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**THE RELATIONSHIP BETWEEN JOB SATISFACTION AND  
EMPLOYEE ENGAGEMENT: IN THE CASE OF DEVELOPMENT  
BANK OF ETHIOPIA**

**BY:**

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**GSE/7060 /14**

A Project Paper Submitted to College of Business and Economics in Partial  
Fulfillment of the Requirement of the Award of Masters of Business  
Administration in Banking

**October, 2024**

**ADDIS ABABA, ETHIOPIA**

# **APPROVAL SHEET**

**ADDIS ABABA UNIVERSITY  
COLLEGE OF BUSINESS AND ECONOMICS DEPARTMENT OF  
MANAGEMENT**

**THE RELATIONSHIP BETWEEN JOB SATISFACTION AND  
EMPLOYEE ENGAGEMENT; IN THE CASE OF DEVELOPMENT  
BANK OF ETHIOPIA**

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## **DECLARATION**

This Project paper prepared by Yenesh Melkamu entitled “The Relationship between job satisfaction and employee engagement”: The Case of the Development Bank of Ethiopia”, which is submitted in partial fulfillment of the requirements for the Degree of masters of business administration in banking complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

**Submitted by: - Yenenesh Melkamu :**

Signature \_\_\_\_\_ Date \_\_\_\_\_

**October, 2024**

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Yenenesh Melkamu

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## **ABBREVIATIONS**

<b>DBE:</b>	Development Bank of Ethiopia
<b>EE:</b>	Employee Engagement
<b>HRM:</b>	Human Resource Management
<b>IES:</b>	Institute of Employee studies
<b>OCB:</b>	Organizational Citizen Behaviour
<b>SPSS:</b>	Statistical Package for Social Science

## ***ABSTRACT***

*The Development Bank of Ethiopia (DBE) is one of the lending institutions specialized in providing short, medium, and long-term development credits. DBE's differentiating trait has its "project"-based lending practice. Development Bank of Ethiopia has worked to ensure that its workforce is happy and productive in order to support the bank's goal and vision. Meanwhile employee dissatisfaction may lead to increased employee turnover, absenteeism, and decreased employee engagement. This study aims to explore the relationship between the job satisfaction and employee engagement. In order to explore this study, the researcher used 134 samples using Yamane's formula and used both qualitative and quantitative data. Employee engagement and job satisfaction are positively correlated. Based on findings the researcher forwarded recommendations to studied organization (DBE) should need to increase staff motivational incentives like benefit package and compensation as well provide appreciation or reward, should develop good team spirit between employee and managements, Organizations should need effective communication channel and regular assessment on employee engagement at least once a year.*

# CHAPTER ONE

## 1. INTRODUCTION

### 1.1. Background of the Study

Among the oldest and most significant areas of study in organizational psychology, job satisfaction (JS) is arguably the most discussed topic. (Judge & Kammeyer-Mueller, 2012).

Because of its inherent desirability and its correlation with a number of pertinent workplace behaviours, including job performance and employee behaviour, as well as its relationship to related constructs like organizational commitment and perceived organizational support, job satisfaction continues to be a dominant construct in the organizational literature.

Concerns about employee engagement (EE) rank among the top ones for businesses. EE is defined as a worker's participation and contentment with their job. Retention of employees may be influenced by employee engagement. Workers who are happy in their positions are more likely to be innovative and capable of meeting the demands of the modern workplace. These workers help their employers remain competitive in the global economy. Since a lot of companies are already aware of this, more experts assess and track workers' job satisfaction (Vorina et al., 2017, p. 247).

The definition of employee engagement varies depending on the individual and the institution. While some quantify it by evaluating employees' emotional connection to their organization, others link this to job happiness. For a variety of reasons, employers in today's workplace would want to work with engaged and satisfied employees. According to Erickson (2005), engagement is the commitment, and readiness to put in oneself and give it all in order to help the employer succeed. Organizations with completely engaged staff have higher rates of customer satisfaction, innovation, productivity, retention, and quality (Singh, 2017). They require less training time and have fewer accidents. It means that engaged workers perform better and at a cheaper cost than average workers.

Positive emotional reactions to a particular job might be defined as job satisfaction. When an employee compares their intended, projected, or deserved outcomes with the actual ones, they experience an emotive reaction at work (Oshagbemi, 1999, p. 112). Job satisfaction is extensively investigated and examined for work-related goals in a range of companies. This is

due to the presumption that extra-role behaviour, efficiency, achievement, disengagement, and retention are all significantly influenced by job satisfaction. In the past, businesses monitored job satisfaction to make sure that their procedures produced a happy or positive experience for workers, enabling them to give their best work. Employee engagement is becoming more and more important since engaged workers are driven, eager, and passionate about what they do (Salanova et al., 2005, p.1218). It is thought that they exhibit increased levels of dedication, contentment, corporate citizenship, and retention intention (Saks, 2006, p. 601).

Among the financial organizations offering short-, medium-, and long-term development credits is the Development Bank of Ethiopia (DBE). The distinctive quality of DBE lending is its history of "project"-based financing. The Bank finances properly chosen and prepared projects that are appraised, continuously monitored, and methodically evaluated. The bank has been actively supporting the nation's overall economic development ever since it was founded in 1909. The Foundation for the Development of Ethiopia was established in 1909, following the pioneering efforts of The Societe Naronale d' Ethiopie Pour le Development de l' The Society for the Promotion of Agriculture and Trade, or agriculture et de Commerce, was founded under the reign of Menelik II. Since then, the Bank has adopted several names at various points of time, but its goals and objectives have remained mostly same except from sporadic adjustments that were required by change in economic development policies of the country. (<http://portal.dbe.com.et/intranet/index.php/about/history>)

Employee engagement and job satisfaction are positively correlated, and this study aims to explore the relationship between the two, exploring how job satisfaction affects employee engagement. The research is motivated by employee concerns about a new organizational structure that separates work from promotion and employee classification, according to the Human Resource Management Directorate.

## 1.2.Statement of the problem

Effective organizations can create comfortable situations in the working environment and can enhance the performance of employees as well as employees' satisfaction in their work by initiating the workers by different mechanisms. As a result of this, the employees' engagement in their work may increase. If the organization knows different factors of employees' satisfaction they will be able to enhance the satisfaction of employees as well their engagement unless they adopt the factors that increase the satisfaction of employees, their employees will not accomplish the work that they expect and this significantly affects the organization's performance and productivity.

Therefore, an organization's capacity to survive is largely dependent on its human resources. To flourish, a firm need articulate management as well as driven and inspired employees. This is because contented employees inevitably take good care of the company's customers or deliver high-quality service; as a result, management's comprehension of the importance of preserving employee satisfaction and the effectiveness of the current motivation system has a significant impact on the company's success as well as the level of its output.

Human resource is a company's most significant asset. If they are unhappy with the task they are assigned, it will either directly or indirectly affect their service or productivity. In light of this, the Development Bank of Ethiopia has made an effort to guarantee the satisfaction and productivity of its personnel in order to further the objectives and vision of the organization. Employee discontent can also result in higher absenteeism rates, lower employee engagement, and higher employee turnover. As a result, businesses ought to highlight the elements that raise workers' levels of engagement and job happiness. On the other hand, according to a survey evaluation carried out by the Development Bank as of June 30, 2022, 52% of bank employees were satisfied. Moreover, according to the Human Resource Management Process annual report as of June 2022, the professional turnover rate was 1.3%, meaning that 27 professional employees left the Bank per year. And also 23% of employees' annual performance falls below moderate (75%) level.

Studies show that job employee satisfaction is important since it often results in tiredness and a decline in organizational commitment. Low job satisfaction is associated with a higher likelihood of resignation (Alexander, Lichtenstein, and Hellmann 1998).

Therefore, the above reports are used as an indicator for further researcher work need to be conducted in the relationship between job satisfaction and employee engagement. Based on this assumption, the study was focus on the relationship between job satisfaction and employee engagement in the case of Development Bank of Ethiopia. Given these, the study made an effort to respond to the following leading questions:

- How does pay (salary and benefit package) affect employee engagement?
- How does the job itself (Job characteristic model) affect employee engagement?
- Does relationship with the supervisor affect employee engagement?
- How does relationship with colleges affect employee engagement?
- Does job satisfaction and employee engagement have a relationship??
- What is the effect of team work and collaboration on employee engagement?
- What is the effect of Communication on employee engagement?

### 1.3. Research Objectives

#### *1.3.1. General Objective*

The general objective of this research is to investigate the relationship between job satisfaction and employee engagement in the Development Bank of Ethiopia.

#### *1.3.2. Specific Objectives*

- To examine the effect of pay (salary and benefit package) and the job itself (Job characteristic model) on employee engagement.
- To examine the relationship of supervision of Managements on employee engagement.
- To investigate the connection between work happiness and employee engagement.
- To examine the effect of Communication on employee engagement.
- To examine the effect of team work and collaboration on employee engagement.
- To provide recommendations for improving job satisfaction and employee engagement in DBE.

## 1.4. Research Hypotheses

To provide answers to the research questions the following hypotheses was be tested in this research.

Hypothesis 1 H0: There is no positive and significant relationship between employees' job satisfaction and employee engagement in Development Bank of Ethiopia.

H1: There is positive and significant relationship between employee engagement and job satisfaction in Development Bank of Ethiopia.

## 1.5. Significance of the Study

### ***1.5.1. Theoretical Significance:***

This study has theoretical value since it contributes to the corpus of knowledge currently accessible in the domains of organizational behaviour and human resource management. In the context of the Development Bank of Ethiopia, it looks at the connection between job satisfaction and employee engagement and offers significant new insights into the theoretical understanding of employee dynamics in the banking sector. The study's conclusions may contribute to the creation of new theoretical frameworks or the enhancement of current ones that make an effort to explain the complexities of employee engagement and satisfaction in organizational environments, particularly with regard to development banks.

