THESIS PAPER ON

WORK ENVIRONMENT AND EMPLOYEE JOB SATISFACTION: THE MEDIATING ROLE OF WORK MOTIVATION IN THE BANKING SECTOR

By

KALKIDAN SAMUEL

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

MASTERS OF BUSINESS ADMINISTRATION PROGRAM

JUNE, 2026

ADDIS ABABA



THESIS PAPER ON

WORK ENVIRONMENT AND EMPLOYEE JOB SATISFACTION: THE MEDIATING ROLE OF WORK MOTIVATION IN THE BANKING SECTOR

By

KALKIDAN SAMUEL

GSR/8738/17

ADVISOR: JEMAL MOHAMMED (PhD)

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

MASTERS OF BUSINESS ADMINISTRATION PROGRAM

A Thesis Submitted to Addis Ababa University, College of Business and Economics, Department of Management, Graduate Program, in Partial Fulfillment of the Requirements for the Award of a master's degree in Business Administration.

JUNE, 2026

ADDIS ABABA

Declaration Statement

I, Kalkidan Samuel, hereby declare that this thesis paper titled “Work Environment and Employee Job Satisfaction: The Mediating Role of Work Motivation in the Banking Sector.” is my original work, and I confirm that all sources of information have been cited. This thesis work has not been submitted previously for any degree at this or any other institution.

Signature:  Date: 6/10/2026

Endorsement

This is to Certify that Kalkidan Samuel, has conducted a research titled: : “Work Environment and Employee Job Satisfaction: The Mediating Role of Work Motivation in the Banking Sector” in partial fulfillment of the Requirements for the Award of a master's degree in Business Administration under my supervision, and it has been submitted for examination with my approval.

Name of advisor: Jemal Mohammed (PhD) Signature:  Date: 6/10/2026

Certification

This is to certify that this thesis paper titled: "Work Environment and Employee Job Satisfaction: The Mediating Role of Work Motivation in the Banking Sector." Submitted by Kalkidan Samuel in partial fulfillment of the Requirements for the Award of a master's degree in Business Administration at Addis Ababa University has been examined and approved for meeting the University's standards.

Yimed Asrat
Graduate program Coordinator

Yimed
Signature

Jemal Mohammed (PhD)
Advisor

Signature

Abera L.
Internal examiner

Signature

Dr. Demeke Gadisa
External examiner

23/June/2026
Signature

Acknowledgement

First and foremost, I would like to express my gratitude to God for his guidance throughout preparing this thesis paper.

I am thankful for the encouragement and support of my family, whose motivation has been a constant source of strength. I would especially want to thank my mother, w/o Konjit Seyoum and father Ato Samuel Tesfaye for their continuous support throughout my journey.

Additionally, I extend my heartfelt gratitude to the employees of Commercial Bank of Ethiopia new building headquarters for their assistance in filling out the questionnaire papers and providing all necessary data that helps in the preparation of this study.

I am grateful to my research advisor, Jemal Mohammed (PhD), for his constructive feedback during the development of this thesis.

Thank you all for your support and encouragement.

Table of Contents

Declaration Statement I

Endorsement II

Certification ..... **Error! Bookmark not defined.**

Acknowledgement IV

List of tables VIII

Acronyms IX

Abstract X

1. Chapter one: Introduction 1

1.1 Background of the study 1

1.2 Statement of the Problem 4

1.3 Research questions 7

1.4 Objectives of the study 7

1.4.1 General objective 7

1.4.2 Specific objectives 7

1.5 Research hypothesis 7

1.6 Significance of the study 8

1.7 Delimitation/scope of the study 8

1.8 Limitations of the study 9

1.9 Definition of key terms 10

1.10 Organization of the study 10

2. Chapter two: Literature review 12

2.1 Theoretical review 12

2.1.1 The theory: Herzberg's two factor theory 12

2.1.2 Theoretical framework 15

2.2 Empirical studies 15

2.2.1 Dimensions of work environment 15

2.2.2 Relationship between Work environment, Work motivation and Job satisfaction .26

2.3 Conceptual Framework 37

3. Chapter three: Methodology 38

3.1 Research paradigm 38

3.2 Research approach and design 38
3.3 Population of the study 39
3.4 Sampling design 39
3.5 Data source 41
3.6 Research site 41
3.7 Data collection instruments 42
3.8 Methods of data analysis 43
3.9 Validity and reliability of the tools 44
3.10 Data collection procedures 45
3.11 Inclusion and exclusion criteria 45
3.12 Ethical consideration 46
4. Chapter Four 47
4.1 Analysis and Interpretation 47
4.1.1 Descriptive analysis 47
4.1.2 Reliability analysis 50
4.1.3 Tests of Assumptions 51
4.1.4 Inferential analysis 66
5. Chapter five 79
5.1 Discussion of findings 79
6. Chapter Six 86
6.1 Summary of findings, Conclusions and recommendations 86
6.1.1 Summary of findings 86
6.1.2 Conclusions 88
6.1.3 Recommendations 89
References 91
Appendices I

List of Figures

Figure 1: Conceptual framework 37
Figure 2: Scatterplot Showing Linearity between Physical Work Environment and Employee Job Satisfaction 52
Figure 3: Scatterplot Showing Linearity between Psychosocial Work Environment and Employee Job Satisfaction 53
Figure 4: Scatterplot Showing Linearity between Non-monetary incentive and Employee Job Satisfaction 54
Figure 5: Scatterplot Showing Linearity between monetary incentive and Employee Job Satisfaction 55
Figure 6: Scatterplot Showing Linearity between working hour and Employee Job Satisfaction 56
Figure 7: Scatterplot Showing Linearity between work -life balance and Employee Job Satisfaction 57
Figure 8: Scatterplot Showing Linearity between overall work environment and work motivation 58
Figure 9: Scatterplot Showing Linearity between work motivation and Employee job satisfaction 59
Figure 10: Scatterplot Showing Linearity between overall work environment and Employee job satisfaction 60
Figure 11: Histogram of Regression Standardized Residuals 62
Figure 12: Normal P–P Plot of Regression Standardized Residuals 62
Figure 13: Scatterplot of Standardized Residuals against Standardized Predicted Values 65

List of tables

Table 1**:** Distribution of Population and Proportional Sample Size by Division 41
Table 2: Distribution of respondents by Gender.....47
Table 3: Distribution of respondents by Age.....47
Table 4: Distribution of respondents by level of education 48
Table 5: Distribution of respondents by job position.....48
Table 6: Distribution of respondents by work experience 49
Table 7: Descriptive statistics of major study variables.....49
Table 8: Reliability Analysis of Study Variables and Their Dimensions 51
Table 9: Skewness and Kurtosis Test of Normality for Study Variables.....61
Table 10: Multicollinearity Test Results 64
Table 11: Durbin–Watson Test for Independence of Errors 65
Table 12: Correlation analysis 66
Table 13: Model Summary of Multiple Regression Analysis 68
Table 14: ANOVA Results.....68
Table 15: Regression Coefficients of the Effect of Work Environment Dimensions on Employee Job Satisfaction 69
Table 16: Model Summary and Regression Coefficients for the Effect of Work Environment on Work Motivation.....71
Table 17: Model Summary and Regression Coefficients for the Direct Effect of Work Environment on Employee Job Satisfaction and the Effect of Work Motivation on Employee Job Satisfaction 72
Table 18: Total, Direct, and Indirect Effects of Work Environment on Employee Job Satisfaction 73
Table 19: Group Statistics of Employee Job Satisfaction by Gender 74
Table 20: Independent Samples t-Test Results for Employee Job Satisfaction by Gender 75
Table 21: One-Way ANOVA Results for Differences in Employee Job Satisfaction (EJS) by Age Group.....75
Table 22: One-Way ANOVA Results for Differences in Employee Job Satisfaction (EJS) by Job Position.....76
Table 23: Tukey HSD Post Hoc Multiple Comparisons of Employee Job Satisfaction (EJS) by Age Group 77

Acronyms

ANOVA	Analysis of Variance
CBE	Commercial Bank of Ethiopia
EJS	Employee job satisfaction
EJS	Employee Job Satisfaction
MI	Monetary incentive
MSQ	Minnesota Job Satisfaction questionnaire
NMI	Non-monetary incentive
PSWE	Psychosocial work environment
PWE	Physical work environment
R-MAWS	Revised Multidimensional Work Motivation Scale
SPSS	Statistical Package for Social Sciences
WH	Working hour
WLB	Work-life balance
WM	Work motivation

Abstract

The aim of this study is to examine the effect of work environment on employee job satisfaction through work motivation as a mediating variable at Commercial Bank of Ethiopia, New Building Headquarters. The study is grounded in the positivist paradigm and employed a quantitative approach with a survey design. The total population of the study is 3765, from which a sample of 362 respondents were selected using Taro Yamane's (1967) sample size determination formula. A proportional stratified sampling technique was used to ensure the representativeness of the sample to the population. The study includes three variables: independent (predictor variable), dependent (measured variable) and mediator variable. In addition demographic variables such as age, gender, educational level, job position, and work experience were collected to describe the respondents. Age, gender, and job position were used as control variables in the regression analysis and as grouping variables in t-test, ANOVA and post hoc to analyze differences in employee job satisfaction across demographic groups. Primary data was collected using a questionnaire adapted from the Work environment Questionnaire, Minnesota Job Satisfaction Questionnaire and Work motivation scale. Data was analyzed using Pearson correlation, multiple regression analysis, independent sample t-tests, one-way ANOVA, post hoc tests and mediation analysis. Face and content validity were evaluated by experts, and internal consistency reliability was assessed using Cronbach's alpha. Ethical principles, including informed consent, confidentiality, and anonymity, were observed.

Keywords: Work environment, Physical work environment, psychosocial work environment, incentives, working hour, work-life balance, job satisfaction, Work motivation, banking sector

1. Chapter one: Introduction

1.1 Background of the study

Various researchers have proposed multiple definitions of job satisfaction. Job satisfaction does not have a universally accepted single definition since it depends heavily on individual feelings; what satisfies one employee might not satisfy another (Legesse, 2023). At its core, job satisfaction is the sense of fulfillment a person experiences at work, which serves as an internal driving force for performing their duties (Aggarwal et al., 2023). It represents a psychological condition and an employee's emotional reaction toward different elements of their job, encompassing the specific character of assigned tasks, the quality of interactions with peers and superiors, and the broader prospects for career progression (Laili et al., 2025; Syaputra et al., 2025).

This psychological condition is largely determined by how well actual job characteristics align with employee expectations, resulting in feelings of happiness when expectations are met or disappointment when they are violated (Ni et al., 2022; Lelo, 2024; Ranabhat et al., 2023). From an attitudinal perspective, job satisfaction measures an employee's psychological comfort regarding their tasks, organizational rewards, and the social, organizational, and physical environment where work occurs (Legesse, 2023; Simanjuntak et al., 2023).

To fully understand this multi-faceted construct, job satisfaction can be categorized into three main structural types. Intrinsic Satisfaction, influenced by the nature of the work itself, including factors like a sense of control, self-confidence, personal accomplishment, success, and self-esteem (Assam et al., 2025; Roni et al., 2024). Extrinsic Satisfaction, shaped by external or physical conditions, such as job position, supervision, benefits, promotions, compensation, and overall organizational structures (Mwasi, 2022; Assam et al., 2025).Overall Satisfaction, reflects an employee's general contentment with their job, which is dynamically shaped by a combination of both intrinsic and extrinsic factors (Assam et al., 2025).

Prioritizing employee satisfaction is a vital indicator of organizational health and serves as a primary pillar of institutional management (Legesse, 2023). In today's rapidly changing global economy, the success, growth, and long-term sustainability of an enterprise rely heavily on the satisfaction of its workforce (Legesse, 2023; Al-Badarneh & Malkawi, 2025; Alkandi et al., 2023). Research indicates that satisfied employees display stronger organizational commitment, higher

work discipline, greater enthusiasm, and increased loyalty (Wibowo et al., 2024; Wulandari & Santoso, 2025).

Empirically, employee satisfaction has a direct, measurable impact on bottom-line organizational productivity: content employees can increase output by up to 12%, whereas dissatisfied employees can reduce productivity by as much as 10% (Pathiranage et al., 2023). Furthermore, high job satisfaction promotes consistent attendance and fosters positive workplace behaviors, such as organizational citizenship behavior (OCB), which directly minimizes the steep institutional costs associated with absenteeism, low morale, and talent turnover (Wulandari & Santoso, 2025; Sospeter & Hassanal & Sospeter, 2022).

Within modern service institutions, employees function as "internal customers." Ensuring their internal satisfaction is a mandatory prerequisite for delivering excellent service quality and retaining external clients, thereby establishing a unique, sustainable competitive advantage that competitors cannot easily replicate (Adjei, 2024; Eromafuru & Gospel, 2024; Ackah et al., 2025).

Because job satisfaction is highly dependent on institutional contexts, there is a critical need to evaluate the core variables that contribute to it. Among the various predictors identified by contemporary scholars, the work environment emerges as the most dominant independent variable influencing employee job satisfaction (Al-Badarneh & Malkawi, 2025; Poudel, 2023; Prayudi & Komariyah, 2023). The work environment represents the complete setting, behavioral processes, policies, and conditions in which employees carry out their daily responsibilities (Lelo, 2024; Muhammad et al., 2022; Adjei, 2024).

Scholars break down the work environment into distinct, interacting dimensions: The Technical/Physical Dimension: Encompasses tangible elements such as layout, tools, equipment, technological infrastructure, lighting, ventilation, and cleanliness (Simanjuntak et al., 2023; Laili et al., 2025). The Human/Social Dimension: Includes formal and informal workplace relationships, peer interactions, managerial support, team dynamics, and communication patterns (Simanjuntak et al., 2023; Darlington & Onuoha, 2023). The Technological Dimension: Involves modern information systems and devices that facilitate daily tasks and cross-departmental collaboration (Santanu & Utami, 2024). The Psychological/Regulatory Dimension: Focuses on work regulations, job security, organizational culture, and behavioral procedures that shape employee emotions, thoughts, and mental well-being (Simanjuntak et al., 2023; Dwiyanti et al., 2023).

When an organization provides a secure, conducive, and supportive workplace environment, it mitigates the negative impacts of excessive workloads, reduces physical fatigue, and enhances employee focus and enthusiasm (Pratama and Mulyono, 2024; Fadhilah & Prahiawan, 2024). Conversely, an unfavorable, unsupportive, or toxic work environment—characterized by poor management, biased supervision, or inadequate infrastructure—induces job dissatisfaction, triggers burnout, and severely hinders the achievement of institutional goals (Ibrahim and Yosepha, 2025; Acharya, 2024; Simanjuntak et al., 2023).

To fully unpack how the physical and social work environment translates into long-term job satisfaction and performance, human resource management must analyze the critical intervening mechanism of work motivation (Galanakis & Peramatzis, 2022; Narasuci et al., 2018). Human resource management practices influence organizational outcomes indirectly by shaping employee attitudes and behavioral mindsets (Quader, 2024). A properly structured, safe, and supportive workplace establishes the psychological foundation for heightened motivation; employees who feel physically safe and emotionally appreciated develop a stronger drive to engage with their roles (Miah & Hasan, 2022; Syaputra et al., 2025).

By investing strategically in employee well-being through psychosocial support, balanced workloads, personal development training, and fair reward systems, soft HRM practices directly stimulate work motivation, which subsequently functions as a key bridge to maximizing job satisfaction and performance (Ali et al., 2025; Quader, 2024; Simanjuntak et al., 2023). This integrated approach positions human capital as a strategic tool rather than a collection of administrative tasks (Deby et al., 2025; Dubey et al., 2025).

This structural dynamic is exceptionally critical within the banking sector. The banking industry operates in a highly dynamic, intensely competitive, and technology-driven environment marked by rapid digital transformation and escalating consumer demands (Faroque & Rahman, 2025; Hasim et al., 2024). Because services are produced and consumed simultaneously, bank employees serve as the primary strategic asset responsible for shaping customer perceptions and securing institutional resilience (Worku, 2023; Faroque & Rahman, 2025).

While banking positions are historically highly sought-after, new hires frequently experience rapid shifts in perception as the stressful realities of the working environment deviate from their initial expectations (Maharjan, 2022). Consequently, maintaining employee job

satisfaction and high morale through specialized leadership, clear motivation, and optimized work climates is essential to sustain financial performance and long-term competitiveness (Nguyen, 2024; Daniel, 2025; Ariani and Karyati, 2023). Therefore, understanding the interplay between the work environment, work motivation, and job satisfaction remains a vital area of study for contemporary financial organizations (Manoj, 2025; Idris et al., 2024; Alvin, 2024; Majekodunmi et al., 2025; Babar et al., 2025).

Despite what is known there is also a remaining thing that needs to be discovered regarding the title as far as the researcher's knowledge. The researcher observed there is a limitation of studies that tries to analyze various dimensions of the work environment on employee job satisfaction, the studies analyze only limited dimensions, which contradicts with the definition of the work environment which consists various dimensions. Examining the combined effect help to see which dimensions of the work environment will have the highest effect on employee job satisfaction. Also this study adds three additional methods of data analysis to examine whether job satisfaction differs for the grouping variables, which are gender, age and job position. The other novelty lies in the geographical context of the research, which was conducted in Commercial bank of Ethiopia. Previous studies were conducted in different continents including Africa, and some banks in it including Ethiopia, but there was no study conducted at CBE. This study also tries to add rigor by incorporating a mediating variable which is work motivation.

1.2 Statement of the Problem

Job satisfaction has become an important concern for organizations because it directly influences employee motivation, performance, commitment, retention, and overall organizational effectiveness. When employees are satisfied with their jobs, they are more likely to demonstrate higher competence, productivity, loyalty, and well-being, thereby contributing positively to organizational success (Faroque & Rahman, 2025; Sundari & Poli, 2024). In contrast, low job satisfaction may result in lack of motivation, increased employee turnover, reduced work quality, absenteeism, conflicts, declining morale, and poor performance (Syaputra et al., 2025; Ackah et al., 2025). Simanjuntak et al. (2023) identified four common responses to job dissatisfaction: exit, voice, loyalty, and neglect. Similarly, Worku (2023) noted that low job satisfaction is one of the major causes of employee turnover, creating significant costs for organizations, while Villamor et al. (2025) observed that dissatisfied employees tend to demonstrate lower loyalty and productivity, negatively affecting teamwork, organizational performance, and employee morale. Because of

these consequences, organizations seeking long-term sustainability and competitive advantage must pay close attention to employee job satisfaction and understand the factors that influence it (Lee et al., 2022; Wulandari & Santoso, 2025).

In the search for factors that influence job satisfaction, several studies have identified variables such as income, job characteristics, leadership, colleagues, and work environment (Nguyen, 2024). However, among these factors, the work environment has consistently been recognized as one of the strongest determinants of employee job satisfaction (Al-Badarneh & Malkawi, 2025; Dubey et al., 2025; Darlington & Onuoha, 2023). Poudel (2023) noted that employees' satisfaction is largely influenced by the nature of their work and the conditions under which they perform it. Likewise, Prayudi and Komariyah (2023) argued that a supportive and comfortable work environment enhances employee motivation and satisfaction, whereas poor working conditions may lead to stress, fatigue, and reduced productivity. A healthy workplace environment not only promotes productivity and loyalty but also supports long-term employee relationships and organizational effectiveness (Muhammad et al., 2022). Therefore, improving the work environment has become a critical strategy for organizations seeking to enhance employee job satisfaction.

The importance of examining the work environment is particularly evident in the banking sector. The banking industry plays a significant role in economic development and relies heavily on competent and committed employees to deliver quality services and maintain competitiveness (Faroque & Rahman, 2025). Ethiopia's banking industry has undergone substantial transformation due to economic growth, regulatory changes, and technological advancements, creating new opportunities as well as challenges for employee satisfaction and engagement (Dinagde, 2025). Although banks actively compete to recruit highly qualified employees, retaining them remains a major challenge (Nguyen, 2024). Previous studies indicate that banking employees frequently encounter challenges such as heavy workloads, unfavorable working conditions, workplace inequities, and limited opportunities for advancement, all of which can reduce job satisfaction and negatively affect organizational performance (Ranabhat et al., 2023). Moreover, Maharjan (2022) argued that employee-related issues have received relatively limited attention despite the fact that the success of banks largely depends on the effectiveness of their human resources. Similarly, Eromafuru and Gospel (2024) noted that banks often focus on satisfying external stakeholders

while paying insufficient attention to the needs of their employees. This concern is further reinforced by evidence showing that only about 57% of banking employees are satisfied with their working environment (Lelo, 2024).

Although work environment has been widely recognized as an important determinant of job satisfaction, recent literature suggests that its influence may not be entirely direct. Work environment can also affect employee job satisfaction through work motivation. A favorable work environment has the potential to enhance employees' motivation, which in turn increases their level of job satisfaction. This suggests that work motivation may play an important mediating role in explaining how work environment influences job satisfaction. Therefore, examining work motivation alongside work environment may provide a more comprehensive understanding of employee job satisfaction in the banking sector.

Despite the growing body of literature on work environment and job satisfaction, several research gaps remain. Methodologically, most previous studies have relied primarily on descriptive statistics, correlation, and regression analyses (e.g., Legesse, 2023; Demelash, 2023; Worku, 2023). Empirically, prior studies have often focused on selected dimensions of work environment rather than examining multiple dimensions within a single framework (e.g., Ackah et al., 2025; Mahar et al., 2025; Ogundare, 2022). Furthermore, previous studies have generally examined factors influencing job satisfaction or levels of satisfaction without investigating the mediating role of work motivation (e.g., Quader, 2024; Ni et al., 2022; Ibrahim & Yosepha, 2025). A contextual gap also exists because studies examining the relationship between work environment and job satisfaction have been conducted in Asian, European, and some African countries (e.g., Simanjuntak et al., 2023; Lee et al., 2022; Adjei, 2024; Eromafuru & Gospel, 2024), but not specifically among employees of the Commercial Bank of Ethiopia .

Therefore, based on the importance of job satisfaction, the critical role of work environment, the potential mediating role of work motivation, and the identified methodological, empirical, and contextual gaps, this study aims to examine the effect of work environment on employee job satisfaction through work motivation as a mediating variable.

1.3 Research questions

1. Do work environment dimensions (physical work environment, psychosocial work environment, monetary incentive, non-monetary incentive, working hours, and work-life balance) affect employee job satisfaction?
2. Does work environment affect employee work motivation?
3. Does work motivation mediate the relationship between work environment and employee job satisfaction?
4. Is there a statistically significant difference in employee job satisfaction based on gender, age group, and job position?

1.4 Objectives of the study

1.4.1 General objective

To determine whether there is a statistically significant relationship between work environment and employee job satisfaction.

1.4.2 Specific objectives

1. To examine the effect of work environment dimensions (physical work environment, psychosocial work environment, monetary incentive, non-monetary incentive, working hours, and work-life balance) on employee job satisfaction.
2. To examine the effect of work environment on employee work motivation.
3. To examine the mediating role of work motivation in the relationship between work environment and employee job satisfaction.
4. To examine whether employee job satisfaction differs based on gender, age group, and job position.

1.5 Research hypothesis

$H_{01:}$ There is no statistically significant effect of the physical work environment on employee job satisfaction.

$H_{02:}$ There is no statistically significant effect of the psychosocial work environment on employee job satisfaction.

$H_{03:}$ There is no statistically significant effect of non-monetary incentive on employee job satisfaction.

$H_{04:}$ There is no statistically significant effect of monetary incentive on employee job satisfaction.

$H_{05:}$ There is no statistically significant effect of working hours on employee job satisfaction.

H_{06}: There is no statistically significant effect of work-life balance on employee job satisfaction.

H_{07}: Work environment has no significant effect on employee work motivation.

H_{08}: Work motivation has no significant effect on employee job satisfaction.

H_{09}: Work motivation does not mediate the relationship between work environment and employee job satisfaction.

H_{10}: There is no statistically significant difference in employee job satisfaction between male and female employees.

H_{11}: There is no statistically significant difference in employee job satisfaction among employees of different age group.

H_{012}: There is no statistically significant difference in employee job satisfaction among employees holding different job position.

1.6 Significance of the study

The study have both practical implications for HR professionals and heads of organizations and also academic significance. First, the study may influence the future performance of companies by encouraging organizations to take the work environment more seriously in order to increase employee satisfaction, thereby enabling the workforce to achieve better results. Secondly, it may help ensure that organizational employees work in a relaxed environment that enhances their performance. Third, the improvements made within the company might increase employee performance, which in turn might benefit the country's economy. Lastly, the study might contribute to the existing literature by serving as a reference for other researchers.

1.7 Delimitation/scope of the study

Conceptually, the scope is limited to examining the effect of work environment on employee job satisfaction through work motivation as a mediating variable. The work environment was operationalized using 6 dimensions which are Physical work environment, psychosocial work environment, monetary incentives, non-monetary incentives, working hour and work-life balance, and employee job satisfaction was conceptualized using three dimensions which are intrinsic, extrinsic, and general satisfaction. Motivation was conceptualized using 5 dimensions which are demotivation, external regulation, intrinsic motivation, introjected regulation and identified regulation. Work environment was analyzed based on its individual dimensions and also as a composite construct, but when it comes to job satisfaction and work motivation both were analyzed as a composite constructs. The study only focuses on examining the effect of one variable on the

other, it did not manipulate one variable to see the effect on the other rather it just tries to measure the attitudes of employees towards the different dimensions of the work environment and satisfaction and perform statistical analysis to get numerical finding. The study was grounded in Herzberg's two-factor theory which distinguishes between various work environment factors that leads to employee job satisfaction and enhances work motivation.

Geographically, the study was limited to one specific bank which is Commercial bank of Ethiopia, New building Headquarters. It is due to financial and time constraints that the study focused on one bank only.

