeism, turnover, organizational citizenship behaviour (OCB), organizational commitment, and productivity.

(Langton & Robbins, 2006) states that there is consistent negative relationship between job satisfaction and absenteeism, but the correlation is moderate. Absenteeism caused by low job satisfaction is consistent with both the involuntary and voluntary absence.

2.3 Theoretical Review

A. Herzberg theory

According to (Qasim,Cheema & Syed, 2012) provided that Herzberg's' two factor theory of job satisfaction describes that different factors combine to create job satisfaction and dissatisfaction among employee. Herzberg identified the factors as either motivators or hygiene factors. Motivators promote job satisfaction.

They include achievement, responsibility, the work itself, recognition, and advancement/promotion.

Herzberg's motivation-hygiene theory refers to the relationship between job satisfaction and job dissatisfaction that are affected by motivators and/or hygiene factors. Herzberg states that motivation factors can create high levels of job satisfaction, although the lack of these factors does not guarantee job dissatisfaction.

In addition, hygiene factors can lead to dissatisfaction, but their absence does not guarantee satisfaction (Qasim,Cheema &Syed, 2012). As such, job satisfaction and job dissatisfaction

are independent of each other. Herzberg states that the opposite of job satisfaction is not dissatisfaction, but a lack of satisfaction or no job satisfaction. This would mean that the opposite of dissatisfaction is not satisfaction, but a lack of dissatisfaction or no job dissatisfaction

Hygiene factors do not directly lead to job satisfaction however; their absence may lead to job dissatisfaction (Qasim, Cheema & Syed, 2012). They consist of; organizational policies, supervision and leadership, pay or salary, work conditions, and communication with supervisors/work partners.

Therefore, employers should seek ways of eliminating dissatisfaction resulting from hygiene factors and focus on improving the motivators in the work environment to increase job satisfaction (Qasim, Cheema & Syed, 2012).

I. Motivator factors

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

II. Hygiene factors

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

(Qasim, Cheema & Syed, 2012) stated that hygiene factors are extrinsic factors or factors external to the job because of hygiene factors are associated with an individual's negative feelings about the job and are related to the environment in which the job is performed. They serve as rewards for high performance only if the organization recognizes high performance.

However, Herzberg's also emphasizes that it is important to understand that those factors that lead to job satisfaction are not the same as those factors that lead to job dissatisfaction. Job security, benefits, and feeling safe cannot increase employee job satisfaction, but if these are not present, they can lead to job dissatisfaction (Qasim, Cheema & Syed, 2012).

B. Locke's theory on job satisfaction

According to Tietjen & Myers(1998) Locke's composite theory of job satisfaction is founded from the many other concepts which Locke has developed through study and research on related topics such as goal setting and employee performance. Initially Locke's job satisfaction theory is developed by criticizing Herzberg's' theory of job satisfaction. After criticizing Herzberg's' work, Locke continued with his theory on values, agent/event factors, and finally an adjusted view of job satisfaction.

The two basic points in which Locke's criticize Herzberg's two-factor theory are summarized in brief as follows; the first is that job satisfaction and dissatisfaction result from different causes. The second point is that two-factor theory is parallel to the dual theory of man's needs, which states that physical needs (like those of animals) work in conjunction with hygiene factors, and psychological needs or growth needs (unique to humans) work alongside motivators. (Tietjen & Myers,1998).the point of Locke's criticisms is the concept of mind-body dichotomy, unidirectional operation of needs, lack of parallel between man's needs and the motivation and hygiene factors, incident classification system, defensiveness, the use of frequency data and denial of individual differences.

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

2.4 Consequence of job satisfaction

The concern of management is the outcome of job satisfaction. If an employee is satisfied or dissatisfied, what is the effect? There is enough evidence that job satisfaction or dissatisfaction have positive or negative effect on employees. (Locke, 1980).

The following evidence stated by Arnold and Feldman (1996) cited in Maniram(2007)will briefly discus the outcomes of job satisfaction/dissatisfaction.

Productivity

The saying of “happy worker is productive worker” is not actually true. It’s actually the reverse that productivity is more likely to lead to satisfaction (Arnold and Feldman, (1996) in Maniram(2007).Four decades of research argues that a satisfied worker is not a productive worker due to two reasons. Firstly there exist a relationship between job satisfaction and job performance. Second there is sufficient evidence to indicate that job performance lead to job satisfaction.

Turnover

According to Mcshane and Glinow that is cited in Maniram (2007) the main cause of turnover is job satisfaction. Job satisfaction that drives employees to leave their existing job has a greater effect on turnover than incentives.

Absenteeism

According to Robbins (2005) there is a negative relationship between satisfaction and absenteeism. Workers who experience low satisfaction tend to be absent more. High rate of absenteeism will result in huge financial crises for management.

2.6 Determinants of job satisfaction

The following are some of the major determinants of job satisfaction – mentally challenging work, equitable rewards, supportive working conditions, supportive fellow employees, personality-job fit, company policies, and programs (Maniram, 2007).

2.6.1 Factors that lead to job satisfaction:

(Maniram, 2007,p 22), stated that factors such as conducive working environment, mentally challenging work, equitable rewards, supportive working conditions, supportive colleagues, the personality-job fit etc. are important factors which will enhance the level of job satisfaction. These factors are described as follows.

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

Equitable rewards: employees who perceive that promotion decisions are made in a fair adjust manner are likely to experience satisfaction from their jobs (Maniram, 2007).

Furthermore, when pay is seen as fair and based on job demands, individual skill level and the prevailing market pay standards, job satisfaction is likely to result. Promotion provides opportunities for personal growth, more responsibilities and increased social status.

Supportive working conditions: according to (Maniram, 2007) most employees prefer working relatively close to home, in clean and relatively modern facilities and with adequate, safe and well-maintained tools and equipment.

This is because comfortable working conditions such as temperature, light and other environmental factors facilitate to enhance satisfaction level of the employees.

Supportive fellow employees: Employee's satisfaction is increased when the immediate supervisor understands and friendly, offers praise for good performance, listens to the employee's opinions and shows a personal interest in them (Maniram, 2007).

Personality-job fit :(Maniram, 2007) provided that high agreement between an employee's personality and occupation results in more satisfaction. people with personalit type are congruent (Maniram, 2007).

2.7 Measure of job satisfaction

A popular measure of job satisfaction used by organizations is measures of the five facets of job satisfaction: pay, security, social, supervisory, and growth satisfaction. The sources of job satisfaction and dissatisfaction vary from person to person Aziri ,(2011).

As it has been reviewed above from different literatures (Qasim, Cheema &Syed 2012) summed up the important sources of satisfaction for many employees include the challenge of the job, the interest that the work holds for them, the physical activity required, the working conditions, rewards available from the organization, the nature of co-worker's, and the like. In most of recent researches, job satisfaction is measured by using scientific research methods such as the questionnaire. According to Aziri ,(2011), Minnesota satisfaction questionnaire and job description index are described as the most commonly used techniques for measuring job satisfaction.

