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ADDIS ABABA UNIVERSITY
COLLEGE OF SOCIAL SCIENCES, ARTS AND HUMANITIES
SCHOOL OF MEDIA AND COMMUNICATION
DEPARTMENT OF PUBLIC RELATIONS AND STRATEGIC
COMMUNICATION

AN ASSESSMENT OF EMPLOYEE SATISFACTION ON
INTERNAL COMMUNICATION PRACTICES: THE CASE OF
THE COMMERCIAL BANK OF ETHIOPIA (CBE) HEAD
QUARTER

BY:

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Addis Ababa, **ETHIOPIA**

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INTERNAL COMMUNICATION PRACTICES: THE CASE OF
THE COMMERCIAL BANK OF ETHIOPIA (CBE) HEAD
QUARTER**

**A Thesis Submitted to Addis Ababa University College of
Social Sciences, Arts and Humanities School of Media and
Communication in Partial Fulfillment of the Requirements
for the Degree of Masters of Art in Public Relations and
Strategic Communications**

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Declaration

I the under signed, declare that this thesis is my original work, has never been presented in this or any other university, and that all resources and materials used herein, are acknowledged.

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This is to certify that the thesis prepared by Hailemichael Deribe Desalegn, with the title **An Assessment of Employee Satisfaction on Internal Communication Practices; The case of the Commercial Bank of Ethiopia**, and submitted in partial fulfillment of the requirements for the Degree of Master of Arts in Journalism and Communication complies with the regulations of the University and notes the accepted standards with respect to originality and quality.

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Chair of Department or Graduate Coordinator

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Acronyms

ANOVA	Analysis of variance
CBE	Commercial Bank of Ethiopia
CS	Communication Satisfaction
CS	Customer Satisfaction
CSQ	Communication Satisfaction Questionnaire
HQ	Head Quarter
NBE	National Bank of Ethiopia
SPSS	Software Package for Social Science

Abstract

Communication is a vital process within any organization, deeply affecting how employees experience their work environment. The way employees view internal communication greatly impacts their overall perception of the workplace. When communication is seen as clear, consistent, and effective, it tends to enhance employees' satisfaction with their jobs and foster a more positive work atmosphere. According to Locke (1976), job satisfaction acts as an indicator of several positive outcomes linked to employee attitudes and behaviors. Consequently, improving satisfaction with internal communication can be an effective approach to enhancing overall job satisfaction. Building on premise, the present study draws upon the Communication Satisfaction Theory developed by Downs and Hazen (1977) to explore the relationship between internal communication and employee job satisfaction, with a specific focus on employees of the Commercial Bank of Ethiopia (CBE). The primary objective of this research is to empirically investigate whether a significant association exists between these two key constructs. The study utilizes over 204 employees to ensure the reliability and generalizability of the findings. The results reveal a positive bivariate correlation between communication satisfaction and job satisfaction. Moreover, multiple dimensions of the communication satisfaction scale were found to have a statistically significant influence on employees' overall job satisfaction, thereby highlighting the importance of effective internal communication in enhancing workplace well-being.

Key words: Employee Communication, Communication Climate, Communication Satisfaction, Communication Dimensions

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CHAPTER ONE

1. INTRODUCTION

Effective communication is key element to organizational success. Therefore communication should have been located by organizations in their strategic planning process (Hargie *et al.*, 2002). In today's competitive business environment, organizations are increasingly focused on minimizing and managing costs. Concurrently, managers are prioritizing global competition, as well as enhancing quality and service standards. These organizational purposes are being driven by improved information and communication technologies (Igbaria and Guimaraes, 1999). Similarly global competition, economic pressures and unpredictable changes in the business world employment practices have to be re-designed which refers to internal employee communication role have to be taken in to consideration in determining the company progress or failure.

Analyzing communication effectiveness can help determine the organization's communication strategy (Hargie *et al.*, 2002). Many studies have confirmed the fact that internal communication satisfaction has a positive impact on yet another important attitude towards work - employee job satisfaction. It is safe to say that job satisfaction and organizational commitment as well are some of employees' attitudes towards work that research has been done in the most.

