

**ADDIS ABABA UNIVERSITY  
COLLEGE OF BUSINESS AND ECONOMICS  
SCHOOL OF COMMERCE**

**THE RELATIONSHIP BETWEEN REWARD AND JOB SATISFACTION: THE  
CASE OF COMMERCIAL BANK OF ETHIOPIA**

**A THESIS SUBMITTED TO ADDIS ABABA UNIVERSITY COLLEGE OF  
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## **Statement of Certificate**

This is to certify that Wondewosen G/Meskel has carried out his research work on the topic entitled, ‘**THE RELATIONSHIP BETWEEN REWARD AND JOB SATISFACTION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA.**’ for the partial fulfillment of Masters of Art in Human Resource Management at Addis Ababa University-School of Commerce. This Study is an original work and not submitted earlier for any degree either at this University or any other University and it is suitable for submission of Masters Degree in Human Resource Management.

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## **Declaration**

I **Wondewosen G/Meskel**, declare that this work entitled ‘**THE RELATIONSHIP BETWEEN REWARD AND JOB SATISFACTION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA.**’ is outcome of my own effort and that all source of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestion of the Research Advisor. This study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment of the degree of MA in Human Resource Management

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## **Acronyms**

**CBE**-Commercial bank of Ethiopia

**CSM**- Customer service manager

**CSO**- Customer service officer

**MSQ** – Minnesota Satisfaction Survey Questionnaires

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## **Abstract**

*In the current competitive business environment, banking industry is facing a lot of challenges particularly getting the right employees and retaining them. Rewards always play an important role in attracting and retaining talent that enhances organizational growth and performance. This study emphasizes the relationship between Intrinsic and Extrinsic Rewards with job satisfaction at commercial Bank of Ethiopia's employees. A Descriptive research design with survey method is applied in this study. Using stratified random sampling technique 263 participants (employees) of the target institution-CBE were selected from the total population of 882. The primary data was collected by using a questionnaire adopted from previous researchers. These results indicate that the employees in CBE generally did not perceive the reward practices in the institution as fair. Similarly, their overall satisfaction on the reward practices of the bank is moderate. Therefore, in order to be effective in achieving its targeted goals and objectives, CBE is required to re-evaluate its reward practices. The study has also found that Pay and Benefits, Recognition, Promotion and Career Advancement, Working Conditions and Working relation have moderate degree of positive relationship with job satisfaction of employees. Whereas, Accomplishment and Task Autonomy has slightly high Correlation with Job Satisfaction.*

**Key Words:** *Job satisfaction, Rewards, Pay and Benefits, Promotion, Career Advancement, Recognition, Task Autonomy, Accomplishment, Working Relation and Working Conditions.*

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the study

Business organizations operate in an environment that is rarely stable. So For businesses to maintain their competitive edge, it is necessary to utilize the ‘non-imitable assets’- that is the human resources so as to win out of the competitive environment.

In order to define some significant terms, it is expedient to commence with Armstrong and Murlis (1998), who describe reward management as the development, implementation, maintenance, communication and evaluation of reward processes. Importantly, rewards management is also concerned with the development of appropriate organizational cultures, underpinning core values and increasing the motivation and commitment of employees.

Hence in this context, it is vital to distinguish between intrinsic and extrinsic rewards. Intrinsic rewards are inherent to job or they exist within the job itself such as variety, challenge and autonomy. Extrinsic rewards on the other hand include pay and fringe benefits, promotion or advancement opportunities within organization, social aspects and work place conditions. Further researches has suggested that while intrinsic rewards will probably be more salient for job involvement, satisfaction with extrinsic rewards will lead to continuance commitment with organization resulting in increased customer satisfaction and loyalty (O’Reilly, et al. 1991).

Tangible and intangible rewards play an important role in increasing employee’s job satisfaction, which in turn increases productivity. According to Board.L.M (2007), tangible incentives are effective in increasing performance for task not done before, to encourage “thinking smarter” and to support both quality and quantity to achieve goals.

Job satisfaction is one of the most important and significant variables in organizational behavior and in work organizations. It is the general attitude of an employee to the job. The higher the job satisfaction, the more likely workers will hold a positive attitude toward their jobs (Wang & Feng 2003), and are more likely to be committed to the organization. Similarly, workers with

higher level of job satisfaction would display a decreased propensity to search for a job and decreased propensity to leave the organization (Wright & Bonett 2007). In the same way, employees who perceive their needs as unmet grow in general dissatisfaction and become increasingly attracted to competing places of employment (Tziner 2006), and often result in voluntary termination and organizational turnover (Mathieu & Zajac 1990).

Over the years, a considerable amount of literature has been developed, which seeks to improve understanding reward systems and the extent to which they can influence the levels of employee's commitment, motivation and eventually, job satisfaction. According to Lawler (1971), reward systems are one of the most widely researched and written subjects in the field of Management and organizational behavior, yet it remains one of the less understood topics.

Studies show that satisfaction of workers is highly correlated with productivity, absenteeism and employee turnover. Management or owners of corporations expecting a reasonable return on investment from their human resource should give due emphasis to satisfaction of their employees (Robbins, 1998).

The term of job satisfaction has become a very significant one, now that managers seek for practices which are likely to make people more satisfied and therefore, more productive. Though several papers within the latest literature, it is easy to understand that job satisfaction is quite difficult to measure while it is considered as major determinant of organizational performance and effectiveness. (Riketta, 2002).

Researchers have argued that rewards offered by organizations may have a powerful impact on employees' attitudes towards their jobs and the company for which they work (Lincoln & Kallerberg, 1990).Based on Herzberg's & Mouser's two factors Theory, these rewards are either intrinsic or extrinsic thus impacting the level of satisfaction employees experience with their jobs(Hong Lu, et.al. 2005).

The central concern of this study is to assess the perceptions of employees on existing reward management and to discover the relationship between reward and job satisfaction in particular setting.

## **1.2 Background of the bank**

Commercial Bank of Ethiopia (CBE) was legally established and took its shape as a share company in 1963. CBE took over the commercial banking activity of the then state bank of Ethiopia which was originally founded in 1942. (CBE,2016)

Commercial bank of Ethiopia is a state owned bank. CBE plays an important role in the country's economy and dominates the market in terms of asset, deposit, capital, and customer base and branch network. While CBE faces a growing competition in the banking industry from private banks, it still stands in the leading position with its long year bank service experience.(CBE,2016).

The bank is pioneer to introduce modern banking to the country it is the first bank in Ethiopia to introduce ATM service for local users. It is also the first to introduce western union money transfer service in Ethiopia early 1990's. ([www.combanketh.et](http://www.combanketh.et) 07.03.17).

As per June 30 2014 it has more than 860 branches stretched across the country, with assets of 242.72 billion. And it has more than 8.5 million account holders, with a total of more than 20000 employees.

## **1.3 Statement of the problem**

Effective, fair, timely, consistent and market driven rewards can satisfy employees. The aim of reward management is to reward people fairly, equitably and consistently in accordance with Employee's contribution for organization. (Armstrong & Murlis, 2004).

Rewards and recognition play an imperative role in motivating employees and improving performance (Lawler, 2003).and hence satisfying employees. A carefully designed reward system can greatly enhance an organization's effectiveness and productivity. Today, complex

reward systems are needed to meet the demands of a more diverse workforce and gradually more, organizations are finding they must focus on the total compensation package for employees.(V.Akafo& P.Agyekum,2015).

In today's competitive organizational world having a satisfied workforce so as to fulfill the organization's mission or goal is vital. As of every organization the commercial bank of Ethiopia survival in a competitive bank industry is by having a satisfied workforce. One of the means to create and retain a satisfied workforce is through installing attractive, fair and equitable reward system or practices.

Reynolds & Beaty (1996) stated that the relationship established between the employees and the customers may lead to an increase in values perception with regard to the banks products and services: that unsatisfied work force jeopardizes the working environment established between them.

It is known that the CBE launches annual survey report. As per the report 235 employees left the Bank for a variety of reasons. This number is very high comparing to the planned turnover of 150 employees. (HR Transaction division report, Jan, 2016).This high turnover seriously affects the competitiveness of the bank with in today's competitive bank industry, to make things worse as per the banks report 85% of the turnover is highly intellectual employees above grade 9 employees.

As of Reynolds & Beaty (1996) stated employees are open to leave their job if they are unsatisfied with organizations remuneration package in one thing or if they perceive they are untested with the job itself. So the paper is forward looking to identify "The relation between reward and job satisfaction" in the bank, by emphasizing on intrinsic and extrinsic reward variables.

## **1.4 Research Question**

Based on the above stated problems the study will try to address the following research questions:-

### **1.4.1 General Question**

What is the relationship between rewards and Job Satisfaction among bank employees?’’

### **1.4.2 Specific Questions**

- 1-What is the perception of bank employees on the existing reward practices?
- 2-To what extent Extrinsic Reward variables are related to employee job satisfaction?
- 3-To what extent intrinsic Reward variables are related to employee job satisfaction?

## **1.5 Objectives of the study**

### **1.5.1 General Objective**

The main objective of this study is to examine the relationship between rewards and employees job satisfaction.

### **1.5.2 Specific objective**

- 1-To assess the perceptions of employees on existing reward management that is put in use.
- 2- To determine the relationship between extrinsic reward and job satisfaction.
- 3- To determine the relationship between intrinsic reward and job satisfaction.

## **1.6 Significance of the Study**

The research paper has practical significance to the existing body of knowledge in the Ethiopian Context. Most importantly the study helps to tackle problems associated with rewards and job satisfaction. Secondly it assists to have good understanding on the relationship between rewards and job satisfaction. On the other hand the study helps the management of the bank in designing effective reward systems that effectively motivate employees and make them committed to the organization. And also provide useful suggestions and recommendations in regard to the reward systems that their employees expect of them. Lastly the study Contribute to the existing body of knowledge by adding a literature on the reward systems and job satisfaction of employees in the Ethiopian Banks context.

### **1.7 Scope of the Study**

Although, the study could be more comprehensive if other human resource variables that have relation on employee job satisfaction would have been addressed, the scope of the study is limited to one of the human resource functions i.e. reward systems. The study focuses on the relationship between reward and job satisfaction, by emphasizing on the relationship between intrinsic and extrinsic rewards on job satisfaction. The study has two variables namely independent variables of intrinsic and extrinsic variables and dependent variable, job satisfaction. Extrinsic variables consist of pay and benefit, promotion, recognition and the working condition. And intrinsic variable incorporates working relation, task autonomy and accomplishment.

The study would have given the whole picture of commercial Bank of Ethiopia if all Branches were covered. However, the study is focused only to head offices and grade three and four city branches of commercial bank employees located at Addis Ababa city only, due to time, Geographical location, and Addis Ababa city is the one that the bank formulates policy and Budget Constraints to address all employees.