The Minnesota satisfaction questionnaire measures twenty features of work, which can easily be responded by respondents in a paper-pencil type of a questionnaire. The Minnesota satisfaction questionnaire can be implemented both individually and in-group. It is estimated that responding to this questionnaire usually takes between 15-20 minutes (Aziri , 2011).

The 1967 version of the Minnesota satisfaction questionnaire uses five response categories: the categories are; not satisfied, somewhat satisfied, satisfied, and very satisfied and extremely satisfied. Whereas the 1977 version of the Minnesota satisfaction questionnaire

uses the following response categories: very satisfied, satisfied, neither, dissatisfied and very dissatisfied. According to Aziri, (2011) the 1977 version of the Minnesota satisfaction questionnaire is more balanced compared to the 1967 version. The 1977 questionnaire has the following aspects of job: co-workers, achievement, activity, advancement, authority, company policies, compensation, moral values, creativity, independence, security, social service, social status, recognition, responsibility, supervision-human relations, supervision technical, variety working condition. The second job satisfaction measurement technique is the job description index. The job description index is one of the most widely used techniques for measuring job satisfaction. It is a simple and easily applicable method. The measurement of strength and weakness within each factor are a sign as in which field improvement and changes are necessary (Aziri , 2011). This questionnaire allows acquisition of information on all major aspects of work and considers sex differences. The factors considered by the job description index are the nature of work, compensation and benefits, attitudes toward supervisors, relations with co-workers and opportunities for promotion. The employees can evaluate descriptors on each of the five factors with three potential options: one, which means that the description is relevant, two, which means that the description is not relevant, and 3 that means that the employee does not have an opinion (Aziri , 2011).

2.8 Faceted vs. overall satisfaction

Spector's study as cited (Qasim, Cheema & Syed, 2012) says job satisfaction should be typically measured in degrees and examined from multiple viewpoints using multiple constructs or categories.

For instance, one can be satisfied with certain elements of a job, feel neutral about some, and be dissatisfied with others. Elements of a job can also have differing degrees of importance, which can cause those elements to be weighted differently in assessing overall job satisfaction. Some employees may be satisfied with few aspects of their work but dissatisfied with all other aspects.

Likewise, Arnold and Feldman 'study as stated in (Qasim, Cheema & Syed, 2012) says that there are a variety of factors that make people feel positive or negative about their job simultaneously. "I love my work but hate my boss" or "this place pays lousy, but the people i work with are great" - are the examples that represent different attitudes towards separate facets of workers' jobs.

Overall satisfaction focuses on the individual's general internal state of satisfaction or dissatisfaction. Positive internal state is created by positive experiences in terms of friendly colleagues, good remuneration, compassionate supervisors and attractive jobs.

Negative internal state is created by negative experiences emanating from low pay, less than stimulating jobs and criticism. Therefore, overall satisfaction or dissatisfaction is a holistic feeling that is dependent on the frequency and intensity of positive and negative.

2.9 Job satisfaction and its effects

Many researchers have studied the importance of enhancing job satisfaction and it is discussed in different literatures. The effect of job satisfaction is linked with vital organizational elements. The most important effect of job satisfactions includes its effect on absenteeism, turnover, organizational citizenship behaviour (OCB), and customer satisfaction.

A. Job satisfaction and absenteeism

Robbins (2005), states that there is consistent negative relationship between job satisfaction and absenteeism, but the correlation is moderate. Absenteeism caused by low job satisfaction is consistent with both the involuntary and voluntary absence schools.

B. Job satisfaction and turnover

According to Locke (1980), there is a moderate negative relationship between job satisfaction and turnover. he also emphasized the importance of job satisfaction by in relation to turnover by considering that the effect of turnover can go as to level of very costly and also disrupting the organizations continuity.

C. Job satisfaction and productivity

Locke (1980) suggests that the link between an individual's job satisfaction and his or her productivity is very slightly positive. It turns out the productivity can be affected as much by external conditions as it is by job satisfaction. The relationship between job satisfaction and productivity is stronger when the employee's behaviour is not controlled by outside factors.

An employee's productivity on machine-paced jobs, for instance, will be much more influenced by the speed of the machine than by his or her level of satisfaction. The evidence also shows that the satisfaction-productivity correlation is stronger for higher-level employees. Locke (1980) added that perceived organizational support reflects the degree to which employees believe that the organization values their contribution and cares about their well-being. An employee who believes the employer is supportive tends to perform better and feel a much stronger commitment to the organization.

According to Robbins (2005) at the individual level satisfaction and productivity are slightly related. However stated that when satisfaction and productivity data are gathered for the organization at whole, rather than at the individual level, it is found that organization with

more satisfied workers tend to be more effective than organizations with fewer satisfied employees. They concluded that happy organizations are more productive.

D. Job satisfaction and organizational citizenship behaviour

Langton & Robbins (2006) defined organizational citizenship behaviour (OCB) as discretionary behaviour that is not part of an employee's formal job requirements and is not usually rewarded, but that nevertheless promotes the effective functioning of the organization.

According to Robbins (2005), satisfied employees would seem more likely to talk positively about the organization, help other, and go beyond the normal expectations in their job. In addition to this satisfied employees are expected to go beyond the call of the duty in order to reciprocate their positive experience. Examples of such behaviour include helping colleagues with their workloads, taking only limited breaks, and alerting others to work-related problems. Langton & Robbins (2006) emphasizes that job satisfaction comes down to a belief that there are fair outcomes, treatment, and procedures in the workplace. If an employee does not feel that his or her manager, the organization's procedures, or its pay policies are fair, your job satisfaction is likely to suffer significantly. However, when an employee perceives organizational processes and outcomes to be fair, trust is developed. When an employee trusts his/her employer, his/her job satisfaction increases, and he is more willing to voluntarily engage in behaviors that go beyond the formal job requirements.

E. Job satisfaction and customer satisfaction

Langton & Robbins (2006) stated that in service organizations the way that front-line employees deal with customers, customer retention, and defection are highly determined by satisfied employees. Accordingly, if employees are satisfied then they are more likely to be friendly, upbeat, and responsive which customers appreciate. Because satisfied employees are less prone to turnover, customers are more likely to encounter familiar faces and receive experienced service. These qualities build customer satisfaction and loyalty (Langton & Robbins, 2006).