Methodologically, the study was grounded in positivist paradigm, quantitative approach and cross-sectional survey design. Primary data was used in order to collect first hand data from participants. The sampling technique used was proportional stratified sampling in order to ensure representativeness of the samples to the population. The data collection instrument used were the Minnesota job satisfaction questionnaire for measuring job satisfaction, work environment questionnaire, and the work motivation scale. Related to validity and reliability, face and content validity was ensured by expert, and the reliability analysis was examined using Cronbach's alpha coefficient. The inclusion criteria set on the target population was limited to availability during data collection period, willingness to participate and age limit of above 18. Related to literatures used the study was mostly limited to recent articles, theses and dissertations published from 2022 onwards, and on only those written in English language. The data bases used were limited to Google Scholar, ScienceDirect, ResearchGate, and PubMed Central. Related to data analysis the study is limited to correlation and regression analysis, t-test, ANOVA, post-hoc tests and Mediation analysis.

Temporally, the study was limited to data collected during the 2025/2026 academic year. It focuses on employees' perception of various dimensions of the work environment and their job satisfaction and motivation at the time of data collection. Therefore the findings reflect employees' perceptions that exists in the specific timeframe and do not account for changes that may occur before or after the data collection timeline.

1.8 Limitations of the study

First, it lacks generalizability, since the focus was on a single bank.

Secondly, it employed a quantitative approach using a questionnaire survey. Future studies could employ a qualitative approach alongside the quantitative one by using in-depth interviews to provide richer information and a deeper understanding.

1.9 Definition of key terms

Physical work environment: The physical work environment, as described by Lelo (2024), includes the essential facilities and resources that support employee well-being and enable the smooth execution of organizational tasks. This involves factors such as proper buildings, comfortable temperatures, good ventilation, adequate lighting, and enough working space.

Psychosocial work environment: According to Okolocha and Anugwu (2022), psychosocial factors in the workplace include the relationship between employees and their environment, which refers to how they interact with both colleagues and the physical workspace and also encompasses psychological elements affecting employees' feelings, attitudes, and behaviors.

Incentives: refers to the tools employed by organizational leadership to acknowledge and provide structured compensation to their teams (Alkandi et al., 2023).

Work–life balance: refers to the satisfaction employees experience from balancing their work with other aspects of life (Lee et al., 2022).

Job Satisfaction: Lelo (2024) explains that job satisfaction is the feeling of happiness or disappointment employees experience when they compare their actual work environment with what they expected.

Work motivation: is an internal drive that guides employees towards achieving a certain duty effectively (Karimah et al., 2025)

1.10 Organization of the study

The study is organized into six chapters. The first chapter is the introduction, which consisted of the background of the study, statement of the problem, general and specific objectives, research questions, research hypotheses, significance of the study, delimitation of the study, limitations of the study, definition of key terms, and organization of the study. The second chapter is the literature review and consists of three sections: the theoretical perspective, which includes discussion of the theories to be used and the theoretical framework; empirical studies; and the conceptual framework. The third chapter is the methodology, which consists of the research

paradigm, research approach and design, population of the study, sampling design, data source, research site, data collection instruments, methods of data analysis, validity and reliability of the tools, data collection procedures, inclusion and exclusion criteria, and ethical considerations. The fourth chapter focuses on the analysis and interpretation of results. The fifth chapter presents the discussion, and the sixth and final chapter consists of the conclusion and recommendations.

2. Chapter two: Literature review

2.1 Theoretical review

2.1.1 The theory: Herzberg's two factor theory

Several perspectives have been advanced to explain the factors influencing job satisfaction, with Herzberg's (1959) two-factor theory distinguishing between hygiene factors and motivators being one of the most widely recognized (Xue et al., 2024). Herzberg's Two-Factor Theory is a primary framework for understanding and determining job satisfaction (Dorjgotov et al., 2023).Given the diverse nature of work environments, therefore the present study is based on Herzberg's (1968) two-factor theory to examine the relationship between the work environment and employee job satisfaction (EJS), following the approach of previous research such as that of Lelo (2024). Miah and Hasan (2022) assert that Herzberg's two-factor theory is applicable to broadly relevant to the entire domain of human resource management. Herzberg's Two-Factor Theory has been extensively studied in relation to job satisfaction (Büyükbeşe et al., 2023). Malik et al. (2023) explain that Herzberg's two-factor theory illustrates the relationship between job satisfaction and job dissatisfaction within the work environment. Al-Badarneh and Malkawi (2025) note that the theory has been widely applied across various sectors, including waste management, construction, public service, banking, and hospitality. This theory is developed by Frederick Herzberg and it states that a person's motivation can lead to job satisfaction (Karimah, et al., 2025).

In 1959, Herzberg, Mausner, and Snyderman introduced the two-factor model of work motivation, later known as the motivation-hygiene theory, which built on Maslow's hierarchy of needs. And proposed that job satisfaction and dissatisfaction are influenced by two distinct sets of workplace factors. Motivation factors, such as achievement, recognition, the work itself, responsibility, advancement, and opportunities for growth, which fulfill the need for self-actualization and lead to positive attitudes toward work. Hygiene factors, such as company policies and administration, relationships with supervisors and colleagues, working conditions, and salary, which address the need to avoid unpleasantness and, when absent, cause dissatisfaction. Based on their study of over 200 accountants and engineers, and while the original hypothesis stated that satisfaction and dissatisfaction were influenced by the same factors and could be measured on a

single continuum, their findings led to the restatement of the hypothesis into the two-factor theory of job satisfaction (Galanakis & Peramatzis, 2022).

Lee et al. (2022) also reviewed the two-factor theory, which explains that job satisfaction and dissatisfaction are influenced by two separate sets of factors: motivation factors, linked to intrinsic aspects of the job such as achievement, recognition, the work itself, responsibility, advancement, and growth opportunities, which increase satisfaction and promote better work attitudes when present but do not cause dissatisfaction when absent. Hygiene factors, related to external aspects like company policy, supervision, interpersonal relationships, working conditions, salary, personal life, status, and job security, which can reduce dissatisfaction when addressed but cannot create satisfaction, meaning the opposite of satisfaction is the absence of satisfaction, and the opposite of dissatisfaction is the absence of dissatisfaction. Herzberg's Two-Factor Theory and Locke's Range of Affect Theory both underline the significance of monetary and non-monetary factors in improving employee satisfaction (Shafi et al., 2025).

According to Büyükbeşe et al. (2023), motivating factors enhance job satisfaction without their absence causing dissatisfaction, whereas hygiene factors do not create satisfaction when present but their absence results in job dissatisfaction. Herzberg explained that job satisfaction and dissatisfaction are not simply opposites. Instead, the absence of satisfaction doesn't mean someone is dissatisfied—it just means they aren't satisfied. Similarly, not being dissatisfied doesn't mean they are satisfied. (Lelo, 2024). Thus, employee satisfaction and dissatisfaction are not merely opposite extremes of the same continuum but are distinct concepts that should be evaluated independently (Büyükbeşe et al., 2023). According to Herzberg's two-factor theory (cited in Lelo, 2024), employee job satisfaction and dissatisfaction are shaped by two separate categories of factors: motivators and hygiene factors. Herzberg's motivation-hygiene theory, or two-factor theory, suggests that in the workplace, certain factors lead to job satisfaction while a different set of factors cause dissatisfaction, and these two groups function independently of one another (Galanakis & Peramatzis, 2022).

Somrit and Romprasert (2022) explain that according to Frederick Herzberg, employee satisfaction is influenced by two sets of factors: hygiene factors, which must first be addressed, and motivators, which subsequently foster satisfaction. Mulugeta (2022) emphasizes that

organizations should prioritize addressing hygiene factors before incorporating motivators into the workplace. Herzberg's two-factor theory posits that employees have two sets of needs, with intrinsic factors such as work, responsibility, and achievement being associated with job satisfaction, so that employees who are satisfied tend to attribute their contentment to these factors, whereas dissatisfied employees are more likely to cite extrinsic factors, including pay, supervision, company policies (Daniel, 2025).

Thu (2024) stated that Herzberg's Two-Factor Theory is grounded in Maslow's hierarchy of needs. Malik et al. (2023) explain that Herzberg's two-factor theory is closely related to Maslow's hierarchy of needs, as lower-order needs correspond to hygiene factors that prevent job dissatisfaction, while higher-order needs align with intrinsic motivators that enhance employee motivation, with lower-order needs needing fulfillment before higher-order needs can effectively drive satisfaction. Herzberg divides human needs into two groups, with hygiene factors essentially corresponding to Maslow's lower-order needs, and both Maslow's Hierarchy of Needs theory and Herzberg's Two-Factor theory provide insights into the determinants of job satisfaction, emphasizing that meeting basic needs and fostering a supportive work environment are vital to preventing job dissatisfaction among bank employees (Ranabhat et al., 2023).

Lee et al. (2022) highlighted ongoing controversy over the two-factor theory, as several studies have produced findings that deviate from its original claim that hygiene factors only reduce dissatisfaction without generating satisfaction. Even though Lee et al. (2022) present various controversies regarding the original concept of the two-factor theory, they emphasize that the theory remains essential for understanding and analyzing job satisfaction and dissatisfaction. Herzberg's motivation-hygiene theory has been criticized for not clearly distinguishing between satisfaction and dissatisfaction, as the so-called motivators and hygiene factors may produce different outcomes across populations and contexts, with a factor causing dissatisfaction in one setting potentially contributing to satisfaction in another, making it difficult to apply universally given the varying needs and expectations of individuals (Legesse, 2023); however, despite these limitations, the theory is applied in the current study since Herzberg's Two-Factor Theory has been extensively studied and widely recognized in relation to job satisfaction (Büyükbeşe et al., 2023). Xue et al. (2024) note that although Herzberg's Two-Factor Theory has faced criticism for

oversimplifying the complexity of job satisfaction and motivation, it has also received substantial support and continues to serve as a prominent framework for analyzing these concepts.

Herzberg defined job satisfaction as "any attitude of the employee towards work, whether he likes it or not" (Büyükbeşe et al., 2023, p. 4). According to Frederick Herzberg's theory, motivators are fundamental to understanding employee motivation and job satisfaction (Toosi & Sajjadi, 2025). Al-Badarneh and Malkawi (2025) assert that Herzberg's two-factor theory is one of the most suitable frameworks for examining job satisfaction. Based on the two-factor theory, motivation and hygiene factors have major influences on job satisfaction (Lee et al., 2022). Toosi and Sajjadi (2025) explain that the two-factor theory plays a significant role in understanding workplace motivation and job satisfaction.

This theory can help managers to develop effective work motivation strategies. When the work environment is conductive for e.g., a supportive supervisor and good relation with colleagues then this reduces dissatisfaction and increases work motivation, which goes in line with Herzberg's theory that conductive work environmental factors prevents dissatisfaction and enhance employee motivation.

2.1.2 Theoretical framework

The theoretical framework of the study was grounded in Herzberg's two-factor theory, which states that employee job satisfaction is determined by multiple dimensions of the work environment rather than a single dimension. According to this theory conductive factors in the work environment enhances job satisfaction and work motivation. In line with this theory the study focuses on how various factors in the work environment presents effect in the job satisfaction of employees directly and also indirectly through the mediating effect of work motivation in the banking sector.

2.2 Empirical studies

2.2.1 Dimensions of work environment

2.2.1.1 Physical work environment

Darlington and Onuoha (2023) stated that the physical work environment refers to the place where the job is performed and encompasses the physical or tangible aspects of the workplace. The physical work environment, as described by Lelo (2024), includes the essential facilities and resources that support employee well-being and enable the smooth execution of organizational

tasks. This involves factors such as proper buildings, comfortable temperatures, good ventilation, adequate lighting, enough working space, appropriate seating, and clear, unobstructed floors and walkways.

The physical work environment means the parts of the workplace that you can see and touch. It has two main parts: spatial layout, which is how things like furniture, equipment, and machines are arranged and how that arrangement affects people's interactions, and functionality, which is how well these things help employees do their work and reach their goals. More broadly, the physical environment also includes comfort, fresh air, temperature, and both natural and artificial lighting (Kwarteng, 2022).

Salem (n.d.) stated that the physical environment, as a component of the work environment, directly influences human senses, shapes interpersonal interactions, and ultimately affects productivity. According to Akinlade et al. (2022), five major physical factors influence the workplace environment, namely sound (noise, music), temperature (hot, cold), air quality (pollution, freshness), lighting and color (sunlight, fluorescent, incandescent, windows, views), and spatial aspects (density and workstation arrangement). Workplace conditions such as heat, noise, and lighting directly or indirectly affect various psychological processes; for example, excessive noise can make it harder to focus and complete mental tasks (Acharya, 2024). Akinlade et al. (2022) explained that the physical work environment can affect the frequency and type of social interactions among co-workers, with the layout of the workspace shaping the nature of these interactions and influencing the overall social working environment. Salem (n.d.) stated that physical elements such as lighting, color, plants, and possibly furniture have been shown to influence creativity. Prasetya et al. (2023) emphasized that companies must ensure employees are not disturbed by noise, whether originating from inside or outside the workplace, and should implement effective measures to control it.

Prasetya et al. (2023) explain that inadequate illumination produces a dull atmosphere in the workspace, which may lead employees to become unmotivated and tired. Organizations that provide a healthy work environment with proper ergonomics get the best from their employees and improve loyalty. Factors like the layout of the office, comfort, lighting, noise levels, opportunities to focus and communicate, access to technology, indoor climate, and options for remote work all contribute to higher employee satisfaction (Akinlade et al., 2022). Salem (n.d.)

explained that workplace features such as lighting, temperature, windows, and ventilation are elements of the physical environment that shape employees' attitudes, behaviors, satisfaction, performance, and ultimately productivity. According to Prasetya et al. (2023), employees require enough room for mobility within their work environment.

Employees who are satisfied with their work area tend to be more focused, happier, healthier, and fulfilled, as the physical work environment—which includes architectural aspects such as layout, furniture, and equipment, as well as visual sensory elements like color, texture, and lighting—plays a vital role in shaping a positive work attitude (Akinlade et al., 2022). According to Salem (n.d.), poor lighting can cause problems such as headaches, eyestrain, bodily discomfort, higher human error, and reduced alertness, which in turn may negatively affect business performance.

Santanu and Utami (2024) emphasize that physical aspects of the work environment—such as lighting, ventilation, noise, and workspace ergonomics—are critical in shaping employee comfort, and when optimized, they enhance focus and productivity. Darlington and Onuoha (2023) emphasized that improvements in the physical design of office buildings can result in a 5–10 percent rise in productivity by positively influencing employee performance. Making the workplace healthy, safe, and well-organized, and creating good-quality jobs, can help prevent unstable or insecure work in organizations (Amoadu et al., 2023).

According to Villamor et al. (2025), workplace facilities are key dimensions of the work environment that exert a significant influence on job satisfaction. According to Salem (n.d.), workers who viewed their physical work environment as sufficient experienced greater job satisfaction. Akinlade et al. (2022) noted that an unfavorable physical work environment—caused by issues such as poor ventilation, insufficient lighting, excessive noise, and substandard furniture—can lead to fatigue, headaches, discomfort, and overall tiredness, which ultimately contribute to job dissatisfaction and reduced performance. Physical factors, such as office space and environmental conditions—including spatial layout, interaction levels, comfort, temperature, lighting, privacy, and ventilation—have a significant impact on employee satisfaction in the banking sector, as inadequate conditions, like extreme heat or overly cold air conditioning, can

directly affect health and lead to dissatisfaction (Adjei, 2024). The physical work environment has a positive influence on employee job satisfaction (Lelo, 2024).

2.2.1.1Psychosocial work environment

Adjei (2024) asserts that the psychosocial aspect of the work environment is widely recognized as one of the most critical factors in both contemporary and future societies. According to Okolocha and Anugwu (2022), psychosocial factors in the workplace include the relationship between employees and their environment, which refers to how they interact with both colleagues and the physical workspace, and also encompasses psychological elements affecting employees' feelings, attitudes, and behaviors. Psychosocial factors encompass elements related to work design, organizational aspects such as policies, physical conditions that influence thinking and behavior, as well as social factors that shape workplace interactions (Mbare, 2023).

Darlington and Onuoha (2023) define the psychological environment as the aspects of the workplace that shape how employees feel, think, and behave.Haruna and Pongri (2024) explain that the psychological work environment comprises the workplace factors that influence employees' feelings and encompasses the mental activities individuals engage in during their working hours or within their roles. The psychological support provided to employees extends beyond stress-related assistance, encompassing strategies that promote mental health, such as fostering a workplace where individuals feel understood, respected, and valued (Toosi & Sajjadi, 2025).

By offering programs such as mentoring, counseling, flexible scheduling, and open dialogue, organizations invest in employees' mental well-being, which cultivates a supportive culture and enhances both productivity and retention (Toosi & Sajjadi, 2025). Ndengu and Leka (2022) found that psychosocial factors are positively associated with job satisfaction, with job resources such as social support from colleagues and supervisors, and influence at work contributing to higher levels of satisfaction.

Ndengu and Leka (2022) stated that creating a positive psychosocial work environment in the banking sector requires providing job resources such as social support from supervisors, employee influence at work, and opportunities for professional development. Supervisor support is essential in high-pressure industries like banking, as it enables employees to manage stress effectively and

maintain job satisfaction (Sidharthan & Zahrah, 2024). Ndengu and Leka (2022) defined psychosocial factors as aspects of the work environment, including job demands such as emotional pressures, as well as resources like social support, and influence at work, all of which affect employees' mental health, well-being, job satisfaction, and engagement.

Psychosocial factors are about how work conditions, the organization, job tasks, employee effort, and even family situations affect workers. They are complex because they involve the employees themselves, their work, and the overall environment (Kwarteng, 2022). Ndengu and Leka (2022) noted that research on psychosocial factors and workplace well-being is still limited in low- and middle-income countries. The social and psychological work environment has a positive effect on employees' job satisfaction (Kwarteng, 2022).

2.2.1.2Work incentives

Incentives refer to the tools employed by organizational leadership to acknowledge and provide structured compensation to their teams (Alkandi et al., 2023).According to Alkandi et al. (2023), the first type of incentive is monetary, consisting of tangible rewards that help satisfy human needs and motivate employees to perform at their best like salary payments, bonuses, allowances, profit-sharing or other forms of compensation that increase employees' income. Financial incentives are notable for their rapid and immediate effect, offering direct feedback on employees' efforts and performance. Non-monetary rewards come from the job itself and include things like making work more meaningful, giving employees more independence, responsibility, and chances to use their skills. They also involve job designs that let employees plan, carry out, and review their work with more control, often supported by flexible working hours or flextime so employees can adjust their schedules while meeting the needs of the organization (Alabi et al., 2022). Alkandi et al. (2023) explain that non-financial or moral incentives, which are designed to maintain employees' emotional and psychological well-being can include participatory decision-making, recognition awards, training and development programs, celebrations for achievements, letters of appreciation, or honorary titles, all of which increase job satisfaction and loyalty.

Financial rewards are the money and benefits employees get at work, like salary, bonuses, allowances for housing, transport or medical care, and pension. Non-financial rewards are benefits that don't involve money, such as being appreciated, recognized, included in decisions, given

awards, training, job security, or chances to grow in their career (Chi et al., 2023). Non-financial rewards, including promotions, job enrichment, and job autonomy, are essential for motivating and satisfying employees (Gnawali, 2024). For financial rewards to improve employee satisfaction and performance, they need to be given at the right level. If rewards are too little, they can cause dissatisfaction, and if they are too much, employees may focus only on money instead of being motivated by the work itself. This is known as the crowding-out effect of external rewards (Chi et al., 2023).

Alkandi et al. (2023) explain that job satisfaction serves as a key mediator in the relationship between incentives and employee performance, meaning that well-structured incentives and rewards enhance employees' job satisfaction, which in turn boosts productivity and performance. Meaning, employees demonstrate higher engagement, motivation, and effectiveness when their satisfaction is supported by appropriate recognition, rewards, and managerial support, highlighting that firms can improve overall employee performance by strategically using incentives and rewards to elevate job satisfaction.

Alkandi et al. (2023) suggest that since incentives and rewards positively influence job satisfaction, employers should implement a comprehensive rewards management system, including both financial and non-financial incentives, to motivate employees to achieve their goals and maximize their job satisfaction. Mampuru et al. (2024) emphasized that employee training and development serve as an effective strategy to reduce workplace dissatisfaction, as employees who acquire the necessary skills and abilities not only perform more effectively but also experience greater job satisfaction and motivation to remain with their employer.

Hasim et al. (2024) emphasized that rewards, both tangible and intangible, are among the most widely studied determinants of job satisfaction, with tangible rewards such as salaries, bonuses, and benefits meeting employees' financial needs, while intangible rewards like recognition, career development, and meaningful work address intrinsic needs. Career development refers to the organizational initiatives that provide employees with opportunities for skill enhancement, mentorship, and structured promotion pathways to advance their careers (Mahar et al., 2025). Career development, which encompasses training, mentorship, and clear promotion pathways, aligns with intrinsic motivation theories by addressing employees'

fundamental need for growth and advancement, thereby fostering higher job satisfaction. Promotions in organizations generally signify upward movement within the hierarchy, providing employees with greater responsibilities, authority, and opportunities for career advancement, and these processes are influenced by job satisfaction and professional development (Utomo et al., 2025).

Companies everywhere try to stay ahead of others so they can win and keep more customers, and to do this they give employees rewards and incentives which help attract new workers, keep current ones happy, and reduce turnover, making rewards one of the most effective ways to manage people in the workplace (Alabi et al., 2022). Hasim et al. (2024) emphasized that both financial and non-financial incentives are crucial for promoting job satisfaction, where financial incentives such as salaries, bonuses, and benefits meet employees' physiological and security needs, non-financial rewards like recognition, career development, and meaningful work satisfy psychological and self-actualization needs. Cui (2024) explained that organizations with well-structured employee benefit programs experience higher levels of job satisfaction among their staff. Gnawali (2024) explains that non-monetary rewards like a good work environment, training opportunities, social security, job rotation or transfers, and flexible schedules help improve job satisfaction.

Commercial banks are a vital component of the global economy, and their sustainability depends on several critical factors that must be actively pursued, with human resources playing a central role in achieving organizational objectives, which requires that employees be sufficiently and timely motivated through financial tools such as salaries, wages, fringe benefits, and other incentives (Daniel, 2025). In financial institutions, where human capital is critical in delivering services, non-monetary rewards such as promotional opportunities are highly valuable for enhancing employee job satisfaction (Gnawali, 2024).

Employees need not only financial benefits but also non-financial rewards such as recognition, promotion, and career development opportunities to enhance their performance, since they aim to contribute to the organization and at the same time seek personal growth; therefore, organizations should carefully integrate non-financial benefits alongside financial ones, and this is particularly important in the banking sector where financial instability is common due to

environmental changes, making non-monetary benefits a valuable tool for maintaining employee motivation (Alabi et al., 2022).

Both monetary and non-monetary incentives play an important role in influencing employees' job satisfaction (Alsharji et al., 2025). Non-financial rewards, especially in the banking sector, are crucial because they provide a competitive advantage, help retain top employees, and reduce turnover rates (Alabi et al., 2022). In the banking sector, where roles demand continuous skill enhancement, access to professional development through structured career programs fosters satisfaction and reduces turnover intentions by providing employees with a sense of future within the organization, and ultimately serves as an intrinsic motivator that promotes positive work attitudes (Mahar et al., 2025).

2.2.1.3Working hours

A proper balance between working hours and free time directly improves employees' well-being (Shao, 2022).Muhammad et al. (2022) indicated that factors such as working hours significantly influence the level of job satisfaction. Working full-time, especially with overtime, tends to reduce women's satisfaction, while men feel most satisfied working full-time but without overtime (Shao, 2022). Khan (2022) explains that flexible working hours allow employees to manage and set their own schedules.

The rise of digital technology and easy internet access has caused a global change, making remote work more common (Smirnykh, 2023).Shao (2022) highlights that long and excessive working hours often cause dissatisfaction, stressing the need for flexible and balanced schedules to improve job satisfaction. Khan (2022) found that flexible working hours improve how employees feel about their jobs. When they can manage both work and family time more easily, their work quality, life satisfaction, attendance, and efficiency get better, which increases their overall job satisfaction.

Khan (2022) describes work flexibility as the ability to choose where and how long a person works, as well as how work tasks are arranged. Job satisfaction increases when employees have autonomy, flexible working hours, save time, and experience less stress (Smirnykh, 2023). Hasim et al. (2024) stated that flexible working arrangements, such as telecommuting, flextime,

and hybrid models, enhance job satisfaction by improving work-life balance, reducing stress, and providing employees with greater schedule autonomy, and in the banking sector—where customer-facing roles and strict compliance often require on-site presence—even partial flexibility, such as staggered hours, has been shown to positively impact satisfaction, particularly among younger employees.

In developing countries, remote work opportunities are fewer than in developed countries because weak infrastructure and limited access to essential services make remote work less effective (Smirnykh, 2023). According to Khan (2022), giving banking employees flexible working hours helps them manage family responsibilities better, reduces household conflicts, and increases their job satisfaction.

2.2.1.4Work-life balance

According to Iskandar and Vidada (2024), human resource management is critical for organizations, emphasizing that, in addition to traditional hard HR practices, the soft aspects of HR, particularly work-life balance, play a vital role in employee retention and overall satisfaction. Human resource management strategies that promote work-life balance should focus on providing a flexible work environment, suitable leave policies, and support systems that assist employees in managing their personal and professional responsibilities effectively which is essential for maintaining motivation and enhancing overall productivity (Shafi et al., 2025).Work-life balance (WLB) has become an increasingly important issue in today's workplaces, gaining growing attention from organizations (Udin, 2023).

Work–life balance refers to the satisfaction employees experience from balancing their work with other aspects of life, and companies have implemented measures such as flexible hours to enhance it, which not only improves employees' quality of life and job satisfaction but also positively impacts organizational productivity (Lee et al., 2022).Another definition proposed by Alem (2025) describes work–life balance as the ability to effectively manage and harmonize professional responsibilities with personal life, allowing individuals to perform successfully at work while maintaining a healthy, joyful home life and sufficient leisure time, despite the presence of work stress and ongoing demands on their time and attention. Work-life balance is attained

when an individual's physical, physiological, emotional, and psychological needs are adequately met and satisfied (Ismail et al., 2022).