### **1.8 Limitations of the Study**

To conduct this study there are many challenges that may affect the quality of the paper and hinder the progress of the research. Such as;

-Missing to address all Reward variables that have impact on job satisfaction, may have some impact on the outcome of the study as the dependent variable is subject to other reward variables considerations as well.

-As only clerical City Branch employees(Grade 3 and Grade 4), more than two year experience employees and head office are covered under the study, the effect of reward systems on non-clerical, grade two branches, grade 7 employees (less than two year experience) and outlining employees was not known.

### **1.9 Definition of terms**

#### **Conceptual definition of terms**

It refers to the definition of terms or variables from the theoretical perspectives.

## **Reward systems**

A reward system consists of the interrelated process and practices that combine to ensure that reward management is carried out effectively to the benefit of the organization and the people who work there.(Armstrong, 2009).

## **Total Rewards**

Total rewards ‘includes all types of rewards – indirect as well as direct, and intrinsic as well as extrinsic’.(Armstrong, 2009)

## **Intrinsic Rewards**

Intrinsic non-financial rewards related to responsibility, achievement and the work itself may have a longer-term and deeper impact on motivation.(Armstrong, 2009)

## **Extrinsic Rewards**

Extrinsic rewards provided by employers in the form of pay will help to attract and retain employees and, for limited periods, may increase effort and minimize dissatisfaction.(Armstrong, 2009).

## **Job Satisfaction**

Job satisfaction refers to the overall positive or negative attitude that employees hold towards the job and the job context. (John Shields, 2007)

## **1.10 Organization of the Paper**

These paper is organized in three chapters i.e. Chapter One includes Background of the study, Statement of the problem, Research Questions, Objectives of the study, definition of terms, Significance of the Study, and limitation and Scope of the Study. Chapter Two includes: Review of Related Literature. Chapter Three: Methodology of the study: Research designs and Methods, population and sample design, Data collection procedures, ethics and Data analysis Methods. Chapter Four: Results and Discussion: Data analysis, presentation and Interpretation. Chapter Five: Summary, Conclusions and Recommendations. Finally the References and Annex stated.

## **Chapter Two**

### **Literature review**

#### **2.1 Theoretical Review**

##### **2.1.1 Definitions and Overview of Reward**

Organizations compete for needed talents and human capital. Reward practice is being adopted by organizations public or private, governmental or nongovernmental, profit-making or charitable. As Bown (2000) argued, in a world of downsizing which is characterized with doing more with less, reward and recognition are pivotal factors to boosting morale and creating goodwill between employees and managers.

Malhotra et al. (2007) define rewards as ‘all forms of financial return, tangible services and benefits an employee receives as part of an employment relationship’. Employers expect employees to deliver or execute assigned duties to their satisfaction whilst employees also expect their employers to assure them of adequate wages and salaries (rewards) after they dutifully deliver what is expected of them (Eshun and Duah, 2011).

Reward is something given or received in return for service, merit, hardship, etc. Mathis and Jackson (2004) stated that, compensation rewards people for performing organizational work through pay, incentives and benefits. The ability to achieve the company’s critical business goals is the preferred criteria imposed by majority of organizations today to reward their employees. Mayo (1998) argues that, many companies are unable to instill the joy of working in performing duties and responsibilities if there are inadequate rewards being promised. Again, reward provides a visible means of promoting quality efforts and telling employees that the organization values their efforts (Evans and Lindsay, 2003).

##### **2.1.2 Reward and Motivation**

Even though people work for salary or wages (rewards), there are numerous ways of rewarding (motivating) employees according to the task or function performed (Eshun and Duah, 2011). The underlying principle for the use of rewards is to motivate or induce behaviors among employees which are viewed as beneficial for enhanced performance whilst inhibiting other

behaviors which employers and managers perceive as detrimental to organizational effectiveness and efficiency. Thus, rewards serve as a means of motivating desired behaviors.

Incentives, rewards and recognitions are the prime factors that impact on employee motivation. (Zakaria et al., (2011)) stated that, employees who are well motivated serve as the competitive advantage for any company because their performance leads an organization to accomplishment of its goals. Among financial, economical and human resources, human resources are the most vital element that can provide a company's competitive edge as compared to others.

### **2.1.3 Reward System**

Throughout the management literature, practitioners as well as theorists have underlined the importance of rewards systems. Rewards management is considered to be probably the most rapidly developing area of human resource management. In order to conceptualize the rewards systems, it is necessary to commence from the Harvard Model of human resource management, which emanates from the Harvard Business School (Sparrow &Hiltrop, 1994).This model is called "Soft Variant" because it emphasizes in the human aspect of human resource management. The model comprises of four key policies: rewards systems designed to attract, retain and motivate employees; human resource flow, emphasizes human resource development setoff policies; employee involvement in decision-making, and work systems, designed in order to produce the best outcomes. It is therefore obvious that rewards systems are a fundamental function of human resource management as they deal with the assessment of job values, the design and management of payments, performance management, contingent pay, employees' benefits and pensions and the management of rewards procedures. Furthermore, reward policies should take into account organizational goals, values and strategies (Armstrong and Murlis, 1998). Another important point that Armstrong and Murlis (1998) mention is that rewards systems also include the development of organizational cultures as they are led by organizational requirements and can increase the motivation and commitment of employees as their philosophy must recognize the vital role of the workforce and also respect their needs. The rewards systems are comprised of two main elements: financial and non-financial rewards. The financial rewards include rewards strategies such as merit-pay, market-based pay, profit-related pay, while non-financial rewards focus on the needs of people for recognition, achievement, responsibility and personal growth (Armstrong M,2009).

#### **2.1.4 Types of Reward**

Rewards may be classified into extrinsic/external and intrinsic/internal. Shanks (2007) points, extrinsic rewards “are a host of external things (tangible) that managers can provide that may serve as incentives for employees to increase their productivity”. These, among others, include; money, benefits, flexible schedules, promotion, job responsibilities, change in status, praise and feedback, a nurturing organizational culture, etc. Tangible rewards (financial rewards) may be direct or indirect. Direct financial rewards refer to the pay an employee receives in the form of wages, salaries, bonuses, commissions, incentives, merit pay, stock options, etc. That is to say, direct financial rewards constitute base pay and variable pay (performance-base pay). Base pay refers to the basic pay an employee receives which may be a wage or salary and usually influenced by external and internal factors. The former include conditions in the labor market, market rates, government influences, etc. Whilst the latter comprises factors such as job evaluation, collective bargaining with employees’ representatives, individual agreements, etc. These rewards are based on time worked and they constitute the bases on which majority of employees are compensated directly (Mathis and Jackson, 2004).

##### **2.1.4.1 Extrinsic rewards**

###### **2.1.4.1.1 Promotion**

Promotions provide opportunities for personal growth, increased responsibility, and increased social status. The structure of the company’s reward system the means through which employees earn promotion, salary increases, or other rewards is important in determining satisfaction reward structures that hinder professional development or provide little recognition for employees’ contributions to company success lead to lower levels of satisfaction. On the other hand, reward structures that provide reasonable and adequate opportunities for employees’ contributions to be recognized and rewarded are associated with more positive attitudes about the job (Robbins 1998). Further it maintains that promotions may take a variety of different forms and are generally accompanied by different rewards. Promotional opportunities therefore have differential effects on job satisfaction, and it is essential that this be taken into account in cases where promotion policies are designed to enhance employee satisfaction.

#### **2.1.4.1.2 Pay and benefits**

These rewards range from improved work environment (a corner office, a nicer chair), to higher security and more responsibility; of all of these types of incentives, money is one of the few that we can quantify and measure. Due to the social influence described by, money can often have a powerful effect on job satisfaction regardless of how important motivator money is to an employee. Similarly, indicated that salaries not only assist people to attain their basic needs, but are also instrumental in satisfying the higher level needs of people. According to Robbins (1998), employees seek pay systems that are perceived as just, unambiguous and in line with their expectations. When pay is perceived as equitable, is commensurate with job demands, individual skill level, and community pay standards, satisfaction is likely to be the result. Employees are satisfied when they feel that the rewards they receive from their job correspond to their skills and effort. It is not solely about the amount of money they receive. They are satisfied when they feel that they have been fairly treated and when the rewards they receive are equal to the ones that their colleagues who have the same skills and exert the same effort, receive. As Equity Theory suggests perceived equity seems to lead to greater job satisfaction and organizational commitment.

#### **2.1.4.1.3 Working condition**

According to Robbins (1998) work conditions are defined as an employee's work place, work instruments, the work itself, organization policy, and organizational rules. Shanks,(2007) stated that in working condition promoted factors such as temperature, lighting, ventilation, hygiene, noise, working hours, and resources as part of working conditions.

The worker would rather desire working conditions that will result in greater physical comfort and convenience. The absence of such working conditions, amongst other things, can impact poorly on the worker's mental and physical well-being. (Mathis and Jackson (2004)

Shanks (2007) explained that factors such as temperature, lighting, ventilation, hygiene, noise, working hours, and resources are all part of working conditions. Employees may feel that poor working conditions will only provoke negative performance, since their jobs are mentally and physically demanding.

#### **2.1.4.1.4 Recognition**

Most of organizations have gained the immense progress by fully complying with their business strategy through a well balanced reward and recognition programs for employee. Employees do not only want attractive pay and benefits, but also expect that their efforts are valued, appreciated and treated fairly.

Recognition is the timely, informal or formal acknowledgment of a person's or team's behavior, effort or business result that supports the organization's goals and values, and which usually is beyond normal expectations.(shanks,2007)To V.Akafo & P.Agyekum(2015), recognition represents a reward experienced primarily at the symbolic level, but may also take on emotional, practical or financial value.

A meaningful, thoughtful employee appreciation program is about valuing employees' efforts and having respect for who they are and what they do (shanks, 2007). According to Long and Shields (2010), recognition can be categorized into formal or informal, cash or noncash, and individual or collective.

#### **2.1.4.2 Intrinsic rewards**

##### **2.1.4.2.1 Working relation**

It is the relationship that exists in a work environment between employees .According to Armstrong M.(2009) it is the relation that exists between colleagues and employees of the organization. Friendly and supportive co-workers can increase an employee's job satisfaction. Robbins (1998, P. 220) indicated personal factors that affect job satisfaction. According to him, higher levels of status and seniority affect job satisfaction.

#### **2.1.4.2.2 Task autonomy**

Task autonomy is the extent to which employees have a major say in scheduling their work and deciding on procedures to be followed (De Carlo, 1999). Chelladurai, (2006) was defined autonomy as the degree to which the job provides substantial freedom. Cary.L, (2004) defines task autonomy refers to a feeling of control over the outcomes of one's work.