2.10 Employee dissatisfaction

Langton & Robbins (2006) provided that the tendency of dissatisfied employees is more likely to miss work, however the correlation is moderate. Dissatisfied medical employees are also more likely to quit their jobs, and the correlation is stronger than for absenteeism. However, a person's general disposition toward life moderates the job satisfaction-turnover relationship. According to Robbins (2005) employees express dissatisfaction by displaying four types of behaviour. The first behaviour is to exit. Exit is a behaviour which is direct to actively attempting to leave the organization, including looking for a new position as

well as resigning. This is a destructive action from the point of view of the organization. The second behaviour is voice. Voice is a behaviour, which is described by actively, and constructively trying to improve conditions, including suggesting improvements, discussing problems with superiors, and some forms of union activity (Langton & Robbins (2006).

Loyalty is another part of change in behaviour that employees can show. According to Robbins (2005) employees will passively but optimistically wait 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.

Finally neglect which is passively allowing conditions to worsen, including chronic absenteeism or lateness, reduced effort, and increased error rate is another way of determining dissatisfaction by employees.

2.11 Factors affecting job satisfaction

Working condition: According to Arnold and Feldman (1996) factors such as working hours, temperature, ventilation, noise, hygiene, lighting, and resources are all part of working conditions. Negative performance will be provoked by poor working conditions since employees job demand mentally and physically tranquility. Moreover, they (ibid) warned that if working conditions are two extreme ends i.e. either too favorable or too extreme, this could be taken for granted or ignored by most employees. Furthermore, when employees feel that management does not appreciate or acknowledge their efforts or work done they may use poor working conditions as an excuse to get back at management.

Autonomy: autonomy refers to the degree of freedom that workers have in their work. It means the level of control employees have timing and scheduling their work activities. Mahamuda & Nurul.(2011).

Job security: job security is another very important factor that may affect employee job satisfaction. Employees will often feel more secure if they believe they will not get fired. Mahamuda & Nurul.(2011).

Relationship with co-workers: every employee seeks to be treated with respect by those they work with. If employees are in touch with supportive colleagues or peer, they can do their performance in a better and comfortable way. Mahamuda & Nurul (2011).

Relationship with superior: employees need to know their superior's door is always open for them to discuss any issues to do their jobs effectively. Mahamuda & Nurul (2011).

Salary: one of the most important factors that affect job satisfaction is salary. Companies need to have an instrument in place to assess employee performance and provide salary increases. Prospect to earn special incentives, such as bonuses, extra paid time off or vacations also bring stimulation and higher job satisfaction. There is no doubt that monetary rewards play a very influential role in determining job satisfaction. Pay is one of the

fundamental components of job satisfaction since it has a powerful effect in determining job satisfaction.

Individuals have infinite needs and money provides the means to satisfy these needs. However, there is no such empirical evidence that asserts that pay alone improves worker satisfaction or reduces dissatisfaction, Arnold and Feldman in (Qasim, Cheema & Syed 2012).

2.12 Conceptual framework

As shown in the diagram, the study measured the already identified factors. This study assessed the factors that affect job satisfaction of employees in commercial bank of Ethiopia joka branch.

The study investigates working condition, freedom, or autonomy, job security, relationship with co-workers, relationship with superior, benefit, compensation, and career advancement and growth variables.

For this study, the researcher adopted the model below from the research entitled “Study of factors affecting Job satisfaction in Pakistan” by Mehamood, Irum, Ahmed & Sultan 2012. This model was chosen because it explained job satisfaction with better number of factors than other model. That would make it preferable for this study. The illustration below shows the relationship between the factors that affect job satisfaction and the job satisfaction. Since the purpose of this study was to investigate how much each of the individual factors affects the job satisfaction of employees of CBE, it was necessary to show the direction of investigation goes from job satisfaction to the individual factors. Job satisfaction is generally composed of different factors. For this study, the researcher selected seven factors, investigated, and analysed the satisfaction level in relation to each individual factors. By assessing the effect of each factor, it can be well understood which factors have more impact on the level of job satisfaction. For this reason, the researcher put the illustration to focus on individual factors.

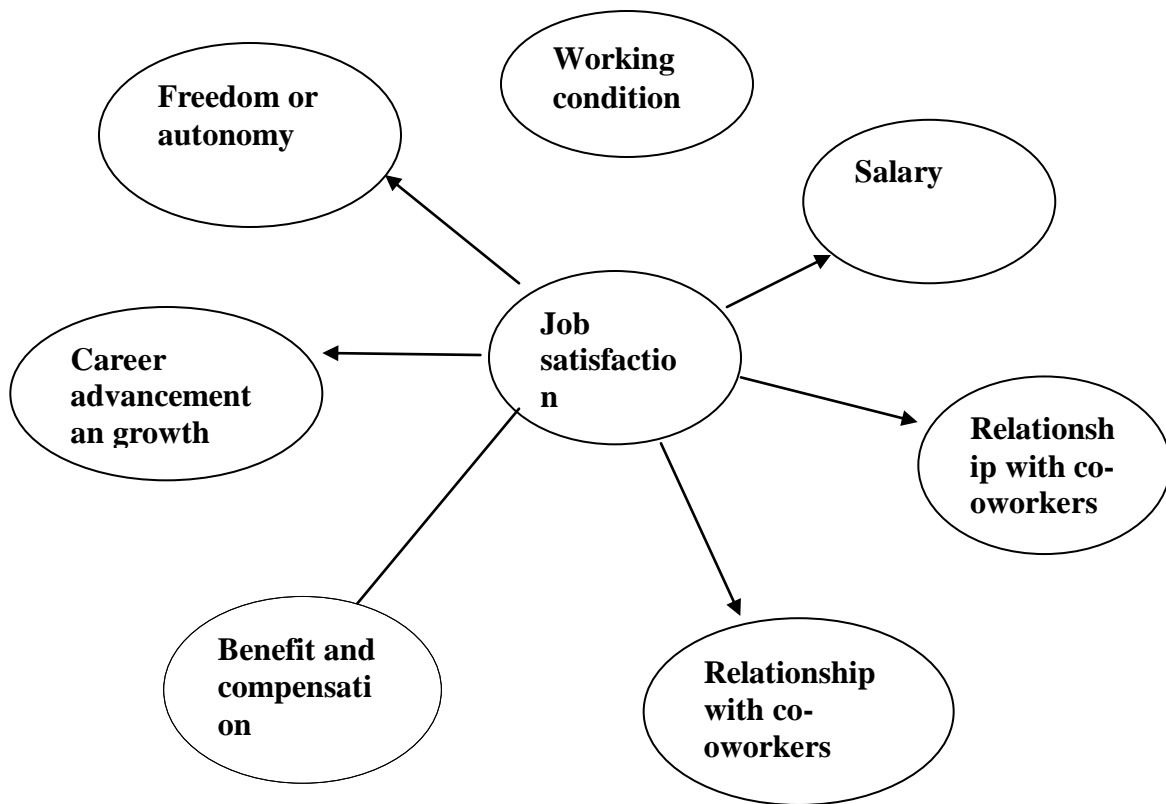


Figure 2.1 conceptual framework of commercial bank of Ethiopia wolkite Joka branch

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter deals with the research design and the methodology that was used in gathering data for the study. It contains the research design, the sampling method, and the sample size, source of data, data collection procedure and data analysis techniques and finally reliability, and validity section.