In the past, employees faced long hours, heavy workloads, and high stress, leading them to seek jobs that better balance work demands with family life (Ogunola, 2022).Providing employees with the autonomy to work anytime and anywhere, along with flexible working hours, and guaranteed working hours, enhances job satisfaction and personal life satisfaction, which in turn increases organizational productivity. Whereas traditional rigid working schedules may lead to inefficiencies by not accounting for individual capabilities (Lee et al., 2022). According to Ni et al. (2022), long working hours often create work–family conflict, which is a major source of dissatisfaction for on-site workers, particularly younger employees who seek greater balance between their jobs and family lives. Maharani and Tamara (2024) stated that employees' decisions to leave an organization are influenced by their work-life balance.

Work-life balance can be improved by offering a flexible work environment, such as job sharing and adjustable schedules, to help employees manage both personal and work responsibilities, along with providing vacations and flexible working hours that allow them to rest and return to work feeling refreshed and more productive (Udin, 2023). Haruna and Pongri (2024) describe work–life balance as employees allocating sufficient time to their jobs while also devoting adequate time to personal pursuits such as family, friends, and hobbies, reflecting the need for all individuals, regardless of family responsibilities, to maintain equilibrium between professional and personal life.

Work-life integration (WLI) significantly influences employee well-being, as it enables individuals to balance personal and professional responsibilities while also allocating time for rest and social activities (Malasig & Canoy, 2025). Malasig and Canoy (2025) emphasized that an imbalance between work and personal life, characterized by long working hours, mandatory overtime, high-stress job activities, and inflexible schedules, leads to negative outcomes such as absenteeism, turnover, distress, poor leadership, and employee demotivation. According to Hasim et al. (2024), flexible work arrangements—including telecommuting, flextime, and hybrid models—have become central to promoting job satisfaction as the growing focus on work-life

balance enables employees to exercise greater control over their schedules, thereby lowering stress and enhancing well-being.

Alem (2025) emphasizes that employees are the organization's most valuable assets for achieving its objectives and fulfilling its mission and vision, and that without a proper balance between work and personal life, job satisfaction cannot be attained, ultimately hindering organizational success. Maharani and Tamara (2024) stated that work-life balance and occupational stress are key factors that can affect employees' job satisfaction within an organization. According to the findings of Udin (2023), maintaining a good work-life balance greatly increases job satisfaction, which in turn enhances employee performance.

Poor work-life balance negatively affects employees' attitudes toward their jobs, leading to disinterest and lower job satisfaction, which often results in employees leaving to seek positions that offer greater fulfillment and a better balance between work and personal life (Maharani & Tamara, 2024). Maharani and Tamara (2024) stated that employees with a healthy work-life balance tend to be more satisfied with their jobs and are less likely to leave the organization. Waworuntu et al. (2022) stated that employees with better work-life balance experience higher job satisfaction as they can effectively manage both work responsibilities and personal life. Bank managers should develop work-life balance policies to help employees stay active, focused, and perform better at their jobs (Ogunola, 2022).

Family–work conflict reduces female teachers' job and life satisfaction, meaning that when family responsibilities interfere with work duties, their overall happiness and fulfillment at work and in life decrease (Misfin et al., 2024). Married employees often experience challenges in balancing work and family life along with job-related stress (Maharani & Tamara, 2024).

Waworuntu et al. (2022) stated that Millennials and Gen Z currently make up the majority of the workforce, and further stated that millennial and Gen Z employees expect their employers to provide work-life balance options such as more vacation time, opportunities to work remotely, and stronger social and environmental responsibility. Anh et al. (2022) stated that work-life balance has a positive impact on job satisfaction in the service sector.

2.2.2 Relationship between Work environment, Work motivation and Job satisfaction

Aggarwal et al. (2023), through their secondary research, concluded that the working environment has a positive impact on employee job satisfaction.

Lelo (2024) conducted a study on *the effect of the work environment on employee job satisfaction* in Tanzanian banks. A sample of 417 participants were selected through a simple random sampling technique. A quantitative research approach and a cross-sectional survey design was used, with data collected using a structured questionnaire. Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were used as a data analysis. The findings show a positive and significant relationship between both the physical and social work environments and employee job satisfaction.

Simanjuntak et al. (2023) conducted a study on *the relationship between work environment and employee engagement mediated by job satisfaction* among 893 banking employees of a national private bank in Indonesia. Using a survey design with a quantitative approach, data was collected through an online questionnaire and analyzed using structural equation modeling (SEM). The results indicates positive and significant relationship between a favorable work environment and job satisfaction.

Fadhilah and Prahiawan (2024) conducted a study on the *impact of workload and work environment on job satisfaction among company employees* using a qualitative approach with data sourced from a library, and analyzed it through descriptive methods, finding that an improved work environment enhances employee satisfaction and boosts productivity.

Prayudi and Komariyah (2023) conducted a study on the *impact of work motivation, work environment, and career development on employee job satisfaction*, sampling 77 employees from a company in Kalibaru. A quantitative approach was used. Primary data were collected through questionnaires, while secondary data were gathered from journals and company records. Multiple linear regression was employed for data analysis. It was found that the work environment has a positive and significant effect on job satisfaction.

Lee et al. (2022) conducted a study across nine different industries in South Korea, analyzing 355,199 records from Job Planet using a quantitative approach, and found that both motivation and hygiene factors significantly influenced job satisfaction, with promotional opportunities and work–life balance having particularly strong effects.

Maharjan (2022) conducted a study on *employees' salary and job satisfaction in Nepal's banking sector*, involving 120 bank employees. a quantitative approach with a descriptive research design and survey questionnaires for data collection, and applying descriptive statistics along with one-way ANOVA for analysis; the findings revealed a significant positive relationship between employee salary, a hygiene factor, and job satisfaction.

Alkandi et al. (2023) conducted a study on the *impact of incentive and reward systems on employee performance, with job satisfaction as a mediating factor*, among 216 full-time industrial employees in the primary, secondary, and tertiary sectors of Saudi Arabia's eastern region. A quantitative approach and survey questionnaire for data collection was used. Employing structural equation modeling and confirmatory factor analysis for data analysis, and found a significant direct positive relationship between incentives and rewards and employee job satisfaction.

Büyükbeşe et al. (2023) conducted a study on *Herzberg's Two-Factor Theory and Its Impact on Job Satisfaction: A Research on Bank Employees During the Covid-19 Period* . Involving 375 employees from an Anatolian bank in southeast Turkey. A quantitative approach and cross-sectional design were used. With a questionnaire as the data collection tool was used. Pearson's product-moment correlation coefficient, t-test, and regression analysis for data analysis, finding that during the Covid-19 pandemic, motivation factors had a positive effect on job satisfaction while hygiene factors had a negative effect.

Sara et al. (2022) conducted a study titled *The Effect of Work Environment on Employee Performance through Motivation and Job Satisfaction as Intervening Variables* on 219 permanent employees of Persero's head office in East Jakarta City. Purposive sampling, a quantitative approach, and a questionnaire for data collection were used. With analysis carried out through t-tests and Pearson's correlation coefficient; the results revealed that the work environment—encompassing physical, psychosocial, work incentives, and working hours—has a positive and significant impact on job satisfaction.

Roedyati and Purwanti (2025) conducted a study entitled *The Influence of Compensation and Work Environment on Employee Performance with Job Satisfaction as an Intervening Variable* using a sample of 56 respondents. Although the exact research location was not specified, the study employed a quantitative approach with a descriptive design. Data were collected through a questionnaire, and the analysis was carried out using structural equation modeling with partial least squares. The findings indicates that the physical work environment specifically lighting, facilities, and cleanliness had a significant effect on job satisfaction.

Alem (2025) conducted a study entitled *Work-Life Balance and Its Effect on Job Satisfaction: The Case of Commercial Banks in Burie Town* on a sample of 182 employees selected through a simple random sampling technique. The research employed a quantitative approach with both explanatory and descriptive designs. Data were collected using a questionnaire, and multiple regression analysis was applied for data analysis. The findings indicated that work-life balance has a positive and significant effect on job satisfaction.

Syaputra et al. (2025) conducted a study entitled *The Influence of Compensation, Work Environment, and Motivation on Job Satisfaction at Medan Art Work,* in which the entire population of employees working at Medan Art Work was included. The study employed a quantitative research approach, utilizing a structured close-ended questionnaire as the data collection instrument, and applied multiple regression analysis as the method of data analysis. The findings revealed that the work environment, encompassing both physical and psychosocial aspects, has a positive influence on job satisfaction.

Iskandar and Vidada (2024) conducted a study entitled *The Effect of Work-Life Balance and Work Environment on Employee Job Satisfaction* on 53 employees of PT. Bank Tabungan Negara, Bintaro Jaya Branch. The study employed a non-probability sampling method using a saturated sampling technique, with a questionnaire as the data collection instrument. Multiple regression analysis was used as method of data analysis. The findings indicated that work-life balance has a positive and significant effect on job satisfaction.

Rumopa et al. (2025) conducted a study on *Improving Ship Crew Job Satisfaction: The Role of Work Environment and Career Development* among all 35 crew members working on the Yihai ship under the management of Raffles Ship Management PTE LTD in Singapore. The study

employed observation, questionnaires, and interviews as data collection instruments. structural equation modeling with partial least squares was used for data analysis. The findings revealed that the work environment including physical, psychosocial, and work-life balance factors had no significant effect on job satisfaction.

Nguyen (2024) conducted a study titled *Improving Employee Job Satisfaction: The Case of Commercial Banks Strategy* on 242 employees of commercial banks in the Mekong Delta. Employed a quantitative approach with data collected through questionnaires and analyzed using multivariate regression. The findings revealed that psychosocial factors (such as relationships with colleagues and leadership support) and incentives (including benefits, training, and advancement opportunities) significantly influence job satisfaction.

Muhammad et al. (2022) conducted a study titled *The Impact of Working Environment on Employees' Job Satisfaction: A Case Study of Private Schools in Peshawar City* on 200 teachers from private schools in Peshawar. The study employed a convenience sampling method, with data collected through a survey questionnaire and analyzed using regression analysis. The findings revealed that increased workload and longer working hours negatively affect job satisfaction.

Adjei (2024) conducted a study titled *Workplace Environment and Employee Job Satisfaction in the Banking Sector: Evidence from Consolidated Bank Ghana (CBG) Limited*, involving 250 respondents. The study employed a census method covering the entire population, with no specific sampling technique applied. A descriptive and correlational research design was adopted. Using a quantitative approach, and data were collected through a structured questionnaire. Regression analysis was employed for data analysis, and the findings revealed that workplace factors, both physical and psychosocial, have a significant relationship with job satisfaction.

Xue et al. (2024) conducted a study titled *Relationship between Motivation Determinants and Job Satisfaction among the Employees of Bank of China, Shanghai*, involving 250 participants. The research employed a quantitative approach. Using a structured questionnaire for data collection and multiple regression analysis for data analysis. The findings indicates a strong positive relationship between job satisfaction and both work–life balance and incentives, specifically growth opportunities as well as compensation and benefits.

Sidharthan and Zahrah (2024) conducted a study titled *The Impact of Supervisor Support and Work Environment on Job Satisfaction among Bank Employees in Cyberjaya*, involving 200 bank employees in Malaysia selected through purposive sampling. The study employed a quantitative approach. A structured questionnaire for data collection was employed. With correlation and regression analyses applied for data analysis. The findings revealed that the psychosocial work environment, particularly supervisor support, is a significant predictor of job satisfaction.

Wulandari and Santoso (2025) conducted a study titled *The Influence of Work Discipline and Work Environment on Job Satisfaction of Operational Employees of CV. Manunggal Jaya Abadi*. The entire population of 55 employees was included through the census method, and therefore no specific sampling technique was applied. The research employed a quantitative approach. Data collected through a structured questionnaire and analyzed using partial least squares. The findings show that employee satisfaction is significantly influenced by both the physical and non-physical aspects of the work environment. Among the indicators, work fatigue contributed the highest percentage in measuring the work environment, showing that when employees experience fatigue, their productivity declines and the overall workplace atmosphere is

negatively affected. Conversely, a supportive work environment fosters higher effectiveness and helps reduce fatigue.

Roni et al. (2024) conducted a study titled *The Impact of Working Environment on Employee Job Satisfaction*. The study was carried out on employees from Malaysian manufacturing firms, with a sample of 105 respondents selected through systematic random sampling. A quantitative approach was employed. Using a questionnaire as the data collection instrument. Pearson's product–moment correlation coefficient and multiple regression analysis were applied for data analysis. The findings revealed a significant relationship between furniture, temperature, and job satisfaction, whereas equipment, sound, and lighting though dimensions of the physical work environment were not included in the prediction model of job satisfaction.

Santanu and Utami (2024) conducted a study titled *Work Environment Transformation and Its Impact on Employee Satisfaction: Case Study of PD. Sutera Alam Soleh (SAS) Garut*. The research was carried out on the entire population of 80 employees of PD. Sutera Alam Soleh (SAS) Garut, using a census method; hence, no specific sampling technique was applied. A quantitative approach with a descriptive and correlational design was employed. Data were collected through a questionnaire. Spearman's rank correlation coefficient and the t-test were used for data analysis. The findings revealed that the physical work environment—particularly lighting, cleanliness, and air temperature—and the social environment—specifically support from colleagues and superiors—had a significant influence on job satisfaction.

Daniel (2025) conducted a study, and the title was *financial reward and job satisfaction in commercial banks, Kogi State, Nigeria.* The population was employees of commercial banks, with a total sample of 226. A descriptive research survey design was used. A structured questionnaire

was used as a data collection instrument. The data analysis technique used was simple linear regression. The finding was that there is a significant positive relationship between financial reward and job satisfaction.

Wibowo et al. (2024) conducted a study titled *Enhancing Employee Job Satisfaction in the Tax Sector: the Role of Motivation and Hygiene Factors at the Directorate General of Taxes.* The population was employees of the directorate general of taxes, especially within the central Java II regional office and yagyakarta special region in Indonesia. Proportionate stratified random sampling technique was used. A quantitative approach was used, and questionnaire as a data collection instrument. Structural equation modeling was used as a method of data analysis. The finding was that psychosocial work environment and non-monetary incentive are strategies to enhance employee job satisfaction.

Hasim et al. (2024) conducted a research titled *The Impact of Leadership Styles, Flexible Working Arrangements, Rewards, and Organizational Culture on Employee Job Satisfaction: Evidence from Selected Commercial Banks in Johor, Malaysia.* The sample size used was 400, with a simple random sampling technique. Explanatory quantitative design was used, and data was collected using a structured questionnaire. Structural equation modeling with partial least square was used as a data collection instrument. The findings indicates that both monetary and non-monetary rewards are the most significant predictor of job satisfaction.

Mostafa and Jaafar (2024) conducted a study titled *Revisiting job characteristics and job satisfaction: A systematic review with bibliographic analysis.* Used literatures from Scopus data base. The research was systematic review. Bibliographic visualization was used a data analysis technique. The finding indicates that Work-life balance has a significant influence on job

satisfaction. Physical and psychosocial work environment has a significant impact on employee job satisfaction.

Jaffar et al. (2024) conducted a study titled *assessing the impact of Herzberg's Two-Factor motivation theory on job satisfaction: a study of employees in the Punjab Healthcare Commission.* The sample size was 150. A quantitative approach was used. The data collection instrument used was structured questionnaire. The finding indicates that motivators- non-monetary incentives have a positive and significant impact on job satisfaction, while hygiene factor, more specifically social environment contributes to job satisfaction.

Shafi et al. (2025) conducted a study titled *The Role of Compensation System, Work-Life Balance and Career Advancement on Employee Job Satisfaction in Private Banks in Karachi*. The number of samples was 100 in number. Quantitative approach was used, with a structured questionnaire as a data collection instrument. Multiple regression analysis was used as a data analysis technique. The finding indicates that non-monetary incentives (more specifically compensation system and career advancement) and work-life balance significantly influence job satisfaction. This study suggests that banks should prioritize implementing flexible work policies, ensuring fair compensation practices, and providing clear career development pathways to improve employee satisfaction.

Mutisya and Makhamara (2024) conducted a study titled *Effect of promotion Policy on employee job satisfaction at the Retirement Benefits Authority in Nairobi City County, Kenya.* The sample size includes 1024 employees, with a stratified random sampling technique. Descriptive research design was used. Survey questionnaire was used as a data collection instrument, and regression analysis as a method of data analysis. The finding indicates that promotion policy has a significant policy on employee job satisfaction.

Ogundare (2022) conducted a study titled *the impact of intrinsic and extrinsic motivations on employee satisfaction and retention in Malaysia.* The sample size was 334, with a non-probability convenience sampling technique. Quantitative approach and explanatory design were used. Online survey was used to collect data. Data was analyzed by Pearson correlation analysis and regression analysis. The findings indicates that non- monetary incentives are not significantly related with job satisfaction. This finding deviates from the others.

Alvin (2024) conducted a study titled *Motivation factors, employee job satisfaction, and employee performance at Shwe Bank.* The sample size includes 80 employees. Simple random sampling was used as a data collection instrument. Quantitative approach was used. Survey questionnaire method was used as a data collection instrument. Data was analyzed using regression analysis. The findings indicates that employment satisfaction of employees is significantly influenced by their relationships with their colleagues and also training.

Dinagde (2025) conducted a study titled *impact of compensation on employee job satisfaction in the case of Bank of Abyssinia Central Addis District.* The number of samples was 100 employees. Simple random sampling was used. A mixed approach with descriptive and explanatory design was used. Questionnaire was used as a data collection instrument. Data was analyzed using correlation and regression analysis. The findings indicate that compensation and recognition enhance employee job satisfaction.

Suifan (2019) conducted a study on *The Effects of Work Environmental Factors on Job Satisfaction: The Mediating Role of Work Motivation.* The population consists of 295 top and middle managers working in commercial banks in Jordan. A proportional and simple random sampling technique were used. A quantitative approach and crosssectional survey design were used. A 5-point likert scale questionnaire was utilized as a data collection instrument. The data

analysis techniques used are structural equation modeling and bootstrapping mediation analysis. the findings indicates that work motivation significantly mediates the relationship between work environmental factors and job satisfaction.

Suyono et al. (2021) conducted research on *Organization commitment and work environment on job satisfaction: the mediating role of work motivation* on 83 employees of government-owned water company in east java, Indonesia. a simple random sampling was used. A likert scale questionnaire as a data collection instrument. regression and path analysis were used as a methods of data analysis.the finding was different with that of Suifan (2019) in that here work motivation does not mediate the relationship between work environment and job satisfaction.

Nurullisa et al. (2025) conducted a study on *The Effect of Work Environment, Compensation, and Leadership on Job Satisfaction through Work Motivation as a Mediating Variable* on Employees of PT. Pelita Satria Perkasa Depo Pelita Sokaraja. 120 employees were chosen by the use of purposive sampling. A qualitative reserach approach was used. questionnaires were used as a data collection instrument. structural equation modeling was used as a data analysis technique. the finding indicates that work motivation mediates the effect of work environment on job satisfaction.

Karimah et al. (2025) conducted a study on *The Influence of Work Discipline and Work Environment on Job Satisfaction with Work Motivation as a Mediating Variable* on Village officials in Somagede Sub-district in 2025. The number of sample is 106 respondents. a quantitative approach was used and questionnaire as a data collection instrument. partial least square was used as a data collection instrument. The finding is same with that of Suyono et al. (2021) in that work motivation does not mediate the relationship between work environment and job satisfaction.

2.3 Conceptual Framework

The conceptual framework in Figure 1 hypothesizes the proposed relationship between the variables. The researcher sought to investigate the degree of effect of each aspect of work environment on employee job satisfaction. The independent variables are physical work environment, psychosocial work environment, monetary incentives, non-monetary incentives, working hours, and work–life balance. These variables are expected to have an effect on the dependent variable, which is employee job satisfaction, and work motivation serving as a mediating variable with special emphasis on the Commercial Bank of Ethiopia's New Building Headquarters.

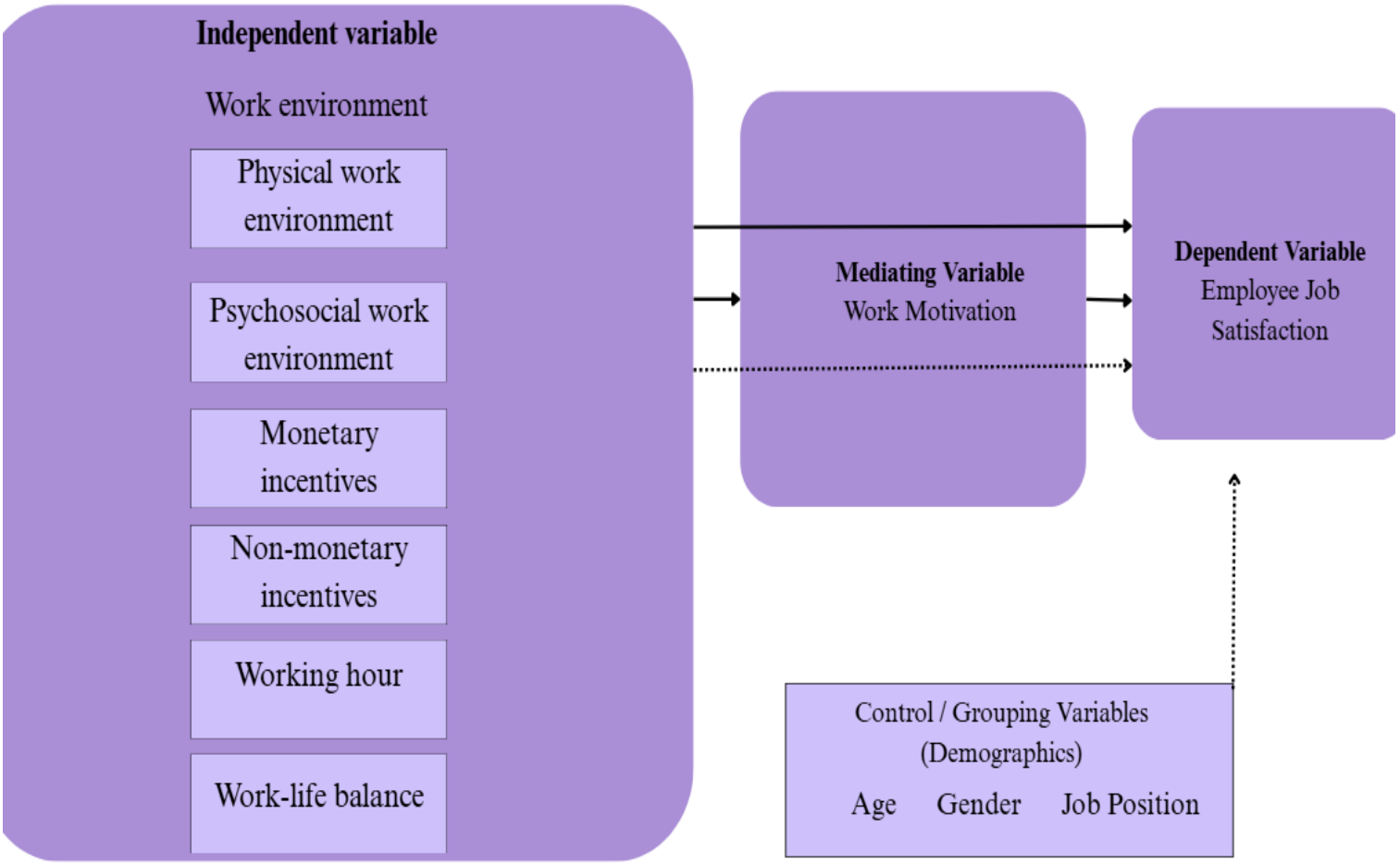


Figure 1: Conceptual framework

Source: Developed by the researcher based on literature review.

3. Chapter three: Methodology

3.1 Research paradigm

A positivist research paradigm was used for the study. The positivist paradigm uses a quantitative approach and is based on the major assumption that reality is objective and can be measured using scientific methods (Rahman et al., 2022). According to Elgeddawy and Abouraia (2024), the positivist research paradigm is based on objective measurement and empirical observation; in other words, only sense-confirmed knowledge is accepted as knowledge. The main objective of this paradigm is to quantitatively analyze data by testing hypotheses, which aligns with the quantitative approach, as its aim is to formulate hypotheses from previous theories and then test their validity through data collection and analysis.

Reason for choosing this paradigm was that it aligns with the study's focus on identifying the effect of one variable on another rather than exploring subjective meanings or individual experiences. Therefore, for the reasons stated above, the use of the positivist paradigm was suitable for this study.

3.2 Research approach and design

The quantitative approach uses numerical data in order to produce findings based on statistical analysis (Shaughnessy et al., 2012). Data collected under the quantitative approach are in the form of numbers and are analyzed using mathematical methods (Taherdoost, 2022a). This study employed the quantitative approach since its aim is to present numerical findings by employing statistical analysis.

The study employed a non-experimental, specifically survey design because the aim of the study was to examine the effect of one variable on another without manipulating any variables. In this study, the researcher cannot alter or manipulate the natural work environment of employees; therefore, a non-experimental design is most appropriate for studying these variables as they exist in real organizational settings. The use of cross-sectional survey design is suitable because it allows the collection of standardized data from a large number of respondents within a short period of time and enables the gathering of employees' perceptions using a structured questionnaire. In addition, it aligns with the quantitative approach by allowing the use of various statistical

techniques. Overall, this design is suitable for answering the research questions, testing the hypotheses, and ensuring objectivity and reliability of the research findings.

3.3 Population of the study

A population is a collection of individuals who share the same characteristics and are found within a defined geographic or institutional limit (Willie, 2024). The target population includes all members of the population who pass the criteria to be included in the investigation or are good enough to represent the inclusion criteria and avoid anything that does not go in line with the study's needs (Willie, 2022).