### ***1.5.2. Empirical Significance***

From an empirical perspective, this study offers insightful information about the levels of work satisfaction and employee engagement among Development Bank of Ethiopia staff members. The empirical results close a significant gap in the literature by providing a deeper knowledge of the variables affecting work satisfaction and engagement inside the bank. Additionally, the empirical data can be used as a foundation for upcoming studies in the areas of organizational behaviour and human resource management, especially in Ethiopia's banking industry.

### ***1.5.3. Practical Significance***

This study's practical significance stems from its implications for organizational policies and practices at the Development Bank of Ethiopia. The results were help guide strategic decision-

making procedures meant to enhance overall effectiveness, corporate performance, and worker well-being. The study's findings was be applied by human resource management practitioners at the bank to create focused interventions and programs that raise employee engagement and job satisfaction. The practical consequences of this research was also help stakeholders and policymakers in the banking industry shape practices and policies that promote a healthy work environment and help organizations achieve their objectives. The study's practical value ultimately rests in its ability to promote constructive organizational change and enhance the general work experience inside the bank.

### 1.6. Scope of the Study

This study was restricted to the staff of the Development Bank of Ethiopia, namely the employee of the Head office, Therefore the study was bounded to the relationship between job satisfaction and employee engagement at the Development Bank of Ethiopia. So, the data analysis, interpretation, and findings were informed by the existing situation as described by the Development Bank of Ethiopia.

### 1.7. Limitation of the study

Though time and budgetary limitations was forced the researcher to focus on staff members at the head office. It would have been appropriate if the study had been able to cover the Development Bank of Ethiopia as a whole.

Furthermore, the study was reliant on the respondents' perceptions, which may contain bias and individual perceptions despite the researcher's best efforts to gather the respondents' perceptions as objectively as possible.

### 1.8. Organization of the paper

This study consists of four chapters. The first chapter is an introductory part which presents background of the study, statement of the problem, research questions & hypothesis, significance, scope and limitation of the study. The second chapter reviews the pertinent theoretical and empirical research. The third chapter discuss on data collection and analysis methods and the fourth chapter presents data interpretation and analysis followed by conclusions and recommendations.

## CHAPTER TWO

### 2. REVIEW OF RELATED LITERATURE

#### 2.1. Introduction

Employee job satisfaction and engagement are fundamental aspects of organizational success, particularly within the banking sector. Its main objectives are to address the different kind of definitions, concepts and viewpoints, which was written by many authors with respect to job satisfaction and employee engagement and this review aims to explore the theoretical perspectives, empirical findings, and practical implications to address with a specific focus on their relevance to the Development Bank of Ethiopia (DBE).

#### 2.2. Theoretical Perspectives:

##### **Employee Engagement**

Although it has been discussed in the literature for almost 20 years, the idea of employee engagement is relatively new to HRM. Although it may seem like a relatively new idea, employee engagement has been around for more than 20 years the term was initially used in a scholarly publication in 1990 (Tom O'Byrne, 2019).

The concept of engagement developed, and the Institute of Employment Studies (IES) publication "From People to Profits, the HR link to the service-profit chain," published in 1990, was a seminal work in this area. It illustrated how employee conduct and attitudes could improve client retention and, consequently, sales results. Another ground-breaking study from 2002 that demonstrated the connection between profitable operations and engaged workers bolstered the commercial case for engagement.

Commitment and Organizational Citizen Behaviour (OCB), two ideas that have garnered scholarly acclaim and been the focus of empirical research, are the sources of the construct employee engagement (Robinson, 2005).Saks (2005) conducted the first academic study to explicitly define, test, and examine the causes and effects of employee engagement. The Employee Engagement Movement emerged to address issues facing both employers and employees, and it is possibly the most important organizational metric of this century.

A number of publications, including Workforce Magazine, the Harvard Business Review, the Washington Post, and some research organizations like DDI and Towers Perrin, have written extensively on the subject of employee engagement. The word "employee engagement" was also coined by the Gallup Organization, whose fascinating survey results over the past 30 years have come from on-going polls of companies and employees. An engaged worker collaborates with co-workers to enhance job performance for the organization's benefit and is aware of the business context. Engagement needs to be developed and nurtured by the organization, which calls for a mutually beneficial connection between employers and employees. The Institute of Employment Studies' ruling and definition make it abundantly evident that a two-way relationship between an employer and an employee produces employee engagement, emphasizing that there It is evident that a company's performance and bottom line both rise with employee engagement (Bartender, 2019). According to Gallup, which Dernovsek (2008) mentioned, employee engagement is comparable to a positive emotional attachment and commitment on the part of the workforce.

Bakker Demerouti (2008) states that engaged workers perceive themselves as capable of handling the demands of their occupations and have an energetic and effective connection with their work activities.

According to research, companies reporting up to four times higher levels of success are those with highly engaged staff, who also yield superior results (Waggl, 2018). Additionally, Fernandez (2007) distinguishes between employee engagement and job satisfaction, a well-known construct in management. She argues that employee engagement is a crucial concept because managers cannot rely solely on employee satisfaction to help retain the best and the brightest.

According to Hogan and Coote (2014), measuring employee engagement involves determining how involved staff members are with the company. Measuring employee engagement is a difficult issue since it may depend on subjective employee perceptions. If employee engagement surveys are going to yield any valuable information, they need to be statistically evaluated and benchmarked against other businesses or organizations (Bandura and Lyons, 2014). Productive firms distinguish themselves and shape their future based on multiple facets of employee engagement.

## **Job Satisfaction**

To achieve their goals, successful firms rely on their workforce to perform at a high level. Their personnel need to execute at a high level in order for them to meet their strategic goals and maintain their competitive edge (Abdulwahab S. Bin Shmailan, 2016). A high job satisfaction score implies that an employee is generally content with their position, whilst a low score suggests that they don't think highly of it. The dimensions of job satisfaction or the elements influencing it can be roughly categorized into two categories, according to Haque et al. (2012): organizational aspects and personal factors. Personal characteristics including age, gender, colour, and religion have a big influence on how satisfied workers are with their jobs. Leadership, technological innovation, professional development, hiring, retention, and rotation policies, working conditions, pay, and workload are examples of organizational elements. According to Lovering (2017), the Herzberg two-factor theory could be used to understand the many aspects of job satisfaction. According to Herzberg's motivation-hygiene theory, there are two different types of influences: motivators and hygiene factors. According to Herzberg (1966), intrinsic variables that contribute to job satisfaction include responsibility, growth, advancement, achievement, and the work itself. When they were present, they may be a motivating factor even while their absence wasn't always satisfying (Baylor, 2010). Supervisory quality, working environment, co-workers, salary, rules and regulations, job security, status, and personal life are examples of extrinsic job satisfaction elements (Herzberg, 1966). Although they don't always make you happy, not having them could make you unhappy (Baylor, 2010).

The employee engagement theory and the Herzberg motivation-hygiene theory (also known as the two-factor theory) have differing implications on job satisfaction. According to Herzberg's motivation-hygiene theory, sometimes known as the "two-factor theory," certain workplace variables lead to job satisfaction while other variables, which operate independently of one another, lead to unhappiness. The theory suggests that two types of factors affect people: those that affect motivation and the fundamental factors that affect work satisfaction. Factors that drive motivation encompass demanding tasks, acknowledgment, and accountability. Pay and benefits, supervision, working conditions, and job stability are examples of hygiene factors. (Rogel, Charles (2018)

A person's degree of job happiness is determined by hygiene elements, which also have a significant impact on staff retention. Workplace performance is influenced by motivational variables. A motivated worker puts more of himself into their work and aspires to perform better. Employee engagement: It is possible for an employee to be content with their work without actively participating in it. Engaging employees extends much beyond simply receiving a pay check and having the freedom to leave work at 3 p.m. That contentment is simply job satisfaction, and while job satisfaction usually suffices to keep workers on board, it does not guarantee productivity. Yet, greater productivity is a result of employee involvement.

However, there are differences between the elements that influence work satisfaction and those that influence employee engagement. Meaning, Autonomy, Growth, Impact, and Connection are some of the engagement factors. Businesses that have genuinely engaged workers see increases in quality, innovation, productivity, customer satisfaction, and retention. In addition, they have less accidents, illnesses, and training hours needed.

### **Job Satisfaction and Employee Engagement**

To put it even more bluntly, some practitioners (Burke, 2005, for example) gauge engagement by asking explicitly about how satisfied they are with the company, management, work group, job, and aspects of the work environment. Although a crucial component of employee engagement, job satisfaction is only one facet of it. Workplace dedication, job involvement, organizational civic behaviour, and mental health are all positively correlated with job satisfaction. Although there is little correlation between job satisfaction and performance, it is inversely correlated with turnover, perceived stress, and pro-union vote (Kreitner, 2013). Since employee engagement is correlated with their connection to and commitment to their work and organization, it may or may not be related to employee job satisfaction (SHRM, 2016). A worker who is engaged in their work is involved, content, and enthusiastic about it. According to SHRM, there is a lot of room for improvement in the employee engagement rate. In reality, according to Gallup, fewer than one-third of American workers feel that they are engaged in their work. An organization values employee contentment, but what really matters is employee engagement, which is what provides the driven, motivated workers needed to help the business achieve its objectives and beyond.

A worker does not have to be actively engaged in their work to be content with it. That happiness is just job contentment, and while job satisfaction is usually sufficient to keep workers on board, it is insufficient to guarantee optimal production. Employee engagement, however, does support higher productivity. An employee who is genuinely invested in their work is said to be engaged (Charles Rogel, 2018). The minimal requirement for complete engagement of an employee is employee happiness. To make strategic decisions that were support an engaged culture, an organization must be able to distinguish between engagement and contentment.

When involvement cannot be directly accessed, researchers usually use satisfaction surveys to get a sense of the working environment by asking employees to characterize it. Engagement is a function of best job satisfaction and greatest job contribution, according to Blessing White (2017).

### **Employee's Job Satisfaction**

Organizations without employees are just plainly empty structures with idle machinery (Spector, 1997). People are what give them meaning, purpose, and life. Workers who are in good health and vitality make up organizations that are lively and healthy. Workers that are joyful and energetic are productive workers, and businesses that are productive have satisfied employees and a positive work environment (Fletcher and Wasiams, 2007).