3.2 Research Design

This study employed both qualitative and quantitative research approach .Based on its purpose descriptive research method was used to study employee's satisfaction level towards working condition, freedom or autonomy, job security, relationship with co-workers.

3.3 Source and tools of data collection

The study used mainly primary sources of data. These primary data was collected through close-ended and open ended questionnaire. Questionnaires were used because it was easy for respondents to answer; easy to analyze and response choices would clarify the question for respondents.

3.4 Sample design and Technique

The total population of the research is employees of CBE in joka branch that are in wolkite.from the total population of around 38 the researcher used census survey because of the number of employees in the organization.

3.5 Procedures of data collection

The data collection procedure was began with document and literature review .The document related employment job satisfaction was reviewed.After document review had been made related literature was reviewed.Standerdized and tested questionnaire and interview was adopted. The researcher personally would given out the Interview and questionnaires finally all data was collected and coded.

3.6 Method of data analysis

The processed and analyzed data was presented in the form of percentage pie – chart, bar graph and table which is based on their appropriate to the processed data. From the analyzed and processed data interpretation, the researcher was put conclusion by summarizing the main points about the study and also forwarded my recommendation. At the last, the final report of the study was provided to the concerned body at the right time when it is required to be submitted.

3.8 Ethical considerations

In order to ensure ethical issues, first the researcher got full permission from the establishment and participant under the study. The researcher provided information concerning the topic, purpose, and overall benefit of the study to the participants. The researcher also made sure that participation in the study was voluntary and harmless.

While collecting and analysing, the data the name of the participants remained confidential and questionnaires were administered without interrupting the normal work place. The final report of the study was used for the purpose mentioned above. In addition to this, the final report would be presented to the organization and the participants upon request

CHAPTER FOUR

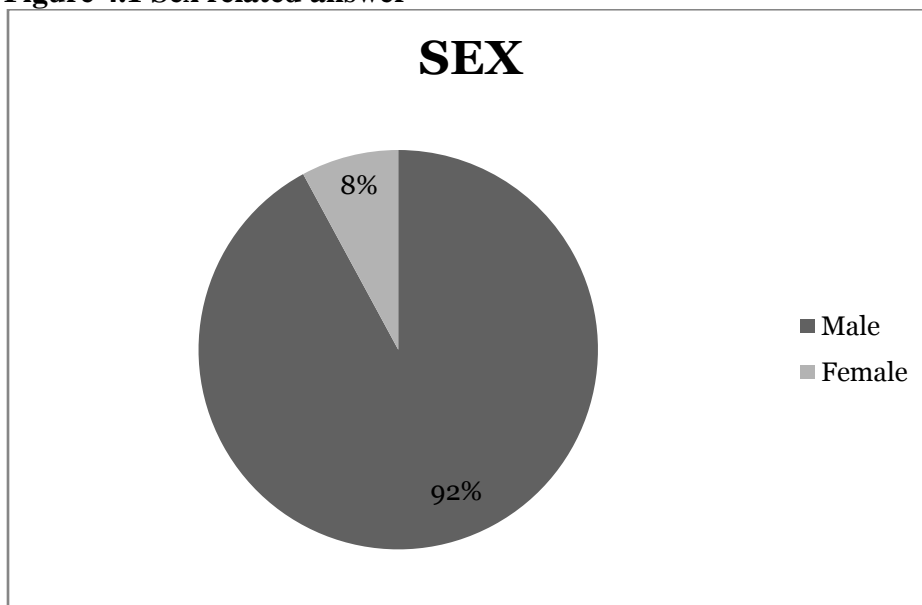
DA ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents a discussion of the results and the process through which the results were obtained. First, the background information of respondents presented and discussed. The chapter also deals with the presentation and an analysis of data collected and discusses it in relation to factors affecting job satisfaction.

4.2 Data analysis and presentation

Figure 4.1 Sex related answer

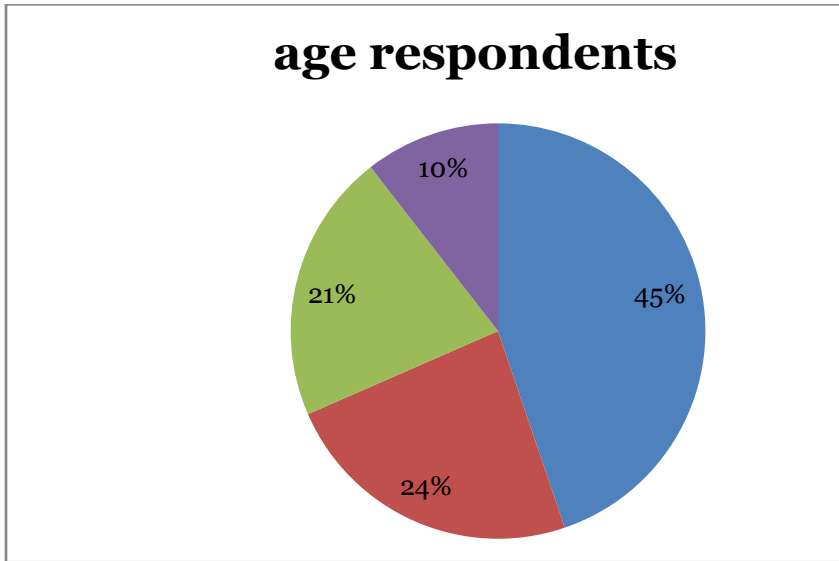


From the total number of respondents 92.1% of the respondents are male and 7.9% are female.

This shows that most of the respondents are male in 25-35 age group.

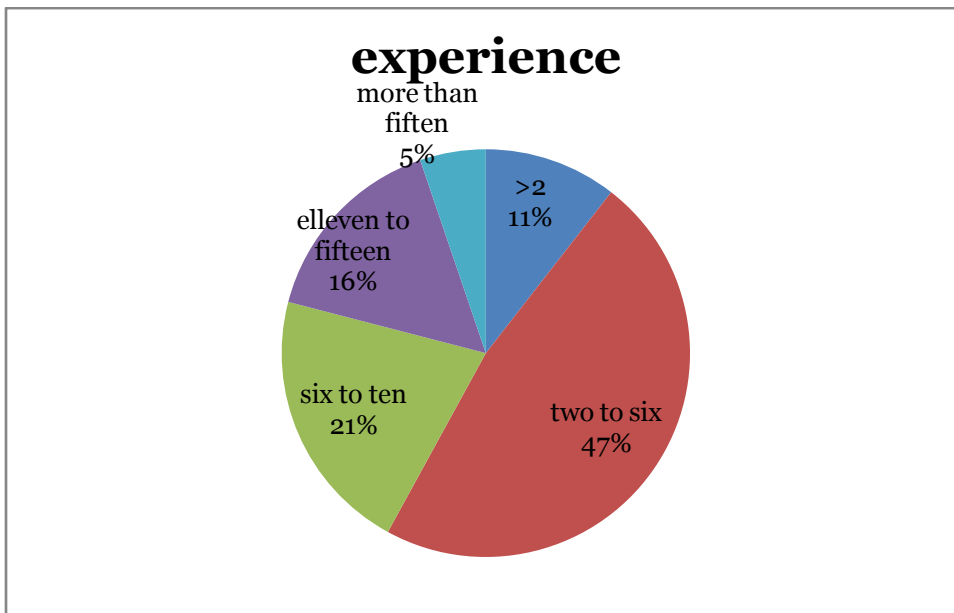
From the total 38 Questionnaires, 38 was collected and from this 44.7% of the respondents are in the age group of 25-35 and 23.6% are from 36-45.21% of the respondents are 45-55 age group, 10.5 from above 55 year. This shows that most of the respondents are young age .