The target population for this study were employees working at CBE new building headquarters. Only one bank was chosen due to practical constraints, meaning narrowing the target population reduces costs related to data collection, transportation, and printing. Also, a smaller, focused population will allow the researcher to finish the research efficiently, meaning it saves time and helps to finish within the scheduled timeline. In this study, the inclusion criteria of the target population was developed in a manner that supports the aim of the study and also the practical accessibility to the researcher. The inclusion criteria also focus on respondents who have sufficient knowledge and experience related to the study variables.

3.4 Sampling design

Sampling techniques are methods used to select a sample from a population (Hossan et al., 2023). There are two types of sampling techniques: probability and non-probability sampling (Leavy, 2017). There are various types of both probability and non-probability sampling techniques (Hossan et al., 2023).

For this study, probability sampling, more specifically proportional stratified random sampling, was used. In stratified random sampling, the study population is divided into two or more groups based on common characteristics, and then simple random or systematic random sampling is used to select samples from the strata (Leavy, 2017).

The sample size was determined using Taro Yamane's (1967) formula (Iyobhebhe, 2024):

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

Where n is the sample size, N is the population number, and e is the margin of error (0.05). Given N =3765 and e =0.05, the sample is determined as follows:

$$n = \frac{3765}{1 + 3765(0.05)^2} \approx 362$$

A proportional stratified random sampling technique was used in this study because the employees in the target population belong to different divisions (strata) that are not equal in size. Employing this method allowed the researcher to divide the population into groups with certain characteristics based on organizational division and then take samples from each group in proportion to its actual number of employees.

Then after allocating the samples proportionally, simple random sampling was used to select respondents from each division. Participants were selected using computer based random number generator, so that each participants could get an equal chance of being selected. The sample size for each division was proportionally determined using the formula:

$$nd = \left(\frac{Nd}{N}\right) \times n$$

Where nd represents sample size for each stratum (division), Nd is the population of each division, N is the total population (3765), and n is the total sample size (362), determined using Yamane's (1967) formula. This prevents under- or over-representation of divisions, and the sample will reflect the true structure of the population. Overall, this method allows for increased accuracy of the findings by reducing sampling error and making the sample more representative of the population.

*Table 1**: Distribution of Population and Proportional Sample Size by Division***

S.N	Division	Population	Sample size
1	Credit division	366	35
2	Customer experience division	132	13
3	Digital banking division	279	27
4	Facilities management division	718	69
5	Human Resource division	563	54
6	Information system security division	131	13
7	International banking division	237	23
8	IS operations division	874	84
9	IS project management division	88	8
10	Strategic planning and transformation division	96	9
11	Wholesale banking division	281	27
	Total	**3765**	**362**

Source: Researcher's computation based on data obtained from Commercial bank of Ethiopia (2026).

Sample sizes are rounded to the nearest whole number; total=362

3.5 Data source

Data is a collection of facts that is made up of numerical (quantitative) or descriptive (qualitative) values that can be used by the researcher to understand a topic, and researchers can gather data through a primary source where the researcher gets first-hand data or a secondary source where the researcher gets data gathered by others (Ajayi, 2025).

The study employed primary data because this type of data allows the researcher to collect first-hand, original information directly from employees. Collecting data using structured questionnaires was also relevant as it aligns with the research objectives. The use of primary data also ensures accuracy as it reflects the current experiences of respondents, which may not be available in secondary sources. In addition, gathering primary data allows the researcher to have control over the data collection process and minimizes the risk of outdated or biased information. Overall, primary data provides fresh information.

3.6 Research site

The population samples were drawn from CBE, New building headquarters. This organization was chosen because it is one of the largest contributors to the nation's economy, and

since the banking industry is a service sector, the quality of the services provided depends on the providers, which are the employees, and in order for the employees to provide quality service, they must be satisfied with their work environment. Therefore, it is advantageous to conduct a study in our country's sizable banking industry. This site was also chosen because of the lack of research conducted in the Commercial Bank of Ethiopia (CBE) related to this title, and the site ensures access to respondents and thus enables ease of data collection.

3.7 Data collection instruments

A close-ended self-administered structured questionnaire was used in the study. All measurement items were captured using Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) for the work environment questionnaire, from 1 (very dissatisfied) to 5 (very satisfied) for the job satisfaction questionnaire, and 1 (Strongly disagree) to 7 (Strongly agree) for the motivation questionnaire.

The Minnesota Satisfaction Questionnaire (short form), which was retrieved from the University of Minnesota's Vocational Psychology Research website was used as an instrument to measure job satisfaction. The Minnesota Satisfaction Questionnaire (MSQ) was developed by Weiss, Dawis, England, and Lofquist (1967) at the University of Minnesota to measure employee job satisfaction. The Minnesota Satisfaction Questionnaire (MSQ) is used to measure an employee's satisfaction with his or her job. The MSQ has demonstrated a strong reliability and validity (Weiss et al., 1967). The short-form MSQ, which consists of 20 items, was used in this study.

Regarding the questionnaire used to measure the work environment, it is adapted from a previous empirical study and modified to fit the objectives of the current study.

Work motivation was measured using the Revised Multidimensional Work Motivation Scale (Gagné et al., 2010). The Work Motivation Scale, also known as the Revised Multidimensional Work Motivation Scale (R-MAWS), was developed by Gagné, Forest, Gilbert, Aubé, Morin, and Malorni (2010) to measure different types of work motivation. The reliability of the Revised Multidimensional Work Motivation Scale (R-MAWS) have an acceptable internal consistency exceeding the threshold of 0.70 for all of its subscales (Gagné et al., 2010). Gagné et al. (2010) also established its construct validity by showing that the different types of motivation are significantly related to relevant variables. The scale also has high cross-cultural validity, having

been validated across multiple countries, languages and organizational contexts, which supports its generalizability (Gagné et al., 2010).

Overall, the use of close-ended structured questionnaires allowed the researcher to administer them quickly and aligns with the positivist paradigm and quantitative approach, as these allow for objective data, and structured questionnaires enable the collection of the same kind of information from all participants in a standardized way, which supports objectivity of the data. The use of the study's survey design also supports questionnaires, as a questionnaire is the primary data collection tool for surveys, and since the study is cross-sectional in nature, this instrument is ideal for collecting a large amount of data at a single time.

The entire instrument has five sections. The first section is the ethical considerations section, which includes the objective of the study, the researcher's name and affiliation, other ethical considerations such as voluntary participation, procedure, benefits, confidentiality, anonymity, and informed consent, and contact information. The second section is the demographic profile of respondents, which includes gender, age, job position, work experience, and level of education. The third section is the work environment questionnaire, and the fourth section is the Minnesota Job Satisfaction Questionnaire. The last and fifth is the Work motivation scale.

3.8 Methods of data analysis

The data was analyzed using both descriptive and inferential statistics. Descriptive statistics includes frequency, percentage, mean, and standard deviation, while the inferential statistics involves correlation and regression analysis, t-tests, ANOVA, post hoc and mediation analysis. Reliability analysis was a conducted to assess the internal consistency of the research instruments before data collection. All data were analyzed using IBM SPSS Statistics version 27. The inferential statistics used are as follows:

Pearson's correlation analysis: This assisted in determining the strength and direction of the relationships between the independent and dependent variables. It is useful to know whether a relationship exists between the variables.

Regression analysis: is used to determine the IV's predictive power on job satisfaction. This technique is superior to correlation in that it not only detects the presence of a relationship but also aids in predicting how much variation in one variable can be attributed to changes in the other variable.

The Independent Sample t-test: was used to compare the mean differences in job satisfaction between two groups of respondents and determine whether or not these differences are statistically significant. In this study, this was used to check if mean differences occur in job satisfaction between the two genders.

ANOVA: it helps us to find out whether difference occurs in job satisfaction of more than two groups.

Post-hoc test: this helps us to determine which group differs with each other.

Mediation analysis: is used to examine whether the relationship between a dependent and independent variable can be explained indirectly through a mediating variable. In this study, it helped to determine whether work motivation indirectly explains how work environmental dimensions influence employee job satisfaction.

Unlike previous studies, which primarily used correlational and regression analysis only, the current study includes four additional inferential statistics tools. This helps to close the methodological gap by providing more reliable findings on how the various dimensions of the work environment affect job satisfaction.

3.9 Validity and reliability of the tools

Validity is the measure of whether a test measures what it intends to measure (Howitt & Cramer, 2011). According to Howitt and Cramer (2011), face validity is about whether the instrument measures what it intends to measure based on the appearance of the items. Content validity is about whether the items measure the content they intend to measure (Creswell & Creswell, 2018). It refers to how well the instrument covers the construct and is based on expert judgment (Lim, 2024).

Reliability refers to the dependability or consistency of the results, and reliability test that is commonly used to check the consistency of scales in survey research is Cronbach's alpha (Leavy, 2017).

The face and content validity was checked by expert. The internal consistency of the instrument was evaluated using Cronbach's alpha coefficient. A Cronbach's alpha value of 0.7 and above was accepted, as it is considered to reflect adequate internal consistency and reliability of the instrument.

3.10 Data collection procedures

First, a letter of cooperation was obtained from the College of Business and Economics, specifically from the Master of Business Administration program in the Management Department, in order to facilitate data collection from participants. Then, the letter was submitted to the HR Department of CBE, New Building Headquarters. After consent is obtained to conduct the research in the bank, the researcher distributed the questionnaires to the selected samples who were chosen using proportional stratified random sampling during working hours with the assistance of department coordinators. Prior to data collection, participants were briefed about the data collection process, including an informed consent form that should be read and understood before filling out the questionnaire, so that they clearly understand what they are contributing to. Participants were assured that their responses will be kept confidential and used only for academic purposes. Respondents were provided sufficient time to complete the questionnaire. Participants were informed that their participation is entirely voluntary and that they can withdraw from filling out the questionnaire at any time if they feel uncomfortable. In addition, they were given the opportunity to ask questions whenever something is unclear.

After the data collection process ends, the data was checked for completeness before being entered into statistical software for analysis. Fully completed questionnaires which meet the inclusion criteria were used for further analysis.

3.11 Inclusion and exclusion criteria

The inclusion criteria of the samples includes permanent employees working at the Commercial Bank of Ethiopia, new building headquarters, who will be available during the data collection period and are willing to participate. The other criterion is that employees must be above 18 years of age. Third, only completely filled questionnaires were included in the study. Most articles, theses, and dissertations published from 2022 onwards were included in the study, while books from all years will be included. Only articles, books, theses, and dissertations written in the English language were included in the literature review. The databases used for the literature review includes Google Scholar, ScienceDirect, ResearchGate, and PubMed Central, which are also part of the inclusion criteria.

The exclusion criteria includes contract and internship employees who are not permanent staff, bank employees other than those working at the Commercial Bank of Ethiopia new building

headquarters, employees who were not available during the data collection period. In addition, articles, theses, and dissertations published before the year 2022 were excluded from the study, with no exclusion criteria set for books. Articles, theses, and dissertations written in languages other than English were excluded from the literature review. Databases other than Google Scholar, ScienceDirect, ResearchGate, and PubMed Central were excluded because the researcher could not obtain relevant literature and free access from other sources.

3.12 Ethical consideration

The researcher obtains a letter of cooperation from Addis Ababa University, College of Business and Economics, MBA program, under a reference number of CBE/MBA/28/25/26 to collect data from respondents. Prior to data collection, participants were informed about the purpose of the study. Written informed consent were taken from the respondents before their inclusion in the data collection process. Their participation was entirely voluntary, and were not forced to participate or be harmed. Participants were informed that they have the right to withdraw at any time if they face any kind of difficulty, without any negative consequence. The procedure of the study was communicated to them, which requires participants to fill a structured questionnaire that will take about 10 to 15 minutes. There are no risks to participate, even though there is no direct personal benefit; however, it will contribute to academic knowledge and help the organization change. In order to ensure confidentiality and anonymity, the responses were treated confidentially and were only used for academic purposes. Information related to personal identities were not collected, and the collected data was only be accessed by the researcher.

4. Chapter Four

4.1 Analysis and Interpretation

4.1.1 Descriptive analysis

Based on the data collected from 362 participants, the characteristics of the respondents is presented in order to show the background of the respondents.

Table 2: Distribution of respondents by Gender

Gender	N	%
male	195	53.9%
female	167	46.1%

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 2 indicates that the majority of respondents were male with a frequency of 195 workers (53.9%), while the frequency of female employees was 167(46.1%). The findings regarding gender indicates that both genders were reasonably represented in the study, although males represented a slightly larger proportion of the respondents (38 more employees than females).

Table 3: Distribution of respondents by Age

Age	N	%
20-30	52	14.4%
31-40	199	55.0%
41-50	97	26.8%
51-60	14	3.9%

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 3 shows the distribution of respondents by age catagory. The findings indicated that the majority of respondents were within the age range of 31-40 years, accounting for 199 employees (55.0%). Respondents aged 41-50 years holds 97 (26.8%) of the total respondents, followed by those aged 20-30 years who accounted for 52 (14.4%) employees. The smallest frequency of respondents were observed within the age range of 51-60 years, consisting of 14(3.9%) employees. The findings indicates that the workforce is more dominated by employees within the age group of middle adult.

Table 4: Distribution of respondents by level of education

Educational Level	N	%
Diploma	14	3.9%
Bachelor's degree	115	31.8%
Masters	232	64.1%
PhD	1	0.3%

Source: Researcher's Computation using SPSS Version 27 (2026)

The results obtained from table 4 indicates that the majority of respondents, accounting for 232 (64.1%) of the total respondents held a Master's degree. This was followed by those who held a Bachelor's degree who includes 115 (31.8%) of the respondents. A small number of respondents held a Diploma, representing 14 (3.9%), while only 1 (0.3%) of the respondents has a PhD degree. The findings from the level of education indicates that most of the respondents were highly educated, with postgraduate education forming the dominant group.

Table 5: Distribution of respondents by job position

Job Position	N	%
Managerial Staff	52	14.4%
Professional / officer staff	246	68.0%
Clerical/ Operational staff	64	17.7%

Source: Researcher's Computation using SPSS Version 27 (2026)

The findings of table 5 indicate that the majority of respondents were Professional/Officer staff, which consists of 246 (68.0%) of the total respondents. The second frequency was that of Clerical/Operational staff, who constituted 64 (17.7%) of the respondents. Managerial staff represented the smallest proportion, accounting for 52 (14.4%) of the respondents. Overall, the findings indicates that the study was dominated by employees in the professional level, who held technical positions requiring professional qualifications.

Table 6: Distribution of respondents by work experience

Work experience	N	%
Less than 6 months	8	2.2%
6 months-2 years	17	4.7%
2-5 years	73	20.2%
5-10 years	69	19.1%
More than 10 years	195	53.9%

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 6 indicates the distribution of respondents by work experience. The findings show that the majority of respondents, 195 (53.9%), worked more than 10 years in the organization. This was followed by those who has 2-5 years of experience, who accounted for 73 (20.2%) of the total respondents. The third frequency was that of workers having 5-10 years of experience, which represents 69 (19.1%) of the total respondents. This was followed by respondents with 6 months to 2 years of experience with a frequency of 17 (4.7%) of the respondents. The smallest frequency was those having experience of less than 6 months which includes 8 (2.2%) respondents. The overall finding indicates that the majority of respondents were highly experienced employees serving very long years in the organization.

Table 7: Descriptive statistics of major study variables

Major study Variables	N	Mean	Std. Deviation
WE	362	3.61	.348
EJS	362	3.53	.379
WM	362	4.57	.565
Valid N (listwise)	362		

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 7 presents descriptive statistics of the major study variables, namely Work Environment (WE), Employee Job Satisfaction (EJS), and Work Motivation (WM).

Based on the approach of Alkharusi (2022), the interpretation of the mean of the composite scores of the constructs was based on class interval ranges developed from the likert scale catagories. For those constructs measured using 5-point likert scale, mean scores ranging from 1.00-2.33 were interpreted as low, 2.34-3.67 as moderate, and 3.68- 5.00 as high. For the constructs measured using 7-point likert scale, the mean score interpretation was done as follows: 1.00-3.00 as low, 3.01-5.00 as moderate, and 5.01-7.00 as high.

According to the findings, the mean score of work environment which is 3.61 with a standard deviation of 0.348 indicates that a moderate level favorable perception of the respondents towards the work environment with most responses close to the mean. The mean score of Employee job satisfaction 3.53 with a standard deviation of 0.379, indicating a moderate level of job satisfaction with small differences among the responses of the participants, in other words responses are close to the mean. The mean score of Work Motivation which was 4.57 with a standard deviation of 0.565, indicates a moderate level of employee motivation based on the 7-point likert scale. The low standard deviation overall indicates that most responses are close to the mean or relatively consistent among all the variables.

4.1.2 Reliability analysis

In order to examine the reliability of the questionnaire pilot test was conducted on 30 samples prior to data collection. A pilot test is conducted to check the reliability of the study's instrument before facilitating the actual data collection (Bujang et al., 2024). According to Bujang et al (2024) the minimum sample size to access the reliability of a questionnaire is 30 participants. The reliability analysis method which was specifically used in this study was Cronbach's alpha which helps to access the internal consistency of items. Cronbach's alpha value for each dimensions and their subscales are presented below.

Table 8: Reliability Analysis of Study Variables and Their Dimensions

Constructs	Number of Items	Cronbach's alpha
Physical work environment	6	0.892
Psychosocial work environment	6	0.808
Non-monetary Incentives	4	0.798
Working hour	5	0.715
Work-life balance	5	0.898
Demotivation	3	0.907
External regulation	6	0.873
Intrinsic motivation	3	0.787
Introjected regulation	5	0.883
Identified regulation	3	0.882
Intrinsic Satisfaction	12	0.868
Extrinsic Satisfaction	6	0.756
Work environment	27	0.916
Work motivation	19	0.868
General Job Satisfaction	20	0.914

Source: Researcher's Computation using SPSS Version 27 (2026)

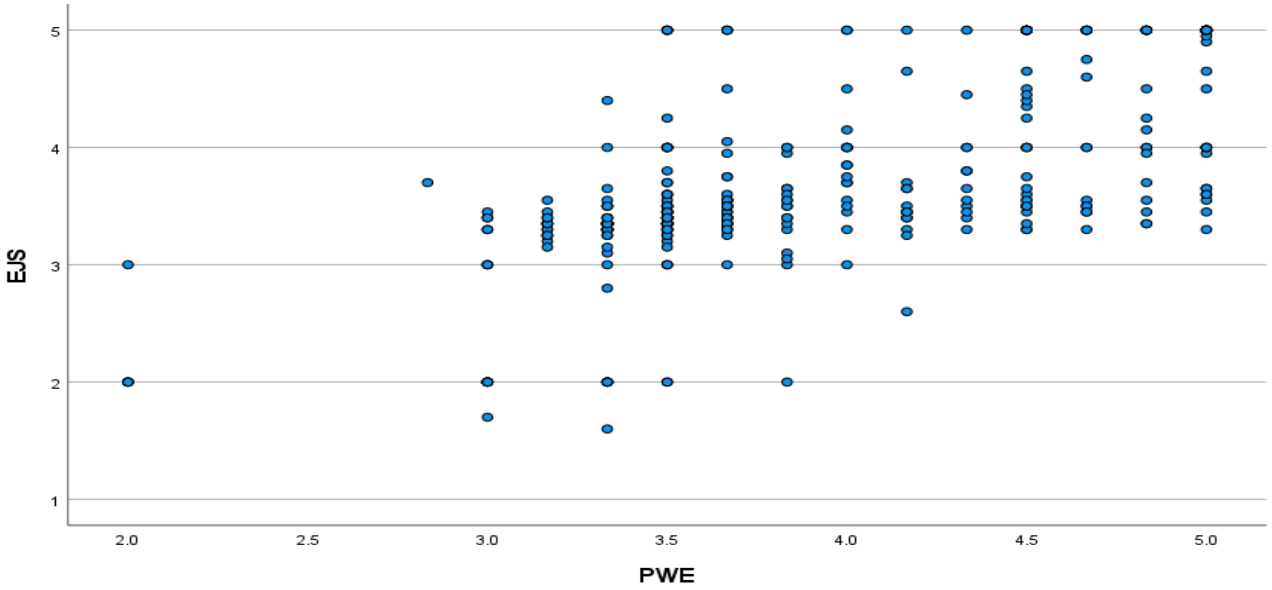
4.1.3 Tests of Assumptions

Before conducting regression and mediation analysis, to validate the appropriateness of the statistical analysis used in this study tests of assumptions were performed. Assumption tests are used to check whether the data meet the requirements of regression and mediation analysis. Accordingly, the assumptions of normality, linearity, homoscedasticity, multicollinearity, and independence of errors were examined. The findings of this assumptions indicates that they are satisfied, so that the data is suitable for further regression and mediation analysis.

4.1.3.1 Linearity

Linearity assumption states that there must be a straight line relationship between the dependent and independent variables (Jarantow et al., 2023). In other words, when one increases the other also increase, or when one decrease the other also decrease, or when one increase the other decrease or vise versa. Linearity was checked by observing the data on a scatter plot of the Independent variables and dependent variable using SPSS Version 27.

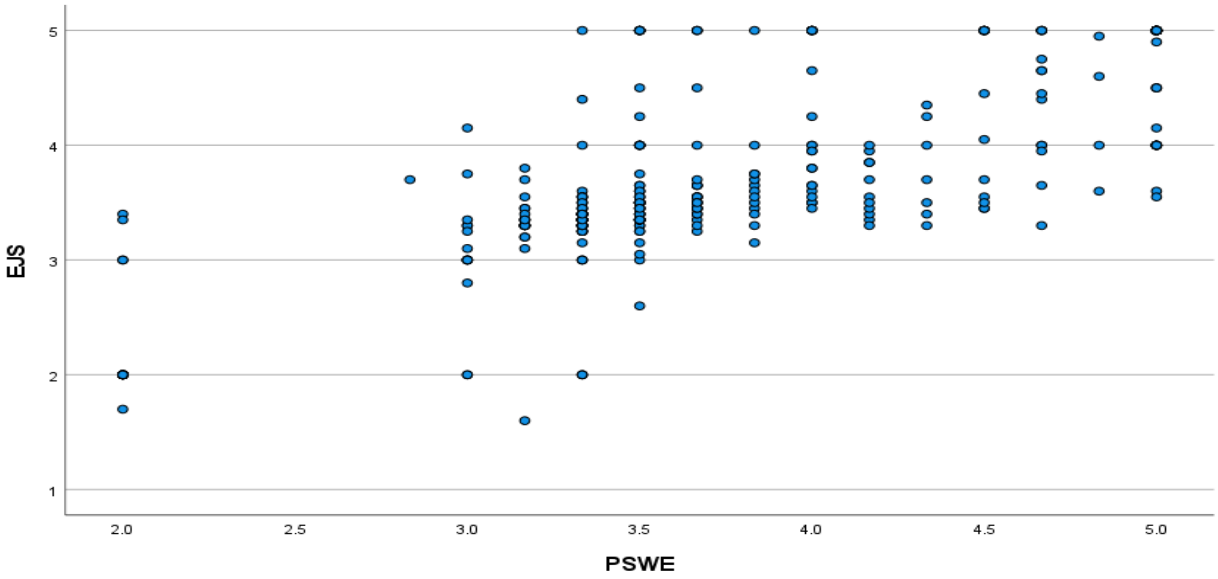
Figure 2: *Scatterplot Showing Linearity between Physical Work Environment and Employee Job Satisfaction*



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 2 presents the scatter plot that indicates the relationship between Physical work environment (PWE) and Employee Job Satisfaction (EJS). Even though its not perfectly linear, but the scatter plot indicates an upward straight-line relationship between physical work environment and employee job satisfaction. There is no U-shaped curve observed, suggesting that the assumption of linearity is satisfied. Although a few observations are slightly dispersed, but the overall distribution shows linear relationship between the two.

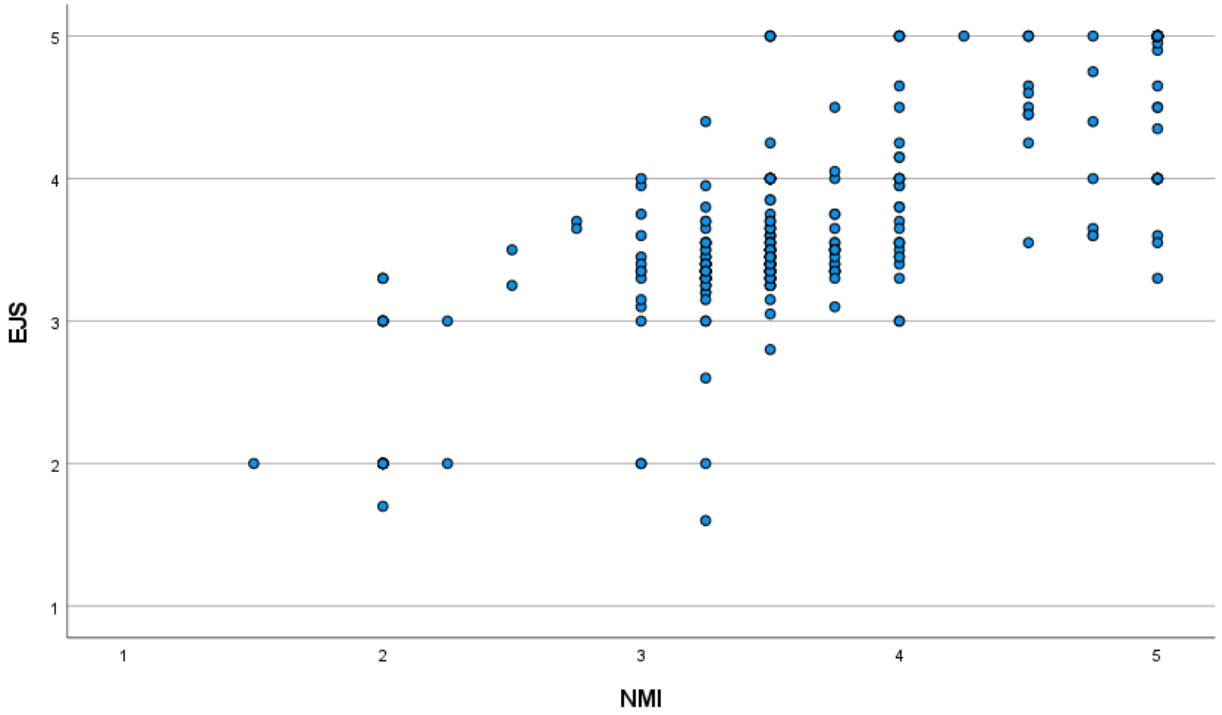
Figure 3: Scatterplot Showing Linearity between Psychosocial Work Environment and Employee Job Satisfaction



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 3 indicates the scatterplot showing the relationship between psychosocial work environment (PSWE) and employee job satisfaction (EJS). As the values of PSWE increases so does EJS which indicates a positive linear relationship between the two. The data follows a straight line pattern without the appearance of curve which indicates that the assumption is satisfied between the two.