Different academics and writers define the concept of job happiness using different approaches. This section covers a few of the several definitions offered by scholars. The benefits of the job, such as money and occupational security, or an individual's evaluation of the working environment, the job itself, the administration's attitude, etc., are all potential sources of job satisfaction, according to Fletcher and Wasiams (2007).

According to Spector, a commonly accepted definition of job happiness, an individual's perspective on their profession and its various aspects has a significant role. It is related to the degree to which people love or hate their jobs. As a result, job satisfaction can exist in any type of workplace. Job satisfaction is the result of an employee's combination of positive and negative feelings about their work (Mahamuda, 2011).

Reichers (2006) defined job satisfaction as the phenomenon that arises when an employee's needs and the requirements of the job align and reveals the pleasure that the employee feels in

their work. The multifaceted and intricate phenomena of job satisfaction is impacted by various aspects, including compensation, work environment, autonomy, communication, and organizational dedication.

According to Robbins and Judge (2007), job satisfaction is more of an attitude than behaviour. According to their definition, job satisfaction is the favourable opinion that a person has about their work after considering its attributes. They view job satisfaction as an attitude, and since it may be related to turnover, absenteeism, and productivity, it is an outcome that many managers are concerned about. Three key components of job satisfaction are listed by Spector (1997). Human values ought to be the first guide for organizations. This business was prioritizing treating their employees fairly and with respect. In certain situations, a worker's job satisfaction score may be a reliable gauge of their efficacy. Second, how employees behave based on their degree of job satisfaction was have an impact on how the business operations of the firm run. This suggests that positive behaviour is a result of job satisfaction, and vice versa unhappiness with one's employment was lead to negative behaviour on the part of employees. Third, markers of organizational activity may be seen in work satisfaction. Different levels of happiness in various organizational units can be determined by job satisfaction evaluation, which also serves as a good signal of adjustments that can be done in order to improve performance.

## **The Theory of Job Satisfaction**

Comprehensive theories based on job satisfaction have been developed by academics and researchers. Their goal was to offer a framework for comprehending why these attitudes have the impact that they do, as well as the elements that influence them (Baron & Greenberg 2003).

### **A. Herzberg's Two Factor Theory**

Herzberg's research uncovered what people's true desires are from their professions. The participants were required to depict instances in which they felt either positive (satisfied) or negative (dissatisfied) about their jobs. After that, the feedback was divided into two categories: satisfied and dissatisfied. Advancement, recognition, the work itself, success, progress, and responsibility were all factors in job satisfaction. These qualities are what Herzberg called motivators. The term "hygiene factors" refers to the elements that contribute to discontent, such as administration, working environment, supervision, interpersonal interactions, and corporate policy (Robbins, 2001). Herzberg's two-factor theory, according to Schermerhorn (1993), is a

crucial framework for managers to comprehend job satisfaction and associated performance concerns. According to Schemerhorn, Herzberg's two-factor theory serves as a helpful reminder that there are two key components to all professions: the work environment in which people perform their duties (job context) and the activities themselves perform (job content).

### **B. Locke's Value theory**

As per this theory (Baron and Greenberg 2003), It is possible to assess the influence of the different work satisfaction aspects. The more a business understands the importance of each component, the more of a shift in satisfaction was result. This theory also suggests that stronger feelings of discontent would arise if a particular aspect is given too much weight. Because of this, Locke's theory is complex and very individualistic (Locke, 2006). On the other hand, while Locke's Theory has not been well studied, Baron and Greenberg (2003) contend that a strong emphasis on values suggests that elements could contribute to job satisfaction. This theory is also important to the study because it provides a framework for identifying the variables that influence the different levels of job satisfaction or discontent.

### **Measuring Job Satisfaction**

Since it includes all aspects of the workplace and the job itself that employees find satisfying or rewarding or those they find aggravating or unsatisfactory, the concept of job satisfaction is extremely wide (Ford & Walker, 2005).

Literature contains a variety of methods for gauging job satisfaction (Erik, 2007). These include interviews, significant situations, and paper-and-pencil tests. The most popular approach, which uses standardized scales that are examined using norms, is the paper-and-pencil test. Participants in the critical incident method are asked to recollect instances that they found exceptionally fulfilling or unsatisfactory. This process takes a very long period. Interviews provide respondents more flexibility in how they react and enable in-depth probing to better understand the nature and reasons of job satisfaction. This study measures the affective component of job satisfaction because it defines job satisfaction as an individual's feelings about their work. This was achieved by adding many statements to a job satisfaction questionnaire. Using a five-point Likert scale, the respondents were asked to rate how much they agreed or disagreed with each of the assertions.

## **Factors Affecting Job Satisfaction**

A global idea, job happiness is influenced by a number of variables. The elements influencing workers' job happiness are further explained below.

### **A. Extrinsic Factors**

External factors known as extrinsic job conditions are typically considered to be the main causes of job discontent (Gruneberg and Tapefield, 2011). Salary, supervision, working conditions, and interpersonal relationships are a few of these variables.

### **B. Intrinsic Job Characteristics**

According to Robins (2008), intrinsic job features are thought to be the primary factors and sources of motivation for job happiness. The primary components are accomplishment, constructive criticism, accountability and independence, individual growth, value of the job, and departmental collaboration.

### **C. Individual Characteristics**

Empirical evidence suggests that specific personal or demographic factors impact job satisfaction in various ways. Research on attitudes and/or behaviours connected to the workplace and job satisfaction has shown that job satisfaction is influenced by personal factors. The following specific factors are linked to job satisfaction: tenure, job level, and gender (Schneider, 2008).

## **Empirical Review**

Collaboration and job contentment is the core of any team is the shared commitment by its members for their joint performance. A team is defined as a small group of employees with complementary competencies who are committed to common organizational objectives and working relationships for which they hold themselves mutually accountable (Slocum & Hellriegel, 2011:351). Teams are made up of two or more individuals who collaborate and impact one another, hold one another accountable for accomplishing a shared goal established by the business, and feel a sense of social belonging within the organization (Mc Shane & Von Glinow, 2010:260). Individuals was typically perform better and go above and beyond expectations when assigned to roles that align with their personal traits and competencies (Werner, 2016:90)

## **Salary and job Satisfaction**

A benefit is something that a company provides to its workers in order to inspire them to behave well in the future (Ongori, 2008). According to Ongori, a benefit or reward can be intrinsic or extrinsic. It can take the form of recognition, like being named employee of the year, or a monetary incentive like bonuses. Even if extrinsic advantages and rewards like pay, bonuses, and promotions are the most observable, they are insufficient on their own. Workers use intrinsic satisfaction the sense of personal fulfilment they derive from their work to assess the quality of their jobs. Any firm can boost employee loyalty and retention by implementing intrinsic rewards. It contains fundamental aspects of human nature even though it is both an art and a science. Productive people stick around when these inherent ways are recognized and embedded in the organization's culture. According to some, a committed workforce is created by the intangibles when compensation and benefits are competitive with the market (Shechtman, 2008).

Programs for rewards and recognition are a crucial part of an employee retention strategy. Positive reinforcement theories underpin the significance of these programs. An organization can reinforce optimal behaviour and encourage more of the activities that was lead to its success by expressing gratitude to employees for a job well done by giving them a pat on the shoulder (Johnson, 2004). Henderson (quoted by Nel & Werner, 2014:134) states that the purpose of a remuneration package is to positively impact employee motivation, which was enhance company performance and strategy.

Nel and Werner (2014:138) define employee perks as compensation granted to staff members simply for their membership in the company. Benefits for illness, death, accident, retirement, and education may be among them. According to Boggie (2005), issues with employee retention are frequently caused by low compensation and a lack of appreciation. According to Chung (1977), unhappiness and discontent may be the cause if wages are unrelated to the market. Neel, Van Dyk, and Werner (2004) added that workers may quit an organization if they are dissatisfied and contented, as they were compare themselves to their peers in terms of pay and contributions to the workplace.

Scholars such as Shechtman, Johnson, Henderson, Ongori, and Werner have investigated the factors influencing employees' job satisfaction inside various organizations. They attempted to demonstrate in their study how wage affected workers' job satisfaction, and one of the key

findings was that salary was one of the organizational climate factors that had a big impact on workers' job satisfaction. Nevertheless, the researchers neglected to include the benefits package that the company offers, which influences workers' job satisfaction in addition to pay. This is why the benefit package was included in the research as one of the organizational climate variables, and its impact on employee satisfaction was attempted to be demonstrated. The majority of respondents to the study expressed dissatisfaction with the bank's compensation and benefits package.

### **Supervision and Job satisfaction**

In his research on organizational climate, Gerber (2003) defined management and leadership as the process of preventing or facilitating people from carrying out their jobs. Even with the best of organizing, planning, and control systems, an organization may fail for lacklustre leadership. The majority of organizational failures are caused by ineffective leadership, which poses a significant barrier to the expansion and development of organizations (Omolayo & Ajila, 2012:28).

A capable manager can improve a team's performance. An average team can function well under the direction of a competent manager, but any group of people can have its philosophy, spirit, and attitude altered by a true leader (Flanagan & Finger, 2000:131). Werner (2016:397) asserts that a successful leader seeks out circumstances that call for change, acts morally, and uses personal influence to guide those under their direction. A good leader has a clear vision and inspires others. On the other hand, an efficient manager uses positional influence, builds momentum, and executes change. Studies conducted at Ohio State University and the University of Michigan, according to Nahavandi (quoted by Werner, 2016:400), revealed the relationship dimension and the task dimension as the two unique characteristics of leadership behaviour. While initiating structure, or the task dimension, is leadership behaviour connected to work structure and goal accomplishment, consideration, or the relationship dimension, is associated with fostering mutual respect, trust, and showing concern for the needs of employees. Kotter (quoted by McKenna, 2012:388) asserts that although management and leadership are two separate systems, each with unique roles and responsibilities, both are essential to the efficient operation of an organization. Planning, directing, and erecting suitable structures and processes are the components of management. Predicting change, adjusting to it, and taking a visionary approach are increasingly important aspects of leadership. According to Werner (2016), the

leadership grid is a helpful paradigm that helps leaders determine which behaviours they need to change in order to become more effective supervisors and to identify their major supervising style. According to this study, even when managers and supervisors put forth extra effort, employees still have a positive opinion of their supervision.