Figure 4.2 Age related answers



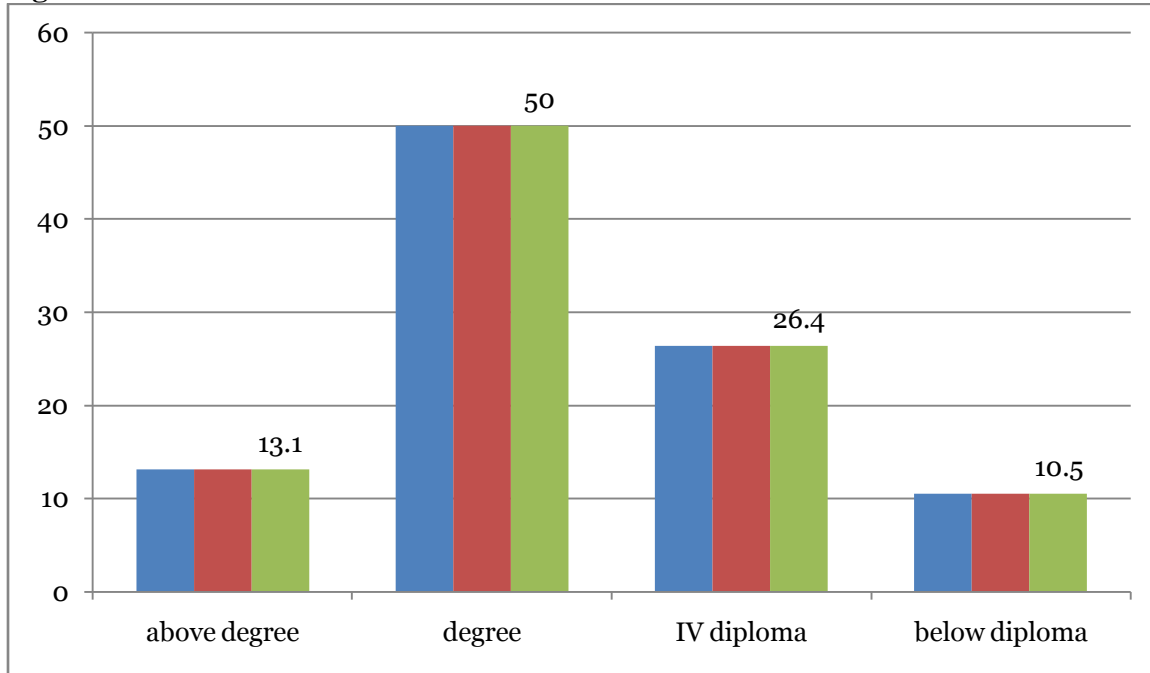
63.9% of the respondents are male and 36.1% are female. This shows that is most of the respondents are male in 25-35 age group.44.7% of the respondents have 2-5 years of experience, 21% have from 6-10 years of experience, 15.7% have from 11-15 years of experience, 5.2 from above 15 years of experience.

Figure 4.3 Work experience related answers



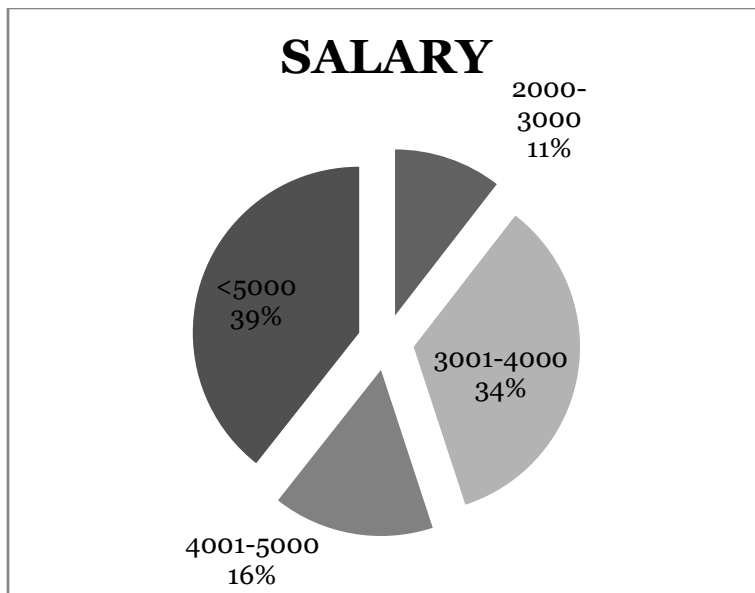
From the total respondents 50% have bachelor degrees, 26.3% have IV diploma, 10.5% below IV diploma and 13.1 % of the respondents have above BA degree.