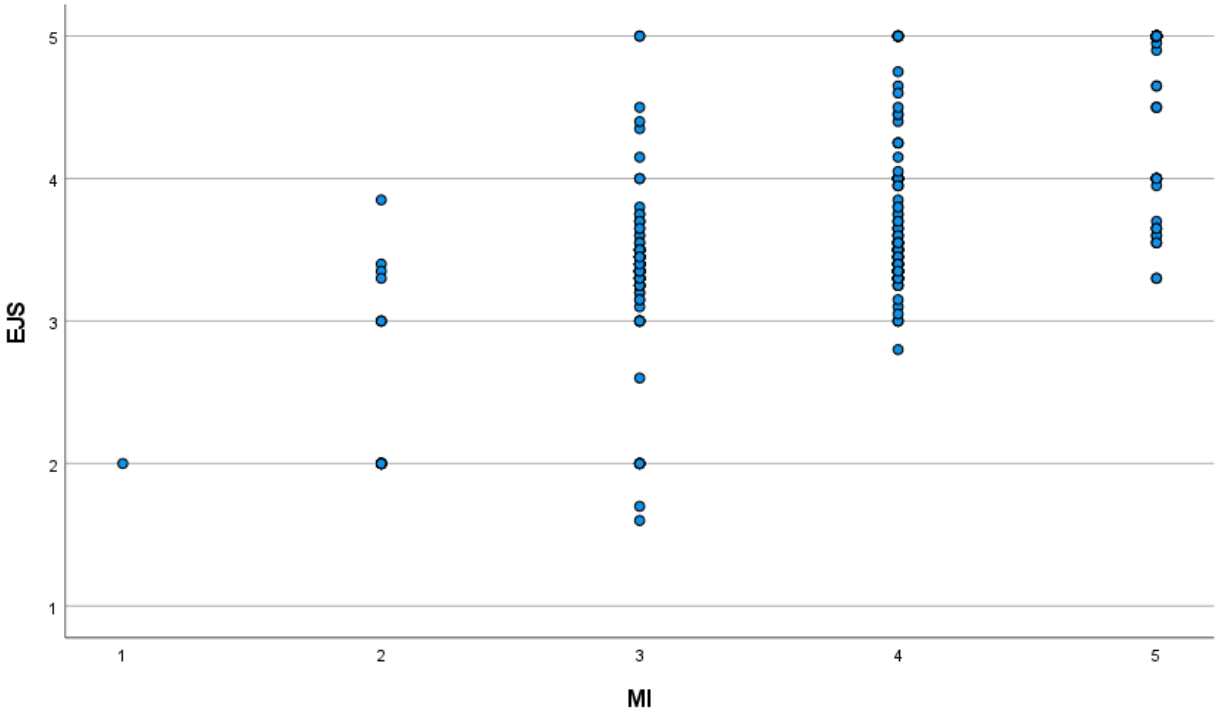
Figure 4: Scatterplot Showing Linearity between Non-monetary incentive and Employee Job Satisfaction



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 4 presents the scatterplot showing the relationship between non-monetary incentive (NMI) and Employee job satisfaction (EJS). The data shows an upward trend indicating a positive linear relationship which means when non-monetary incentive increase so does employee job satisfaction. Even though there are some dispersed data the general pattern indicates that the linearity assumption is satisfied.

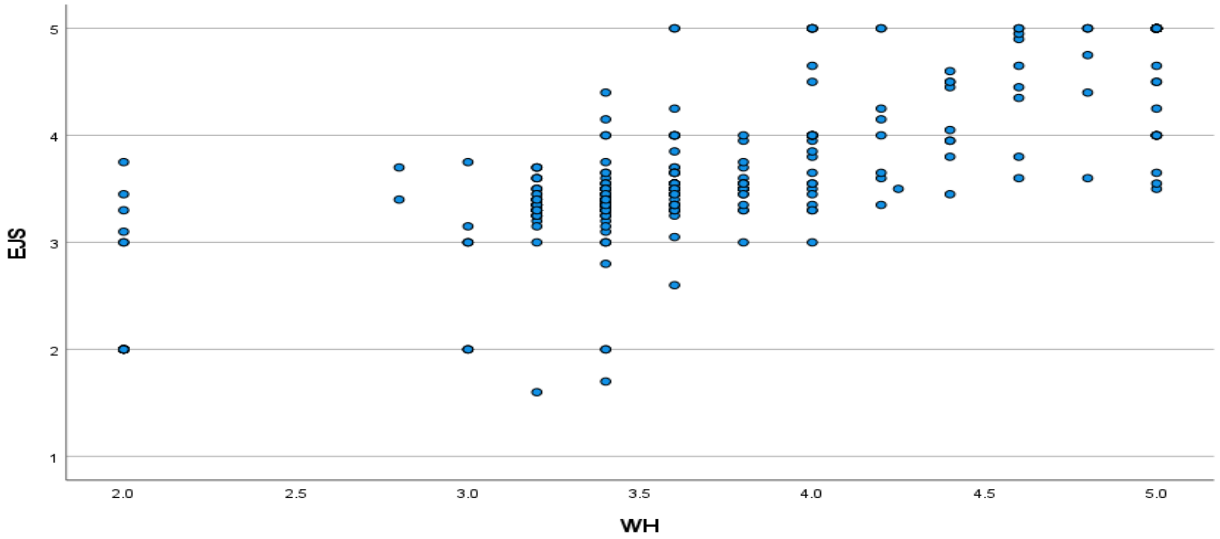
Figure 5: Scatterplot Showing Linearity between monetary incentive and Employee Job Satisfaction



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 5 indicates the scatter plot showing the relationship between monetary incentive (MI) and employee job satisfaction. The scatterplot indicates an increasing value of employee job satisfaction as the value for monetary incentive increases showing an approximate positive linear relationship between the two. Even though there are scattered points the overall trend indicates that the assumption is met.

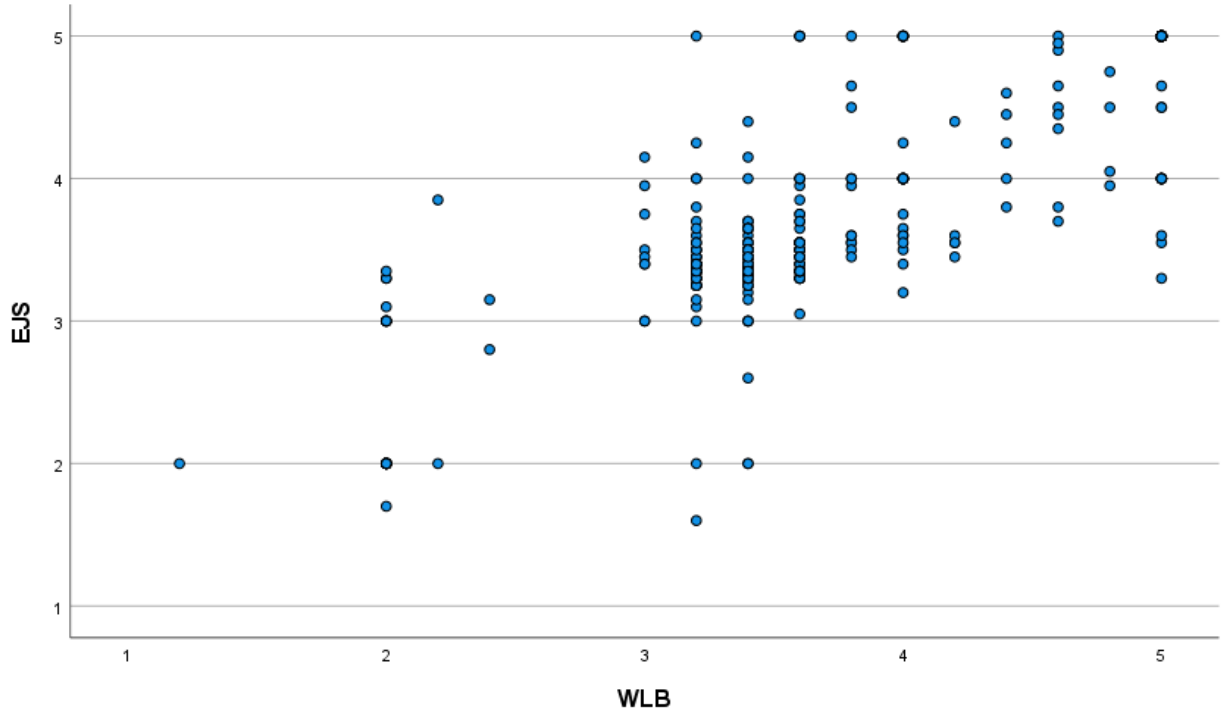
Figure 6: Scatterplot Showing Linearity between working hour and Employee Job Satisfaction



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 6 indicates a scatterplot showing the relationship between working hour (WH) and employee job satisfaction. The scatterplot indicates that though not perfectly linear working hour and employee job satisfaction have a straight-line relationship. As employees' develop a positive perception towards the working hour questions their satisfaction also tends to increase, so the overall trend indicates that there exist a positive linear relationship between the two.

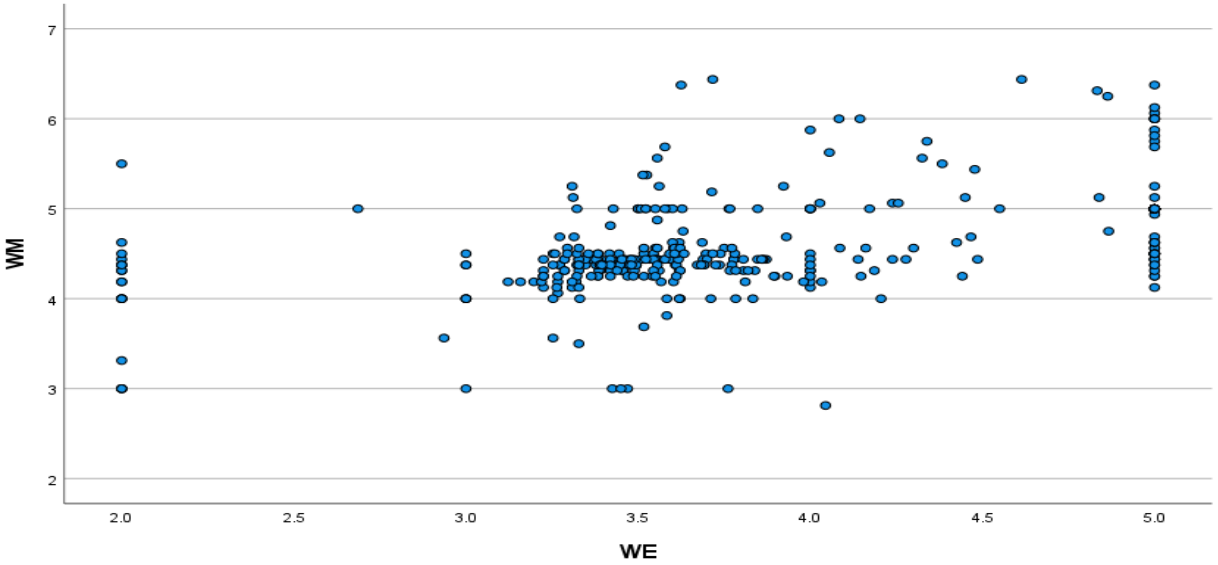
Figure 7: Scatterplot Showing Linearity between work -life balance and Employee Job Satisfaction



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 7 presents the scatterplot indicating the relationship between work-life balance (WLB) and employee job satisfaction. The graph indicates that higher levels of work- life balance is associated with higher levels of employee job satisfaction. While there are some outliers the overall distribution supports a linear relationship between the two variables.

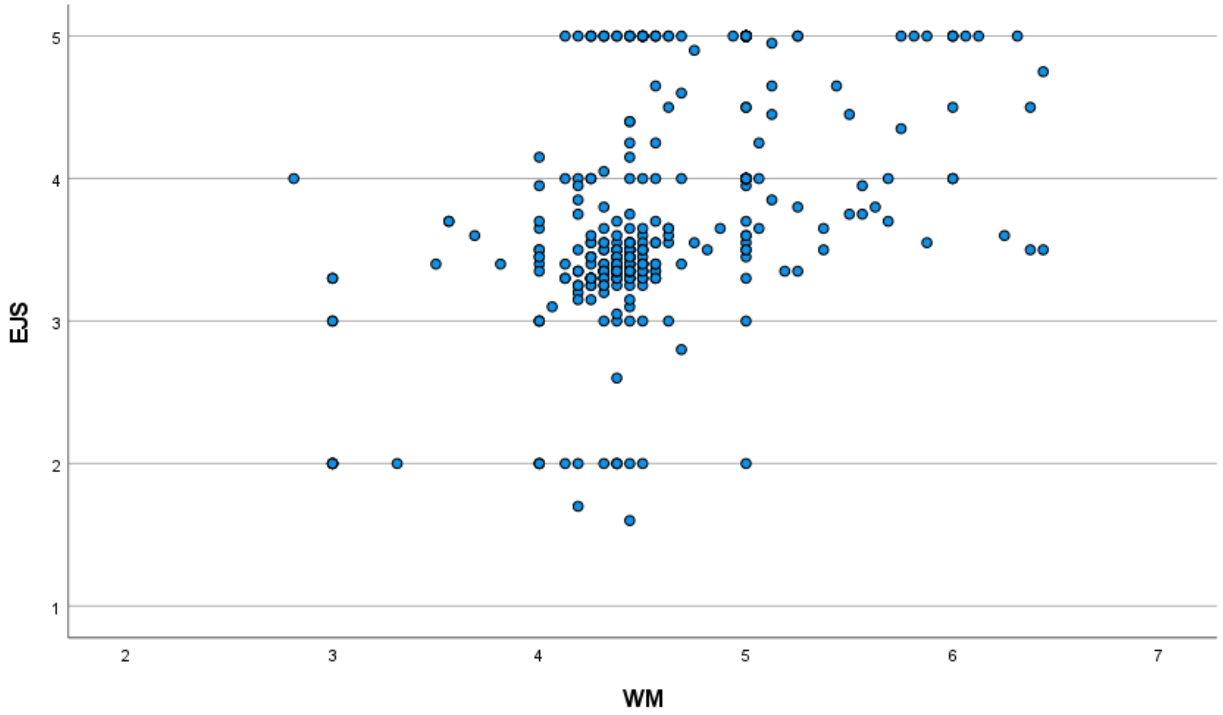
Figure 8: Scatterplot Showing Linearity between overall work environment and work motivation



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 8 presents the relationship between Work environment (WE) and Work motivation (WM). The scatterplot indicates an approximately linear relationship between the two, which indicates that improvements in the work environment improves work motivation in general. Even though there are scattered points the overall trend indicates that the graph is upward sloping.

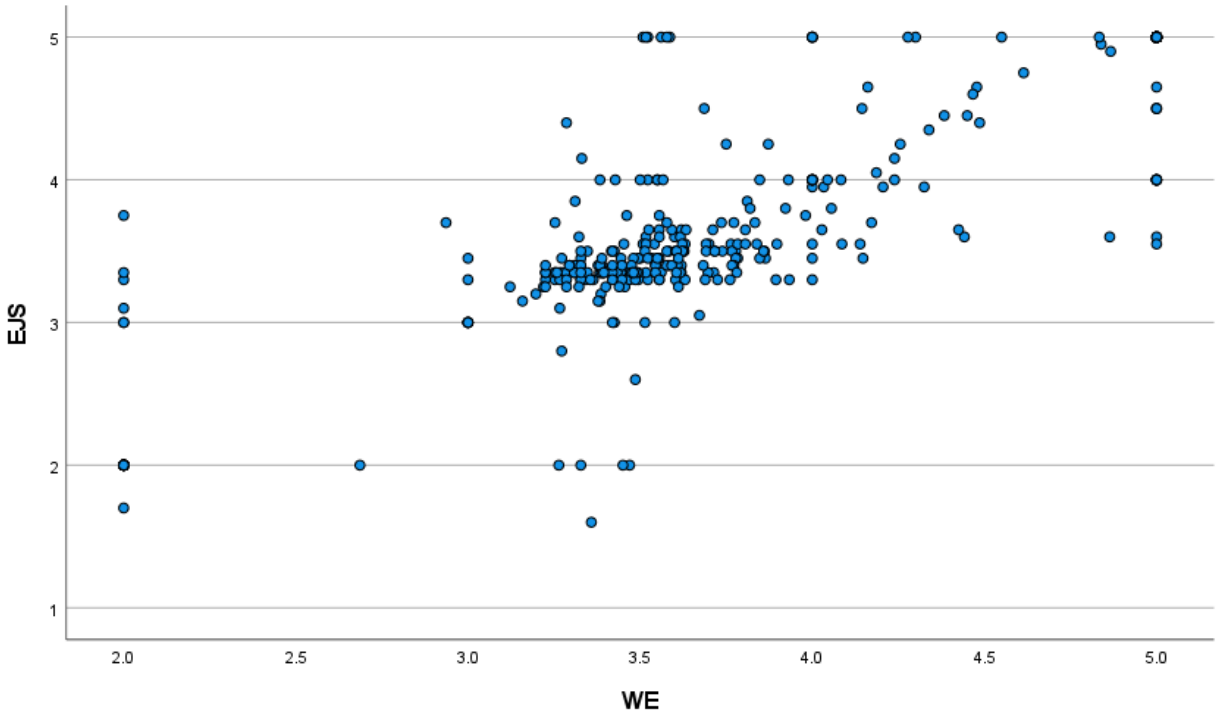
Figure 9: Scatterplot Showing Linearity between work motivation and Employee job satisfaction



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 9 indicates a scatterplot showing the relationship between Work motivation (WM) and Employee job satisfaction (EJS). The relationship though not perfectly linear it shows that the two have a straight-line relationship. Though there are few outliers the overall data indicates that the relationship is approximately linear, which means that whenever employees are motivated their job satisfaction tends to increase.

Figure 10: Scatterplot Showing Linearity between overall work environment and Employee job satisfaction



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 10 presents the scatter plot relationship between the overall Work environment (OWE) and Employee job satisfaction (EJS). As all the others this scatterplot also indicates a linear relationship between overall work environment and employee job satisfaction. The upward graph indicates that as conditions in the overall work environment are favorable then the satisfaction of employees tends to increase.

4.1.3.2 Normality

Normality test is a method to check whether a data set is normally distributed, in other words it is a statistical method used to check if a data distribution is characterized by a symmetric bell-shaped curve (Demir, 2022). Whether or not a distribution is normal can be checked by skewness and kurtosis. In most of the times the acceptable range for skewness is between ± 1 and Kurtosis is between ± 3 (Demir, 2022).

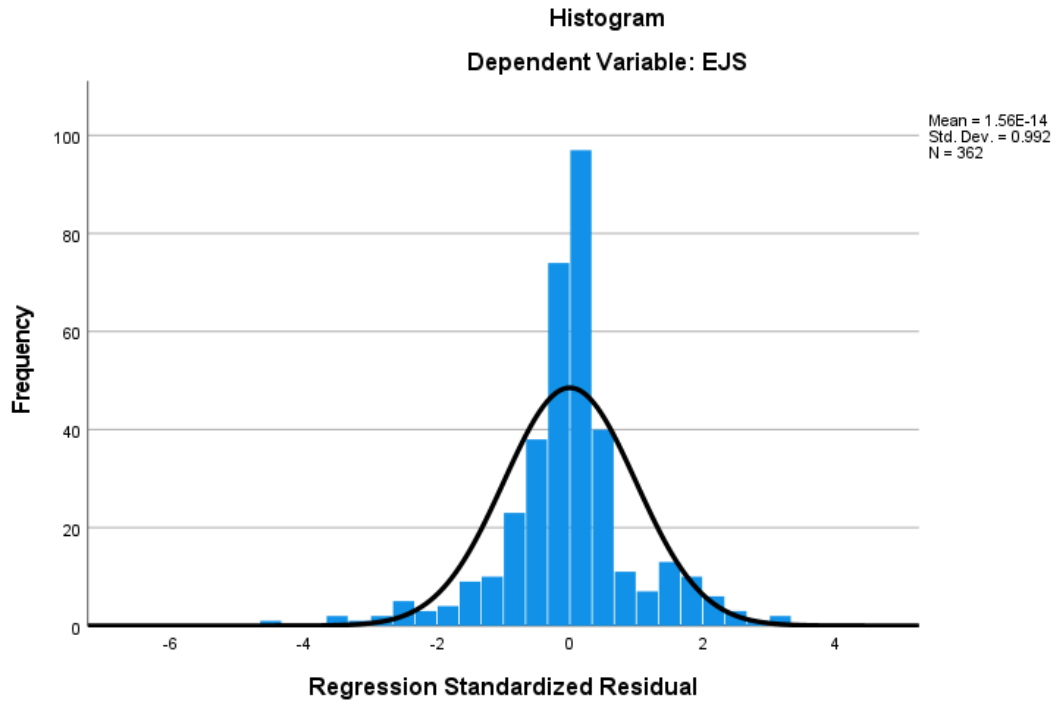
Table 9: Skewness and Kurtosis Test of Normality for Study Variables

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
PWE	362	.054	.128	-.654	.256
PSWE	362	.039	.128	-.149	.256
NMI	362	.040	.128	-.252	.256
MI	362	-.224	.128	-.592	.256
WH	362	.030	.128	-.242	.256
WLB	362	.040	.128	-.166	.256
EJS	362	.089	.128	-.086	.256
WM	362	.508	.128	2.411	.256
Valid N (listwise)	362				

Source: Researcher's Computation using SPSS Version 27 (2026)

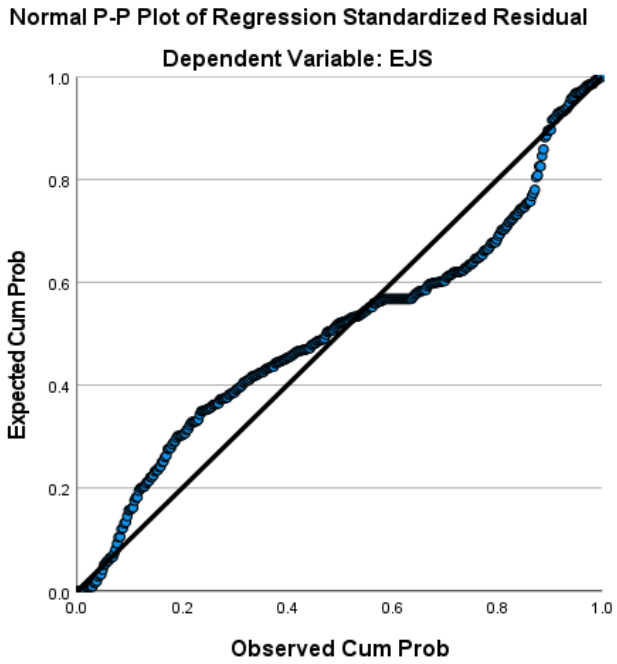
Table 9 shows the descriptive statistics results for skewness and kurtosis of the study variables, Physical work environment (PWE), Psychosocial work environment (PSWE), Non- monetary incentive (NI), monetary incentive (MI), Working hour (WH), Work- life balance (WLB), Employee job satisfaction (EJS), and Work motivation (WM), that helps to test the normality of the data distribution. The findings indicates that all variables have an acceptable skewness value between the ranges of± 1, which indicates that the distribution of the data is nearly symmetrical. Regarding the Kurtosis values also, they fall within the acceptable range of$\pm$ 3 , which indicates that the variables do not show excessive peakedness or flatness. From among the variables Work Motivation (WM) shows the highest kurtosis value (2.411) indicating a relatively peaked distribution compared to the other variables; however, it still remains within the acceptable range. Overall, the data satisfy the assumption of normality, and could proceed to further analysis.

Figure 11: Histogram of Regression Standardized Residuals



Source: Researcher's Computation using SPSS Version 27 (2026)

Figure 12: Normal P–P Plot of Regression Standardized Residuals



Source: Researcher's Computation using SPSS Version 27 (2026)

In order to evaluate the assumption of normality both the regression standardized residuals and Normal P–P Plot of Regression Standardized Residuals were used. Figure 11 shows the histogram of the regression standardized residuals used to assess the normality assumption of the regression model. According to the findings the residual values are mostly centered around zero and approximately bell shaped. This indicates that the data are fairly normally distributed. There are few extreme points at the tails of the distribution, but according to the general distribution of data most residuals are concentrated around the center therefore the assumption is satisfied.

This is supported by the Normal P-P plot of regression standardized residuals in Figure 12. The observed cumulative probabilities generally follow the diagonal line. Although there are minor s-shaped deviations in which some of the observed data goes above the diagonal line and some below it, the dots generally follows the diagonal line, therefore we can say that the residuals are approximately normally distributed and the assumption of normality is satisfied.

4.1.3.3 Multicollinearity

Multicollinearity is the presence of high degree of relationship among the independent variables (Kyriazos & Poga, 2023). This assumption checks if the predictor variables are independent with each other, so that their separate effect on the dependent variable can be clearly observed. According to Kyriazos and Poga (2023) tolerance and Variance inflation factor (VIF) are used to check multicollinearity in regression analysis. Tolerance indicates the unique effect of a single independent variable which can't be explained by other independent variables. If the tolerance value is very small the unique contribution of a single variable tends to decline. VIF shows how much the regression results are affected due to the high correlation of the Independent variables or in other words how much the unique effect is affected due to the dependency between the independent variables. Higher VIF means more overlap between the independent variables. The rule of thumb is a VIF value of <10 and tolerance >0.2 is acceptable.