### **Communication and Job satisfaction**

Information, concepts, and knowledge can be shared through the process of communication (Freindler and Margulies, 2008). The communication process can be conveyed in a variety of ways, including through speech, writing, print, and electronic media. It is a tool that enables successful communication between individuals so that concepts and information can be shared (Wanguri, 1995).

The use of language as a tool to create various social structures, such as networks, teams, and connections, is known as organizational communication (Eisenberg, 2007). There are various forms of organizational communication, such as communication from supervisors, communication climate, horizontal communication, media quality, organizational integration, organizational perspective, individual feedback, communication from subordinates, and communication from top management (Rashid, 2010).

Joseph and Patricia (2009) assert that as lower level employees are closely involved in the organization's output and demonstrate a favourable correlation between communication and productivity, communication is a more effective means of influencing them. According to Wiley and Brooks' (2000) organizational aspects study, communication is the exchange of information and knowledge, which entails a clear grasp of objectives, direction, and vision. Information is shared and decisions/changes are communicated to the workforce. Many communication issues can be resolved through effective communication. To communicate successfully, managers must possess strong interpersonal skills (Werner et al., 2016:247). Sanchez (quoted by Werner et al., 2016:251) asserts that the only organizational process with the capacity to enlighten, educate, and foster the collaboration required for cultural transformation is communication. Communication hurdles between men and women are frequently caused by differences in their language and conversational habits. Men and women may comprehend one another, but we also need to recognize that social standards have shaped how different genders approach and express the same ideas in communication. Understanding these variations can help us communicate more

effectively and prevent criticism of gender-associated techniques (Werner et al., 2016:249). (Nelet al., 2014:259) asserts that communication is only successful when it conveys the sender's sincere goals and opinions. To make sure that individual and group networks complement the official employee network rather than work against it, leaders must take the initiative to establish an open and morally grounded pattern (Slocum & Hellriegel, 2011:285).

Employee engagement is a multifaceted concept that includes behavioural, cognitive, and emotional facets of a person's relationship with their place of employment. The organizational literature has thoroughly examined the three key aspects of employee engagement: Organizational commitment, Job involvement, and work life balance to comprehend its causes, effects, and applications.

**Organizational commitment:** This speaks to a worker's sense of identity, loyalty, and emotional connection to a company. It's about having a sense of alignment with the company's principles and objectives and important to increase employee retention and productivity by fostering a sense of loyalty and belonging. (Rashid, 2010).

**Job involvement:** this is the extent to which a person identifies with their work and is fully engaged in it and useful to make people feel more invested in their work and its impact, which boosts employee motivation and happiness. It has to do with their sense of personal involvement in their duties and obligations.

**Work life balance:** This refers to the capacity to balance personal and professional obligations. It all comes down to striking a good balance between these two facets of life and useful to increase job happiness and productivity by promoting general well-being and lowering stress. (Bakker & Demerouti, 2008).

## 2.3. Conceptual Framework

### Conceptual Framework: Job Satisfaction and Employee Engagement

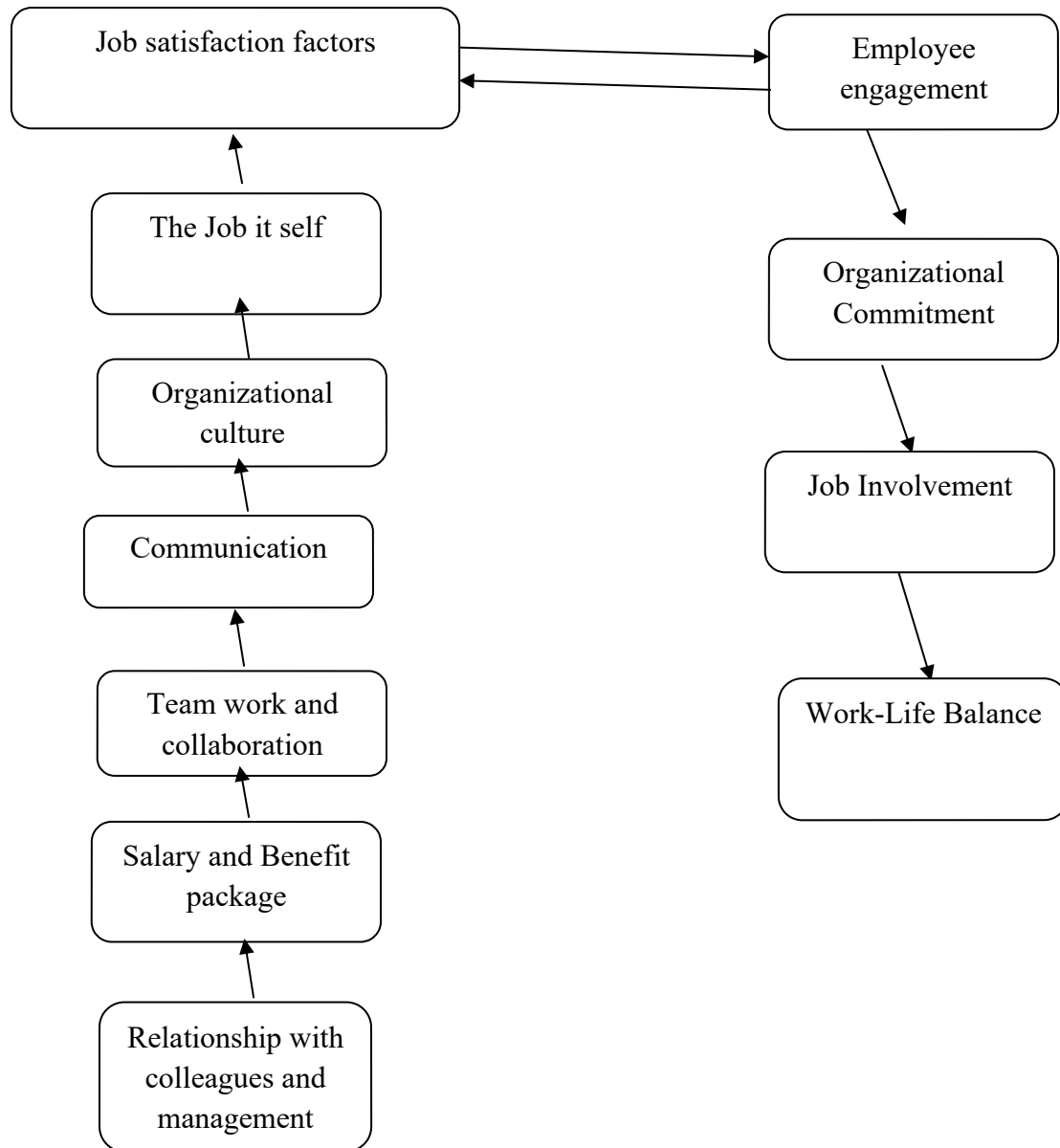


Figure 1, conceptual framework

## **CHAPTER THREE**

### **3. RESEARCH METHODOLOGY**

In the preceding chapter the review of related literature on the relationship between job satisfaction and employee engagement both theoretical and empirical studies with their respective findings are presented. This Chapter presents the methodology that provides a detailed direction about the methods that the researcher was employ in conducting the research. Hence, methods of data collection, data gathering tool, sampling and sampling techniques and data analysis techniques are discussed.

#### **3.1 Research Design and Approach**

In an attempt to answer the proposed research questions, descriptive analysis was employed by using both quantitative and qualitative types of data. rationale for choosing the descriptive research method for this particular study lies in the fact that integration of both quantitative and qualitative methods was allow to come through the respondents opinion through interpretive views. This was in turn contributes much for the inferences of the study results.

#### **3.2 Sampling Design**

The target populations in this study were the employees of Development Bank of Ethiopia at Head office. In terms of how the bank operates, not every branch operates at the same level. To select the population from the study area, the researcher was used simplified random sampling approach by using yamman's formula of sampling so as to produce a representative sample because of nature of population and as the populations are working in different position,

#### **3.3 Population of the Study**

According to (Kitchenham, 2002), population represents the group or the individuals to whom the survey applies. Put another way, populations are made up of those groups or people who can respond to the survey's questions and to whom its findings apply.

The population of the study Were employees of Development bank of Ethiopia Head office staffs, simple random sampling with Yammans formula was employed to select sample size

from total staffs due to challengeable given time and economical in feasibility to conduct the study outside of Addis Ababa. That is why the reason that the researcher was select the above studies area purposively.

### 3.4 Determination of the Sample Size and Sampling Procedure

#### 3.4.1 *Quantitative Data*

The total populations in the study areas are 201. Indeed, it is very expensive in terms of money and time to collect data from all these employees, so that the researcher has to determine sample which is representative for the total population. (Cooper, D. and Schneider, P., 2006) provides a simplified formula to calculate sample sizes of finite population, which is used to determine the sample size for this particular study. A95% confidence level is assumed Yamane's formula to determine the sample size, at  $e=0.05$ . And the sample size was determined by the following formula.

$$n = \frac{N}{1 + N(e)^2} \text{ where 'n' is the required sample size,}$$

N is the population size and

e indicates the level of precision. By applying the above formula, we can get the required sample size

$$n = \frac{201}{1 + 201(0.05)^2} = 133.77 \text{ Hence the sample size for this research was be 134}$$

employees of Development Bank of Ethiopian.

### 3.5 Types of Data and Instruments of Data Collection

#### 3.5.1 *Types of data*

Data were gathered from primary and secondary sources. Primary data was from Survey made through questionnaires. Secondary sources of data for the study was include magazines, timely annual reports and other relevant documents from the organizations human resource department.