Figure 4.4 level of education related answers



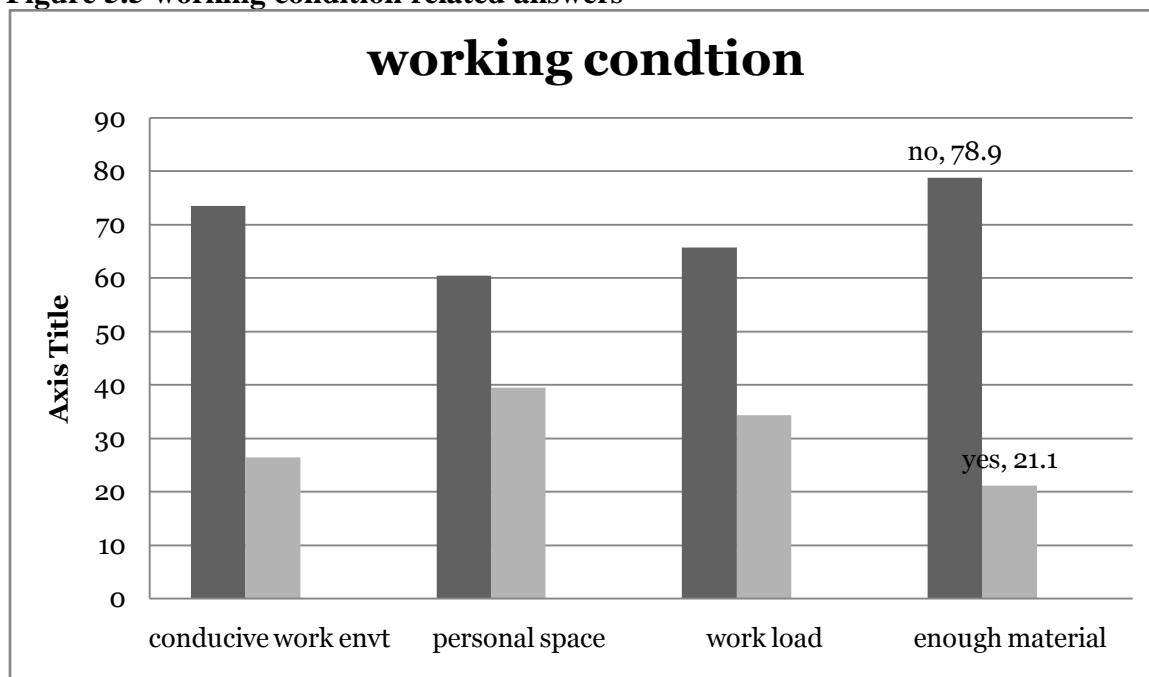
About 39.5% of the respondents are paid greater than 5000 ,and 34.5% of the workers get 3001-4000 and the remaining 16% and 11% of the respondents are included in 4001-5000 and 2000-3000 respectively. this shows that greater number of the respondents fell in between 300-4000 salary scale.

Figure 4.5 salary related answers



The result collected from the respondent's shows that, most of the respondents that are 78.9% are said there is no the availability of conducive working environment. 26.4 percentage of the respondents are said yes for this question 60.5% of the respondents think that there is availability of personal space in the work place. 39.5% of the respondents are dissatisfied with the availability of personal space. and 60.5% of the respondents are replied that they don't agree with that there is that the work load is reasonable and the remaining 39.5 agree with that the work load is reasonable. About 78.9% of the respondents are answered that No conducive work environment and the remaining 26.4 responded Yes.

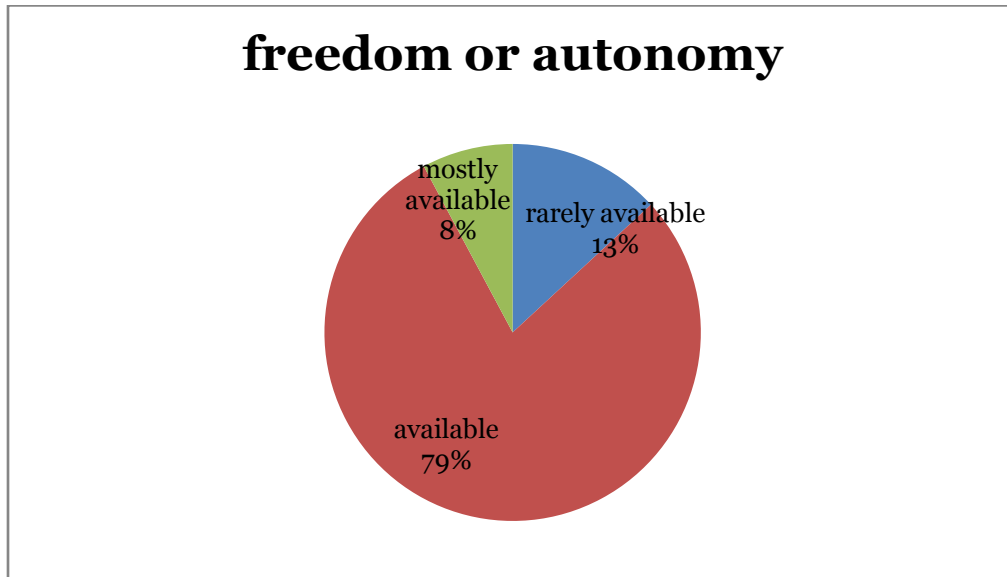
Figure 5.5 working condition related answers



About 78.9% of the respondents said that there is another working condition that affect their job satisfaction and the remaining 21% responds No other factor that affect job satisfaction

78.9% of the respondents answered that there availability of the chance to work alone on the job and 5% are responds that the rare availability of work alone . with the remaining 7.8% mostly available. with the freedom to use their own judgments on the job. 21% and 50% are dissatisfied about the freedom to use their own judgment of the samples are dissatisfied and the rest 18.5% and 10.5% are very dissatisfied and very satisfied with the availability of chance to work alone on the job. From this, we can understand that most of the employees answered that they are satisfied with the chance to work alone on the job and the freedom to use their own judgments.

Figure 4.6 freedom or autonomy related



About 79% the respondents answered that there is the chance of work alone on the job and the remaining 13% and 8% respectively said that rarely available and available. this shows that there is freedom of working alone on job.

Table 4.2.2 freedom or autonomy related answer

		NO	Percent
7 The freedom to use your own judgment.	Satisfied	8	21
	Dissatisfied	19	50
	More dissatisfied	4	18.5
	More satisfied	7	10.5
	Total	38	100%

50% the respondents are dissatisfied about the freedom to use their own judgment of the samples are dissatisfied.21% of the satisfied to use their own judgment and the rest 18.5.% and 10.5% are very dissatisfied and very satisfied with the freedom to use their own judgment on their job. From this, we can understand that most of the employees answered that they are satisfied with the chance to work alone on the job and dissatisfied with the freedom to use their own judgments.

Table 4.2.3 answer related with job security

		NO	Percent
8 The way your job provides for steady employment	Satisfied	14	36.8
	Dissatisfied	10	26.3
	More dissatisfied	5	13.1
	More satisfied	9	23.6
	Total	38	100%
9 The extent to which the company policy supports job security	Satisfied	20	52.6
	Dissatisfied	10	10.5
	More dissatisfied	3	7.8
	More satisfied	12	31.5
	Total	38	100%

Most of the respondents are satisfied with the way their job provides for steady employment, by 36.8% of the respondents are satisfied with and 26.3 dissatisfied and 26.3%, and 23.6%. of the respondents are more satisfied about how their job provides for steady employment. 52.6% Of the respondents answered that they are satisfied with the extent to the company policy supports job security and 31.5% more satisfied and the remaining 10.5 and 7.8 are satisfied and dissatisfied respectively. This shows that most of the respondents are satisfied with the availability of job security in their job.