Sims, et al (1976), defined Job autonomy as the extent to which workers are allowed freedom in the work place, independence when performing their job tasks and duties. Autonomy increases the satisfaction of employees. Cary.L (2004) stated that autonomy has relationship with employee job satisfaction and autonomy at work increases the satisfaction level. If there is greater autonomy in a work, it increases the satisfaction of the employees.

#### **2.1.4.2.3 Career Path**

Career progression plays a key role in the employee satisfaction. Therefore, career guidance is the mirror image of succession development which emphasizes that workers should be aware of the length of time it will take for them to progress to the next rung up the career ladder; and that people should be made aware of the potential career paths open to them so that they can develop their current capabilities and skills to guarantee their entry to those paths. Consequently, companies themselves must be clear about available career paths, as well as the criteria for making lateral and diagonal moves (Armstrong and Murlis, 2004).

#### **2.1.4.2.4 Organizational Values**

Organizational values provide the basis for creating a positive and rewarding work environment that creates sustained performance and satisfaction. Several components are commonly found in the values of successful companies, in particular, honesty, trust, openness and justice. The criteria for winning and the judging process must be clear and effectively communicated to all employees. This is important because ample evidence exists to demonstrate the link between

positive values in HR policies and staff satisfaction, motivation, commitment, and overall organizational performance. (Armstrong and Murlis, 2004)

#### **2.1.4.2.5 Accomplishment**

It is something that has been achieved successfully by the employee. The intrinsic motivation of a feeling of accomplishment can be fulfilled in almost any position. Herzberg (1959), states that the feelings of accomplishment are the strongest intrinsic rewards in an organization. It is the basic factor that hugely influences job satisfaction.

#### **2.1.5 Consequences of Total Rewards**

##### **2.1.5.1 Motivation of Employees**

Reward systems, whether monetary or other, can positively affect employees by increasing motivation. Workers who are aware that outstanding performance or behavior in the workplace will result in desirable rewards are more likely to strive to meet the goals set forth by employers. This decreases monotony in the workplace and fosters ambition and hard work amongst employees.

##### **2.1.5.2 Reaching and Retaining Good Workers**

Employees are not the only ones who experience the positive effects of reward systems in the workplace. Employers who offer desirable rewards to their employees have a better chance of attracting good, motivated workers. They also have better chances at retaining their top employees, those who more than likely reap the rewards. Ambitious employees will be attracted to reward systems, but without rewards, may look for work elsewhere.

##### **2.1.5.3 Improvement in Profit**

When employees work towards their goals in hopes of earning rewards, business becomes more successful. Profit increases and some businesses also may witness improvements in office relations and behaviors and in customer service. The more successful a business is, the more they can expand and the more rewards they can afford to offer, creating a cycle that promotes hard work, good behavior and increased profit.

#### **2.1.5.4 Negative Effects**

Not all reward system effects are positive. Some scholars argue that an overemphasis on business reward systems has a negative effect on intrinsic values. Intrinsic values are the values that a person, in this case an employee, has without prompting by an outside force. For example, dedication can be seen as an intrinsic value if an employee is dedicated without being offered a reward. If the employee is only dedicated because they know they will be rewarded, they value only extrinsic rewards. Some theorists believe that reward systems are completely diminishing employees' intrinsic value systems.

#### **2.1.6 Job Satisfaction**

Armstrong (2009) describes job satisfaction as the attitudes and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction.

According to Getta.k and K.M.Pandey (2011) satisfaction of rewards in public and private sector employee has been established certainly associated with job satisfaction. Furthermore job satisfaction is associated with the monetary compensation (pay, promotion, and bonus) and non-monetary compensation is one of the most important explanatory variables in both sectors.

Organizations like banking sector have determined a balance between the performance of the employees and their commitment to the work which in result of job satisfaction. Reward and motivation are the two main factors that have an effect on the job satisfaction and motivation of employees. In reference to statistics, there is a significant relationship between reward and recognition, and between motivation and job satisfaction (Ali and Ahmed, 2009). Providing the financial benefit to employees without any prominent expression also loses its importance. Rewards have a direct link with the motivation and job satisfaction of the employees. Variations in rewards and recognition can bring a positive change in work motivation and job satisfaction of the employee (Ali and Ahmed, 2009). The attitudinal type of job satisfaction suggests that an individual would attempt to stay with a satisfying job and quit a dissatisfying job (Spector 1985).

### **2.1.7 Reward Systems and Job Satisfaction**

When we look at the association between rewards and employee job satisfaction, various scholars' agree that they have a very strong link. Accordingly, Wilson, (1994) as cited by Rizwan.Q et al (2010) explained that employees are definitely closer to their organization as their job can become the major satisfaction in their life after having a proper rewards and recognition at their job. They further explained that recognition is a process of giving an employee a certain status within an organization. This is a very crucial factor towards an employee motivation. Recognition describes how the work of an employee is evaluated and how much the appreciation he receives in return from the organization. It also specifies the way an organization gives its employee the reward and the status for his work and activities. Most financial reward systems have been proved to have a direct relationship with employee job satisfaction. But reward need not necessarily be financial and based on membership of the organization. There are financial and non –financial, intrinsic and extrinsic, performance base and membership based reward systems which have a great impact of employees' satisfaction. All this types of reward systems have their own way of contributing to the satisfaction level of employees. As per the study of Flynn (1998) as cited by Rizwan.Q et al (2010) rewards and recognition programs keep high spirits among employees, boosts up their morale and creates linkage between performance and motivation of employee. Reward is an important factor designed to be given in return to work performed. It has a direct motivation influence on employees' performance. It has basic necessity for any given person to earn living out of something they perform, so employees' basic motivational factor to be hired to perform a certain work is primarily to get financial reward in return to their contribution to the organization. Herzberg (1959) as cited by John Adair (2004) identified the factors that contribute to job satisfaction and dissatisfaction as the eight 'hygiene' factors which create job dissatisfaction are company policy and administration, supervision, interpersonal relations, salary, status, job security, personal life and working conditions. Herzberg further identified six 'motivating' factors that lead to job satisfaction as achievement, recognition, and possibility of growth, advancement, responsibility and the work itself.

### **2.1.8 Motivation and Job Satisfaction**

Researchers such as Lincoln & Kalleberg (1990) have argued that rewards offered by organizations may have a powerful impact on employees' attitudes towards their jobs and the

company for which they work. Based on Herzberg (2003) motivation-hygiene theory identifies intrinsic motivators (e.g. Achievement, recognition, the work itself) and hygiene factors which tend to be extrinsic factors (e.g. Company administration, supervision, salary). Herzberg's view is that these motivators lead to job satisfaction because they satisfy an individual's need for self-actualization.

The relationship between work motivation and job satisfaction finds significant positive association indicates that as work motivation increases, job satisfaction increases. The dominant argument has been for positive association between extrinsic motivation and job satisfaction. Intrinsic motivation can increase as a result of work enhancement programs that have increased work morale. When employee enjoyment of their job increases, intrinsic rewards may undermine the extrinsic motivation.

### **2.1.9 Factors determining Job Satisfaction**

There are number of dimensions which effect job satisfaction. Purcell et al (2003) believe that discretionary behavior which helps the firm to be successful is most likely to happen when employees are well motivated and feel committed to the organization and when the job gives them high levels of satisfaction. The major factors that affect job satisfaction are.

#### **2.1.9.1 Job Security**

As of David.G and Adrew.J,(2000) job security is an important determinant of work satisfaction. They states having a secure job increases job satisfaction: the more employees conceive their job is safe they are highly probable to be satisfied on their job. According to them job satisfaction levels decrease when an employee feels threatened by a lack of job security. A worker is filled with feelings of discontent and uncertain which leads to resentment. However, an employee with job security is able to envision his future at the organization, making him feel valued and satisfied with his current position.

#### **2.1.9.2 Variety of job responsibility**

The number of tasks performed by a worker is an important element of job satisfaction. Gruneberg (1979) wrote: "...jobs which are deskilled and lack variety and autonomy are less

satisfying than are jobs which allow for the individual's abilities to emerge" .He asserted that the characteristics of the job itself are the major variables in determining whether satisfaction is derived from the job. If the characteristics of the job are enhanced, job satisfaction is increased.

Argyris (1964) theorized that enlarging a person's job is important to promoting growth in an individual and increasing the worker's psychological energy devoted to the job, thus increasing job effectiveness. Specialization in one or two aspects of a job results in a feeling of not being responsible for the total product. Applied to the job of assistant principals, those given only a few duties in schools will not be very satisfied with their jobs.

### **2.1.9.3 Work life balance**

Work-life balance is the degree to which an individual is involved in and satisfied equally with their job and personal roles (Saif.D et al, 2011). According to them effective balance in job and personal life makes a person more content and happier. It has been revealed in various studies that a higher desire to achieve more, lead people to make extreme efforts that increase their working timing and they lost their work life balance. It ultimately reduces level of satisfaction among professional and increased the level of stress experienced by them. (Beehr & .Newman, 1978). It is evident that integrating and maintain work life balance into our lives is the current need.

### **2.1.9.4 The nature of the work**

Robins (1998, P. 90) stated that mentally challenging jobs are positively related to job satisfaction. Such jobs give the opportunity to employees to use their skills and talents into a variety of tasks and also provide them with feedback on their performance after they complete each task. In accordance to Maslow's Hierarchy of Needs Theory (1954), employees with challenging jobs are given the chance to fulfill their higher level need of self-actualization and reach self-fulfillment. Monotonous and hectic tasks and those assignments that do not stimulate employees are all related to lower levels of job satisfaction. Employees in these types of positions, such as people who work on assembly lines in factories, report higher levels of psychological distress and tend to have a high number of absences from work (Robins 1998, P. 90).

### **2.1.9.5 Supervision**

Research indicates that the quality of the supervisor - subordinate relationship will have a significant, positive influence on the employee's overall level of job satisfaction (Robbins, 1998, P.98). He also added that employee satisfaction is increased when the immediate supervisor understands and friendly, offers praise for good performance, listens to employee's opinions, and shows a personal interest in them. Both the actual and perceived quality of the supervision at work also affects job satisfaction. Competent supervisors who treat employees with respect and consider the needs and interests of the employees when they make decisions tend to foster high level of job satisfaction of the part of the company's employees.

### **2.2 Empirical literature**

A number of studies have been conducted to improve understanding of reward system and the extent to which its relation on commitment, motivation and job satisfaction.

Nezaam Luddy (2005), in his research using variables pay, work itself, supervision, coworker, and promotion proved that employees are more satisfied with their coworkers, followed by the nature of the work itself and the supervision they received. Respondents however, indicated that they are less satisfied with promotional opportunities and least satisfied with the pay they received.