### ***3.5.2 Instruments of Data Collection***

Questionnaire and open ended questions were used as tools of data collection. A questionnaire holding both close and open ended questions were designed to collect quantitative data. Open ended questions were helping allow for further expression on the issues under study. Hence, qualitative data was gathered from Self-administered questionnaire to minimize bias and distortion that often resulted from the use of Open ended questions. Five-point Lickert scale were used in the design of the questionnaire. There is no established number of categories that deemed optional for lickert scaling.

The questionnaire was have two main sections, the first part dealing with respondents' profile; biographical and organizational variables, whereas, the second part was cover the major area of this study which intended to cover the issues raised under the study objectives.

### ***3.5.3 Procedures of Data Collection***

The purpose of distributing the questionnaires was to get the information needed from the responders. The researcher was use one structured questionnaire for all employees. The respondents have a number of options within structural questionnaire from which they can choose the one that most closely approximates their view. The purpose of the research and the guidelines were described. The questionnaires were distributed to the head office staff located in Addis Ababa.

Respondents were requested to complete the questionnaires. Secondary data for the study were collected from magazines, reports and other relevant documents from the organizations human resource department.

## **3.6 Data Analysis**

### ***3.6.1 Analysis method for quantitative part***

Data was analyzed using Statistical Package for Social Science (SPSS). In order to analyze the results, the participant replies were first coded in an Excel spreadsheet and then exported to SPSS.

In analyzing data descriptive statistics like percent and frequency are used to analyse the survey data. From measures of the variables were analyzed using means, standard deviation, and percentage were tested using correlation, analysis of variance and lastly aggregation of the results and findings were discussed.

### ***3.6.2 Analysis method for qualitative part***

The qualitative data acquired from all interviewees were coded, classified and categorized separately. The study employed open coding technique in which the researcher identifies, and name concepts with text and data to explain the phenomenon under study. The final qualitative results were used to assist in explaining and interpreting the findings of a quantitative data.

## CHAPTER FOUR

### 4 DATA ANALYSIS AND INTERPRATATION

#### 4.1 Demographic Profile of Respondents

Table 4-1 shows the demographic profile of 130 respondents. Gender of respondents is equal for both male and female (65 each). Regarding marital status 63.8% of respondents are married and 36.2% are single. Regarding work experience, 25.4% have 5-10 years of experience, 61.5% have 10-15 years of experience, and 13.1% have more than 15 years of experience. In relation with educational status, 23.1% have a bachelor's degree and 76.9% have a graduate or master's degree. Working position 49.2% are experts and 50.8% are managers.

*Table 4-1: Demographic profile of respondent*

<b>Variables</b>	<b>Description</b>	<b>Frequency</b>	<b>Percentage</b>
Gender	Female	65	50
	Male	65	50
	Total	130	100
Marital Status	Married	83	63.8
	Single	47	36.2
	Total	130	100
Work experience	5-10	33	25.4
	10-15	80	61.5
	>15	17	13.1
	Total	130	100
Educational Status	Bachelor	30	23.1
	Graduate masters	100	76.9
	Total	130	100
Working position	Expert	64	49.2
	Management	66	50.8
	Total	130	100

*Source: survey 2024*

The data shows that the majority of respondents are female, married, and have a graduate or master's degree. And also noted those majorities of respondents have 10-15 years of work experience and are working as managers.

#### 4.2 Salary and Benefit Packages

The table below shows that salary package of employees' satisfaction with their overall salary, Employees' satisfaction with their additional benefits like health insurance, retirement plans, and also employees' overall satisfaction with their total remuneration, including both salary and benefits and their salary comparison with the market.

*Table 4-2: Salary and Benefit Packages*

<b>Variables</b>	<b>Measurement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Total</b>
Salary Package	Frequency	1	20	32	71	6	130
	Percentage	0.8	15.4	24.6	54.6	4.6	100
Benefit Package	Frequency	1	14	25	78	12	130
	Percentage	0.8	10.8	19.2	60	9.2	100
Compensation	Frequency	1	20	42	44	23	130
	Percentage	0.8	15.4	32.3	33.8	17.7	100
Salary Comparison With In Market	Frequency	1	17	49	57	6	<b>130</b>
	Percentage	0.8	13.4	37.7	43.8	4.6	<b>100</b>

*Source: survey 2024*

For each variable, respondents were asked to rate their level of agreement using a Likert scale ranging from "strongly disagree" to "strongly agree. The majority of respondents (over 50%) expressed agreement or strong agreement with their salary package and benefit package, indicating "High Satisfaction with Salary and Benefits overall. Similarly, they have positive compensation perception; majority of respondents (over 60%) was satisfied with their overall compensation. The distribution of responses for salary comparison with the market was more evenly spread. While 43.8% agreed that their salary is competitive, 37.7% were neutral, suggesting some variation in perceptions.

Overall table shows that a significant positive relationship between salary package and salary comparison with the market. However, there are no significant relationships between salary package and benefit package or between salary comparison with the market and benefit package.

#### 4.3 Relationship with co-workers

Table 4-4 provides the perceptions of respondents regarding teamwork, collaboration, and workplace dynamics. The data is based on a survey of 130 respondents.

*Table 4-3: Relationship with co-workers*

<b>Variables</b>	<b>Measurement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Total</b>
Teamwork and collaboration are promoted by management	Frequency	1	14	16	80	19	130
	Percentage	0.8	10.8	12.3	61.5	14.6	100
My co-workers help each other	Frequency	1	19	16	72	22	130
	Percentage	0.8	14.6	12.3	55.4	16.9	100
understanding the nature of the role	Frequency	0	9	10	83	28	130
	Percentage	0	6.9	7.7	63.8	21.5	100
I prefer to work as part of a team	Frequency	4	2	20	68	36	130
	Percentage	3.1	1.5	13.4	52.3	27.7	100
The management and employees treat one another with respect	Frequency	6	6	32	68	18	130
	Percentage	4.6	4.6	24.6	52.3	13.8	100

Accordingly, significant majority (85.4%) of respondents either “agrees” or “strongly agree” that teamwork and collaboration are promoted by management. This indicates a generally positive perception of the company's culture in this regard. A large proportion (72.3%) of respondents believe that their co-workers help each other, suggesting a supportive and cooperative work

environment And majority (85.3%) of respondents feel that they understand the nature of their roles, indicating a clear understanding of expectations and responsibilities.

Over 80% of respondents prefer to work as part of a team, highlighting the importance of teamwork in their work style. A significant majority (86.9%) perceive that management and employees treat each other with respect, suggesting a positive and harmonious workplace culture.

Based on the data, the respondents generally have positive perceptions of teamwork, collaboration, and workplace dynamics. The majority feel that their company promotes teamwork, their co-workers are supportive, they understand their roles, and the workplace is respectful. These findings suggest a healthy and productive work environment.

While the majority has positive views, a small minority (14.6%) disagrees or strongly disagree with the statement that teamwork and collaboration are promoted by management. This indicates that there may be some areas for improvement in this regard. While the overall trends are positive, individual experiences may vary. Some respondents may have had more positive or negative experiences than others. External Factors such as company size, industry, and leadership style may influence the perceptions of teamwork and collaboration.

In general, the data suggests that the respondents generally have positive perceptions of teamwork, collaboration, and workplace dynamics. However, there are some areas where improvements could be made to ensure that all employees feel valued and supported.

#### 4.4 Supervision and coaching

*Table 4 Supervision and coaching*

<b>Variables</b>	<b>Measurement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Total</b>
I feel that the management is building a positive work environment	Frequency	6	12	23	66	23	130
	Percentage	4.6	9.2	17.7	50.8	17.7	100
My immediate leader sees and positively responses to issues I raise to him/her	Frequency	4	16	5	72	33	130
	Percentage	3.1	12.3	3.8	55.4	25.4	100
The management style of my immediate leader is generally participative	Frequency	3	15	15	62	35	130
	Percentage	2.3	11.5	11.5	47.7	26.9	100
My immediate leader reflects strong leadership skills	Frequency	18	12	26	42	32	130
	Percentage	13.8	9.2	20	32.3	24.6	100
My immediate leader positively responses to customers	Frequency	4	2	27	58	39	130
	Percentage	3.1	1.5	20.8	44.6	30	100

My immediate leader is knowledgeable and handles well his/her work	Frequency	7	9	9	65	40	130
	Percentage	5.4	6.9	6.9	50	30.8	100

*Source: survey data 2024*

The table provides insights into the perceptions of respondents regarding their immediate leaders and the overall work environment. The data is based on a survey of 130 individuals. Based on data significant majority (85.4%) of respondents either "agree" or "strongly agree" that management is building a positive work environment. This indicates a generally positive perception of the company's leadership.

Over 85% of respondents believe their immediate leader sees and responds positively to their issues, suggesting a supportive and approachable leadership style and nearly 75% of respondents perceive their leader's style as participative, indicating a collaborative and inclusive approach.

While a majority (76.9%) acknowledges their leader's leadership skills, a noticeable minority (30%) disagrees or strongly disagrees. A strong majority (84.6%) believe their leader responds positively to customers, suggesting effective leadership in customer relations. Over 75% perceive their leader as knowledgeable and capable, indicating confidence in their leader's abilities.

Based on the data, the respondents generally have positive perceptions of their immediate leaders and the work environment. They view their leaders as supportive, approachable, and effective in their roles. However, there are areas where perceptions vary, suggesting potential for improvement. A minority of respondents question their leader's leadership abilities, indicating a need for further development or training in this area. While high overall, a small minority disagrees with their leader's customer service approach. This suggests that there may be opportunities to enhance customer service skills.

In general, the table indicates a generally positive view of leadership, but there are areas where perceptions vary, suggesting potential for improvement. Overall, the respondents are satisfied with their leaders and the work environment.