Table 4.2.4 answer related with co-working with others

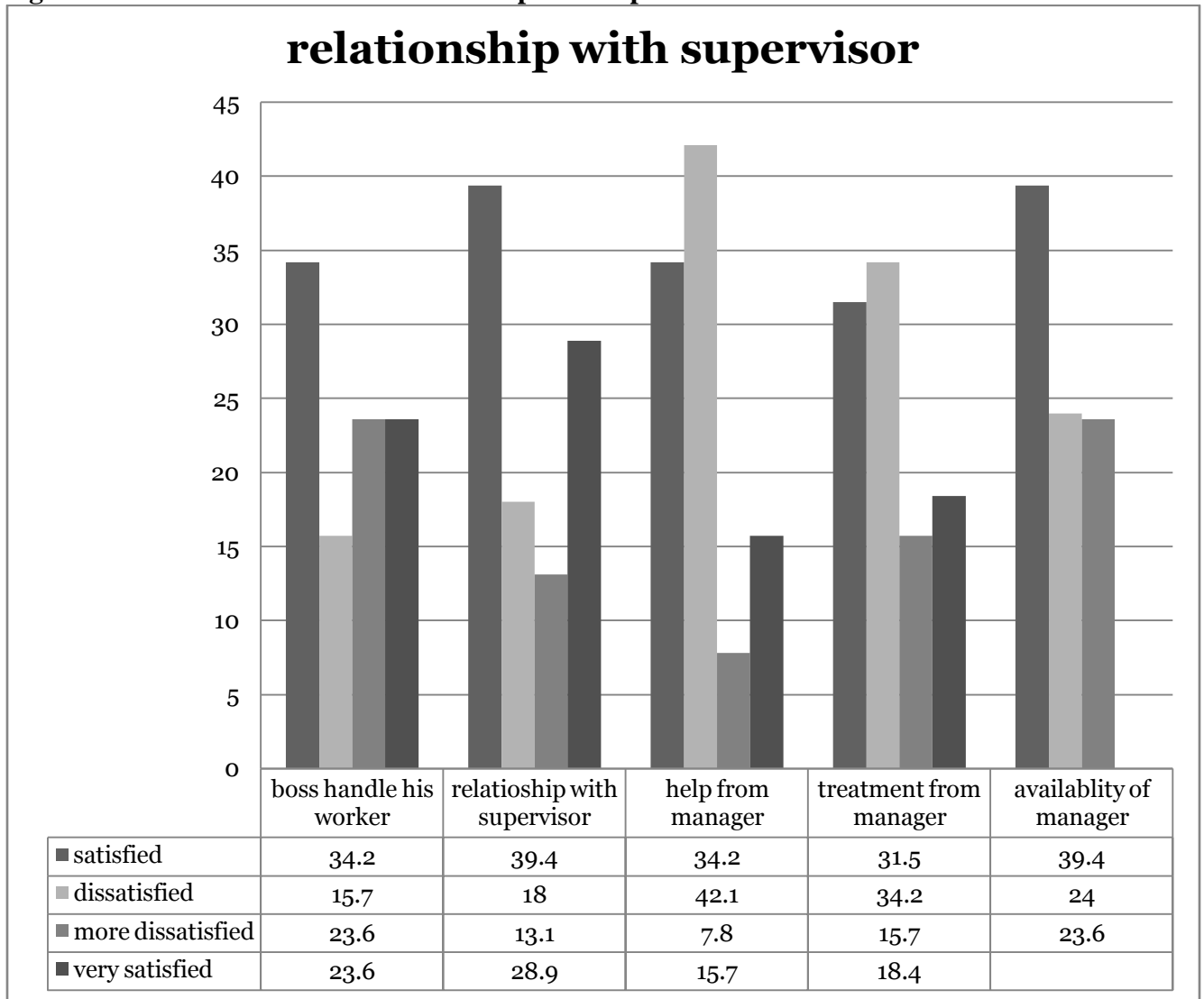
		NO	Percent
11 The way your co-workers get along with each other	Satisfied	22	57.8
	Dissatisfied	4	10.5
	More dissatisfied	3	7.8
	More satisfied	9	23.6
	Total	38	100%

12 The extent to which how member of your work group solve problems	Satisfied	20	52.6
	Dissatisfied	4	10.5
	More dissatisfied	1	2.6
	More satisfied	13	34.2
	Total	38	100%
13 Work is fairly distributed in your group	Satisfied	18	47.3
	Dissatisfied	8	21
	More dissatisfied	5	13
	More satisfied	7	18.4
	Total	38	100%
14 How you fell open and honest to talk with member of your work group	Satisfied	16	42.1
	Dissatisfied	4	10.5
	More dissatisfied	1	2.6
	More satisfied	13	34.2
	Total	38	100%

As shown in the above table 57.8% of the respondents are satisfied with the way co-workers get along with each other and 23.6% are very satisfied. 10.5% are dissatisfied and 7.8% are very dissatisfied to the extent to which how member of your work group solve problems. 47.3% of the respondents are satisfied with how the work is distributed fairly, 21% are very satisfied, 18.4% are dissatisfied and the rest 13% are very dissatisfied. 42.1%, 34.2% of the respondents are satisfied and very satisfied respectively. How you fell open and honest to talk with member of your work group and 10.5% and 2.6% of the respondents are dissatisfied and very dissatisfied respectively.

These results show that most of the respondents are satisfied with the relationship they have with co-worker.

Figure 4.7 answer related with relationship with supervisor



As shown in the above table most of the respondents are satisfied with the relationship that they have with supervisors. 34.2% are satisfied with the way their boss handles them, 23.6% of them are very satisfied and 15.7% are dissatisfied, 23.6% are very dissatisfied and 39.4% are satisfied. 28.9% of the respondents are very satisfied the rest 18.4% and 13.1% dissatisfied and very dissatisfied respectively. 34.2% of the respondents are satisfied with the help they get from the manager to improve themselves. 34.2% of the respondents are dissatisfied with the treatment they get and the rest 31.5% and 18.4% are very satisfied and dissatisfied respectively. 39.4% of the respondents are satisfied with the availability of the manager when they seek advice and 21% are dissatisfied. 21% and 18.4% of them very dissatisfied and very satisfied.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of findings

The study investigates the major factors affecting employment job satisfaction in commercial bank of Ethiopia wolkite Joka branch.

- ✓ The result shows the highest level of satisfaction in job security and relationship with co-workers. Employees show more satisfaction to these factors 52.6% and 57.8 respectively. As shown in the result, employees show higher satisfaction level towards job security and relationship with co-workers.
- ✓ It was observed that employees shows moderate satisfaction to relationship with superior and working condition. The result shows a moderate satisfaction level of employees to the relationship that they have with their supervisor .
- ✓ The lowest level of satisfaction was observed in relation to relationship with supervisor and freedom or autonomy respectively. Employees show the lowest satisfaction in the working environment, as employees standpoint there is less favorable working environment. In addition, employees 'opinion the availability of freedom or autonomy on the job was lower than the other factors.