Table 10: Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	PWE	.402	2.488
	PSWE	.252	3.972
	NMI	.231	4.336
	MI	.346	2.894
	WH	.235	4.263
	WLB	.248	4.036
Dependent Variable: EJS			

Table 10 presents the multicollinearity test results using Tolerance and Variance Inflation Factor (VIF) values for the dimensions of Work Environment. The finding of the results indicates that all tolerance values are above the minimum acceptable number which is 0.2. All VIF values are also below the minimum acceptable threshold of 10. Therefore, there was no issues of multicollinearity seen among the dimensions of work environment, implying that the independent variables are independent with each other and their unique effect in determining employee job satisfaction can effectively be measured.

4.1.3.4 Homoscedasticity

This assumption states that the prediction errors/ residuals of the dependent variable must be evenly distributed across all levels of the independent variable (Jarantow et al., 2023).

Figure 13: Scatterplot of Standardized Residuals against Standardized Predicted Values

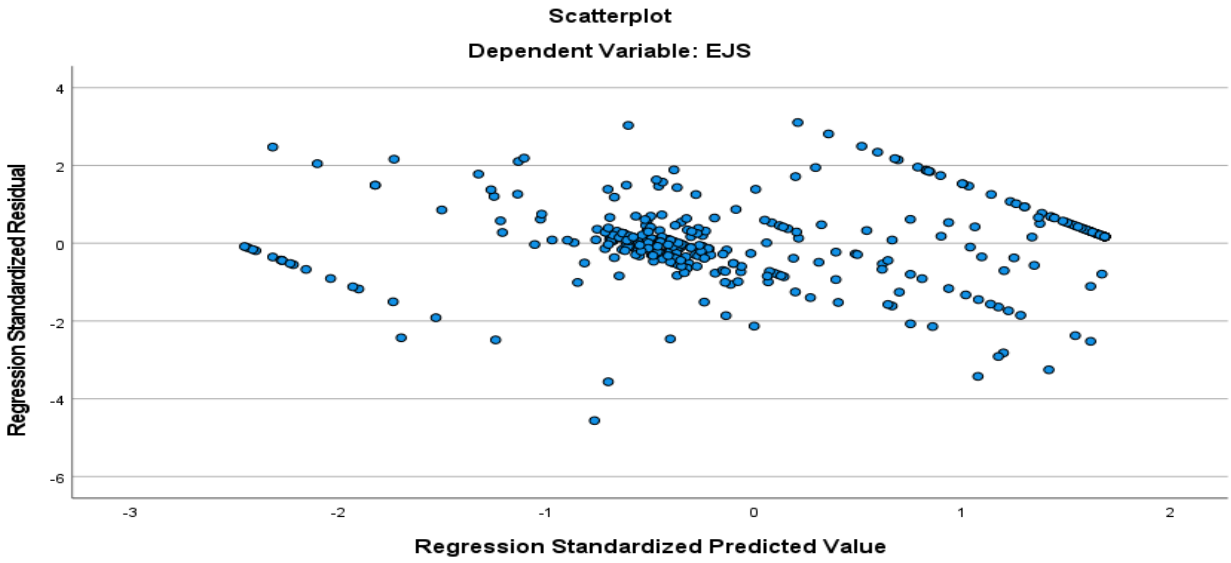


Figure 13 indicates a scatterplot used to evaluate the regression model for the assumption of homoscedasticity. The assumption of homoscedasticity is satisfied when the residuals are randomly distributed across all levels of the variable. Even though there is a small cluster of data in the middle, the overall data distribution indicates that the points are randomly distributed, indicating that the assumption is met and the study can proceed to further analysis.

4.1.3.5 Independence of errors (Lack of Autocorrelation)

This assumption states that the prediction errors of the model must be independent with each other rather than correlated, and this is evaluated by a statistical test called Durbin-Watson test (Jarantow et al., 2023). If the errors/ residuals creates a pattern rather than being random, or if they are correlated with other we say that autocorrelation occurs. Values between -2 and +2 indicates absence of autocorrelation (Salim et al., 2025).

Table 11: Durbin–Watson Test for Independence of Errors

Model	Durbin-Watson
1	1.434

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 11 shows the Durbin–Watson test results used to assess the independence of errors assumption in the regression model. The findings shows that the Durbin–Watson statistic was 1.434. The value fall between the acceptable range of -2 to +2, therefore there is no autocorrelation among the residuals. Therefore, the independence of errors assumption was met, indicating that the residuals are independent to each other and the regression analysis could proceed.

4.1.4 Inferential analysis

4.1.4.1 Correlation analysis

The Pearson's product moment correlation analysis was used in this study in order to examine if association exists between the independent variables namely, Physical work environment (PWE), Psychosocial work environment (PSWE), Monetary incentive (MI), Non-monetary incentive (NMI), Working hour (WH), and Work-life balance (WLB), and the dependent variable, which is Employee job satisfaction (EJS). The interpretation of the magnitude of the Pearson's product moment correlation coefficients was based on Evans (1996) cited in Papageorgiou (2022). According to this classification, correlation coefficients below 0.20 shows very weak relationship, coefficients between 0.20 and 0.39 indicates weak relationship, coefficients between 0.40 and 0.59 indicates moderate relationship, coefficients between 0.60 and 0.79 shows a strong relationship, and coefficients above 0.80 indicate a very strong relationship.

Table 12: Correlation analysis

		PWE	PSWE	NMI	MI	WH	WLB	EJS
EJS	Pearson Correlation	.658**	.772**	.829**	.695**	.821**	.829**	1
	Sig. (2-tailed)	< 0.01	< 0.01	< 0.01	< 0.01	< 0.01	< 0.01	
	N	362	362	362	362	362	362	362
**. Correlation is significant at the 0.01 level (2-tailed).								

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 12 indicates the Pearsons correlation analysis between the dimensions of the work environment and Employee job satisfaction. Physical work environment (PWE) had a strong positive statistically significant relationship with Employee Job Satisfaction ($r = .658$, $p < 0.01$). This means that when physical work environmental factors like proper lightening, comfortable

furniture, lack of noise and the like are favorable then employee job satisfaction also increases. Psychosocial work environment (PSWE) also showed a strong positive statistically significant relationship with employee job satisfaction ($r = .772$, $p < 0.01$). This means when factors such as good relationship with colleagues, supervisors support, value to personal contribution increases the satisfaction of employees. Monetary incentives (MI) also showed a strong positive statistically significant relationship with Employee Job Satisfaction ($r = .695$, $p < 0.01$).

Non-Monetary Incentives (NMI) showed a very strong positive statistically significant relationship with Employee Job Satisfaction ($r = .829$, $p < 0.01$). This means that not only financial payment but also factors such as recognition and promotion in the job contributes to employee satisfaction. Working hour (WH) also showed a very strong positive statistically significant relationship with Employee Job Satisfaction ($r = .821$, $p < 0.01$). This means that flexible working arrangement, such as being able to work from home contributes to employee satisfaction. Work-life balance (WLB) had a very strong positive statistically significant relationship with Employee Job Satisfaction ($r = .829$, $p < 0.01$). This means that being able to balance family responsibilities with the job requirement is essential in ensuring the satisfaction of employees according to this study.

Overall, according to the findings the dimensions of work environment are highly associated with job satisfaction, and among all Non-Monetary Incentives and Work–Life Balance showed the strong relationship with employee job satisfaction.

4.1.4.2 Regression analysis

Before conducting the final regression, the effects of the control variables (Gender, age, and job position) on employee job satisfaction was seen, but the results indicated that all the control variables were not statistically significant ($p>0.05$). so, since they did not contribute to the prediction of employee job satisfaction in a statistically significant way they were excluded from the final regression analysis. Therefore, the final analysis focuses on the dimensions of work environment as the predictors of employee job satisfaction.

Table 13: Model Summary of Multiple Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891[a]	.793	.790	.324
a. Predictors: (Constant), WLB, PWE, MI, PSWE, WH, NMI				
b. Dependent Variable: EJS				

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 13 presents the model summary of the multiple regression analysis which examines the combined effect of the dimensions of the work environment on employee job satisfaction. The coefficient of determination ($R^2 = 0.793$) indicates that 79.3 % of the variation in Employee Job Satisfaction is explained by the combined effect of the dimensions of Work Environment, namely Physical Work Environment, Psychosocial Work Environment, Non-Monetary Incentives, Monetary Incentives, Working Hours, and Work–Life Balance. The remaining 20.7% of the variation in Employee Job Satisfaction is explained by other factors not included in the regression model.

Table 14: ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	142.591	6	23.765	226.780	.001[b]
	Residual	37.202	355	.105		
	Total	179.793	361			
a. Dependent Variable: EJS						
b. Predictors: (Constant), WLB, PWE, MI, PSWE, WH, NMI						

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 14 presents the Analysis of Variance (ANOVA) results for the multiple regression model. Based on the finding the significance value of $p < 0.05$ indicates that the overall model gives a statistically significant prediction of employee job satisfaction. These indicants that the dimensions of work environment together have a statistically significant effect on employee job satisfaction.

Table 15: Regression Coefficients of the Effect of Work Environment Dimensions on Employee Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.191	.107		1.788	.075
	PWE	.040	.040	.038	1.018	.309
	PSWE	.097	.048	.097	2.026	.044
	NMI	.246	.046	.263	5.330	<.001
	MI	.029	.033	.033	.874	.383
	WH	.242	.048	.246	5.062	<.001
	WLB	.285	.044	.303	6.432	<.001
a. Dependent Variable: EJS						

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 15 shows the regression coefficients showing the effect of the dimensions of Work Environment on Employee Job Satisfaction. The unstandardized coefficients (B) indicates that how much unit change will be in the dependent variable when there is a 1-unit change in the independent variables.

Testing of Hypothesis

H_{01}: There is no statistically significant effect of the physical work environment on employee job satisfaction.

Physical Work Environment (PWE) had a coefficient (B = 0.040, p= 0.309), which indicates that when PWE increases by one-unit, EJS increases by 0.040 units, but the effect was not statistically significant at the 5% significance level. Therefore, the first hypothesis wasn't rejected.

H_{02}: There is no statistically significant effect of the psychosocial work environment on employee job satisfaction.

Psychosocial Work Environment (PSWE) had a coefficient (B = 0.097, p=0.044), Which indicates that when PSWE increases by one-unit, EJS increases by 0.097 units, in other words when

psychosocial work environmental factors such as supervisors support, positive relation among colleagues, trust and respect increases by one-unit then the satisfaction of employees increases by 0.097, and the effect was statistically significant at the 5% significance level. Therefore the second hypothesis was rejected.

H_{03}: There is no statistically significant effect of non-monetary incentive on employee job satisfaction.

Non-Monetary Incentives (NMI) had a coefficient (B = 0.246, p< 0.001) which indicates that as non-monetary incentives like recognition, promotional opportunities, benefit system increases by one-unit then employee job satisfaction increases by 0.246 units, and the effect was statistically significant at the 1% statistical level. Therefore, the third hypothesis was rejected.

H_{04}: There is no statistically significant effect of monetary incentive on employee job satisfaction.

Monetary Incentives (MI) had a coefficient (B = 0.029, p=0.383), which indicates that when monetary incentive increases by one-unit then employee job satisfaction increases by 0.029 units, but the effect was not statistically significant as the p- value is greater than 5% significance level. Therefore, the fourth hypothesis was not rejected.

H_{05}: There is no statistically significant effect of working hours on employee job satisfaction.

Working Hours (WH) had a coefficient (B = 0.242, p < 0.001), which indicates that as working hour increases by one-unit employee job satisfaction increases by 0.242 units, in other words as employees agreed more to the questions related to working hour in a positive way or as they perceive them positively in other words there is work flexibility, sufficient time to finish work then their job satisfaction increases. The effect was statistically significant at the significance level of 1%. Therefore the fifth hypothesis was rejected.

H_{06}: There is no statistically significant effect of work-life balance on employee job satisfaction.

Work–Life Balance (WLB) had a coefficient (B = 0.285, p < 0.001), which indicates that as Work-life balance increases by one-unit then employee job satisfaction increases by 0.285 units, in other

words as their work enables then to take care of their family responsibilities their employee job satisfaction increases. The effect was statistically significant as the p value was less than the significance level of 1%. Therefore the sixth hypothesis was rejected.

Among the predictors, Work–Life Balance (B = 0.285) had the largest unstandardized effect on Employee Job Satisfaction, followed by Non-Monetary Incentives (B = 0.246) and Working Hours (B = 0.242).

4.1.4.3 Mediation analysis

To examine the effect of work environment on employee job satisfaction through work motivation, mediation analysis was used using Hayes' PROCESS Macro Version 5.0 for SPSS. Specifically, Model 4 of the PROCESS Macro was used. The significance of the indirect effect was seen using the bootstrap method with 5,000 bootstrap samples and a 95% confidence interval. Mediation is said to be significant when the bootstrap confidence interval for the indirect effect does not include zero. The results of the mediation analysis are presented in the following tables.

Table 16: Model Summary and Regression Coefficients for the Effect of Work Environment on Work Motivation

OUTCOME VARIABLE:
WM

Model Summary

R	R-sq	MSE	F	df1	df2	p
.5002	.2502	.2404	120.1454	1.0000	360.0000	.0000

Model

	Coeff	se	t	p	LLCI	ULCI
Constant	3.1577	.1313	24.0474	.0000	2.8995	3.4160
WE	.3717	.0339	10.9611	.0000	.3050	.4383

Source: Researcher's Computation using SPSS Version 27 (2026)

H_{07}: Work environment has no significant effect on work motivation.

Table 16 presents the model summary and regression coefficient for the effect of work environment on work motivation. The coefficient of determination (R^2 = 0.2502) indicates that Work Environment explains 25.02% of the variation in Work Motivation, while the remaining

74.98% is explained by factors not included in the model, and it indicates that work environment significantly predicts work motivation ($p<0.001$).

The results of the regression unstandardized coefficient indicates that work environment has a positive and statistically significant effect on work motivation ($B = 0.3717$, $p < 0.001$). This indicates that as work environmental factors increases by one-unit, work motivation increases by 0.3717-unit. Therefore the seventh hypothesis was rejected.

Table 17: Model Summary and Regression Coefficients for the Direct Effect of Work Environment on Employee Job Satisfaction and the Effect of Work Motivation on Employee Job Satisfaction

OUTCOME VARIABLE:

EJS

Model Summary

R	R-sq	MSE	F	df1	df2	p
.8422	.7094	.1819	438.1371	2.0000	359.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	.0516	.1844	.2801	.7796	-.3110	.4143
WE	.8216	.0341	24.1229	.0000	.7546	.8886
WM	.1279	.0458	2.7892	.0056	.0377	.2180

Source: Researcher's Computation using SPSS Version 27 (2026)

H_{08}: Work motivation has no significant effect on employee job satisfaction.

Table 17 presents the Model Summary and Regression Coefficients for the Direct Effect of Work Environment on Employee Job Satisfaction and the Effect of Work Motivation on Employee Job Satisfaction. The findings of the model summary indicates that 70.94% of the variation in Employee Job Satisfaction ($R^2 = 0.7094$), was explained by the combined effect of work environment and work motivation, while the remaining 29.06% was explained by factors not included in the model. The result was statistically significant ($p < 0.001$).

The regression coefficient indicates that Work Motivation had a positive and statistically significant effect on Employee Job Satisfaction (B = 0.1279, p = 0.0056). This indicates that as work motivation of employees increases by one-unit employee job satisfaction increases by 0.1279-unit. Therefore, hypothesis 8 was rejected.

The results of also indicates that Work Environment had a positive and statistically significant effect on Employee Job Satisfaction (B = 0.8216, p < 0.001). This indicates that as work environmental factors increases by one- unit then employee job satisfaction increases by 0.8216-unit while controlling for Work Motivation. This is called the direct effect of work environment on employee job satisfaction.

Table 18: Total, Direct, and Indirect Effects of Work Environment on Employee Job Satisfaction

Total effect of X on Y

Effect	se	t	p	LLCI	ULCI
.8691	.0298	29.1966	.0000	.8106	.9277

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
.8216	.0341	24.1229	.0000	.7546	.8886

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
WM	.0475	.0225	.0038	.0916

Source: Researcher's Computation using SPSS Version 27 (2026)

H_{09}: Work motivation does not mediate the relationship between work environment and employee job satisfaction.

Table 18 presents the total, direct, and indirect effects of Work Environment on Employee Job Satisfaction. The total effect indicates the effect of work environment on employee job satisfaction before the introduction of the mediator variable, and the effect was positive and statistically

significant (B = 0.8691, p < 0.001), indicating that improvements in Work Environment increase Employee Job Satisfaction.

The direct effect of work environment on employee job satisfaction as mentioned above indicates the effect after the introduction of work motivation, and the result remained positive and statistically significant (B = 0.8216, p < 0.001). This indicates that work environment continues to influence employee job satisfaction even after work motivation is introduced and its effect is controlled.

The indirect effect indicates the effect of work environment on employee job satisfaction through work motivation. The bootstrap confidence interval ranged from 0.0038 to 0.0916. Since zero does not fall within the confidence interval, the indirect effect was statistically significant. This indicates that Work Environment also affects Employee Job Satisfaction indirectly through Work Motivation. Therefore, the ninth hypothesis was rejected.

Because both the direct effect and indirect effect were statistically significant, Work Motivation partially mediates the relationship between Work Environment and Employee Job Satisfaction.

4.1.4.4 Independent samples t-test

An independent samples t-test was conducted to examine whether there was a statistically significant difference in Employee Job Satisfaction between male and female employees. Gender was taken as a grouping variable, in which employees were categorized into male and female groups. The results of the analysis are presented in the table below.

Table 19: Group Statistics of Employee Job Satisfaction by Gender

	Gender	N	Mean	Std. Deviation	Std. Error Mean
EJS	male	195	3.78	.806	.058
	female	167	3.73	.769	.060

Source: Researcher's Computation using SPSS Version 27 (2026)

Table 20: Independent Samples t-Test Results for Employee Job Satisfaction by Gender

Levene's Test (Sig.)	t	df	Sig. (2-tailed)	Mean Difference
0.375	0.627	360	0.531	0.052

Source: Researcher's Computation using SPSS Version 27 (2026)

H_{10}: There is no statistically significant difference in employee job satisfaction between male and female employees.

According to the findings in table 19 male employees had a slightly higher mean (M = 3.78, SD = 0.806) compared to female employees (M = 3.73, SD = 0.769), but the difference in the mean scores between the two groups is small (Mean Difference = 0.052). The independent samples t-test from table 20 indicates that even though there is a slight difference in their mean score, but there was no statistically significant mean difference in employee job satisfaction of male and female employees Since the p-value is greater than the significant level (p>0.05). Based on the findings the study concludes that there is no statistically significant difference of employee job satisfaction in terms of gender. Therefore, the tenth hypothesis was not rejected.

4.1.4.5 One-Way ANOVA

A one-way analysis of variance (ANOVA) was conducted to examine whether employees' job satisfaction differs based on their age group and job position. This statistical technique is used in order to examine if a statistically significant mean difference occurs among three or more groups. In this study age and job position were used as a grouping variable, while employee job satisfaction was used as the dependent variable. The results of the ANOVA table are presented below.

Table 21: One-Way ANOVA Results for Differences in Employee Job Satisfaction (EJS) by Age Group

EJS					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.740	3	3.247	5.408	.001
Within Groups	214.920	358	.600		
Total	224.660	361			

Source: Researcher's Computation using SPSS Version 27 (2026)

H_{11}: There is no statistically significant difference in employee job satisfaction among employees of different age group.

The results in table 21 indicates that there is a statistically significant difference in employee job satisfaction among the different age groups (p = .001). The result is statistically significant at the significance level of 5%, and this means that employee job satisfaction differs significantly among the different age groups. This indicates that at least one age group varies from the other in terms of job satisfaction. However, the ANOVA result does not indicate which specific age group differ from each other. Therefore, a post hoc test was done in order to examine which specific groups differ with each other. Since there is a statistically significant difference among the groups the eleventh hypothesis was rejected.

Table 22: One-Way ANOVA Results for Differences in Employee Job Satisfaction (EJS) by Job Position

EJS					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.722	2	1.361	2.201	.112
Within Groups	221.938	359	.618		
Total	224.660	361			

Source: Researcher's Computation using SPSS Version 27 (2026)

H_{012}: There is no statistically significant difference in employee job satisfaction among employees holding different job position.

The findings of table 22 indicates that there was no statistically significant difference in employee job satisfaction among the different job positions (p=.112). Since the p- value is greater than the significance level of 0.05, the result is not statistically significant. This indicates that EJS does not differ among the different job positions namely, managerial, professional, and clerical. Since the result is not significant there was no reason to go further and conduct post hoc test. Therefore, the twelfth hypothesis wasn't rejected.

4.1.4.6 Post Hoc Analysis

Post hoc test is used when the ANOVA result is statistically significant, in other words when a statistically significant difference occurs among three or more groups, because ANOVA only indicates that whether there is a statistically significant test among three or more groups, but among which specific group does the difference occurs is answered by post hoc test. Since the one-way ANOVA result for the different age group remains to be significant further post hoc test was conducted to examine which specific groups are different with each other.

Table 23: Tukey HSD Post Hoc Multiple Comparisons of Employee Job Satisfaction (EJS) by Age Group

Dependent Variable: EJS						
Tukey HSD						
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
20-30	31-40	.369*	.121	.013	.06	.68
	41-50	.535*	.133	<.001	.19	.88
	51-60	.399	.233	.319	-.20	1.00
31-40	20-30	-.369*	.121	.013	-.68	-.06
	41-50	.166	.096	.308	-.08	.41
	51-60	.031	.214	.999	-.52	.58
41-50	20-30	-.535*	.133	<.001	-.88	-.19
	31-40	-.166	.096	.308	-.41	.08
	51-60	-.135	.222	.929	-.71	.44
51-60	20-30	-.399	.233	.319	-1.00	.20
	31-40	-.031	.214	.999	-.58	.52
	41-50	.135	.222	.929	-.44	.71
*. The mean difference is significant at the 0.05 level.						

Source: Researcher's Computation using SPSS Version 27 (2026)

The results of table 23 indicates that there is a statistically significant difference in employee job satisfaction between employees aged 20–30 and 31–40 years (mean difference = 0.369, p = 0.013),

and between 20–30 and 41–50 years (mean difference = 0.535, $p < 0.001$). However, there were no statistically significant differences between the other age group combinations, 20-30 vs. 51-60, 31–40 vs. 41–50, 31–40 vs. 51–60, and 41–50 vs. 51–60 since all their p value is greater than the significance level ($p > 0.05$). Based on the findings a statistically significant mean difference was observed between the youngest age group (20–30 years) and the middle-aged groups. The other age groups other than these do not significantly differ from each other.

5. Chapter five

5.1 Discussion of findings

Physical work environment and Employee Job Satisfaction

The findings of this study indicated that the physical work environment had a positive but statistically insignificant effect on employee job satisfaction (B = 0.040, p = 0.309). The effect was not significant at the 5% significance level, so the null hypothesis stating that there is no statistically significant effect of the physical work environment on employee job satisfaction was not rejected.

The finding of this study is consistent with the study conducted by Rumopa et al. (2025), which found that the work environment, including physical work environment factors, had no significant effect on job satisfaction among ship crew members. Similarly, Roni et al. (2024) find that although some physical work environment factors such as furniture and temperature were significantly related to job satisfaction, other physical factors including equipment, sound, and lighting were not significant predictors of job satisfaction.

However, there are some contradictions with the current finding, where a significant relationship between the physical work environment and employee job satisfaction was found. Lelo (2024) found that the physical work environment significantly influenced employee job satisfaction in Tanzanian banks. Like the previous one, Sara et al. (2022) reported that the work environment, including physical workplace conditions, had a positive and significant impact on employee job satisfaction. Roedyati and Purwanti (2025) also found that physical workplace factors such as lighting, facilities, and cleanliness significantly affected employee job satisfaction. Similar findings were reported by Syaputra et al. (2025), Adjei (2024), Wulandari and Santoso (2025), Santanu and Utami (2024), and Mostafa and Jaafar (2024), all of whom concluded that physical work environment factors significantly contribute to employee job satisfaction.

Psychosocial work environment and Employee Job Satisfaction

The findings of this study indicated that the psychosocial work environment had a positive and statistically significant effect on employee job satisfaction (B = 0.097, p = 0.044). Therefore,

the null hypothesis stating that there is no statistically significant effect of the psychosocial work environment on employee job satisfaction was rejected.

The finding of this study is consistent with several previous studies. Lelo (2024) found that the social work environment had a positive and significant relationship with employee job satisfaction. Similarly, Sara et al. (2022) reported that the work environment, including psychosocial work environment factors, had a positive and significant impact on job satisfaction. Syaputra et al. (2025) also found that both psychosocial aspects of the work environment positively influenced employee job satisfaction. similarly, Nguyen (2024) found that psychosocial factors such as relationships with colleagues and leadership support significantly influence job satisfaction. Similar findings were reported by Adjei (2024), Sidharthan and Zahrah (2024), Santanu and Utami (2024), Wibowo et al. (2024), Mostafa and Jaafar (2024), and Jaffar et al. (2024), that psychosocial work environment factors, including supervisor support, positive social relationships, trust, and respect, significantly contribute to employee job satisfaction.

However, the finding contradicts with Rumopa et al. (2025), which found that the work environment, including psychosocial work environment factors, had no significant effect on job satisfaction among ship crew members.

Non-monetary incentive and Employee Job Satisfaction

The findings of this study indicated that non-monetary incentives had a positive and statistically significant effect on employee job satisfaction ($B = 0.246$, $p < 0.001$). Therefore, the null hypothesis stating that there is no statistically significant effect of non-monetary incentives on employee job satisfaction was rejected.