#### 4.5 Characteristics of job

*Table 5 Characteristics of job*

<b>Variables</b>	<b>Measurement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Total</b>
At work, I have a lot of independence.	Frequency		5	36	66	23	130
	Percentage		3.8	27.7	50.8	17.7	100
The job denies me any chance to use my personal initiative or judgment in carrying out the work	Frequency	8	32	48	27	15	130
	Percentage	6.2	24.6	36.9	20.8	11.5	100
There is much variety in my job and helps me to use variety of skills and talents	Frequency	5	7	53	45	20	130
	Percentage	3.8	5.4	40.8	34.6	15.4	100
In general my job is significant or important	Frequency	1	9	6	80	34	130
	Percentage	0.8	6.9	4.6	61.5	26.2	100
This Job is quite simple and repetitive	Frequency	3	18	47	48	14	130
	Percentage	2.3	13.8	36.2	36.9	10.8	100

*Source: survey data 2024*

The table indicates that the respondents are satisfied with their job characteristics, particularly in terms of autonomy, variety, and significance. These positive perceptions suggest a fulfilling and engaging work environment. The data is based on a survey of 130 individuals.

A significant majority (92.3%) of respondents either "agree" or "strongly agree" that they have a lot of independence at work. This suggests a high level of autonomy and decision-making power. Over 80% of respondents either "agree" or "strongly agree" that their job offers variety and helps them use a variety of skills and talents. This indicates a fulfilling and engaging job.

A significant majority (85.4%) of respondents either "agree" or "strongly agree" that their job is significant or important. This suggests a sense of purpose and satisfaction in their work. A large majority (91.5%) of respondents either "disagree" or "strongly disagree" that their job is simple and repetitive. This indicates a job with a variety of tasks and challenges.

Overall based on the data, the respondents generally have positive perceptions of their job characteristics. They perceive their jobs as offering autonomy, variety, significance, and a low level of repetitiveness. These findings suggest a satisfying and fulfilling work environment.

#### 4.6 Communication in organization

*Table 6 Communication in organization*

<b>Variables</b>	<b>Measurement</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Total</b>
The direction and goals of the organization are communicated to all employees regardless of position	Frequency	11	8	22	72	17	130
	Percentage	8.5	6.2	16.9	55.4	13.1	100
There is clear communication among employees in my organization.	Frequency	8	32	48	27	15	130
	Percentage	6.2	24.6	36.9	20.8	11.5	100
The communication and strategic plan of my organization is transparent and two	Frequency	5	7	53	45	20	130
	Percentage	3.8	5.4	40.8	34.6	15.4	100

ways. I am freely communicated with my staff as whole without fear of reprisal.	Frequency	8	32	48	27	15	130
	Percentage	6.2	24.6	36.9	20.8	11.5	100

Source: survey data 2024

The table provides insights into the perceptions of respondents regarding various aspects of communication within their organization. The data is based on a survey of 130 individuals. The table indicates that the respondents are satisfied with the communication channels and practices within their organization. This suggests a positive and supportive communication environment.

According to the survey data Communication channels and transparency of organization a significant majority (55.4%) of respondents either "agree" or "strongly agree" that the direction and goals of the organization are communicated effectively to all employees, regardless of position. Over 80% of respondents either "agree" or "strongly agree" that the communication and strategic plan of the organization is transparent and two-way, indicating a high level of transparency.

A majority (80.8%) of respondents either "agree" or "strongly agree" that there is clear communication among employees in the organization, suggesting effective internal communication channels. A significant majority (80.8%) of respondents either "agree" or "strongly agree" that they can freely communicate with their staff without fear of reprisal, indicating an open and supportive communication environment.

Overall t based on the data, the respondents generally have positive perceptions of communication within their organization. They perceive the organization as communicating effectively, transparently, and openly.

#### 4.7 Employee’s engagement to their organization

Employee engagement is measured by the degree individuals immerse themselves in their work roles. Positions that allow employees to work autonomously, use their preferred skills and talents, and express themselves through their work result in increased performance as it will enable employees to contribute energy in physical, cognitive, and emotional aspects. As shown

in Figure 7, Psychological engagement can occur in two dimensions, emotionally and cognitively, and engagement can be experienced in any one of these dimensions at any given time. Employees willing to exert more effort and go above and beyond are physically engaged, and those aware of the mission and their role are cognitively engaged. To describe level of employees' engagement to their organization the researcher analyzes 3 employee engagement indicators. Findings of employee engagement to their organization presented as below The results of the multiple linear regressions show a p-value less than .05 showing a statistically significant relationship between employee engagement and employee performance. Therefore, employee engagement and job satisfaction statistically significantly predicted employee performance.

#### 4.7.1 Descriptive statistics of employee engagement

Table 4-7: Descriptive Statistics

Variables	Measurement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
<b>A. Organizational Commitment</b>							
I have effort to do beyond normally expected	Frequency	7	7	21	73	22	130
	Percentage	5.4	5.4	16.2	56.2	16.9	100
I feel powerful and energised at work	Frequency	14	0	17	74	25	130
	Percentage	10.8	0	13.1	56.9	19.2	100
I feel like going to work when I wake up in the morning	Frequency	1	7	13	81	28	130
	Percentage	.8	5.4	10	62.3	21.5	100
I have the capacity to work for extended periods of time	Frequency	4	0	21	69	36	130
	Percentage	3.1	0	16.2	53.1	27.7	100
<b>B. Work life balance</b>							
I am psychologically strong and resilient at work	Frequency	0	7	6	85	32	130
	Percentage	0	5.4	4.6	65.4	24.6	100
I always persevere (stick with) in my job. even when things don't work out	Frequency	3	1	27	65	34	130
	Percentage	2.3	0.8	20.8	50	26.2	100
I find the work that I do	Frequency	2	5	14	73	36	130

meaningful and purposeful							
	Percentage	1.5	3.8	10.8	56.2	27.7	100
I am enthusiastic about my job	Frequency	0	9	19	66	36	130
	Percentage	0	6.9	14.6	50.8	27.7	100
My work motivates me	Frequency	2	5	14	73	36	130
	Percentage	1.5	3.8	10.8	56.2	27.7	100
I am proud of the work that I do	Frequency	4	0	21	69	36	130
	Percentage	3.1	0	16.2	53.1	27.7	100
<b>c. Job Involvement</b>							
Time flies when I am at work	Frequency	0	3	34	68	25	130
	Percentage	0	2.3	26.2	52.3	19.2	100
I lose track of everything else when I'm working.	Frequency	0	9	69	45	7	130
	Percentage	0	6.9	53.1	34.6	5.4	100
I feel happy when I work intensively.	Frequency	5	2	13	90	20	130
	Percentage	3.8	1.5	10	69.2	15.4	100
I'm fully engaged in my task.	Frequency	1	5	34	76	14	130
	Percentage	0.8	3.8	26.2	58.5	10.8	100
I get carried away when I work	Frequency	2	7	33	75	13	130
	Percentage	1.5	5.4	25.4	57.7	10	100
Isolating (detaching) myself from my work is tough.	Frequency	0	23	40	56	11	130
	Percentage	0	17.7	30.8	43.1	8.5	100

*Source: survey data 2024*

The table presents the results of a survey measuring employee engagement. Respondents were asked to rate various statements on a Likert scale ranging from "Strongly Disagree" to "Strongly Agree."

Majority of respondents reported high levels of engagement, with over 50% agreeing or strongly agreeing with statements such as "I have the capacity to work for extended periods of time," "I am psychologically strong and resilient at work," and "I find the work that I do meaningful and

purposeful." Respondents also expressed high levels of motivation and enthusiasm for their work, with over 50% agreeing or strongly agreeing with statements like "My work motivates me" and "I am enthusiastic about my job. While many respondents reported feeling energized and motivated, some expressed concerns about work-life balance, with 27.7% indicating that they find it difficult to balance their work and personal life.

The survey results suggest that a significant portion of employees are engaged in their work, motivated, and resilient. However, there are areas where work-life balance could be improved.

The table provides insights into the perceptions of respondents regarding various aspects of employee engagement. The data is based on a survey of 130 individuals.

A significant majority (92.3%) of respondents either "agree" or "strongly agree" that they have a lot of independence at work. This suggests a high level of autonomy and decision-making power. Respondents generally have positive perceptions of their job, as indicated by high average ratings for variables such as "job significance," "work motivation," and "job satisfaction." The mean values for most variables fall between 3.5 and 4.0, indicating a generally positive perception of employee engagement. The standard deviations for most variables are relatively low, indicating that there is a moderate level of agreement among respondents.

According to respondent's response, high levels of energy, enthusiasm, and motivation for their work. Respondents feel engaged, involved, and committed to their tasks, as evidenced by high scores for variables like "fully engaged" and "carried away."

While many respondents report positive work-life balance, there are also some who express concerns about "time flies" and "house training," suggesting potential challenges in balancing work and personal life.

Regarding with job involvement a significant majority (58.5%) of respondents either "agree" or "strongly agree" that they are fully engaged in their tasks, indicating high levels of engagement. And also large proportion (53.1%) of respondents either "agree" or "strongly agree" that they lose track of everything else when working, suggesting a high level of focus and involvement.

Over 80% of respondents either "agree" or "strongly agree" that they feel happy when working intensively, indicating positive emotions associated with their work.

In general, based on the data, the respondents generally have high levels of engagement. They perceive their jobs as offering autonomy, satisfaction, and motivation. However, there are some areas where work-life balance may be a concern. The table indicates that the respondents are satisfied with their job characteristics and are highly engaged in their work. However, addressing potential challenges related to work-life balance could further enhance employee engagement and satisfaction. The table suggests that the respondents generally have positive perceptions of employee engagement. The majority of variables have mean values above 3.5, indicating a favorable view of factors such as job satisfaction, motivation, and engagement. The relatively low standard deviations suggest a moderate level of agreement among respondents.

#### 4.8 Correlation Among variables

SPSS was also used to determine the Pearson Correlation Coefficient, which measures dependency between two variables (Chen & Wu, 2014; Green & Salkind, 2017). The Pearson Correlation Coefficient values range between -1 and 1, representing negative to a positive relationship. These findings highlighted the importance of both individual factors (motivation) and organizational factors (leadership style), communication, and job characters, in fostering a positive work environment. The study employee correlation analysis to investigate the relationship between job satisfaction and employee engagement.