The importance of job satisfaction stems from the fact that the human resources highly satisfied with their job are more willing to contribute to the accomplishment of organizational goals by using their competencies (Kuzey, 2018). According to Djaelani, Sanusi & Trianmanto, (2020), underlines that high employee satisfaction with the job may provoke additional positive forms of behavior, such as organizational citizenship behavior organizational commitment. However Huang, Chen, Liu & Zhou (2017), stressed that low turnover intentions and low burnout (Bauer & Silver, 2018). Therefore, it is of great importance to undertake all possible measures in order to increase the level of employee satisfaction. Internal communication, in particular, provides opportunities to improve communication satisfaction.

Contrary, if organizational communication is inadequate (employee communication satisfaction is supposed as low) it results low organizational commitment, more absenteeism, greater

employee turnover, and less productivity (Hargie *et al.*, 2002). Consequently, communication and communication satisfaction audits are try to investigate strengths and weakness of organizational communication to improve organizational effectiveness (Laidlaw, H., & Gray, J., 2002).

Internal communication plays a vital role in the success of organizations, influencing overall employee satisfaction, engagement, and organizational performance. In banking institutions, where customer service, decision-making and operational efficiency are crucial, the flow of information within the organization is essential to ensure smooth operations and to foster a positive organizational culture (Hackman, J. R., & Oldham, G. R., 1976).

According to the Commercial Bank of Ethiopia (CBE) Annual Report (2008/09), CBE stands as one of the country's largest financial institutions, depending extensively on efficient internal communication to sustain its position in the competitive banking industry. Established in 1942, the bank has expanded over the years to become Ethiopia's largest and most influential financial institution, serving millions of customers through its wide branch network across the nation. As a state-owned entity, CBE plays a vital role in the nation's economic growth by providing diverse banking services, including savings, loans, and international remittances. With a workforce exceeding 25,000 employees and hundreds of branches, ensuring smooth and effective internal communication remains both a critical challenge and a strategic necessity (CBE Annual Report, 2008/09).

Internal communication at the Commercial Bank of Ethiopia (CBE) involves multiple channels, such as formal communication through official memos, emails, and meetings, alongside informal exchanges that take place within and across departments. The efficiency of these communication systems is important to accomplishing the bank's strategic goals and nurturing a positive workplace culture. Strong and well-organized communication practices not only facilitate the smooth transmission of crucial information but also enhance employee morale, productivity, and overall job satisfaction (CBE Annual Report 2009/10, 2010).

The objective of this research is to assess how satisfied employees are with internal communication, focusing primarily on the headquarters of the Commercial Bank of Ethiopia

(CBE). It seeks to evaluate the effectiveness of communication practices within the institution and their influence on employees' perceptions and overall work experience.

1.1. Background of the Study

In the modern banking sector, effective internal communication plays a vital role in promoting employee satisfaction, enhancing productivity, and driving organizational success (Herzberg, Mausner, & Snyderman, 2011). For major financial institutions like the Commercial Bank of Ethiopia (CBE) the country's largest and one of its oldest banks—strong internal communication systems serve not just administrative purposes but also strategic ones. Given CBE's extensive branch network and sizable workforce, maintaining efficient communication is crucial for ensuring uniform service standards, fostering employee commitment, and supporting alignment with the bank's overall objectives.

Internal communication includes the sharing of information, ideas, and feedback within an organization. It is very important for influencing how employees perceive their workplace, improving their awareness of organizational goals, and building a sense of connection. When communication is clear, transparent, and effective, employees tend to feel appreciated, motivated, and dedicated to their work. On the other hand, ineffective communication can result in confusion, decreased morale, lower productivity, and increased employee turnover (Adeyemo & Arogundade, 2017).

Employee satisfaction refers to how content individuals feel with their jobs, shaped by elements such as the work environment, pay, leadership, and communication. Research consistently highlights a strong link between effective internal communication and higher employee satisfaction. When employees are satisfied, they tend to demonstrate greater loyalty, improved performance, and reduced absenteeism factors that are essential for sustaining a competitive advantage in the banking sector (Herzberg, Mausner, & Snyderman, 2011).