Linz (2003) asserted her findings as: While additional pay is important – workers with high incomes were those who reported a high level of job satisfaction. Adopting reward structures tied to the development of work-related skills would likely raise job satisfaction levels. Redesigning jobs to give workers more variety in their job tasks or more responsibility would also likely coincide with higher job satisfaction among employees. Douglas et al (1991) found in their research that only the intrinsic indicators of skill and autonomy had a significant impact on job satisfaction and no extrinsic indicator reached a level of significance to impact job satisfaction.

Kalleberg (1977) concluded in his research that workers with greater numbers of dependents are more likely to value financial aspects of work, men place greater valuation on the intrinsic dimension of work than women do, and determinants of job satisfaction for employees change over time; he also found occupations to relate with job satisfaction.

A study carried out by Muhammad Ziauddin, et al (2010) on the effect of job rewards on job satisfaction with age as the moderating factor shows that job satisfaction is positively and significantly related with extrinsic rewards but less than intrinsic rewards and is also significantly related with age. The study further indicates that job satisfaction increases with increase in age differences. Therefore, old workers reported high level of satisfaction from extrinsic rewards but the intrinsic rewards almost remain the same for all age groups. Deshpande (1996) as cited by Rizwan.Q et al (2010) argued that except for satisfaction with pay, an organization can influence all facets of job satisfaction of its employees by manipulating the ethical climate. One implication of his study was that managers can influence overall job satisfaction and satisfaction with promotions, supervisors, and work by ensuring that the organization has a professional climate. Policies that ensure that employees comply with legal and professional standards may ensure such a climate. His study also indicates that those who believe that their organization had caring climate are more satisfied with their supervisors. He continued to argue that an organization can ensure a caring environment by ensuring that its major consideration is what is best for everyone in the company. He also found that in companies with instrumental climate, a significant negative influence on satisfaction with promotions, coworkers, supervisors, and overall job satisfaction is prevalent. According to him, a company with instrumental climate is the one which people protect their own interests above all else.

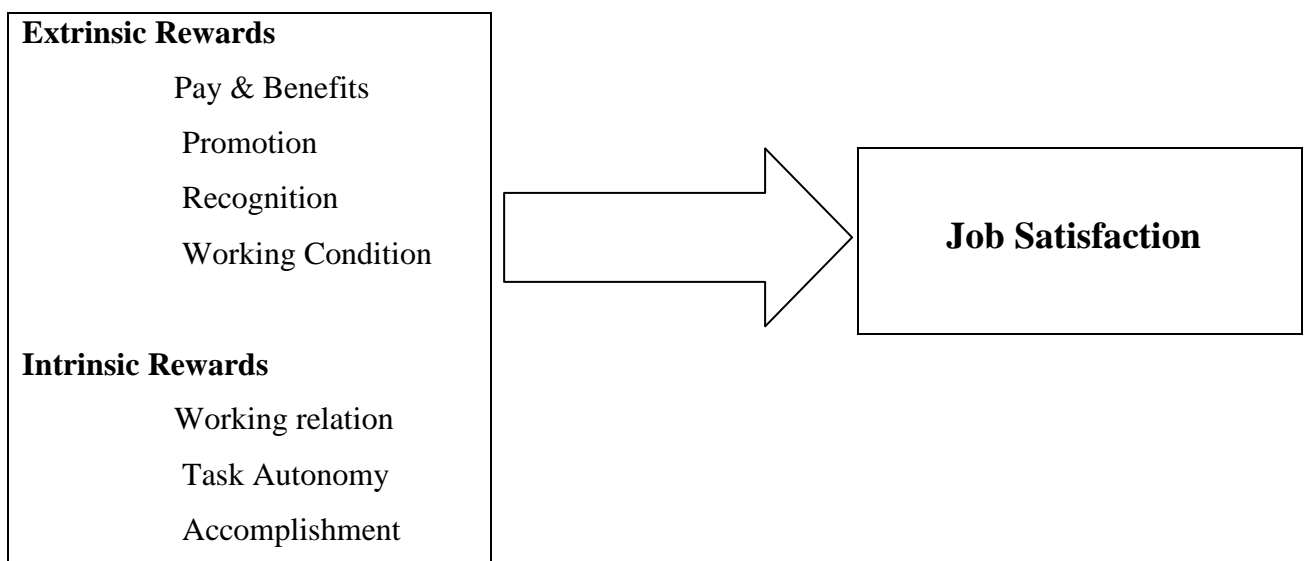
Livingstone et al(1995) argued that their study tested the impact of both internal and external equity perceptions in a sales setting on job satisfaction and they found that both internal and external equity perceptions are important to sales peoples' satisfaction, thus effective reward programs for salespeople must be designed taking both influences into account. Rusbult et al (1983) asserted their finding that greater job rewards and lower job costs induce greater employee satisfaction, and greater job commitment is encouraged by higher rewards and lower job costs. Stringer et al (2011) claimed to find in their study to measure job satisfaction of front-line employees that there are positive associations between pay and intrinsic motivation and intrinsic motivation and job satisfaction, while there was a negative association between extrinsic motivation and job satisfaction; and pay satisfaction to have the strongest association with job satisfaction. The practical implications of this for managers are to pay their front-line employees well and job satisfaction will be high.

Linz et al(2013),in their search whether gender differences in expected rewards contribute to gender differences in job satisfaction, they found out that for women, job satisfaction is positively linked to both extrinsic and intrinsic rewards, but for men, job satisfaction tends to be positively linked to extrinsic rewards. When reward desirability is included, more often for women than for men, non-monetary rewards are positively linked to job satisfaction regardless of whether they are viewed as desirable. Among men, the link between job satisfaction and a particular reward tends to be stronger if the reward is desired, although for job security this result holds for women as well. While own earnings tend to be positively linked to job satisfaction.

### 2.3 Conceptual Framework of the study

The conceptual framework of the study specifies the nature of the study, which were depicted in the diagrammatic form of Figure 2.1. According to the model, dependent variable is job satisfaction and the independent variables are reward. The independent variable i.e reward divided into extrinsic and intrinsic rewards. Among all intrinsic and extrinsic reward variables the study develops on four extrinsic and three intrinsic variables. This is because these variables can truly represent the intrinsic and extrinsic variable the paper is trying to measure and their relation to the literature that is developed. The relations of these variables are supported on the basis of review of literatures

**Fig 2.1 Conceptual framework of the study**



## Chapter Three

### Research Methodology

#### 3.1 Research Design

Research design is the technique for investigating something in a systematic manner. The study used quantitative research approach. This is because As Hopkins (2000) suggested that quantitative research connects independent and dependent variables. As of Ranjit.k, (2011) explanatory research attempts to clarify why and how there is a relationship between two aspects of a situation or phenomenon. Explanatory variable are like If X may be considered to be the cause of Y, then X is described as explanatory variable (also termed as causal or independent variable) and Y is described as criterion variable (also termed as resultant or dependent variable). (Kothari, 2004).So explanatory research design is a good fit for the relation between reward and job satisfaction, as it needs a correlation study.

#### 3.2 Population of the study

The study used a total population of 882 form grade 3 and grade 4 branches including head office permanent employees of CBE in Addis Ababa within 38 branches including head office, (HR Transaction Division report, Jan 2016) and has six strata i.e. Head office directors, Division Managers, Branch Managers, Senior Officers (Accounts), CSM and Customer service Officers. Employees who are out of Addis Ababa Branches, Grade 2 branches, non - clericals and below two year experience are not included in this research due to the short available time, geographical restrictions, access to data and expected rate of return from the study.

Kothari,(2004) stated the following formula for largest sample determination.

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N - 1) + z^2 \cdot p \cdot q}$$

**Where**

N=Number of population

n= sample

e=standard error at 95% confidence level.

Z=1.96 (as per table of area under normal curve for the given confidence level of 95%).

P=sample proportion,  $q= 1 - p$ ; as Kothari, (2004) stated One method may be to take the value of  $P= 0.5$  in which case 'n' will be the maximum and the sample will yield at least the desired precision.

**Table 3.1 Target population and sample.**

<b>Type of employee</b>	<b>number of employees</b>	<b>Percentage</b>	<b>Sample to be taken</b>
Head office directors	<b>5</b>	<b>0.6%</b>	<b>2</b>
Division managers	<b>4</b>	<b>0.5%</b>	<b>1</b>
Branch managers	<b>37</b>	<b>4.2%</b>	<b>11</b>
Customer service manager(CSM)	<b>111</b>	<b>12.6%</b>	<b>33</b>
Senior officer accounts	<b>79</b>	<b>8.9%</b>	<b>24</b>
Customer service Officer (CSO)	<b>646</b>	<b>73.2%</b>	<b>196</b>
<b>TOTAL</b>	<b>882</b>	<b>100%</b>	<b>267</b>

**Source: (HR transaction division Report ,Jan2016).**

Based on the formula the proposed sample is 267.The 267 samples are distributed and 263 questionnaires are collected and used for data analysis purpose.

### 3.3 Sampling Method

Respondents are diverse in terms of educational qualification, job's variety and other parameters, the participants' perceptions of job satisfaction on issues like reward practice has expected to be varied accordingly. Thus, stratified random sampling method applied to avoid such heterogeneity of the population.

As of Kothari (2004, p.62), in his research methodology book, complements the above rationale of this study for adopting the stratified sampling design. If a population from which a sample is to be drawn does not constitute a homogeneous group, stratified sampling technique is generally applied in order to obtain a representative sample. Under stratified sampling the population is divided into several sub-populations that are individually more homogeneous than the total population (the different sub-populations are called 'strata') and then we select items from each stratum to constitute a sample. Since each stratum is more homogeneous than the total population, we are able to get more precise estimates for each stratum and by estimating more accurately each of the component parts; we get a better estimate of the whole.

**Table 3.2 population and sample size frame**

<b>Type of employee</b>	<b>number of employees</b>	<b>Percentage</b>	<b>Sample taken</b>
Head office directors	<b>5</b>	<b>0.6%</b>	<b>2</b>
Division managers	<b>4</b>	<b>0.5%</b>	<b>1</b>
Branch managers	<b>37</b>	<b>4.2%</b>	<b>11</b>
Customer service manager(CSM)	<b>111</b>	<b>12.6%</b>	<b>33</b>
Senior officer accounts	<b>79</b>	<b>8.9%</b>	<b>24</b>

Customer service Officer (CSO)	<b>646</b>	<b>73.2%</b>	<b>192</b>
TOTAL	<b>882</b>	<b>100%</b>	<b>263</b>

### **3.4 Data types, sources and method of data collection**

Generally, the study has both primary and secondary sources. The Primary data has collected from the responses overall representatively sampled participants in the bank by using quantitative questionnaire on a five point Likert scale. And Secondary data collection has through document review from existing information available in books, company magazines, organizational reports, brochures, journals, published and unpublished researches, internet and other materials.