5.2 Conclusions

Employee job satisfaction can improve service quality and increase employee satisfaction. In this circumstance, policy makers and managers have turned their attention to provide different kinds of facilities to their employees in order to satisfy their employees. This study tested factors affecting job satisfaction for employees of CBE in wolkite Joka branch. The results suggest that the factors had satisfactorily explained job satisfaction and that the policy makers and managers should focus on the factors that affect employee job satisfaction, if they want to enhance their businesses.

Based on the results for the standardized values, we are able to see that job security and relationship with co-workers are key factors affecting job satisfaction of employees. The factor

of work conditions is also proven to have significant influence over the employees of CBE. The working condition does have certain impacts on job satisfaction. Because the work conditions in the CBE include the employee relationships and work environment, all these factors relate to employee job satisfaction.

A good work environment and good work conditions can increase employee job satisfaction and the employees will try to give their best that can increase the employee work performance. The importance and the need is therefore describing or defining the physical environment by identifying those elements or dimensions that make up the physical environment. After this consideration, we can see that job security and relationship with co-workers can increase employee job satisfaction; satisfied employees offer good services for the organization. This can increase organizational performance, so job security and relationship with co-workers are key factors affecting job satisfaction in CBE. This study also showed that relationship with supervisor and career advancement and growth have created moderate level of satisfaction.

From the result shown in this study and other studies included in the literature review, it can be concluded that job security and relationship with co-workers has high impact on job satisfaction of employees in general. Other factors like working condition and freedom showed to have relatively lower impact on employees' satisfaction.

5.3 Recommendations

Based on the findings and conclusions of the study, the researcher forwards the following recommendations. From the result the relatively least satisfaction level is from the availability freedom on the job. So the study suggests for supervisors to provide employees the freedom to work alone and for employees to use their own judgment.

This allows employees to develop confidence in doing a job by their own and know that the supervisor have confidence on them.

The management could give training for employees to develop their decision-making skills. Top-level management should provide some sorts of autonomy and decision making power to their employees.

Company should provide all the necessary resources (information, tools, equipment's etc.) to the employees to perform their duties efficiently and effectively. As the company expects the

employees to perform their best, the company also should provide materials, spaces, and conducive work place that could help the employees to do so.

The study recommends that the company to improve the system that could create employees career advancement and growth opportunities. Qualified employees should have the confidence and trust in the organization that they could grow as professional in this organization. Otherwise, the organization will have a problem in retaining qualified employees. The company should give opportunities for qualified employees to grow and train the non-qualified to get there. This will create employees attachment and feeling of belongingness to the organization.

As the finding suggested that employees have relatively high satisfaction with job security and the relationship that they have with their co-workers; however, there is a relatively moderate satisfaction with the relationship of employees with their immediate supervisors. to improve such relations the human resource department should train peoples in managerial position and during recruiting mangers focusing on who have the skill to manage, lead and knows how to handle their employee's intention and the assigned supervisor who can work flexibly and reasonably. In addition, give training for employees to enable them to work in team. Manger should recognize the efforts of employees and appreciate their valuable performance towards organization .This gives employees more fulfillment getting recognition from the manager.

The researcher recommended for further researches to be conducted by including more samples to make the research more representative and use statistical methods to better show the relationship of variables.

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APPENDIX I
WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF MANAGEMENT

QUESTIONNAIRE TO BE FILLED BY EMPLOYEES OF COMMERCIAL BANK OF ETHIOPIA JOKA BRANCH

Dear sir/madam, the main purpose of this this questionnaire is to collect primary data for research work on the major factors affect employment job satisfaction on commercial bank of Ethiopia joka branch . Thus, i politely request you to spare some time to fill up this questionnaire genuinely. I would like to thank you in advance for your cooperation. The primary purpose of this study is for the fulfillment BA degree in Management. Thereby the research intends to identify the effect of identified factors on job satisfaction.

Please tick X in the provided box.

Part I Demographic background of respondents

- 1 Sex of respondents A Female B Male
- 2 Age respondents A 20-30 B 31-40 C 41-50 D 51 and above
- 3 Year of experience A les than 2 year B 2-5 C 6-10 D 11-15
- 4 Educational qualification A Below iv diploma B iv diploma C Degree
D Masters E Above masters
- 1 Does conducive working environment for employees? A No B Yes
- 2 Is there availability of individual personal space? A Yes B No
- 3 How much your workload is reasonable do you agree with it? A Yes B No
- 4 Is there enough material for your work? A Yes B No
- 5 Is there another working condition related factor that affect satisfaction?

6 The chance to work alone on the job

A Rarely available C Mostly available

B Available

7 The freedom to use your own judgment.

A Satisfied C More dissatisfied

B Dissatisfied D More satisfied

8 The way your job provides for steady employment

A Satisfied C More dissatisfied

B Dis satisfied D More satisfied

9 The extent to which the company policy supports job security

A Satisfied C More satisfied

B Dis satisfied D More dissatisfied

10 Mention some other factor associated with freedom or autonomy?

11 The way your co-oworkers get along with each other

A Satisfied C More satisfied

B Dissatisfied D More dissatisfied

C More satisfied

D More dissatisfied

The extent to which how member of your work group solve problems.

A Satisfied C More satisfied

B Dis satisfied D More dissatisfied

12 Your work group works well together

A Satisfied C More satisfied

B Dissatisfied D More dissatisfied

13 Work is fairly distributed in your work group

A Satisfied C More satisfied

B Dissatisfied D More dissatisfied

14 How you fell open and honest to talk with member of your work group

A Satisfied C More satisfied

B Dis satisfied D More dissatisfied

15 How do you understand the relation you your co-oworkers on your job satisfaction?

16 The way your boss handles his/her workers

A Dissatisfied C More satisfied

B Satisfied D More dissatisfied

17 The relation ship that you have with your suppevisor

A Dissatisfied C More satisfied

B Satisfied D More dissatisfied

18 The help you get from your manager to improve yourself

A Dissatisfied C More satified

B Satisfied D More dissatisfied

19 The treatment you get from your manager

A Dissatisfied C Moe satisfied

B Satisfied D More dissatisfied

20 Availability of your manager when you need advice

A Dissatisfied C More satisfied

B Satisfied D More dissatisfied

APPENDEX II
WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARMENT OF MANAGEMENT

**INTERVIEW WITH THE MANAGER OF COMMERCIAL BANK OF ETHIOPIA AT
WOLKITE JOKA BRANCH**

1. Please could you mention some of the major factor that affect the satisfaction of your employees?
2. How much your employees satisfied with working condition,interms cleanness, modern facility and with adequate ,safe well maintained equipment?
3. How much your employees satisfied with freedom or autonomy working lonely and deciding in certain issue?
- 4.How much your employees satisfied with job security?
5. How much employees satisfied with co-working with other fellow employees of the organization?