The finding of this study is consistent with several previous studies. Dinagde (2025) found that compensation and recognition enhance employee job satisfaction. Similarly, Mutisya and Makhamara (2024) found that promotion policy has a significant effect on employee job satisfaction. Shafi et al. (2025) also found that non-monetary incentives, particularly compensation systems and career advancement opportunities, significantly influence job satisfaction. Jaffar et al. (2024) found that motivators, represented by non-monetary incentives, have a positive and significant impact on job satisfaction. Similar findings were reported by Hasim et al. (2024),

Wibowo et al. (2024), Xue et al. (2024), Nguyen (2024), Alkandi et al. (2023), and Lee et al. (2022) that non-monetary incentives such as recognition, promotion opportunities, career growth, benefits, and advancement opportunities significantly contribute to employee job satisfaction.

However, the finding contradicts with the study conducted by Ogundare (2022), which found that non-monetary incentives were not significantly related to employee job satisfaction.

Monetary incentive and Employee Job Satisfaction

The findings of this study indicated that monetary incentives had a positive but statistically insignificant effect on employee job satisfaction ($B = 0.029$, $p = 0.383$). The effect was not significant at the 5% significance level; therefore, the null hypothesis stating that there is no statistically significant effect of monetary incentives on employee job satisfaction was not rejected.

The finding contradicts previous studies. Hasim et al. (2024) found that monetary rewards were predictors of employee job satisfaction. Similarly, Daniel (2025) reported a significant positive relationship between financial rewards and job satisfaction among employees in commercial banks. Similarly, Maharjan (2022) found a significant positive relationship between employee salary and job satisfaction in Nepal's banking sector.

The difference between the present finding and previous studies may suggest that monetary incentives alone are not sufficient to enhance employee job satisfaction. Employees may place greater value on non-monetary factors such as recognition, and career advancement opportunities.

Working hour and Employee Job Satisfaction

The findings of this study indicated that working hours had a positive and statistically significant effect on employee job satisfaction ($B = 0.242$, $p < 0.001$). Therefore, the null hypothesis stating that there is no statistically significant effect of working hours on employee job satisfaction was rejected.

The finding of this study is consistent with Shafi et al. (2025), who found that flexible work policies enhance employee satisfaction. This supports the current study, where positive perceptions

of working hours, including flexibility in work arrangements and sufficient time to complete assigned tasks, were associated with higher levels of job satisfaction. Similarly, Muhammad et al. (2022), found that increased workload and longer working hours negatively affect employee job satisfaction.

The findings imply that employees are more satisfied when working hours allow them enough time to complete their duties and provide flexibility in managing their work responsibilities. Flexible work arrangements and reasonable workloads may therefore play an important role in enhancing employee job satisfaction.

Work-life balance and Employee Job Satisfaction

The findings of this study indicated that work–life balance had a positive and statistically significant effect on employee job satisfaction ($B = 0.285$, $p < 0.001$). Therefore, the null hypothesis stating that there is no statistically significant effect of work–life balance on employee job satisfaction was rejected.

The finding of this study is consistent with several previous studies. Xue et al. (2024) found a strong positive relationship between work–life balance and employee job satisfaction. Similarly, Iskandar and Vidada (2024) found that work–life balance has a positive and significant effect on job satisfaction. Likewise, Alem (2025) found that work–life balance significantly influences employee job satisfaction among commercial bank employees. Similar findings were reported by Lee et al. (2022), who found that work–life balance was among the factors that influence employee job satisfaction. The findings suggest that employees are more satisfied when they are able to effectively balance their work and personal responsibilities.

The finding contradicts Rumopa et al. (2025), who found that work–life balance had no significant effect on employee job satisfaction among ship crew members.

Work environment and Work Motivation

The findings of this study indicated that work environment had a positive and statistically significant effect on work motivation ($B = 0.3717$, $p < 0.001$). The coefficient of determination

($R^2 = 0.2502$) further indicates that work environment explains 25.02% of the variation in work motivation. Therefore, the null hypothesis stating that work environment has no significant effect on work motivation was rejected.

The finding of this study is consistent with the studies conducted by Suifan (2019) found that work motivation significantly mediates the relationship between work environmental factors and job satisfaction, suggesting that a favorable work environment enhances employees' motivation, which in turn contributes to higher job satisfaction. Similarly, Nurullisa et al. (2025) found that work motivation mediates the effect of work environment on job satisfaction, indicating that employees working in supportive and conducive work environments tend to be more motivated.

Work motivation and Employee Job Satisfaction

The findings of this study indicated that work motivation had a positive and statistically significant effect on employee job satisfaction ($B = 0.1279$, $p = 0.0056$). Therefore, the null hypothesis stating that work motivation has no significant effect on employee job satisfaction was rejected.

The finding of this study is consistent with the studies conducted other studies. Suifan (2019) found that work motivation significantly mediates the relationship between work environmental factors and job satisfaction, indicating that motivated employees are more likely to experience higher levels of job satisfaction. Similarly, Nurullisa et al. (2025) found that work motivation mediates the effect of work environment on job satisfaction, suggesting that employees who are motivated by favorable working conditions tend to report greater job satisfaction.

The findings suggest that motivated employees are more likely to experience positive feelings toward their jobs. When employees are motivated through a conducive work environment, they tend to have higher levels of satisfaction with their jobs.

Work Motivation as a Mediator between Work Environment and Employee Job Satisfaction

The findings of this study revealed that work motivation significantly mediates the relationship between work environment and employee job satisfaction. The bootstrap confidence interval for the indirect effect ranged from 0.0038 to 0.0916. Since zero was not included within the confidence interval, the indirect effect was statistically significant.

The finding of this study is consistent with previous studies. Suifan (2019) found that work motivation significantly mediates the relationship between work environmental factors and job satisfaction, indicating that a favorable work environment enhances employees' motivation, which in turn increases their job satisfaction. Similarly, Nurullisa et al. (2025) found that work motivation mediates the effect of work environment on job satisfaction, suggesting that employees who work in supportive environments become more motivated and then more satisfied with their jobs.

However, the finding contradicts the studies conducted by Suyono et al. (2021) and Karimah et al. (2025), both of which found that work motivation does not mediate the relationship between work environment and job satisfaction.

Gender and Employee Job Satisfaction

The findings of this study revealed that there was no statistically significant difference in employee job satisfaction between male and female employees ($p > 0.05$). Therefore, the null hypothesis stating that there is no statistically significant difference in employee job satisfaction between male and female employees was not rejected.

The result of the study indicates that there was not a statistically significant difference in the job satisfaction of male and female employees ($p > 0.05$), which means that both male and female experience similar level of job satisfaction, which suggest that according to this study organizational factors such as the once mentioned earlier rather than gender differences are more influential in affecting the job satisfaction

Age and Employee Job Satisfaction

The findings of this study revealed that there was a statistically significant difference in employee job satisfaction among different age groups ($p = 0.001$). Therefore, the null hypothesis

stating that there is no statistically significant difference in employee job satisfaction among employees of different age groups was rejected. The post hoc test further showed that the significant differences were mainly between employees aged 20–30 and 31–40 years, and between 20–30 and 41–50 years.

Since no direct comparative studies were available, this finding stands as an important contribution of the current research. The finding suggests that age plays a role in job satisfaction of employees, in which younger employees (20-30 years) differ in their level of job satisfaction compared to middle-aged employees.

Job Position and Employee Job Satisfaction

The findings of this study revealed that there was no statistically significant difference in employee job satisfaction among employees holding different job positions ($p = 0.112$). Therefore, the null hypothesis stating that there is no statistically significant difference in employee job satisfaction among employees holding different job positions was not rejected.

The finding implies that job satisfaction was relatively similar among the different job positions, and satisfaction of employees depend on work environmental factors rather than job position.

6. Chapter Six

6.1 Summary of findings, Conclusions and recommendations

6.1.1 Summary of findings

The gender distribution of respondents showed that 53.9% were male and 46.1% were female, which indicates that both genders were reasonably represented in the study, although males were slightly larger.

The majority of respondents (55.0%) were between 31 and 40 years of age, followed by employees aged 41–50 years (26.8%), indicating that the workforce was mainly composed of middle-aged employees.

Most respondents (64.1%) held a Master's degree, while 31.8% held a Bachelor's degree, indicating that the workforce was highly educated and largely composed of employees with postgraduate qualifications.

The majority of respondents (68.0%) were Professional/Officer staff, followed by Clerical/Operational staff (17.7%) and Managerial staff (14.4%), indicating that professional employees constituted the largest proportion of the workforce.

More than half of the respondents (53.9%) had over 10 years of work experience, indicating that the majority of employees had served the organization for a long period.

The descriptive analysis revealed that respondents had a moderate perception of the work environment ($M = 3.61$, $SD = 0.348$), a moderate level of employee job satisfaction ($M = 3.53$, $SD = 0.379$), and a moderate level of work motivation ($M = 4.57$, $SD = 0.565$). The relatively low standard deviations indicate that respondents' views were fairly found around the mean.

Physical Work Environment had a positive but statistically insignificant effect on employee job satisfaction ($B = 0.040$, $p = 0.309$). Therefore, the first hypothesis was not rejected.

Psychosocial Work Environment had a positive and statistically significant effect on employee job satisfaction ($B = 0.097$, $p = 0.044$) at the 5% significance level. Therefore, the second hypothesis was rejected.

Non-Monetary Incentives had a positive and statistically significant effect on employee job satisfaction ($B = 0.246$, $p < 0.001$) at the 1% significance level. Therefore, the third hypothesis was rejected.

Monetary Incentives had a positive but statistically insignificant effect on employee job satisfaction ($B = 0.029$, $p = 0.383$). Therefore, the fourth hypothesis was not rejected.

Working Hours had a positive and statistically significant effect on employee job satisfaction ($B = 0.242$, $p < 0.001$) at the 1% significance level. Therefore, the fifth hypothesis was rejected.

Work–Life Balance had a positive and statistically significant effect on employee job satisfaction ($B = 0.285$, $p < 0.001$) at the 1% significance level. Therefore, the sixth hypothesis was rejected.

Among the dimensions of work environment, Work–Life Balance ($B = 0.285$) had the strongest effect on employee job satisfaction, followed by Non-Monetary Incentives ($B = 0.246$) and Working Hours ($B = 0.242$).

Work Environment had a positive and statistically significant effect on Work Motivation ($B = 0.3717$, $p < 0.001$). The model explained 25.02% of the variation in work motivation ($R^2 = 0.2502$). Therefore, the seventh hypothesis was rejected.

Work Motivation had a positive and statistically significant effect on Employee Job Satisfaction ($B = 0.1279$, $p = 0.0056$). Therefore, the eighth hypothesis was rejected.

Work Environment had a positive and statistically significant direct effect on Employee Job Satisfaction ($B = 0.8216$, $p < 0.001$).

Work Motivation significantly mediated the relationship between Work Environment and Employee Job Satisfaction, as the bootstrap confidence interval for the indirect effect (0.0038 to 0.0916) did not include zero. Since both the direct and indirect effects were significant, work motivation partially mediated the relationship. Therefore, the ninth hypothesis was rejected.

There was no statistically significant difference in employee job satisfaction between male and female employees ($t = 0.627$, $p = 0.531$). Therefore, the tenth hypothesis was not rejected.

There was a statistically significant difference in employee job satisfaction among different age groups ($F = 5.408$, $p = 0.001$) at the 5% significance level. Therefore, the eleventh hypothesis was rejected.

The post hoc analysis revealed significant differences in employee job satisfaction between employees aged 20–30 years and those aged 31–40 years ($p = 0.013$), and between employees aged 20–30 years and those aged 41–50 years ($p < 0.001$). No significant differences were observed among the remaining age groups.

There was no statistically significant difference in employee job satisfaction among employees holding different job positions ($F = 2.201$, $p = 0.112$). Therefore, the twelfth hypothesis was not rejected.

6.1.2 Conclusions

Based on the findings of the study the following conclusions were made,

This study examined the effect of work Environment on employee job satisfaction and the mediating role of work motivation in the banking sector. The findings indicates that psychosocial work environment, non-monetary incentives, working hours, and work–life balance significantly and positively influenced employee job satisfaction. Among these factors, work–life balance had the strongest effect on employee job satisfaction. On the other hand, physical work environment and monetary incentives did not have a statistically significant effect on employee job satisfaction.

The study also found that work environment significantly and positively influenced work motivation, and work motivation significantly influenced employee job satisfaction. In addition,

work motivation partially mediated the relationship between work environment and employee job satisfaction, indicating that a favorable work environment enhances employee job satisfaction both directly and indirectly through employee motivation.

Regarding the grouping variables and employee job satisfaction, the study found no significant difference in employee job satisfaction based on gender and job position. However, a significant difference was observed among different age groups, particularly between younger employees and middle-aged employees.

6.1.3 Recommendations

Based on the findings of the study the following recommendations were made,

Banks should give attention to improving psychosocial work environment factors such as supervisor support, trust, respect, and positive relationships among employees, as these were found to significantly enhance employee job satisfaction.

The management should also focus on non-monetary incentive systems like recognition, career development opportunities, and promotion practices.

Since working hours and work–life balance were found to be significant predictors of employee job satisfaction, banks should promote flexible work arrangements and create policies that makes employees to effectively balance their work and personal responsibilities. Particular attention should be given to work–life balance, as it had the strongest effect on employee job satisfaction.

Also, management should focus on strategies that enhance employee motivation, as work motivation was found to contribute directly to employee job satisfaction and partially mediate the relationship between work environment and employee job satisfaction.

Need for further studies

This study was conducted in a single bank. Therefore, future studies are encouraged to include multiple banks or other sectors to enhance the generalizability of the results. In addition, since this study employed a quantitative approach using questionnaire surveys, future researchers

may use qualitative methods such as in-depth interviews to gain a deeper understanding of the subject. This study used a cross-sectional research design, which collects data at a single point in time. Future studies may employ a longitudinal design to examine changes in employees' perceptions and job satisfaction over time.

References

Acharya, A. (2024). *Working environment and job satisfaction level among employees in commercial banks of Nepal* [Dissertation]. Tribhuvan University.

Ackah, D., Addo, S. K., & Yornu, I. K. (2025). Analysing the connection between motivation, compensation, and employee job satisfaction. *Dama Academic Scholarly & Scientific Research Society 2025, 10*(1), 01–31. https://doi.org/10.4314/dasjr.v10i1.1

Adjei, J. (2024). *Workplace environment and employee job satisfaction in the banking sector: Evidence from Consolidated Bank Ghana (CBG) Limited* [Dissertation]. University of Cape Coast.

Aggarwal, A., Sharma, D., Vohra, P., Sharma, S., & Sharma, V. (2023). Work environment and job satisfaction among employees. *The International Journal of Indian Psychology, 11*(1).

Ajayi, V. O. (2025). A review on primary sources of data and secondary sources of data. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.5378785

Akinlade, O. O., Ajegbomogun, F. O., & Okorie, N., PhD. (2022). *Physical Work Environment and Job Satisfaction of Library Personnel in Academic Libraries in Ogun state, Nigeria*. DigitalCommons@University of Nebraska - Lincoln. https://digitalcommons.unl.edu/libphilprac/6864

Alabi, O. A., Olonade, Z. O., Omotoye, O. O., & Odebode, A. S. (2022). Non-Financial rewards and employee performance in money deposit banks in Lagos State, Nigeria. *ABUAD Journal of Social and Management Sciences, 3*(1), 58–77. https://doi.org/10.53982/ajsms.2022.0301.05-j

Al-Badarneh, M. B., & Malkawi, S. A. (2025). Hotel Employees' job Satisfaction and Performance: a developed Herzberg's Theory-Based model. *Journal of Lifestyle and SDGs Review, 5*(4), e3677. https://doi.org/10.47172/2965-730x.sdgsreview.v5.n04.pe03677

Alem, N. T. A. (2025). Work Life Balance and Its Effect on Job Satisfaction: In case of Commercial Banks, Burie Town. *Journal of Information Systems Engineering & Management*, *10*(48s), 956–960. https://doi.org/10.52783/jisem.v10i48s.9685

Ali, A., Shah, M., Ch, S., & Hussain Soofi, A. (2025). Examine the effect of employee well-being on job satisfaction and employee performance in banking sector. *Journal of Media Horizons*, *6*(3).

Alkandi, I. G., Khan, M. A., Fallatah, M., Alabdulhadi, A., Alanizan, S., & Alharbi, J. (2023). The impact of incentive and reward systems on employee performance in the Saudi primary, secondary, and tertiary industrial sectors: a mediating influence of employee job satisfaction. *Sustainability*, *15*(4), 3415. https://doi.org/10.3390/su15043415

Alkharusi, H. (2022). A descriptive analysis and interpretation of data from Likert scales in educational and psychological research. *Indian Journal of Psychology and Education*, *12*(2).

Alsharji, A., Al-Tamimi, A., & Khudari, M. (2025). Employees' perceptions of the impact of Monetary and Non-Monetary Incentives on performance and job satisfaction: A case study from Oman College of Health Sciences. *International Journal of Environmental Sciences*, *11*(17).

Alvin, S. (2024). *Motivation factors, employee job satisfaction, and employee performance at Shwe Bank* [Thesis]. Yangon University of Economics.

Amoadu, M., Ansah, E. W., & Sarfo, J. O. (2023). Influence of psychosocial safety climate on occupational health and safety: a scoping review. *BMC Public Health*, *23*(1). https://doi.org/10.1186/s12889-023-16246-x

Anh, N. T. H., Trí, C. M., & Tú, L. T. N. (2022). The impact of work-life balance on job satisfaction, organizational pride and commitment: A study in the service industry. *Ho Chi Minh City Open University Journal of Science- Economics and Business Administration*, *12*(2). https://doi.org/10.46223/hcmcoujs.econ.en.12.2.2139.2022

Ariani, A., & Karyati, F. (2023). The effect of suitability between personality types and work environment models on job satisfaction. *International Journal of Business Law and Education*, *4*(1), 175–183. https://doi.org/10.56442/ijble.v4i1.147

Assam, S., Careem, M. F., Arshard, A. R. M., Imthiyas, M. S. M., & Siraju, M. (2025). EMPLOYEE JOB SATISFACTION WITH THEIR RESPECTIVE JOBS IN SRI LANKA – a THEORETICAL REVIEW. *Innovative Academy*.

Babar, N. M. a. H., Shahbaz, N. D. B., Ali, N. D. S., Amir, N. D. S. M., Tabasum, N. D. Z. A., & Ullah, N. H. (2025). Job satisfaction and work environment: A study of elementary teachers in District Chiniot, Punjab, Pakistan. *˜the œCritical Review of Social Sciences Studies*, *3*(1), 2516–2527. https://doi.org/10.59075/zqanes51

Bujang, M. A., Omar, E. D., Foo, D. H. P., & Hon, Y. K. (2024). Sample size determination for conducting a pilot study to assess reliability of a questionnaire. *Restorative Dentistry & Endodontics*, *49*(1), e3. https://doi.org/10.5395/rde.2024.49.e3

Büyükbeşe, T., Dikbaş, T., Çavuş, Ö., & Asiltürk, A. (2023). Herzberg's two-factor theory and its impact on job satisfaction: A research on bank employees during the COVID-19 period. KMU Journal of Social and Economic Research, 25(45).

Chi, H., Vu, T., Nguyen, H. V., & Truong, T. H. (2023). How financial and non–financial rewards moderate the relationships between transformational leadership, job satisfaction, and job performance. *Cogent Business & Management*, *10*(1). https://doi.org/10.1080/23311975.2023.2173850

Creswell, J., & Creswell, J. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods approach*. United States of America. SAGE publications, Inc.

Cui, Y. (2024). The Impact of Employee benefits on job satisfaction in the sales industry: An analytical study using Maslow's hierarchy of needs and Herzberg's Two-Factor Theory. *Proceedings of the International Conference on Advanced Education, Management and Social Science (AEMSS 2024)*.

Daniel, O. (2025). Financial reward and job satisfaction in commercial banks, Kogi State, Nigeria. *International Journal of Management, Marketing and Sustainability Review (IJMMSR), 1*(1).

Darlington, A., & Onuoha, C. (2023). Workplace environment and employee satisfaction of SMEs in Owerri, Imo State. *Academia Networks Journal of Strategic Business Research*, *8*(4).

Deby, R. S., Kornelius, Y., & Adda, H. W. (2025). Influence of leadership, work discipline and work environment on the job satisfaction of protocol Employees at the ADPIM Bureau of the Regional Secretary Central Sulawesi Province. *Tadulako International Journal of Applied Management*, *7*(01), 044–058. https://doi.org/10.59769/tajam.v7i01.163

Demelash, A. (2023). *The effect of compensation and benefit practice on employees job satisfaction in the case of Dashen Bank S.C.* [Thesis]. St. Mary's University.

Demir, S. (2022). Comparison of Normality Tests in Terms of Sample Sizes under Different Skewness and Kurtosis Coefficients. *International Journal of Assessment Tools in Education*, *9*(2), 397–409. https://doi.org/10.21449/ijate.1101295

Dinagde, S. (2025). *Impact of compensation on employee job satisfaction in the case of Bank of Abyssinia Central Addis District* [Thesis]. St. Mary's University.

Dorjgotov, E.-O., Nergui, S., Tumur, M., & Ganbaatar, U. (2023). A survey of the job satisfaction of employees who work from home. *Journal of Accounting Theory and Practice*, *7*(1).

Dubey, P., Sharma, R., & Kanaskar, V. (2025). To study the effect of working environment on Job Satisfaction: Evidence from Indian working female employees. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.5239020

Dwiyanti, S., Priambodo, E., & WS, P. (2023). The effect of work environment and innovation on job satisfaction of millennial employees at PT.XYZ with career development as an intervening variable. *Journal Management and Leadership*, *6*(2).

Elgeddawy, M., & Abouraia, M. (2024). Pragmatism as a research paradigm. *European Conference on Research Methodology for Business and Management Studies*, *23*(1), 71–74. https://doi.org/10.34190/ecrm.23.1.2444

Eromafuru, N. P. E. G., & Gospel, N. B. B. (2024). Human resource practices and its effects on employee job satisfaction in selected banks in Delta State, Nigeria. *International Journal of Management & Entrepreneurship Research*, *6*(2), 422–438. https://doi.org/10.51594/ijmer.v6i2.797

Fadhilah, A., & Prahiawan, W. (2024). The effect of workload and work environment on job satisfaction in company employees. *Jurnal JUMANIS-BAJA*, *6*(1), 71–78.

Faroque, O., & Rahman, S. (2025). Impact of individual, group and organizational level variables on job satisfaction of employees of private commercial banks in Bangladesh. *Journal of Management Research*, *24*(2).

Gagné, M., Forest, J., Gilbert, M., Aubé, C., Morin, E., & Malorni, A. (2010). The motivation at work scale: Validation evidence in two languages. *Educational and Psychological Measurement*, *70*(4), 628–646. https://doi.org/10.1177/0013164409355698

Galanakis, N. M., & Peramatzis, N. G. (2022). Herzberg's Motivation Theory in Workplace. *Journal of Psychology Research*, *12*(12). https://doi.org/10.17265/2159-5542/2022.12.009

Gnawali, B. (2024). Non- monetary reward on employees job satisfaction of commercial banks in Nepal. *Journal of Nepalese Business Studies*, *17*(1), 171–181. https://doi.org/10.3126/jnbs.v17i1.75315

Haruna, A., & Pongri, J. (2024). Impact of work environment on job satisfaction and employee performance in selected state universities in North East, Nigeria. *Journal of Contemporary Education Research*, *5*(8).

Hasim, M. A., Mahbob, N. N., & Musa, N. C. (2024). The Impact of Leadership Styles, Flexible Working Arrangements, Rewards, and Organizational Culture on Employee Job Satisfaction: Evidence from Selected Commercial Banks in Johor, Malaysia. *International Journal of Academic Research in Accounting Finance and Management Sciences*, *14*(4). https://doi.org/10.6007/ijarafms/v14-i4/24345

Hossan, D., Mansor, Z. D., & Jaharuddin, N. S. (2023). Research population and sampling in quantitative study. *International Journal of Business and Technopreneurship (IJBT)*, *13*(3), 209–222. https://doi.org/10.58915/ijbt.v13i3.263

Howitt, D., & Cramer, D. (2011). *Introduction to research methods in Psychology*. United States of America. Pearson Education Limited.

Ibrahim, T., & Yosepha, S. Y. (2025). Literature review on factors influencing job satisfaction: variables of work environment, workload, and compensation. *Dinasti International Journal of Management Science*, *6*(4), 927–938. https://doi.org/10.38035/dijms.v6i4.4355

Idris, M., Choiriyah, N., Jonifar, N., U, F. A., & Hidayat, R. (2024). The influence of work motivation and work environment on job satisfaction and its impact on the performance of Bank Mandiri employees Palembang City. *Revista De Gestão Social E Ambiental*, *18*(6), e05786. https://doi.org/10.24857/rgsa.v18n6-045

Iskandar, D., & Vidada, I. A. (2024). The effect of Work-Life Balance and work Environment on employee job satisfaction. *Golden Ratio of Data in Summary*, *4*(2), 688–693. https://doi.org/10.52970/grdis.v4i2.658

Ismail, N. A., Seman, S. A., & Ghapar, F. A. (2022). The Effect of Work-Life Balance, job stress and Job motivation on job satisfaction – A conceptual framework. *Jurnal Evolusi*, *3*(2). https://doi.org/10.61688/jev.v3i2.41

Iyobhebhe, I. (2024). Lecturers' behavior and Students' Drive to learn: A survey of students' perception in selected Nigerian universities. *Journal of Sustainable Education*, 55–64. https://doi.org/10.71257/jse.v1i2.3563

Jaffar, H., Munir, A. J., & Waqas, M. M. (2024). Assessing the impact of Herzberg's Two-Factor motivation theory on job satisfaction: a study of employees in the Punjab Healthcare Commission. *Sustainable Business and Society in Emerging Economies, 6*(3). https://doi.org/10.26710/sbsee.v6i3.3148

Jarantow, S. W., Pisors, E. D., & Chiu, M. L. (2023). Introduction to the use of linear and nonlinear regression analysis in quantitative biological assays. *Current Protocols*, *3*(6), e801. https://doi.org/10.1002/cpz1.801

Karimah, N., Widhiandono, H., Darmawan, A., & Miftahuddin, M. A. (2025). The Influence of Work Discipline and Work Environment on Job Satisfaction with Work Motivation as a Mediating Variable. *International Journal of Business and Applied Economics*, *4*(4), 2075–2094. https://doi.org/10.55927/ijbae.v4i4.222

Khan, R. B. F. (2022). Mediation role of work flexibility on the linking of work family conflict and job satisfaction. *Jurnal Bisnis Dan Manajemen, 9*(1), 87–93. https://doi.org/10.26905/jbm.v9i1.7627

Kwarteng, G. (2022). *Workplace environment and employee Performance: A case study of GRA Customs Division* [Dissertation]. University of Education, Winneba.