### **3.5 Instrument Used For Gathering Data**

The study have conducted with the help of self-administered questionnaire which is prepared according to the MSQ (Minnesota Satisfaction Questionnaire) ,the modified 1977 version MSQ (Minnesota satisfaction questionnaire) and Michigan Organizational Assessment Questionnaire Job Satisfaction Subscale. “The MSQ is an instrument that measures job satisfaction with several different aspects of the work environment”. (Weiss D. et al, 1967).

The several different aspects of the work environment refer to the intrinsic and extrinsic factors that can lead to job satisfaction. The intrinsic and extrinsic factors can be assumed as motivators and hygiene factors in Herzberg’s Two-Factor Theory of Motivation.

The Michigan Organizational Assessment Questionnaire Job Satisfaction Subscale (Cammann, C.et al 1983) which consists of the following three question items to measure job satisfaction upon five point scale. In general, I like working here, In general, I do not like my job and All in all, I am satisfied with my job, are used to measure job satisfaction.

### 3.6 Reliability

Each of the variables under the study were tested by using SPSS and the results indicate that the cornbach's Alpha measure of .75 which shows that the instrument measures consistently what it is desired to measure.

**Table 3.3 Reliability score of each variable**

<b>variables</b>	<b>Number of items</b>	<b>Cornbach's alpha</b>
<b>Pay and benefit</b>	<b>4</b>	<b>.76</b>
<b>Promotion and career advancement</b>	<b>4</b>	<b>.919</b>
<b>Recognition</b>	<b>3</b>	<b>.882</b>
<b>Working condition</b>	<b>2</b>	<b>.993</b>
<b>Accomplishment</b>	<b>2</b>	<b>.821</b>
<b>Working relation</b>	<b>3</b>	<b>.882</b>
<b>Task autonomy</b>	<b>2</b>	<b>.77</b>
<b>Job satisfaction</b>	<b>3</b>	<b>.81</b>
<b>All variables reliability</b>	<b>8</b>	<b>.844</b>

### 3.7 Research Ethics

According to Creswell (2003, p. 64) "As the researchers anticipate data collectors, they need to respect the participants and sites for the research". In the study there should be maintain objectivity, courtesy and high professional standards through scientific process and no falsification, alteration or misrepresentation of data for political or other purposes. And it also kept or protected the confidentiality of the research subjects and research sponsors.

### **3.8 Data Analysis**

The data analyzed statistically to generate descriptive and inferential explanations for the variables under study. The descriptive method used for parameters such as mean, standard deviation to achieve the first objective that is 'assessing the perceptions of employees on existing reward management that is put in use'. And Inferences about the relations between extrinsic and intrinsic rewards (independent variables) on job satisfaction (dependent variable) has made by using correlation analysis for the other two objectives that is 'determining the relationship between extrinsic and intrinsic reward and job satisfaction'.

## Chapter Four

### Data presentation, Analysis and interpretation

From the total of 267 paper distributed, 263 questionnaire were collected and used for data analysis purpose. And the analysis is quantitative by use of descriptive and inferential statistics. In the first section of this chapter the bio data of the questionnaire part is described, in the later section the research related questions were analyzed by using descriptive statistics and inferential statistics i.e. correlation.

#### 4.1 Demographic Information of Respondents

The first part of the questionnaire consists of seven items about demographic information of the respondents. It covers the personal data of respondents such as: Gender, Marital Status, Age, Educational Background and Year of Service in the Bank, Current Job Position and their Salary. The following subsequent tables, graphs and figures indicate the total demographic characteristics of the respondents.

**Table 4.1 demographic information of respondents**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	156	59.3	59.3	59.3
	female	107	40.7	40.7	100.0
	Total	263	100.0	100.0	
Valid	married	75	28.5	28.5	28.5
	single	188	71.5	71.5	100.0
	Total	263	100.0	100.0	

Valid	below 25	82	31.2	31.2	31.2
	25-35	157	59.7	59.7	90.9
	35-40	13	4.9	4.9	95.8
	above40	11	4.2	4.2	100.0
	Total	263	100.0	100.0	
Valid	diploma	16	6.1	6.1	6.1
	degree	204	77.6	77.6	83.7
	master	43	16.3	16.3	100.0
	Total	263	100.0	100.0	
Valid	2 up to 3 years	142	54.0	54.0	54.0
	3 up to 5 years	62	23.6	23.6	77.6
	5 up to 7 years	31	11.8	11.8	89.4
	more than 7 years?	28	10.6	10.6	100.0
	Total	263	100.0	100.0	
Valid	cso	193	73.4	73.4	73.4
	accountant	25	9.5	9.5	82.9
	csm	32	12.2	12.2	95.1
	manager	10	3.8	3.8	98.9

	division manager	1	.4	.4	99.2
	director	2	.8	.8	100.0
	Total	263	100.0	100.0	
Valid	4000-5000	83	31.6	31.6	31.6
	5000-7000	116	44.1	44.1	75.7
	7000-10000	35	13.3	13.3	89.0
	10000-15000	27	10.3	10.3	99.2
	above15000	2	.8	.8	100.0
	Total	263	100.0	100.0	

As shown in table 4-1, of the total respondents 59.3 % (156) were male and the remaining 40.7% (107) were female. This indicates that the number of proportions between male and female employees in the company is not proportional. With regard to respondents' marital status, 71.5% (188) of the respondents are single and 28.5 % ( 75) of the respondents are Married. This implies that most of the respondents are single, therefore the Company is said to have an employee's mobility problem due to singles are more sensitive to mobility than Job Security.

With regard to respondents' age category, the highest group of respondents i.e. 157 (59.7%) fall under age category of 25-35. The next higher group 82 (31.2%) fall under age category below 25. And 13 (4.9%) are with age category 35-40.and above 40 years is 11 of the respondent (4.2%).`

In relation to employee level of qualification the above chart clearly indicates that majority of the workforces (77.6%) acquired their first degree. Diploma Holders constitutes of 6.1% and 16.3%

master holders are found from the total respondents. This implies that employees of CBE are fairly educated.

Out of 263 respondents, 54% had worked for a period of 2 up to 3 years, 23.6% for a period of between 3 and 5 years, 11.8% had been employed for 5 to 7 years while a few, 10.6% had been in service for more than 7 years.. It may be concluded that majority of the employees had been with the banks for less than 3 years which implies there is a problem in retaining junior staffs for longer period of time, however 10.6% of employees had worked more than 7 years, and this implies that senior staff are sensitive to Job Security. All respondents despite the period of service at the bank had useful knowledge required for the study.

Under job classification, the participants were classified into categories based on the Job Grades in the company. Table 4.3 illustrates that majority, 73.4% of participants, were drawn from the CSO staff of the organization. The other categories were Accountant 9.5, Senior Officers/CSM, and 12.2%, Branch Managers 3.8% and Division Managers 0.4% and Directors 0.8%. Top level employees include those with responsible leadership positions at the banks' Head Offices and branch level such as Directors, Division Managers, and Branch Managers. Middle level employees are Senior Officers Accounts/Customer Service Managers, officers and supervisors at the bank while Operational level employees include CSO.

Under salary classification, the participants were classified into five categories based on the salaries held at the time of the study. Fig 4.3 illustrates that majority, 44.1% of participants, were categorized under 5,000 to 7,000. The second higher categories were 4,000 to 5,000, 31.6%. The third categories were classified as 7,000 to 10,000, 13.3%. The other categories were 10,000 to 15,000 which constitute 10.3%, and the finally salary categorized above 15,000 constitute 0.8%.

## **4.2 Descriptive Analysis**

The data collected from Employees of CBE Share Company through questionnaire is analysed and presented in the below sections with the help of tables. The descriptive statistics on the data analysis and procedures are presented on the basis of questions included in the job satisfaction among factors of the independent variable i.e. rewards.

## **4.2.1 Data Analysis of Reward Variables and Job Satisfaction**

In section two of the questionnaire, Research related questions were covered such as: Intrinsic Rewards, Extrinsic rewards and job satisfaction. One of the research questions the paper is going to try to address is the perception of bank employees on the existing reward practices and the extent to which reward variables are related to employee job satisfaction. These issues are briefly addressed in this part and the next part. In order to assess reward relation on employee's job satisfaction seven variables were selected and included in the questionnaires; 23 questions in seven sub sections from Rewards and three questions to assess job satisfaction. Accordingly, the analysis of each reward variables and job satisfaction is as follows.

Survey scale: 1=Very Dissatisfied, 2= Dissatisfied, 3=I don't know, 4 = Satisfied and 5=Very Satisfied.

Response Category: Very Dissatisfied (1.50 or less), dissatisfied (1.51-2.50), I don't know (2.51-3.49), Satisfied (3.50-4.49) and Very Satisfied (4.5 or greater).

### **4.2.1.1 Employees Rating of Extrinsic Reward Variables**

Extrinsic rewards provided by employers in the form of pay will help to attract and retain employees and, for limited periods, may increase effort and minimize dissatisfaction. Under this category Pay and Benefits, Promotion and Career Advancement, Recognition and Working Conditions are included in this study due to their familiarity in the banking industry. The following Tables present summarized results of the Respondents related to Job satisfaction and extrinsic reward variables.

#### 4.2.1.1.1 Data analysis of questions directly related to Pay and Benefits

**Table 4.2 pay and benefit \* job satisfaction Cross tabulation**

Count

		job satisfaction					Total
		very dissatisfied	dissatisfied	i don't know	satisfied	very satisfied	
pay and benefit	very dissatisfied	7	4	7	5	0	23
	Dissatisfied	8	31	22	31	3	95
	i don't know	8	14	18	27	4	71
	Satisfied	0	8	13	37	3	61
	very satisfied	0	0	2	6	5	13
Total		23	57	62	106	15	263

In the above table 4.2 the sample respondents indicate the level of job satisfaction in terms of the existed Pay and Benefits in the company. As a result, 74 employees out of 263 respondents ,representing 28.1% were indicate satisfied with the current pay and Benefits in the company, while 71 respondents signifying 27 % could not determine their level of satisfaction with regards to the pay and Benefits they get from the company. On the other hand 118 respondents' denoting 44.9% are dissatisfied with the existing Pay and Benefits. Accordingly, pay and Benefits in the company is rated as dissatisfied 118 (44.9%) by the majority of the respondents.