At the Commercial Bank of Ethiopia (CBE), managing a diverse workforce across numerous branches located in different regions makes maintaining clear, consistent, and timely communication both essential and challenging. The rise of new technologies and the evolving demands of today's workforce increase the importance of having strong internal communication strategies. Although CBE holds a leading role in Ethiopia's banking industry, there is a

noticeable lack of research focused on how its internal communication practices impact employee satisfaction.

This study intends to bridge the existing gap by investigating the nature of internal communication within CBE head quarter and its effect on employee satisfaction. The outcomes are expected to provide meaningful guidance for refining policies and management approaches, ultimately supporting the development of a more engaged and productive workforce.

1.2. Statement of the Problem

Internal communication plays a critical role in enhancing organizational effectiveness by facilitating information flow, strengthening employee engagement, and improving job satisfaction. Despite its importance, there is limited empirical research that specifically examines how internal communication practices influence employee satisfaction within the Commercial Bank of Ethiopia (CBE). This gap is particularly significant given the rapid changes in the banking sector, technological advancements, and the continuous expansion of the bank's workforce, which demand efficient and effective communication systems (Ayele T., 2016).

According to the CBE Annual Report (2008/09) and findings from customer and employee surveys, the bank employs various internal communication tools and channels. However, these reports reveal a lack of systematic evaluation regarding the effectiveness of these communication practices in promoting employee satisfaction. Employees have expressed concerns related to inadequate feedback mechanisms, unclear communication from management, and the limited effectiveness of existing communication channels. Such challenges may negatively affect employee morale, engagement, and overall performance. Therefore, there is a clear need to investigate the relationship between internal communication and employee satisfaction within CBE head quarter.

Furthermore, employee job satisfaction at CBE head quarter may be influenced by both intrinsic and extrinsic factors, including job content, opportunities for professional development, participation in decision-making processes, fairness in reward systems, and opportunities for career growth. Effective internal communication is essential in addressing these factors, as it empowers employees by providing them with the necessary information, resources, training, and

clarity to perform their roles effectively and respond to customer needs. Without effective communication, efforts to improve employee satisfaction and empowerment may remain limited.

Despite CBE's ongoing initiatives to enhance employee job satisfaction, limited research has examined whether these efforts—particularly in relation to internal communication—are effective at the head quarter level. Specifically, the CBE HQ has not been adequately explored in previous studies. Hence, this study seeks to assess the internal communication practices of CBE HQ and examine their impact on employee job satisfaction, engagement, and overall organizational effectiveness. The findings of this study are expected to provide practical insights that can support improved internal communication systems, enhance employee satisfaction, and contribute to the bank's sustained growth and success.

1.3. Objective of the Study

The general objective of the study is: "To assess the impact of internal communication on employee job satisfaction at the Commercial Bank of Ethiopia, head quarter."

1.3.1. Specific Objectives

In assuring that the above general objectives can be achieved, there are specific objectives that need to be accomplished in the case of CBE.

These specific objectives are the following:

1. To examine the relationship between internal communication satisfaction and employee job satisfaction at the Commercial Bank of Ethiopia (CBE).
2. To investigate whether there is a statistically significant relationship between gender and internal communication satisfaction among CBE employees.
3. To identify which dimension of internal communication receives the highest satisfaction among CBE employees.
4. To assess the relationship between internal communication satisfaction and subordinate communication at CBE
5. To evaluate the relationship between internal communication climate and employee job satisfaction at CBE.
6. To determine the reliability of the communication satisfaction scale used for CBE employees (e.g., using Cronbach's alpha).

1.4. Research Questions

To achieve the intended purpose as well as examine research problem stated above, the researcher has designed the following research questions.