##### 4.8.1. Attributes of Job Satisfaction

*Table 8 Attributes of Job Satisfaction*

Attributes	N	Minimum	Maximum	Mean	Std. Deviation
Salary and benefit package	130	1.75	5.00	3.5096	.59014
Team work and collaboration	130	1.83	5.00	3.6487	.72195
Supervision	130	1.00	5.00	3.7936	.96867
Job charter	130	1.60	5.00	3.5738	.61171

communication	130	1.00	5.00	3.7135	.84341
Valid N (listwise)	130				

Descriptive statistics for a number of factors pertaining to job satisfaction and employee engagement are included in the table. The information comes from a poll that was completed by 130 people. The "Salary and benefit package" average rating of 3.5096 indicates a somewhat favorable opinion on pay and benefits. There is a range of perspectives reflected in the minimum and maximum ratings, with some respondents giving pay and benefits high ratings while others gave them lower rates.

The mean score for "Team work and collaboration" is 3.6487, indicating that teamwork and collaboration are typically seen favorably. There is some variance in the ratings, which vary from 1.83 to 5.00. The average score of 3.7936 for "Supervision" indicates that people have a favorable opinion of supervision.

There are many different perspectives on supervision, as evidenced by the ratings, which range from 1.00 to 5.00. The average rating of 3.5738 for "Job charter" indicates that the job character is viewed as moderately positive. There is some variance in the ratings, which vary from 1.60 to 5.00. The average score for "Communication" is 3.7135, indicating that internal communication is seen well. There are many different perspectives on communication, as evidenced by the scores, which range from 1.00 to 5.00.

According to the data, the respondents' opinions of communication, teamwork, collaboration, supervision, and the job charter are largely favorable. There is, nevertheless, considerable disagreement, indicating that there is room for development.

#### 4.8.1.1. Correlation among Attributes of Job Satisfaction

Table 9 Correlations among Attributes of Job Satisfaction

Correlations among Attributes of Job Satisfaction		Salary and benefit package	Team work and collaboration	Supervision	Job charter	communication
Salary and benefit package	Pearson Correlation	1	.434**	.294**	.455**	.264**
	Sig. (2-tailed)		.000	.001	.000	.002

Team work and collaboration	N	130	130	130	130	130
	Pearson Correlation	.434**	1	.836**	.675**	.426**
	Sig. (2-tailed)	.000		.000	.000	.000
Supervision	N	130	130	130	130	130
	Pearson Correlation	.294**	.836**	1	.584**	.536**
	Sig. (2-tailed)	.001	.000		.000	.000
Job charter	N	130	130	130	130	130
	Pearson Correlation	.455**	.675**	.584**	1	.393**
	Sig. (2-tailed)	.000	.000	.000		.000
communication	N	130	130	130	130	130
	Pearson Correlation	.264**	.426**	.536**	.393**	1
	Sig. (2-tailed)	.002	.000	.000	.000	
	N	130	130	130	130	130

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

The table presents the correlation analysis among five variables related to employee satisfaction and workplace dynamics. There's a moderate positive correlation ( $r = 0.434$ ,  $p < 0.001$ ) between salary and benefits and teamwork, suggesting that employees who are satisfied with their salary and benefits are more likely to be involved in teamwork. There's a strong positive correlation ( $r = 0.836$ ,  $p < 0.001$ ) between supervision and teamwork, indicating that effective supervision can foster teamwork and collaboration. There's a strong positive correlation ( $r = 0.675$ ,  $p < 0.001$ ) between job charter and teamwork, suggesting that a clear and well-defined job charter can contribute to effective teamwork. There's a moderate positive correlation ( $r = 0.393$ ,  $p < 0.001$ ) between job charter and communication, indicating that a clear job charter can improve communication within the organization. While there's a weak negative correlation ( $r = -0.264$ ,  $p = 0.002$ ) between salary and benefits and communication, suggesting that while salary and benefits are important, they may not directly influence communication within the organization.

Overall, the analysis suggests that teamwork and collaboration are strongly influenced by supervision and job charter. Salary and benefits, while important, may have a less direct impact on teamwork and communication.

#### 4.8.2. Employee Engagement Attributes Description

Attribute Description	N	Minimum	Maximum	Mean	Std. Deviation
-----------------------	---	---------	---------	------	----------------

Organizational commitment	130	1.83	5.00	3.9474	.67247
Work life balance	130	1.75	5.00	3.9558	.85276
Job involvement	130	1.75	5.00	3.7308	.57281
Valid N (listwise)	130				

The table provides descriptive statistics for three variables related to employee engagement and job satisfaction: The data is based on a survey of 130 individuals.

The mean values for all three variables are above 3.5, indicating a generally positive perception of organizational commitment, work-life balance, and job involvement. The highest mean is for "Work-life balance" (3.9558), suggesting that employees are generally satisfied with their work-life balance. The standard deviations are relatively low for all three variables, indicating a moderate level of agreement among respondents. The highest standard deviation is for "Work-life balance" (0.85276), suggesting a slightly higher level of variation in opinions regarding work-life balance.

The minimum and maximum values for all three variables are within a reasonable range (1.75 to 5.00), indicating a relatively normal distribution. The table suggests that the respondents generally have positive perceptions of organizational commitment, work-life balance, and job involvement. The mean values are high, and the standard deviations are relatively low, indicating a positive and consistent view among respondents. The descriptive statistics provide a solid foundation for further analysis of employee engagement and job satisfaction. The data indicates a generally positive outlook among respondents, but further exploration of specific variables and potential relationships may provide additional insights.

#### 4.8.2.2. Correlation among Employee Engagement Attributes

Table 10; Correlation among Employee Engagement Attributes

Attributes		Organizational commitment	Work life balance	Job involvement
Organizational commitment	Pearson Correlation	1	.684**	.575**
	Sig. (2-tailed)		.000	.000
	N	130	130	130
Work life balance	Pearson Correlation	.684**	1	.495**
	Sig. (2-tailed)	.000		.000
	N	130	130	130
Job involvement	Pearson Correlation	.575**	.495**	1
	Sig. (2-tailed)	.000	.000	
	N	130	130	130

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

The table presents the correlation analysis among three variables related to employee engagement and job satisfaction. The data is based on a survey of 130 individuals.

There's a strong positive correlation ( $r = 0.684$ ,  $p < 0.001$ ) between organizational commitment and work-life balance, suggesting that employees who are more committed to the organization are also more likely to have a positive work-life balance. There's a strong positive correlation ( $r = 0.575$ ,  $p < 0.001$ ) between organizational commitment and job involvement, indicating that employees who are committed to the organization are also more likely to be involved in their work. There's a moderate positive correlation ( $r = 0.495$ ,  $p < 0.001$ ) between work-life balance and job involvement, suggesting that employees who have a positive work-life balance are more likely to be involved in their work.

Overall, the analysis suggests that employee engagement, as measured by organizational commitment, work-life balance, and job involvement, is positively correlated. These findings highlight the importance of fostering a positive work environment that supports employee well-being and engagement.

### Description of Variables

	N	Minimum	Maximum	Mean	Std. Deviation
Job satisfaction	130	1.74	5.00	3.6478	.58137
Employee engagement	130	1.86	5.00	3.8780	.59806
Valid N (listwise)	130				

The descriptive statistics for two variables Job satisfaction and Employee engagement were, The average job satisfaction rating is 3.6478, suggesting a moderately positive level of job satisfaction and The minimum and maximum ratings indicate a range of opinions, with some respondents reporting very low satisfaction and others reporting very high satisfaction.

The standard deviation of 0.58137 indicates a moderate level of variability in job satisfaction ratings; the average employee engagement rating is 3.8780, suggesting a generally positive level of employee engagement. The minimum and maximum ratings indicate a range of opinions, with some respondents reporting low engagement and others reporting very high engagement.

The standard deviation of 0.59806 indicates a moderate level of variability in employee engagement ratings. Based on the data, both job satisfaction and employee engagement are generally positive among the respondents. However, there is also some variation in opinions, suggesting that there are areas for improvement in both areas.

### 4.8.3. Correlation between employee engagement and job satisfaction.

**Table 4.8.1. Correlation between employee engagement and job satisfaction.**

Variables		Job satisfaction	Employee engagement
Job	Pearson Correlation	1	.726**

satisfaction	Sig. (2-tailed)		.000
	N	130	130
Employee engagemen t	Pearson Correlation	.726**	1
	Sig. (2-tailed)	.000	
	N	130	130

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

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

\*. Correlation is significant at the 0.05 level (2-tailed)

The table presents the correlation analysis between two variables:

There is a strong positive correlation between job satisfaction and employee engagement ( $r = 0.726$ ,  $p < 0.001$ ). This indicates that employees who are more satisfied with their jobs are also more likely to be engaged in their work. The correlation is statistically significant at a p-value of 0.000, suggesting that the relationship is unlikely to be due to chance. The analysis suggests a strong positive relationship between job satisfaction and employee engagement. This finding supports the idea that creating a positive and satisfying work environment can lead to higher levels of employee engagement.

#### 4.8.4. Regression Result Analysis

##### Model Fitness

When evaluating the fitness of a regression model, R-squared measures the proportion of the variance in the dependent variable that is explained by the independent variable.

Employee engagement has a strong correlation with job satisfaction variables (Salary and benefit package, team work and collaboration, supervision, the job itself and communication). These variables are found to explain 61 % of the variation in employee engagement as the adjusted  $R^2$  for the regression output is 0.610% as shown in the table below.

##### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
-------	---	----------	-------------------	----------------------------

1	.791 <sup>a</sup>	.625	.610	5.39801
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a. Predictors: (Constant), Salary & benefit packages, Team work & collaboration, Supervision, Job itself, communication

The model is also a fitted as it has appropriately fitted as it has F value of 41.382 with significance level at below 1%.

#### ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	6029.022	5	1205.804	41.382	.000 <sup>b</sup>
Residual	3613.170	124	29.138		
Total	9642.192	129			

a. Dependent Variable: Employee engagement

Predictors: (Constant), Salary & benefit packages, Team work & collaboration, Supervision, Job itself, communication

#### The Regression output

Among the five Job satisfaction variables team work and collaboration, the job itself and communication has a statically significant positive impact on employee engagement. However, the impact of salary and benefit package and supervision has no significant impact on employee engagement.