#### 4.2.1.1.2 Data analysis of questions directly related to Promotion and Career Advancement

**Table 4.3 promotion and career advancement \* job satisfaction Cross tabulation**

Count

		job satisfaction					Total
		very dissatisfied	Dissatisfied	i don't know	satisfied	very satisfied	
promotion and career advancement	very dissatisfied	12	6	13	6	4	41
	Dissatisfied	7	29	26	27	2	91
	i don't know	2	11	15	16	1	45
	Satisfied	2	11	7	54	3	77
	very satisfied	0	0	1	3	5	9
<b>Total</b>		23	57	62	106	15	263

In the above table 4.3 the sample respondents indicate the level of job satisfaction in terms of the company's Promotion and career advancement. Analysis of results showed that out of the total 263 respondents' 86 of them representing 32.7% were satisfied with the company's promotion and career advancement opportunities, While 45 respondents signifying 17.1 % could not determine their level of satisfaction with regards to the promotion and career advancement opportunities in the company. On the other hand 132 respondents denoting 50.2% are dissatisfied with the existing promotion and career advancement opportunities. Accordingly, promotions and career advancement opportunities in the company are rated as dissatisfied by the majority of the respondents.

moreover when we compare it with pay and benefit it has slightly better rated as satisfied by respondents (32.7%) but it has also high dissatisfied rate by respondents, all in all number wise most of respondents are dissatisfied with promotion and career advancement (50.2%) than pay and benefits (44.9%).

#### 4.2.1.1.3 Data analysis of questions directly related to Recognition for the Work Done

**Table 4.4 recognition \* job satisfaction Cross tabulation**

Count

		job satisfaction					Total
		very dissatisfied	dissatisfied	i don't know	satisfied	very satisfied	
recognition	very dissatisfied	11	9	11	7	2	40
	Dissatisfied	5	21	20	21	3	70
	i don't know	7	15	28	25	2	77
	Satisfied	0	11	2	51	5	69
	very satisfied	0	1	1	2	3	7
Total		23	57	62	106	15	263

In the above table 4.4 the sample respondents indicate the level of job satisfaction in terms of the recognition they get from the management in their achievements. Analysis of results showed that out of the total 263 respondents' 76 of them representing 28.9% were satisfied with the recognitions they received for the work they do, While 77 respondents signifying 29.3 % could not determine their level of satisfaction with regards to the recognition they get for the work they do. On the other hand 110 respondents denoting 41.8% are dissatisfied with the recognition they get for the work they do. Accordingly, the recognition they get for the work they do in the company is rated as dissatisfied by the majority of the respondents.

Comparing to pay and benefit and promotion and career advancement it is the second better rated satisfied (28.3%) with respondents next to promotion and career advancement with the slightly better dissatisfied rate (41.8%) comparing to the two.

#### 4.2.1.1.4 Data analysis of questions directly related to Working Conditions

**Table 4.5 working condition \* job satisfaction Cross tabulation**

Count

		job satisfaction					Total
		very dissatisfied	dissatisfied	i don't know	satisfied	very satisfied	
working condition	very dissatisfied	9	5	12	4	0	30
	Dissatisfied	6	15	15	20	2	58
	i don't know	2	7	11	6	1	27
	Satisfied	5	27	22	61	6	121
	very satisfied	1	3	2	15	6	27
<b>Total</b>		23	57	62	106	15	263

In the above table 4.5 the sample respondents indicate the level of job satisfaction in terms of the Working Condition existed in the company. Analysis of results showed that out of the total 263 respondents' 148 of them representing 56.3% were satisfied with the Working Condition existed in the company, While 27 respondents signifying 10.3 % could not determine their level of satisfaction with regards to the Working Condition existed in the company. On the other hand 88 respondents denoting 33.5% are dissatisfied with the Working Condition existed in the company. Accordingly, the Working Condition existed in the company is rated as satisfied by the majority of the respondents.

When we compare working condition with pay and benefit, promotion and career advancement and recognition it has the best satisfied rate by respondents (56.3%) and also the list dissatisfied rate of (33.5%).it can be conclude that in the extrinsic reward part working condition has rated highly satisfied by respondents than others.

#### 4.2.1.2 Employees Rating of Intrinsic Reward Variables

Intrinsic Rewards are invisible rewards that can be directly gained from the job itself. Under this category Task Autonomy, Accomplishment and Working Relations are included. The following Tables present summarized results of the respondents against Intrinsic Rewards i.e. Task

Autonomy, Accomplishments and Working Relations. The following Tables present summarized results of the Respondents related to Job satisfaction and intrinsic reward variables.

#### 4.2.1.2.1 Data analysis of questions directly related to Task Autonomy

**Table 4.6 task autonomy \* job satisfaction Cross tabulation**

Count		job satisfaction					Total
		very dissatisfied	dissatisfied	i don't know	satisfied	very satisfied	
task autonomy	very dissatisfied	6	7	2	1	1	17
	dissatisfied	9	25	14	13	3	64
	i don't know	3	11	17	12	1	44
	Satisfied	5	11	26	65	1	108
	very satisfied	0	3	3	15	9	30
<b>Total</b>		23	57	62	106	15	263

In the above table 4.6 the sample respondents indicate the level of job satisfaction in terms of the Task Autonomy. Analysis of results showed that out of the total 263 respondents' 138 of them representing 52.5% were satisfied with the chance to work alone on the job, While 44 respondents signifying 16.7% could not determine their level of satisfaction with regards to the chance to work alone on the job. On the other hand 81 respondents denoting 30.8% are dissatisfied with the chance to work alone on the job. Accordingly, the chance to work alone on the job (Task Autonomy) is rated as satisfied by the majority of the respondents. Comparing to the extrinsic reward variables task autonomy has better satisfied rate (52.5%) next to working condition (56.3%) i.e one of the extrinsic reward variable.

#### 4.2.1.2.2 Data analysis of questions directly related to Accomplishment

**Table 4.7 Accomplishment \* job satisfaction Cross tabulation**

Count

		job satisfaction					Total
		very dissatisfied	dissatisfied	i don't know	satisfied	very satisfied	
Accomplishment	very dissatisfied	8	4	4	0	1	17
	Dissatisfied	7	18	16	12	2	55
	i don't know	4	6	14	14	0	38
	Satisfied	3	27	23	64	3	120
	very satisfied	1	2	5	16	9	33
<b>Total</b>		23	57	62	106	15	263

In the above table 4.7 the sample respondents indicate the level of job satisfaction in terms of the feeling of accomplishment they get from the job. Analysis of results showed that out of the total 263 respondents' 153 of them representing 58.2% were satisfied with the feeling of accomplishment they get from the job, While 38 respondents signifying 14.4% could not determine their level of satisfaction with regards to the feeling of accomplishment they get from the job. On the other hand 72 respondents denoting 27.4% are dissatisfied with the feeling of accomplishment they get from the job. Accordingly, the feeling of accomplishment they get from the job is rated as satisfied by the majority of the respondents.

Comparing to the above variables accomplishment is highly rated satisfied by respondents (58.2%) followed by working condition (56.3%) and task autonomy (52.5%).

#### 4.2.1.2.3 Data analysis of questions directly related to Working Relation

**Table 4.8 working relation \* job satisfaction Cross tabulation**

Count		job satisfaction					Total
		very dissatisfied	dissatisfied	i don't know	satisfied	very satisfied	
working relation	very dissatisfied	3	3	0	1	0	7
	dissatisfied	6	9	9	2	2	28
	i don't know	7	21	16	25	1	70
	Satisfied	6	20	31	59	5	121
	very satisfied	1	4	6	19	7	37
<b>Total</b>		23	57	62	106	15	263

In the above table 4.8 the sample respondents indicate the level of job satisfaction in terms of the Working Relation existed with their supervisors and co-workers. Analysis of results showed that out of the total 263 respondents' 158 of them representing 60.1% were satisfied with the Working Relation existed with their supervisors and co-workers, While 70 respondents signifying 26.6% could not determine their level of satisfaction with regards to the Working Relation existed with their supervisors and co-workers. On the other hand 35 respondents denoting 13.3% are dissatisfied with the Working Relation existed with their supervisors and co-workers. It is clear from the finding that majority of the respondents rated working relationship as satisfied. Comparing to all other variables working condition has the higher satisfaction rate (60.1%) and also the list dissatisfied rate (13.3%) from the sampled respondents.

Accordingly, working relation, accomplishment, working condition, and task autonomy take the lead by frequently rated by employees as satisfied; 60.1%, 58.2%, 56.3% and 52.5% respectively. On the other hand promotion and career advancement, pay and benefit and

recognition take the lead by frequently rated by employees as dissatisfied; 50.2% , 44.9% and 41.81% respectively.

### 4.3 Mean and standard deviation of variables

In this part of the study the mean and standard deviation of the variables are strongly elaborated.

**Table 4.9 mean and standard deviation of variables**

	N	Mean	Std. Deviation
<b>Extrinsic reward</b>			
<b>A. pay and benefit</b>	263	2.79	1.050
The amount of pay for the work i do?	263	2.65	1.172
How my pay compares with that of for similar jobs in other companies?	263	2.33	1.143
Benefits (health,insurance and eduaction)?	263	3.50	1.162
How my pay compares with that of other worker?	263	2.84	1.186
<b>B. Promotion and career advancement</b>	263	2.70	1.147
The opportunities for advancement on this job?	263	2.77	1.215
The opportunities for promotion?	263	2.70	1.180
The way promotions given out on this job?	263	2.73	1.165
The chance for advancement on this job?	263	2.73	1.172
<b>C. Recognition</b>	263	2.75	1.088
The way i am noticed when i do a good job?	263	2.84	1.210
The way i get full credit for the work i do?	263	2.76	1.205
The praise i get for doing a good job?	263	2.59	1.172
<b>D. Working condition</b>	263	3.22	1.227

The working condition (heating,lighting,etc)on this job.	263	3.22	1.194
The physical surrounding where i work?	263	3.22	1.227
<b>Intrinsic Rewards</b>			
<b>E. Accomplishment</b>	263	3.37	1.138
Being able to see the results of the work i do?	263	3.38	1.115
The feeling of accomplishment i get from the job?	263	3.33	1.159
<b>F. Working relation</b>	263	3.5817	0.94907
The way my boss handles his/her employees?	263	2.96	1.282
The chance to develop close friendship with my co-workers?	263	3.89	1.058
The spirit of cooperation among my co-workers?	263	3.91	1.032
<b>G. Task Autonomy</b>	263	3.27	1.141
The chance to work alone on the job?	263	3.33	1.110
The chance to work freely without any interference?	263	3.17	1.198
Job satisfaction	263	3.13	1.089

Table 4.9, Shows the Mean and Standard Deviation of reward variables such as; pay and benefits, promotion and career advancement, recognition, task autonomy, accomplishment, working relation and working conditions rated by respondents. The Result indicates that the level of job satisfaction among CBE employees are 3.13 Mean with 1.089 SD. Based on the fact that a mean of 3 is indicative of the average level of satisfaction on this scale, it can be concluded that respondents are moderately satisfied with the overall job.

The result from this study shows that high Mean result for Working Relation (M=3.58, SD=.94), and Moderate for variables such as: Accomplishment (M=3.37, SD=1.138), Task Autonomy (M=3.27, SD =1.141),and working condition (M=3.22,SD=1.227) to the less Mean scoring variables such as; Promotion and Career Advancement (M=2.7, SD=1.147),Recognition (M=2.75, SD=1.088) and Pay and Benefits (M=2.79, SD=1.050).