- ❖ **RQ 1:** How internal communication satisfaction does relate with job satisfaction at the Commercial Bank of Ethiopia (CBE)?
- ❖ **RQ 2:** Is there a statistically significant relationship between gender and internal communication satisfaction at CBE?
- ❖ **RQ 3:** Which dimension of internal communication receives the highest satisfaction among CBE employees?
- ❖ **RQ 4:** Is there a significant relationship between internal communication satisfaction and subordinate communication at CBE?
- ❖ **RQ 5:** Is there a significant relationship between internal communication climate and job satisfaction among CBE employees?
- ❖ **RQ 6:** What is the reliability (e.g., Cronbach's alpha) of the communication satisfaction scale used for CBE employees?

1.5. Significance of the Study

This research will offer meaningful insights for the leadership and management teams of the Commercial Bank of Ethiopia head quarter. Gaining a clearer understanding of how internal communication influences employee satisfaction will help guide the creation of stronger communication strategies and policies. Strengthening communication within the organization can lead to a more motivated and engaged workforce, which in turn boosts productivity, customer service quality, and overall profitability.

In addition, the outcomes of this study may be valuable to other banks and financial institutions in Ethiopia, where internal communication practices within large organizations have received limited attention. By identifying communication challenges and offering practical recommendations, the research can serve as a useful reference for institutions aiming to strengthen their internal communication systems and enhance overall organizational performance.

1.6. Scope of the Study

Recognizing the impact of internal communication on job satisfaction will enable CBE to improve its communication approaches, which can result in increased employee motivation, lower turnover rates, and improved overall performance.

This study is concentrated solely on CBE's headquarters in Addis Ababa and examines frontline employees along with a select group of managers, using eight dimensions of communication satisfaction: organizational integration, personal feedback, corporate information, communication climate, communication with supervisors, media quality, horizontal communication, and subordinate communication. As a result, the scope of the research is limited, excluding CBE branches located in more remote or outlying areas.

1.7. Limitation of the Study

Analyzing internal communication and employee satisfaction at the Commercial Bank of Ethiopia (CBE) head quarter is important for improving organizational performance; however, the study faces certain limitations that could impact its overall accuracy, depth, and the ability to generalize the findings.

First, the results of this research will be specific to the Commercial Bank of Ethiopia head quarter. As a single case study, the findings may not apply to other branches, banks, or organizations across Ethiopia. The communication dimensions and employee satisfaction observed at CBE could be affected by its distinct organizational culture, leadership style, and operational environment.

Additionally, the study focuses exclusively on employees of CBE only mainly within Ethiopia. Therefore, it may not reflect cultural variations or communication practices found in other regions or countries, which could affect internal communication and employee satisfaction differently.

Lastly, the study tends to concentrate mainly on employees' perceptions of communication satisfaction, potentially overlooking in-depth perspectives from management, particularly senior leadership. While employees offer valuable feedback on how communication affects them, the insights and awareness of communication challenges from the management's viewpoint might be

limited, resulting in a less comprehensive understanding of the overall communication dynamics within CBE.

Although investigating internal communication and employee satisfaction at CBE offers important insights into the organization's practices, it is important to recognize the study's limitations to interpret the findings appropriately. The results will be specific to this particular context, and some challenges identified may not apply to other organizations or settings. However, acknowledging these constraints helps in forming more careful recommendations and paves the way for further research that can examine these topics in more detail or over an extended timeframe.

1.8. Organization of the Study

The study is structured into five chapters. Chapter One introduces the research, covering the background, problem statement, objectives, research questions, significance, and the study's scope and limitations. Chapter Two reviews and discusses relevant literature. Chapter Three details the research design and methodology used. Chapter Four presents, analyzes, and interprets the gathered data. Lastly, Chapter Five summarizes the main findings, conclusions, and recommendations based on the study.

CHAPTER TWO

2. LITERATURE REVIEW

This chapter presents a thorough review of the relevant literature, laying the groundwork for the study's context and concepts. It examines key ideas such as organizational communication, communication satisfaction, the various facets of communication, and internal communication practices within organizations. The chapter also highlights typical barriers that may impede smooth information flow in the workplace. Furthermore, it outlines the theoretical framework guiding the research, offering a clear lens through which to analyze the relationship between communication and employee satisfaction.