Kyriazos, T., & Poga, M. (2023). Dealing with Multicollinearity in Factor Analysis: The Problem, Detections, and Solutions. *Open Journal of Statistics, 13*(03), 404–424. https://doi.org/10.4236/ojs.2023.133020

Laili, N., Geraldina, I., & Gunarto, M. (2025). Work Environment and Work Ability as Predictors of Employee Performance and Job Satisfaction: Evidence from a Public Health Center in Indonesia. *International Journal of Marketing & Human Resource Research, 6*(3), 489–500. https://doi.org/10.47747/ijmhrr.v6i3.2821

Leavy, P. (2017). *Quantitative, qualitative, mixed methods, Arts-Based, and Community-Based participatory research approaches*. United States of America. The Guilford Press.

Lee, B., Lee, C., Choi, I., & Kim, J. (2022). Analyzing determinants of job satisfaction based on Two-Factor Theory. *Sustainability, 14*(19), 12557. https://doi.org/10.3390/su141912557

Legesse, K. (2023). *Factors affecting employee job satisfaction: the case of Oromia Bank SC* [Thesis]. St. Mary's University.

Lelo, J. M. (2024). The Effect of Work Environment on Employees' Job Satisfaction: Empirical Evidence from the Banking Industry. *Jurnal Manajemen Teori Dan Terapan | Journal of Theory and Applied Management, 17*(1), 149–162. https://doi.org/10.20473/jmtt.v17i1.54567

Lim, W. M. (2024). A typology of validity: content, face, convergent, discriminant, nomological and predictive validity. *Journal of Trade Science, 12*(3), 155–179. https://doi.org/10.1108/jts-03-2024-0016

Mahar, S., Lashari, I., Pirzada, Z., Lashari, A., & Channa, M. (2025). The effects of career development and compensation on job satisfaction in the banks of Khairpur City. *Journal of Social Horizons*, *2*(2).

Maharani, A., & Tamara, D. (2024). The occupational stress and work-life balance on turnover intentions with job satisfaction as mediating. *SA Journal of Human Resource Management*, *22*. https://doi.org/10.4102/sajhrm.v22i0.2369

Maharjan, S. (2022). Employee's salary and job satisfaction in banking sector of Nepal. *International Journal of Scientific Engineering and Applied Science*, *8*(4).

Majekodunmi, S., Wale-Oshinowo, B., & Olajide-Arise, T. (2025). Internal communication in work environment and Job Satisfaction: an Empirical insight. *Jurnal REKOMEN*, *8*(1).

Malasig, G. A., & Canoy, L., Jr. (2025). The effect of work-life integration on productivity and job satisfaction of private and government bank employees in Metro Manila: a multigroup analysis. *Journal of Economics Management and Trade*, *31*(2), 31–49. https://doi.org/10.9734/jemt/2025/v31i21272

Malik, I., Abdulahad, S., Saleh, A., & Shabila, N. (2023). Health employees' perceptions of their working conditions. *Asia Pacific Journal of Health Management*, *18*(1). https://doi.org/10.24083/apjhm.v18i1.2141

Mampuru, M. P., Mokoena, B. A., & Isabirye, A. K. (2024). Training and development impact on job satisfaction, loyalty and retention among academics. *SA Journal of Human Resource Management*, *22*. https://doi.org/10.4102/sajhrm.v22i0.2420

Manoj, R. (2025). Impact of work environment on job satisfaction at Gainers Control. *The International Journal of Analytical and Experimental Modal Analysis*, *17*(04).

Mbare, B. (2023). Psychosocial work environment and mental wellbeing of food delivery platform workers in Helsinki, Finland: A qualitative study. *International Journal of Qualitative Studies on Health and Well-Being*, *18*(1). https://doi.org/10.1080/17482631.2023.2173336

Miah, M. T., & Hasan, M. J. (2022). Impact of Herzberg Two-Factor Theory on Teachers' Job satisfaction: An Implication to the Private Universities of Bangladesh. *International Journal of Business and Management Research*, *10*(1), 1–5. https://doi.org/10.37391/ijbmr.100101

Misfin, E. W., Singh, M., & Phoolka, S. (2024). Impact of family and work conflicts on job satisfaction, life satisfaction and health of female teachers in Ethiopia: the moderating role of resilience. *Cogent Business & Management*, *11*(1). https://doi.org/10.1080/23311975.2024.2430458

Mostafa, R., & Jaafar, H. J. B. (2024). Revisiting job characteristics and job satisfaction: A systematic review with bibliographic analysis. *Multidisciplinary Reviews*, *7*(7), 2024142. https://doi.org/10.31893/multirev.2024142

Muhammad, L., Ishrat, R., & Afridi, R. (2022). The impact of working environment on employees job satisfaction: a case study of private schools in Peshawar City. *Psychology and Education*, *59*(2).

Mulugeta, E. (2022). *Factors affecting employee job satisfaction: a case of Dashen Bank S.C. South Addis District* [Thesis]. St. Mary‟s University.

Mutisya, B. M., & Makhamara, F. H., PhD. (2024). Effect of promotion Policy on employee job satisfaction at the Retirement Benefits Authority in Nairobi City County, Kenya. *Strategic Journal of Business & Change Management*, *11*(1). https://doi.org/10.61426/sjbcm.v11i1.2885

Mwasi, C. (2022). *Influence of working environment on job satisfaction for administrative staff of public universities in Tanzania: A case of the Open University of Tanzania* [Dissertation]. Open University of Tanzania.

Ndengu, T., & Leka, S. (2022). Work-Related Well-Being in the Zimbabwean Banking sector: A Job Demands-Resources Perspective. *Safety and Health at Work*, *13*(2), 220–226. https://doi.org/10.1016/j.shaw.2022.03.007

Nguyen, H. H. (2024). Improving employee job satisfaction: The case of commercial banks strategy. *Corporate and Business Strategy Review*, *5*(4), 134–139. https://doi.org/10.22495/cbsrv5i4art12

Ni, G., Li, H., Jin, T., Hu, H., & Zhang, Z. (2022). Analysis of factors influencing the job satisfaction of new generation of construction workers in China: a study based on DEMATEL and ISM. *Buildings*, *12*(5), 609. https://doi.org/10.3390/buildings12050609

Nurullisa, A. S., Suyoto, Darmawan, A., & Miftahuddin, M. A. (2025). The Effect of Work Environment, Compensation, and Leadership on Job Satisfaction through Work Motivation as a Mediating Variable. *South Asian Journal of Social Studies and Economics*, *22*(1), 66–80. https://doi.org/10.9734/sajsse/2025/v22i1945

Ogundare, E. (2022). The impact of intrinsic and extrinsic motivations on employee satisfaction and retention in Malaysia. *International Journal of Accounting and Business Management*, *30*(30).

Ogunola, A. A. (2022). Quality of Work-Life and Work-Life balance as predictors of employee job satisfaction. *Tazkiya Journal of Psychology*, *10*(1), 74–84. https://doi.org/10.15408/tazkiya.v10i1.22499

Okolocha, C. B., & Anugwu, C. C. (2022). Work environment and job performance of commercial banks in Nigeria. *IIARD INTERNATIONAL JOURNAL OF ECONOMICS AND BUSINESS MANAGEMENT*, *8*(2), 27–38. https://doi.org/10.56201/ijebm.v8.no2.2022.pg27.38

Papageorgiou, S. N. (2022). On correlation coefficients and their interpretation. *Journal of Orthodontics*, *49*(3), 359–361. https://doi.org/10.1177/14653125221076142

Pathiranage, T., Khatibi, A., & Tham, J. (2023). IMPACT OF WORKING ENVIRONMENT AND WORKLOAD ON WORK LIFE BALANCE TOWARDS JOB SATISFACTION: AN EMPIRICAL STUDY. *BUSINESS EXCELLENCE AND MANAGEMENT*, *13*(1), 5–20. https://doi.org/10.24818/beman/2023.13.1-01

Poudel, B. (2023). An empirical study on factors influencing job satisfaction of human resource in bank and insurance companies of Nepal. *Arabian Journal of Business and Management Review.*

Prasetya, A. S. E., Nyoto, N., Putra, R., & Sultan, F. M. M. (2023). Cyberloafing, work environment, and Leadership on performance and job satisfaction of education personnel at Sultan Syarif Kasim State Islamic University Riau. *Journal of Applied Business and Technology*, *4*(1), 17–29. https://doi.org/10.35145/jabt.v4i1.116

Pratama, A. S. M., & Mulyono, A. (2024). THE INFLUENCE OF COMPENSATION, WORK ENVIRONMENT, AND EXTRINSIC MOTIVATION ON TEACHER JOB SATISFACTION. *Journal of Higher Education and Academic Advancement*, *1*(7), 103–116. https://doi.org/10.61796/ejheaa.v1i7.764

Prayudi, N. A., & Komariyah, N. I. (2023). THE IMPACT OF WORK MOTIVATION, WORK ENVIRONMENT, AND CAREER DEVELOPMENT ON EMPLOYEE JOB SATISFACTION. *Jurnal Visi Manajemen*, *9*(1), 100–112. https://doi.org/10.56910/jvm.v9i1.268

Quader, M. (2024). Exploring human resource management practices and employee satisfaction in Bangladesh's private banking sector. *Journal of Policy Options*, *7*(1).

Rahman, M. M., Tabash, M. I., Salamzadeh, A., Abduli, S., & Rahaman, M. S. (2022). Sampling Techniques (Probability) for Quantitative Social Science Researchers: A Conceptual Guidelines with Examples. *SEEU Review*, *17*(1), 42–51. https://doi.org/10.2478/seeur-2022-0023

Ranabhat, D., Timilsina, B. S., & Ranabhat, M. (2023). Job satisfaction of female employees in commercial banks of Pokhara. *INTELLIGENCE Journal of Multidisciplinary Research*, *2*(1), 69–80. https://doi.org/10.3126/ijmr.v2i1.53623

Roedyati, J., & Purwanti, N. G. A. (2025). The influence of compensation and work environment on employee performance with job satisfaction as an intervening variable. *Smart International Management Journal*, *2*(1), 27–38. https://doi.org/10.70076/simj.v2i1.57

Roni, M., Hasan, W. H. W., & Jamil, M. F. (2024). The impact of working environment on employee job satisfaction. In *Advances in economics, business and management research/Advances in Economics, Business and Management Research* (pp. 145–157). https://doi.org/10.2991/978-94-6463-425-9_12

Rumopa, M., Baharuddin, B., Halik, J. B., & Lambe, K. H. P. (2025). Improving ship crew job satisfaction: the role of work environment and career development. *RIGGS Journal of Artificial Intelligence and Digital Business*, *4*(2), 1304–1315. https://doi.org/10.31004/riggs.v4i2.665

Salem, F. (n.d.). *THE MEDIATING EFFECT OF JOB SATISFACTION ON WORK ENVIRONMENT AND PRODUCTIVITY OF THE PUBLIC PETROCHEMICAL COMPANIES IN LIBYA* [Dissertation, Universiti Utara Malaysia,]. https://digitalcommons.unl.edu/libphilprac/6864

Salim, D. F., Candraningtias, W., Koerniawan, K. A., & Isynuwardhana, D. (2025). Gender-inclusive fintech and economic growth: The case of P2P lending in Indonesia. *Edelweiss Applied Science and Technology*, *9*(5), 424–435. https://doi.org/10.55214/25768484.v9i5.6885

Santanu, T., & Utami, S. (2024). Work environment transformation and its impact on employee satisfaction: case study of PD. Sutera Alam Soleh (SAS) Garut. *Golden Ratio of Data in Summary*, *4*(1).

Sara, D. A., Handaru, A. W., & Usman, O. (2022). The effect of work environment on employee performance through motivation and job satisfaction as intervening variables on permanent employees. *Eduvest - Journal of Universal Studies*, *2*(10), 2006–2018. https://doi.org/10.36418/eduvest.v2i10.617

Shafi, K., Muzammil, M., Rehman, F., & Asif, A. (2025). The Role of Compensation System, Work-Life Balance and Career Advancement on Employee Job Satisfaction in Private Banks in Karachi. *SSRN*. https://doi.org/10.2139/ssrn.5361849

Shao, Q. (2022). Does less working time improve life satisfaction? Evidence from European Social Survey. *Health Economics Review, 12*(1). https://doi.org/10.1186/s13561-022-00396-6

Shaughnessy, J., Zechmeister, E., & Zechmeister, J. (2012). *Research methods in Psychology*. United States of America. McGraw-Hill.

Sidharthan, K., & Zahrah, N. (2024). The Impact of Supervisor Support and Work Environment on Job Satisfaction among Bank Employees in Cyberjaya. *International Journal of Academic Research in Business and Social Sciences*, *14*(10). https://doi.org/10.6007/ijarbss/v14-i10/23032

Simanjuntak, K. H., Suhud, U., & Susita, D. (2023). Relationships between Work Environment and Employee Engagement mediate by Job Satisfaction. *IJHCM (International Journal of Human Capital Management)*, *7*(1), 158–171. https://doi.org/10.21009/ijhcm.07.01.12

Smirnykh, L. (2023). Working from home and job satisfaction: evidence from Russia. *International Journal of Manpower, 45*(3), 539–561. https://doi.org/10.1108/ijm-02-2023-0089

Somrit, K., & Romprasert, S. (2022). Human capital and two factor theories on job satisfaction. *GATR Journal of Management and Marketing Review*, *7*(1), 33–41. https://doi.org/10.35609/jmmr.2022.7.1(4

Sospeter, M., & Hassanal, I. B. (2022). The influence of school leadership experiences and working environment on teachers' job satisfaction in Kilimanjaro and Pwani regions, Tanzania. *African Journal of Accounting and Social Science Studies*, *4*(1), 1–18. https://doi.org/10.4314/ajasss.v4i1.1

Suifan, T. S. (2019). THE EFFECTS OF WORK ENVIRONMENTAL FACTORS ON JOB SATISFACTION: THE MEDIATING ROLE OF WORK MOTIVATION. *Verslas Teorija Ir Praktika*, *20*(0), 456–466. https://doi.org/10.3846/btp.2019.42

Sundari, N. U. D., & Poli, L. N. (2024). Evaluating the influence of work environment on job satisfaction: Data analysis in the banking sector using structural equation modeling. *Multidisciplinary Reviews*, *7*(10), 2024258. https://doi.org/10.31893/multirev.2024258

Suyono, J., Eliyana, A., Ratmawati, D., & Elisabeth, D. R. (2021). Organization commitment and work environment on job satisfaction: the mediating role of work motivation. *Systematic Reviews in Pharmacy*, *12*(2), 681–688. https://www.sysrevpharm.org/index.php?mno=65168

Syaputra, D., Telaumbanua, F., & Gobal, R. (2025). The influence of compensation, work environment and motivation on job satisfaction at Medan Art Work. *Amkop Management Accounting Review.*, *5*(2), 185–203. https://doi.org/10.37531/amar.v5i2.2796

Taherdoost, H. (2022a). What are Different Research Approaches? Comprehensive Review of Qualitative, Quantitative, and Mixed Method Research, Their Applications, Types, and Limitations. *Journal of Management Science & Engineering Research*, *5*(1), 53–63. https://doi.org/10.30564/jmser.v5i1.4538

Thu, S. (2024). *Motivational practices, employee job satisfaction and employee job commitment in MAB Bank* [Thesis]. Yangon University of Economics.

Toosi, R., & Sajjadi, M. (2025). A survey examination of psychological support in the workplace. *Cyberspace Studies.*

Udin, U. (2023). The Impact of Work-Life Balance on Employee Performance: Mediating role of affective commitment and job satisfaction. *International Journal of Sustainable Development and Planning*, *18*(11), 3649–3655. https://doi.org/10.18280/ijsdp.181131

Utomo, H., Pujiastuti, E., Sugiarto, M., & Rarnadan, N. (2025). The roles of job mutations and promotions on job Satisfaction, Self-Efficacy, and performance. *International Journal of Applied Business Research*, *7*(01). https://doi.org/10.35313/ijabr.v7i01.463

Villamor, K. J., Rombaoa, C. J., Tonog, M. B., Yson, R. R., Digan, M. J., & Nobleza, R. C. (2025). The Influence of Work Environment and Compensation on Job Satisfaction among Cooperative Employees in Cotabato Province. *Psychology and Education a Multidisciplinary Journal*, *34*(3), 335–348. https://doi.org/10.70838/pemj.340303

Waworuntu, E. C., Kainde, S. J. R., & Mandagi, D. W. (2022). Work-Life Balance, job Satisfaction and Performance among Millennial and Gen Z Employees: A Systematic review. *Society*, *10*(2), 384–398. https://doi.org/10.33019/society.v10i2.464

Weiss, D. J., Dawis, R. V., England, G. W., & Lofquist, L. H. (1967). *Manual for the Minnesota Satisfaction Questionnaire*. University of Minnesota, Industrial Relations Center.

Wibowo, N. H. N., Wajdi, N. M. F., & Sholahuddin, N. M. (2024). Enhancing Employee Job Satisfaction in the Tax Sector: the Role of Motivation and Hygiene Factors at the Directorate General of Taxes. *International Journal of Economics and Management Research*, *3*(1), 200–219. https://doi.org/10.55606/ijemr.v3i1.180

Willie, M. M. (2022). Differentiating between population and target population in research studies. *International Journal of Medical Science and Clinical Research Studies*, *02*(06). https://doi.org/10.47191/ijmscrs/v2-i6-14

Willie, M. M. (2024). Population and target population in research methodology. *Golden Ratio of Social Science and Education*, *4*(1), 75–79. https://doi.org/10.52970/grsse.v4i1.405

Worku, H. (2023). *The effect of human resource management practices on job satisfaction in the case of Hibret Bank S.C.* [Thesis]. St. Mary's University.

Wulandari, P., & Santoso, B. (2025). The influence of work discipline and work environment on job satisfaction of operational employees of CV. Manunggal Jaya Abadi. *Majapahit Journal of Islamic Finance and Management*, *5*(1).

Xue, H., Din, N. N. O., Balakrishna, S., & Zainal, N. (2024). Relationship between Motivation Determinants and Job Satisfaction among the Employees of Bank of China, Shanghai. *International Journal of Academic Research in Business and Social Sciences*, *14*(1). https://doi.org/10.6007/ijarbss/v14-i1/20475

Zimba, O., & Gasparyan, A. Y. (2023). Designing, Conducting, and reporting survey Studies: A primer for researchers. *Journal of Korean Medical Science*, *38*(48), e403. https://doi.org/10.3346/jkms.2023.38.e403

Appendices

Appendix I: The Questionnaire

Part I: Ethical Consideration



College of Business and Economics

Department of Management

Masters of Business Administration program

Addis Ababa University

Title of the Study: Work Environment and Employee Job Satisfaction: The mediating role of Work Motivation in the Banking Sector.

Researcher: Kalkidan Samuel

The aim of this study is to examine the effect of work environment on employee job satisfaction in the case of the Commercial Bank of Ethiopia, New Building Headquarters. The findings will be strictly used for academic purposes only. Participation in this study is entirely voluntary, and you may withdraw at any time without any negative consequences. If you agree to participate, you are required to complete a structured questionnaire, which will approximately take 10–15 minutes. There are no known risks associated with participating in this study. Although there is no direct personal benefit, your participation will contribute to research that may help improve working conditions. All information collected will be kept confidential. No personal identifying information will be collected, and the responses will be used for academic purposes only. By completing this questionnaire, you indicate that you have read and understood the information above and voluntarily agree to participate in the study.

For any questions regarding the study, please contact:

Email: Samuelkalidan@gmail.com.

Part II: Demographic profile of respondents

1. Gender: Male ☐ Female ☐
2. Age: 20-30 ☐ 31-40 ☐ 41-50 ☐ 51-60 ☐
3. Level of Education: Diploma ☐ Bachelor's degree ☐ Masters ☐ PhD ☐
4. Job position: Managerial Staff ☐ Professional/Officer Staff ☐ Clerical/Operational Staff ☐
5. Work experience: less than 6 month ☐ 6 months- 2 years ☐ 2-5 years ☐ 5-10 years ☐ More than 10 years ☐

The questionnaire is prepared in Likert-scale form, with a 5-point scale for work environment and employee job satisfaction and a 7-point scale for work motivation. You are requested to mark (✓) the required scale that shows your opinion.

Part III: Work Environment Questionnaire

Likert Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

S.N	**Physical Work Environment**	**1**	**2**	**3**	**4**	**5**
1	My office is peaceful enough for me to concentrate on my jobs					
2	The chairs as well as work desks I utilize make it simple to function as well as do not make me really feel weary.					
3	My work area is sufficient enough for me to function pleasantly					
4	My workplace or office has great illumination					
5	The temperature level in my workplace really feels comfy.					
6	My office really feels risk-free as well as healthy and balanced.					
	Psychosocial Work Environment					
1	My task provides me the best degree of challenge as well as work load.					
2	Individuals in my job unit pay attention to as well as worth my suggestions.					
3	I have excellent working relationship with my colleagues and also managers					

4	I understand just how my job assists the company reach its objectives.					
5	There is little problem with others in my work environment.					
6	My office has a positive atmosphere (e.g., trust and respect).					
	Work Incentives **A. Non-monetary incentives**					
1	The company deals with all staff members equally in terms of benefits.					
2	My job provides me great possibilities for promotion.					
3	I obtain acknowledgment for the excellent job I do.					
4	I am pleased with the job I perform in my current position.					
	B. Monetary incentives					
1	I am satisfied with the financial reward I receive.					
	Working hours					
1	I have enough time to do what is expected of me in my job.					
2	If I can't complete my work on time, I can do it at home.					
3	Even with my busy work life, I still got time to spare for other things.					
4	My organization maintains reasonable working hours.					
5	I don’t always work overtime.					
	Work-life balance					
1	My job allows me enough time to take care of my family responsibilities.					
2	My benefits support my needs and my family's needs.					
3	My job doesn’t usually interfere with my home and family life.					
4	I have enough time to enjoy with my family because my work is not so hard.					
5	My organization allows time off when needed for personal or family matters.					

Source: Adapted from a previously used questionnaire in related research.

Part IV: Minnesota Job Satisfaction questionnaire (MSQ)

Likert Scale: 1= Very dissatisfied, 2= Dissatisfied, 3= Neither, 4=Satisfied, 5=Very satisfied

On my present job, this is how I feel about…

S.N		**1**	**2**	**3**	**4**	**5**
1	Being able to keep busy all the time					
2	The chance to work alone on the job					
3	The chance to do different things from time to time					
4	The chance to be "somebody" in the community					
5	The way my boss handles his/her workers					
6	The competence of my superior in making decisions					
7	Being able to do things that don't go against my Conscience					
8	The way my job provides for steady employment					
9	The chance to do things for other people					
10	The chance to tell people what to do					
11	The chance to do something that makes use of my abilities					
12	The way company policies are put in to practice					
13	My pay and the amount of work I do					
14	The chances for advancement on this job					
15	The freedom to use my own judgment					
16	The chance to try my own methods of doing the job					
17	The working conditions					
18	The way my co-workers get along with each other					
19	The praise I get for doing a good job					
20	The feeling of accomplishment I get from the job					

Source: Adopted from the Minnesota Satisfaction Questionnaire (MSQ) by Weiss et al. (1967).Retrieved from: https://vpr.psych.umn.edu/node/26)

Part V: Work Motivation Scale (R-MAWS)

Likert Scale: 1= Strongly disagree, 2= Disagree, 3=Slightly disagree, 4=Neither agree nor disagree, 5= Slightly agree, 6= Agree, 7= Strongly agree

S.N	**Why do you or would you put a lot of effort into your work in general?**	**1**	**2**	**3**	**4**	**5**	**6**	**7**
1	Because I have to prove to myself that I can do it							
2	I make little effort, because I don't think it's worth the effort in this job.							
3	To gain approval from other people (e.g., my Superiors, co-workers, family, customers, etc.).							
4	Because putting effort into this work goes with my personal values.							
5	Because it makes me feel proud of myself.							
6	Because I have fun doing my job.							
7	Because otherwise I would feel bad about myself.							
8	Because other people will offer me more job security, only if I put enough effort into my work.							
9	To prevent other people from criticizing me (e.g., my superiors, co-workers, family, customers, etc.).							
10	Because other people will respect me more (e.g., my superiors, co-workers, family, customers, etc.).							
11	Because I personally consider it important to put effort into this work.							
12	Because the work I do is interesting.							
13	Because what I do in my job is exciting.							

14	Because I risk losing my job if I don't put in enough effort.							
15	I don't make an effort, because I feel that I am wasting my time at work.							
16	I don't know why I do this work, since I don't see any sense in it.							
17	Because other people will compensate me financially, only if I put enough effort into my work.							
18	Because putting effort into this work has personal meaning to me.							
19	Because otherwise I would feel ashamed of myself.							

Source: Adapted from the Work Motivation Scale (R-MAWS) developed by Gagné et al. (2010). Retrieved from: https://www.scribd.com/document/677277398/Work-Motivation-Scale

Thank you for completing this questionnaire.