Extrinsic reward question on this research has a Mean value ranging from 2.79 to 3.22. Among all questions in the pay and benefit Variables: item no 2 has the lowest mean value (M = 2.33, SD = 1.143). It shows that most of the respondents are not satisfied with; “how their pay compared with that for similar jobs in other companies”. It could be due to the existing competitiveness in the Banking industries market price that competitor Banks are always strive to change their Pay and Benefit packages that are good enough to attract, satisfy and retain potential employees.

Intrinsic reward question on this research has a Mean value ranging from 3.27 to 3.58. The lowest mean results was perceived by question in the working relation item number one ‘the way my boss handles his/her employees’ (M=2.96, SD=1.282). This result implies that employees in the company have the list level of satisfaction with the manager’s management of employees. Hence the highest Mean scoring item from Intrinsic Rewards are found on working relation variables which are “the spirit of co-operation among co-workers” (M=3.91, SD =1.032) which implies that employees spirit of co-operation with their colleagues helps in boosting employee’s satisfaction.

#### **4.4 Correlation Analysis**

Correlation analysis was applied to test the “Interdependency” of the variables. In this section, the direction and degree of the strength of the relationship among the variables were determined. The main objective of this paper is to know to what extent extrinsic and intrinsic reward variables are related to employee job satisfaction. So to know this extent correlation analysis is employed. The variables are correlated one by one with the job satisfaction to know their relationship, and then later intrinsic and extrinsic rewards in total are correlated with job satisfaction.

#### 4.4.1 Extrinsic reward and job satisfaction correlation

**Table 4.10-Correlation of variables**

		job satisfaction	pay and benefit	promotion and career advancement	recognition	working condition	task autonomy	accomplishment	working relation
job satisfaction	Pearson Correlation	1	.366**	.381**	.375**	.325**	.470**	.421**	.380**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	263	263	263	263	263	263	263	263
pay and benefit	Pearson Correlation	.366**	1	.415**	.429**	.417**	.329**	.409**	.296**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	263	263	263	263	263	263	263	263
promotion and career advancement	Pearson Correlation	.381**	.415**	1	.594**	.349**	.323**	.461**	.275**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	263	263	263	263	263	263	263	263
Recognition	Pearson Correlation	.375**	.429**	.594**	1	.482**	.390**	.480**	.384**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	263	263	263	263	263	263	263	263
working condition	Pearson Correlation	.325**	.417**	.349**	.482**	1	.356**	.484**	.445**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	263	263	263	263	263	263	263	263
task autonomy	Pearson Correlation	.470**	.329**	.323**	.390**	.356**	1	.368**	.480**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	263	263	263	263	263	263	263	263
accomplishment	Pearson Correlation	.421**	.409**	.461**	.480**	.484**	.368**	1	.426**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	263	263	263	263	263	263	263	263
working relation	Pearson Correlation	.380**	.296**	.275**	.384**	.445**	.480**	.426**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	263	263	263	263	263	263	263	263

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

According to Cohen (1998) cited by Warokka et al. (2012, p. 12) the correlation coefficient ( $r$ ) ranging from 0.10 to 0.29 may be regarded as indicating a low degree of correlation,  $r$  ranging from 0.30 to 0.49 may be considered as a moderate degree of correlation, and  $r$  ranging from 0.50 to 1.00 may be regarded as a high degree of correlation. So in CBE pay and benefit and job satisfaction has a moderate degree of correlation.

The test is significant because  $P$  is less than or equal to 0.5 it implies there is a significant relationship between pay and benefit and job satisfaction with  $r(261)=.366$ ,  $P<0.01$ ; where  $r$  is Pearson's  $r$ . 261 is found with the degree of freedom formula  $(n-2)$ . The relationship between pay and benefit and job satisfaction is positive in a sense, as an employee is satisfied with the pay and benefit he has, he is more likely to be satisfied with his job and vice versa. And CBE pay and benefit and job satisfaction has a moderate degree of correlation.

Correlation between promotion and career advancement and job satisfaction As seen in the above table 4.10 the test is significant with  $r=.381$  and  $P<.01$ . It signals there is a significant positive relationship between job satisfaction and promotion and career advancement. And the degree of correlation is moderate ( $r=.381$ ).

Correlation between recognition and job satisfaction has significant test with  $r=.375$  and  $P<.01$ . It clearly showed that there is a significant positive relationship between job satisfaction and recognition. And the degree of correlation is moderate with ( $r=.375$ ).

On the other hand correlation between working condition and job satisfaction, as seen in the table, the test is significant with  $r=.325$  and  $P<.01$ . It indicates that there is a significant positive relationship between job satisfaction and working condition. The degree of correlation is moderate ( $r=.325$ ).

**Table 4.11 correlation between total extrinsic reward and job satisfaction**

Correlations			
		job satisfaction	Extrinsic reward
job satisfaction	Pearson Correlation	1	.425**
	Sig. (2-tailed)		.000
	N	263	263
extrinsic reward	Pearson Correlation	.425**	1
	Sig. (2-tailed)	.000	
	N	263	263

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

As seen in the table the test is significant with  $r=.425$  and  $P<.01$ .it implies there is a significant positive relationship between job satisfaction and extrinsic reward. The degree of correlation is moderate with ( $r=.425$ ).

#### **4.4.2 Intrinsic reward and job satisfaction correlation**

As presented in table 4.10 correlation between accomplishment and job satisfaction has significant test with  $r=.421$  and  $P<.01$ .it indicates there is a significant positive relationship between job satisfaction and accomplishment. And the degree of correlation is moderate ( $r=.421$ ).

Similarly Correlation between working relation and job satisfaction has a significant test with  $r=.380$  and  $P<.01$  .it shows there is a significant positive relationship between job satisfaction and working relation. And the degree of correlation is moderate ( $r=.380$ ).

On the other hand correlation between task autonomy and job satisfaction as seen in the table 4.10, significant test with  $r=.470$  and  $P<.01$ .it implies there is a significant positive relationship between job satisfaction and task autonomy. And the degree of correlation is moderate ( $r=.470$ ).

**Table 4.12 correlation between total intrinsic reward and job satisfaction**

Correlations			
	job satisfaction	intrinsic reward	
job satisfaction	Pearson Correlation	1	.537**
	Sig. (2-tailed)		.000
	N	263	263
intrinsic reward	Pearson Correlation	.537**	1
	Sig. (2-tailed)	.000	
	N	263	263

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

As seen in the table the test is significant with  $r=.537$  and  $P<.01$ .it shows that there is a significant positive relationship between job satisfaction and intrinsic reward. And the degree of correlation is high ( $r=.537$ ).

All in all the CBE employees are more likely sensitive to intrinsic reward in affecting their job satisfaction than extrinsic rewards.

In conclusion, although all dimensions of rewards and job satisfaction are related but pay benefits, recognition, promotion and career advancement have low mean values as compared to other dimensions. This shows that employees are less satisfied with their salaries and benefits, the promotion and career advancement and the recognition they got. On the other hand, when they have good working relation, a chance to work freely, without any interference and have the feeling of accomplishment their satisfaction is high.

The mean value of working Relation ( $M=3.58$ ) is higher than the other values. This means that, if an employee does have good working relation at job then he expects his satisfaction level remains high. When Pearson Coefficient Correlation was calculated purposely for determining the relationship between different dimensions of rewards along its relationship with job satisfaction it was found very interesting results. Although the relationship is strong in case of task autonomy, accomplishment, Promotion and Career Advancement and working relation but the relationship between recognition, pay and benefit, working condition and job satisfaction has

less significance. Even if working relation has higher mean value, which implies employee's satisfaction was highly due to their relationships between co-workers and supervisors but it is moderately correlated with job satisfaction.

The values of Correlation Coefficient in case of significant relationship vary from lowest 0.325\*\* to highest 0.470\*\*. The lowest value corresponds with working condition while highest value is for task autonomy. The main reason behind the lowest value working condition is that employees give much more attention to other variables like accomplishment, working relation, pay and benefit and the like than the physical surrounding where they work. On the other hand high correlation exists between task autonomy and job satisfaction. This is due to employees give much attention in doing their job without any interferences from their top manager, as the banking industry work nature involves forceful decision by supervisors to subordinates ;so as employees task autonomy increases it can leads to have high satisfaction on the job and vice versa.

## **Chapter Five**

### **Summery, Conclusion, and Recommendations**

#### **5.1 Summery of findings**

Descriptive statistics in the form of arithmetic means and standard deviations for the respondents were computed for the multiple dimensions that have been assessed through the questionnaire are presented in Table 4.9. With respect to the dimensions of job satisfaction assessed by the questionnaire, Table 4.9 indicates that the mean values for the, pay and benefits, promotion and career advancement, recognition, task autonomy, accomplishment, working relation and working conditions rated by respondents with their job satisfaction level ranged from a low of 2.70 to a high of 3.58.

It therefore appears that respondents in the given sample are moderately satisfied; however, the mean values for recognition, promotion and career advancement and pay and benefits are the lowest. The following mean values indicating those areas where employees were most likely to be dissatisfied. Table 4.10 thus showing that staff in the current sample is most likely to be satisfied with their working relations, working condition, task autonomy and accomplishment. But they are least satisfied by promotion and career advancement.

The Pearson's Correlation Coefficient was computed for the purposes of determining the relationships: (a) The relationship between the different dimensions of the reward variables and employee's job satisfaction and (b) The relationship between rewards and job satisfaction. In order to depict the relationship between the various facets of rewards on job satisfaction, the sub-dimensions of the questionnaire were correlated in table 4.10. The table's shows that there is statistically positive and significant relationship exist between all variables of rewards and employees job satisfaction. However, intrinsic reward variables have high degree of positive relationship with job satisfaction of employee's than extrinsic reward variables in this study. The values of correlation coefficient in case of significant relationship vary from lowest (0.325\*\*) to highest (0.470\*\*). The lowest value corresponds with working condition while highest value is

task autonomy. Promotion and Career advancement, accomplishment and good working relation are also important variables in this study.

### **Pay and Benefits**

The results presented in Table 4.10 indicates that pay and benefits correlates moderately and significantly with job satisfaction ( $r = .366^{**}$ ,  $p < 0.01$ ). 28.1% of employees rated pay benefits satisfied with the mean value for the variable ( $M = 2.79$ ) indicates that many employees satisfaction level with pay and Benefits is not satisfactory. Therefore, pay and benefits is the major area needs immense attention.