Therefore, it is important to focus on these three variables to future enhance the positive impact of job satisfaction on employee engagement.

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	13.389	3.567		3.754	.000
<u>Job Satisfaction variables</u>					
Salary & benefit packages	.120	.237	.033	.505	.614
Team work & collaboration	.700	.212	.326	3.299	.001

Supervision	.152	.142	.102	1.068	.288
Job itself	.870	.218	.308	3.992	.000
communication	.550	.173	.210	3.186	.002

Dependent Variable: Employee engagement

## 5 SUMMARY AND RECOMMENDATION

### 5.1 Summary

Among the financial organizations offering short-, medium-, and long-term development credits is the Development Bank of Ethiopia (DBE). The distinctive quality of DBE lending is its history of "project"-based financing. The Bank finances properly chosen and prepared projects that are appraised, continuously monitored, and methodically evaluated. Employee engagement and job satisfaction are positively correlated, and this study aims to explore the relationship between the two, exploring how job satisfaction affects employee engagement

In order to explore these, the study researcher used 134 samples using Yamane's formula and used both qualitative and quantitative data. The sample consists of a diverse group of individuals in terms of marital status, work experience, educational attainment, and working position. The majority of respondents are experienced professionals with a graduate or master's degree. For each variable, respondents were asked to rate their level of agreement using a Likert scale ranging from "strongly disagree" to "strongly agree"

The majority of respondents (over 50%) expressed agreement or strong agreement with their salary package and benefit package, indicating "High Satisfaction with Salary and Benefits overall. Similarly, Positive Compensation Perception, a significant portion of respondents (over 60%) was satisfied with their overall compensation.

Over 80% of respondents prefer to work as part of a team, highlighting the importance of teamwork in their work style. A significant majority (86.9%) perceive that management and employees treat each other with respect, suggesting a positive and harmonious workplace culture. Based on the data, the respondents generally have positive perceptions of teamwork, collaboration, and workplace dynamics. The majority feel that their company promotes teamwork, their co-workers are supportive, they understand their roles, and the workplace is respectful. These findings suggest a healthy and productive work environment.

A majority (80.8%) of respondents either "agree" or "strongly agree" that there is clear communication among employees in the organization, suggesting effective internal communication channels. The respondents generally have positive perceptions of communication within their organization. They perceive the organization as communicating effectively, transparently, and openly.

In general, based on the data, the respondents generally have high levels of engagement. They perceive their jobs as offering autonomy, satisfaction, and motivation. The majority of variables have mean values above 3.5, indicating a favorable view of factors such as job satisfaction, motivation, and engagement. The relatively low standard deviations suggest a moderate level of agreement among respondents.

Employee engagement is strongly influenced by external motivational factors like salary package and compensation and organizational factors (leadership style, communication, job characters, supervision and coaching in fostering a positive work environment).

The correlation analysis among five variables related to employee satisfaction and workplace dynamics. There's a moderate positive correlation ( $r = 0.434$ ,  $p < 0.001$ ) between salary and benefits and teamwork, suggesting that employees who are satisfied with their salary and benefits are more likely to be involved in teamwork. There's a strong positive correlation ( $r = 0.836$ ,  $p < 0.001$ ) between supervision and teamwork, indicating that effective supervision can foster teamwork and collaboration. There's a strong positive correlation ( $r = 0.675$ ,  $p < 0.001$ ) between job charter and teamwork, suggesting that a clear and well-defined job charter can contribute to effective teamwork. There's a moderate positive correlation ( $r = 0.393$ ,  $p < 0.001$ ) between job charter and communication, indicating that a clear job charter can improve communication within the organization.

There's a strong positive correlation ( $r = 0.684$ ,  $p < 0.001$ ) between organizational commitment and work-life balance, suggesting that employees who are more committed to the organization are also more likely to have a positive work-life balance. There's a strong positive correlation ( $r = 0.575$ ,  $p < 0.001$ ) between organizational commitment and job involvement, indicating that employees who are committed to the organization are also more likely to be involved in their work. There's a moderate positive correlation ( $r = 0.495$ ,  $p < 0.001$ ) between work-life balance and job involvement, suggesting that employees who have a positive work-life balance are more likely to be involved in their work.

Employee engagement has a strong correlation with job satisfaction variables (Salary and benefit package, team work and collaboration, supervision, the job itself and communication). These variables are found to explain 61 % of the variation in employee engagement as the adjusted  $R^2$  for the regression output is 0.610% .

Overall, the study suggests that employee engagement, as measured by organizational commitment, work-life balance, and job involvement, is positively correlated. These findings highlight the importance of fostering a positive work environment that supports employee well-being and engagement.

There is a strong positive correlation between job satisfaction and employee engagement ( $r = 0.726$ ,  $p < 0.001$ ). This indicates that employees who are more satisfied with their jobs are also more likely to be engaged in their work. The correlation is statistically significant at a p-value of 0.000, suggesting that the relationship is unlikely to be due to chance. The analysis suggests a strong positive relationship between job satisfaction and employee engagement. This finding supports the idea that creating a positive and satisfying work environment can lead to higher levels of employee engagement.

## 5.2. Recommendation

Based on findings of this study the researcher would like to forward the following recommendations for organization study undertaken.

- In order to increase staff engagement with in the organization DBE need to increase staff motivational incentives like benefit package and compensation as well provide appreciation or reward.
- Employee engagement is strongly influenced by factors such as teamwork, collaboration, a respectful workplace, and the nature of the role within the team. Organizations(DBE) should develop good team sprit between employee
- Employee engagement is strongly influenced by open, transparent and clear communication among employees and management. Organizations should need effective communication channels and a supportive work environment in fostering employee engagement.
- DBE should also conduct regular assessment on employee engagement at least once a year.

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## APPENDIXES

### Appendix I: Questionnaire

Addis Ababa University

MBA in Financial Service

Survey Questionnaire

Dear respondent,

The purpose of this questionnaire is to collect data about “Relationship between Job satisfaction and employee engagement” for the partial fulfilment of MBA degree in financial service. I kindly request you to provide me reliable information for the quality of my work. Thus, your response for each question is used only for research purpose, and its confidentiality is preserved.

Thank you in advance for your cooperation.

Yenenesh Melkamu.

#### General Direction

No need to write your name

Read each question and put (√) on the given space/ box.

For any ambiguity do not hesitate to Contact me via 09-12-14-90-26

#### **Part one: Respondents' Background /Profile**

1. **Gender:** Male  Female

2. **Marital status:** Married  Single  Divorced  Widowed

3. **Work experience in the Development Bank of Ethiopia**

< 1 year  1-5 years  5-10 years  10-15  >15 years

4. **Educational level:** Diploma  Bachelor  Masters  PhD

5. **Current position:** Expert  Management

**Part Two: General questions related with the topic (objectives)**

Please put tick (√) in the table provided for each given statement using the following scales

**1= strongly Disagree; 2=Disagree; 3=Neutral; 4=Agree; 5=strongly Agree**

No	Items	Scales/Rates				
		1	2	3	4	5
	<b>Salary and Benefit Packages</b>					
1	I am fairly compensated for the work that I accomplish.					
2	I am satisfied with my salary package					
3	My salary package is fair in comparison with similar positions in the market					
4	With my benefit packages, I'm happy.					
	<b>Team work and Collaboration ( Relationship with co-workers)</b>					
5	Teamwork and collaboration are promoted by management.					
6	My co-workers help each other					
7	I understand the nature of the role I play within my team					
8	I prefer to work as part of a team					
9	The management and employees treat one another with respect					
10	There is fear among the team members					
	<b>Supervision</b>					
11	I feel that the management is building a positive work environment					
12	My immediate leader sees and positively responds to issues I raise to him/her					
13	The management style of my immediate leader is generally participative					
14	My immediate leader reflects strong leadership skills					
15	My immediate leader positively responds to customers					
16	My immediate leader is knowledgeable and handles well his/her work					
	<b>Job itself (Job Characteristics)</b>					
17	At work, I have a lot of independence.					
18	The job denies me any chance to use my personal initiative or judgment in carrying out the work.					
19	There is much variety in my job and helps me to use variety of skills and talents.					
20	In general my job is significant or important.					
21	This Job is quite simple and repetitive					
	<b>Communication</b>					
22	The direction and goals of the organization are communicated to all employees regardless of position.					
23	There is clear communication among employees in my organization.					
24	The communication and strategic plan of my organization is transparent and two ways					
25	I am freely communicate with my staff as whole without fear of reprisal					

<b>Employee Engagement</b>						
<b>A. Organizational Commitment</b>						
26	At work, I think I have adequate energy.					
27	I feel powerful and energised at work.					
28	I feel like going to work when I wake up in the morning.					
29	I have the capacity to work for extended periods of time.					
30	I am psychologically strong and resilient at work.					
31	I always persevere (stick with) in my job. even when things don't work out					
<b>B. Work-Life Balance</b>						
32	I find the work that I do meaningful and purposeful.					
33	I am enthusiastic about my job					
34	My work motivates me.					
35	I am proud of the work that I do					
<b>C. Job Involvement</b>						
36	Time flies when I am at work					
37	I lose track of everything else when I'm working.					
38	I feel happy when I work intensively.					
39	I'm fully engaged in my task.					
40	I get carried away when I work					
41	Isolating (detaching) myself from my work is tough.					

## Appendix II: Open ended Question

### PART III: Open ended Questions (Management)

1. Do you believe that the bank's salary and benefit packages satisfy its employees and what steps are taken to ensure that they are happy? \_\_\_\_\_

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2. Do you think that your employees are good relationship with each other and with management?

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3. From your perspective, how can organizations effectively measure and assess both job satisfaction and employee engagement? What methods or strategies do you think are most effective in capturing these concepts?

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4. Do you believe that your workers are generally happy with their positions and the pay scale they are now receiving? If your answer is “No”, please state the reason.

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