### **Promotion and Career Advancements**

The results presented in Table 4.10 indicates that promotion and career advancement opportunities correlates moderately & significantly with job satisfaction ( $r = .381^{**}$ ,  $p < 0.01$ ). 32.7% of employees rated promotion & career advancement satisfied with the mean value for the variable ( $M = 2.70$ ) indicates that employees satisfaction level with promotion & career advancement is less. As a result, promotion & career advancement is also the dimension that needs attention.

### **Recognition**

A significant correlation also exists between recognition and job satisfaction as presented on table 4.10 ( $0.375^{**}$ ,  $p < 0.01$ ), supporting that recognition is significant in explaining the variance in job satisfaction. 28.3% of employees rated Recognition satisfied with the mean value for the variable ( $M = 2.75$ ) indicates that employees satisfaction level with recognizing for the work done is less. Thus, the culture to praise/ recognition for the work done in the company is poor. so much more work is expected on the bank.

### **Working Conditions**

The result presented on table 4.10 indicates a significant correlation is shown to exist between working conditions and job satisfaction ( $r = 0.325^{**}$ ,  $p < 0.01$ ). 56.3% of employees rated working condition satisfied but the mean value for the variable ( $M = 3.22$ ) indicates that

employees satisfaction level with working condition is moderate. Accordingly, working condition is also a major area needs attention.

### **Task Autonomy and Accomplishment**

There was a significant relationship between task autonomy and accomplishment and job satisfaction ( $r = 0.470^{**}$ ,  $p < 0.01$ ) and ( $r = 0.421^{**}$ ,  $p < 0.01$ ) respectively but at a low level. There is a relationship between task autonomy, accomplishment and job satisfaction is supported. 52.5% & 58.2% of employees rated task autonomy and accomplishment relatively satisfied and the mean value for the variables ( $M = 3.27$ ), ( $M = 3.37$ ) indicates that employees satisfaction level with Accomplishments & Autonomous tasks are relatively higher than other variables. But it also needs some work to improve task autonomy and accomplishment.

### **Working Relation**

There was also a significant relationship exist between working relation and job satisfaction ( $r = 0.38^{**}$ ,  $p < 0.01$ ). 60.1% of employees rated working relation with co-workers satisfied and also the mean value for the variable ( $M = 3.58$ ) indicates that employees satisfaction level with working relation in the company is satisfactory.

### **Extrinsic and Intrinsic Rewards**

There is a statistically direct significant, and positive relationship between extrinsic rewards and job satisfaction ( $r = 0.425^{**}$ ,  $p < 0.01$ ). Hence, if rewards being offered to employees were to be altered, then there would be a corresponding change in job satisfaction. The results also indicate that there is a statistically positive significant and direct existing relationship between intrinsic rewards and job satisfaction ( $r = 0.537^{**}$ ,  $p < 0.01$ ) and this relationship is high as compared to the extrinsic rewards.

## **5.2 CONCLUSIONS**

Based on the findings the following main conclusions are drawn.

The aim of the study was to explore the relation of rewards on job satisfaction. Analysis has shown a close relationship between all dimensions of reward variables and employee job satisfaction. The result of this study suggests that both Intrinsic and Extrinsic rewards are

important factors that banks need to focus to keep employees satisfied. Unsatisfied employees are subject to lower performance or even worse to leave organizations. As the employees stated, most of the factors they considered to leave the banks are for the reason of reward they are not satisfied with or for better reward offer from another organization.

There is a need to further assesses and analyze the requirements of employees and adopt a reward system that fits with the requirements of the organization. The study affirms previous researches on the importance of reward for job satisfaction as the feelings confirms that the loss of the potential human capital the bank are currently suffering from are the result of unsatisfied employees with the return they get for the job they perform. This shows a gap in the strategic link between the reward system and output of the workforce.

In Conclusion, the major findings of this research shows that in fact there exists a significant relation between reward and job satisfaction of bank employees.

### **5.3 RECOMMENDATIONS**

Recommendations towards establishment of an improved reward system were made based on the findings and conclusions. Employees expect return for their contribution while employers expect from their employees return for their pay and this forms the starting point of reward. Therefore, balance should be ensured when designing rewards so that each party attains majority of their expectations in terms of ability to pay and value for money for employers and employees respectively. If rewards offered are not competitive, it will be difficult to recruit staff since potential employees can obtain better rewards from competitors. Existing staff may also be tempted to leave the organization if they are aware that their reward system is uncompetitive.

High staff turnover can lead to higher costs of recruitment and training of new staff. Losing existing employees may also mean that some of the organization's accumulated knowledge is lost forever. The conclusion to be gained from this is that:

- Go beyond Compensation and Benefits to a Total Reward Mind set- Rewards go far beyond cash compensation and benefits. Monetary rewards alone are insufficient to satisfy employees. Other factors such as giving greater recognition and greater

responsibility may be equally important, for example giving praise at company meetings, promoting staff, and involving staff more in decision making have the greatest impact on employee satisfaction.

- Bank shall continuously conduct analysis on the pay system and rewarding system competitiveness and make corresponding decisions taking into consideration market change trends and financial capacity of the Bank.
- A salary system should be designed to promote internal salary equity as well as external salary equity (based upon salary comparisons among individuals in similar positions from similar Banks).
- Banks should specifically work to improve reward strategies by considering welfare of employees, goals and values, allowing employees to learn with an acceptable degree of learning errors and allow flexibility in the recognition process and involving employees in recognition process.
- Measure Satisfaction Survey and Take Action on Survey Results: and employee surveys are important tools for monitoring and managing employee satisfaction.
- Career Management plan to exploit the potential of employees and provide opportunities to develop their abilities and careers is also another important factor to sustain the human capital.
- Conducive Work environment – Banks must try to create supportive, pleasant full working environment internally, in order to satisfy the staff and work with efficiency.
- Recognize Small and Large Accomplishments - Employees should be rewarded when they meet large goals as well as smaller milestones.

- Reward Teamwork and Cooperation - Team-based incentives were found to be more effective at increasing performance than individual incentives. This could have a significant impact on cooperation, employee cohesiveness and the company's bottom line.
  
- The study also recommends that future research be directed towards investigating how variables like work life balance, organizational commitment, Supervisor's support and Work itself can relate job satisfaction and to expand the scope to cover other private banks.

If organizations can implement these recommendations, they will reap the benefits of more satisfied employees willing to invest more discretionary effort to make their organizations successful. Coupling this discretionary effort with enabling work environments will provide organizations with an even more competitive edge that will enable them to win in the talent in the marketplace.

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# Annex 1

**ADDIS ABABA UNIVERSITY**  
**COLLEGE OF BUSINESS AND ECONOMICS**  
**SCHOOL OF COMMERCE**

**Questionnaire to be filled by CBE bank employees**

Dear respondent:

I am conducting a research on “The relationship between reward and job satisfaction: the case of CBE.” to partial fulfillment for the requirement for masters of Arts Degree in Human Resource Management. The study intends for academic purpose only, besides I hope the output of the paper will help the bank in various ways, in particular for its decision making.

Directions for filling the questionnaire

- ✓ There is no right and wrong answer of the options provided. Therefore, you are kindly requested to fill your real opinion regarding each question.
- ✓ Please put a “✓” mark on your choice in the space provided.
- ✓ To make the Satisfaction Survey objective and make your response confidential, please don't mention your name or any other identification.
- ✓ Your response is utilized only for the purpose of this Survey.

I thank in advance for your cooperation.

WondewosenG.Meskel

**Part I :Bio Data**

1. Gender Male                      female                          male   

2. Marital Status            single                                            married   

3. Age Category  
Below 25 years                                  25 to 35 years   

35 to 40 year                                            40 years and above

4. Educational qualification

College	<input type="text"/>	Diploma	<input type="text"/>
Degree	<input type="text"/>	Masters	<input type="text"/>
Other	<input type="text"/>		

5. Years of Service in CBE

2 up to 3 years	<input type="text"/>	3 up to 5 years	<input type="text"/>
5 up to 7 years	<input type="text"/>	More than 7 years	<input type="text"/>

6. Current position

CSO	<input type="text"/>	Accountant	<input type="text"/>
CSM	<input type="text"/>	Manager	<input type="text"/>
Division Manager	<input type="text"/>	Director	<input type="text"/>

7. In which of the following salary ranges fall your salary?

4000 up to 5000	<input type="text"/>	5000-7000	<input type="text"/>
7000-10000	<input type="text"/>	10000-15000	<input type="text"/>
Above 15000	<input type="text"/>		

**Part II**

The Following Questions are presented on a five point likert Scale. If the item strongly matches with your response choose 5 (Very Satisfied), if you moderately agree on the idea choose 4 (Satisfied), if you can't decide on the point choose 3 (I don't know), if you dissatisfied with the idea choose 2 (Dissatisfied), and if you completely dissatisfied with the point choose 1(Very dissatisfied).

5 = Very Satisfied

4 = Satisfied

3 = I don't know

2 = Dissatisfied

1 = Very Dissatisfied

The purpose of this questionnaire is to give you a chance to tell how you feel about your present job, what things you are satisfied with & what things you are not satisfied with.

**Remember:** Keep the statement in mind when deciding how satisfied you feel about the aspect of your job. Do this for all statements. Please answer every item and be frank and honest.

	<b>Very dissatisfi ed</b>	<b>dissatis fied</b>	<b>I don't know</b>	<b>satisfied</b>	<b>very satisfied</b>
<b>Extrinsic reward part</b>					
<b>A. pay and benefits</b>					
The amount of pay for the work I do					
How my pay compares with that for similar jobs in other companies					
Benefits (Health, Insurance and Education).					
How my pay compares with that of other Workers					

<b>B. Promotion and career advancement</b>					
The opportunities for advancement on this job.					
Opportunities for promotion					
The Way promotions given out on this job.					
The chance for advancement on this job.					
<b>C. Recognition</b>					
The way I am noticed when I do a good job.					
The way I get full credit for the work I do.					
The praise I get for doing a good job.					
<b>D. Working Conditions</b>					
The working conditions (heating, lighting, , etc) on this job					
The Physical surroundings where I work.					
<b>Intrinsic reward part</b>					
<b>E. Accomplishment</b>					
Being able to see the results of the work I do.					
The feeling of accomplishment I get from the job.					
<b>F. Working Relation</b>					
The way my boss handles his/her employees.					
The chance to develop close friendship with my coworkers.					

The Spirit of cooperation among my co-workers.					
<b>G. Task Autonomy</b>					
The chance to work alone on the job.					
The chance to work freely without any interference.					
<b>Job satisfaction part</b>					
In general, I like working here					
In general, I do not like my job					
All in all, I am satisfied with my job					

**N.B.** for the second job satisfaction question “in general I do not like my job” if you like your job choose very satisfied or satisfied according to the emotion you feel. And if you are neutral choose “I don’t know” and if you do not like your job choose dissatisfied or very dissatisfied according to the rate of your feeling.