2.1. Overview of Commercial Bank of Ethiopia

Ethiopia's banking sector has a long and dynamic history, influenced by the nation's social, political, and economic changes throughout the years (Gidey, 1987). Since its beginnings during the imperial era, the industry has undergone numerous notable developments and shifts.

Before formal banks were established, Ethiopia's economy mainly relied on traditional trade, barter, and community-based lending systems. Informal credit arrangements like "Ijara," cooperatives, and family lending played a significant role in facilitating borrowing and lending within local communities (Gidey, 1987). Access to official banking services was limited, with most financial transactions occurring through personal and communal channels.

The National Bank of Ethiopia (NBE) notes that the foundation of modern banking in Ethiopia began in the early 20th century during the reigns of Emperor Menelik II and later Emperor Haile Selassie (Alemayehu, 2006). According to Gidey (1987), Ethiopia's first modern financial institution, the Bank of Abyssinia, was established in 1905 as a joint venture between the Ethiopian government and foreign investors. Despite this early start, the bank's operations were short-lived, closing in the 1930s. Later, in 1931, during Emperor Haile Selassie's era, the National Bank of Ethiopia was founded as the country's first central bank. Its primary responsibilities included regulating the money supply, issuing currency, and managing government financial affairs (<https://nbe.gov.et/about-us/our-history/>).

During the Italian occupation of Ethiopia from 1936 to 1941, the Italian authorities took over the country's banking system, including the nationalization of the National Bank of Ethiopia (Gidey, 1987). The fascist regime implemented several reforms, such as establishing the Banca Nazionale del Lavoro to replace the National Bank. Following Italy's defeat and Ethiopia's regained independence in 1941, efforts were made to reorganize and rebuild the nation's banking sector (H Larebo, 2005).

After Ethiopia regained its sovereignty in 1941, the banking sector experienced significant reforms aimed at rebuilding and modernizing the industry. As noted by Alemayehu (2006), the Commercial Bank of Ethiopia (CBE) was founded as a state-owned entity. Established in 1942, CBE quickly became a key institution in supporting the country's economic growth by offering financial services to individuals and businesses alike (Asayehgn, D., 1979).

In 1974, Ethiopia underwent a significant political shift that brought the Derg, a Marxist military council led by Colonel Mengistu Haile Mariam, to power. As noted by Gidey (1987), this new leadership carried out extensive reforms within the banking sector, including the full nationalization of commercial banks and the centralization of financial operations. By the following year, 1975, all privately owned banks, among them the Commercial Bank of Ethiopia—which had previously functioned as a joint public-private institution—were brought under state ownership. The National Bank of Ethiopia was brought under complete government ownership, giving the state total authority over the banking system. The sector became highly centralized, with banks primarily tasked with advancing the objectives of the socialist government, such as promoting industrial development and supporting state-owned businesses. Throughout this time, banking services became less accessible to the general public, and private banking activities were effectively eliminated. Commercial banks mainly operated to fulfill government-directed economic programs and finance public sector initiatives (Gidey, 1987).

According to Alemayehu (2006) and Gidey (1987), following the collapse of the Derg regime in 1991, Ethiopia embarked on a phase of political and economic transformation. The incoming government moved away from socialist approaches and progressively encouraged private sector participation, including reforms that allowed greater private investment in the banking industry.

Over the past hundred years, Ethiopia's banking sector has experienced considerable evolution, starting from the creation of its earliest modern financial institutions through periods of nationalization and later market liberalization. Although state-owned banks such as the Commercial Bank of Ethiopia remain dominant players, the emergence of private banks and the integration of advanced technologies have fueled increased growth and competition. As the country advances economically, the banking industry is expected to become a key driver in promoting financial inclusion, modernization, and broader economic development.

2.2. Communication Satisfaction

Communication satisfaction describes the degree to which an individual feels content or fulfilled with the communication they participate in, whether in personal, professional, or organizational settings. It involves a personal judgment of how effectively communication fulfills one's needs, expectations, and preferences in a given context (Pincus, 1986). As Keyton (2010) points out, achieving satisfaction in communication plays a crucial role in fostering strong relationships, boosting productivity at work, and supporting an individual's general well-being.

Communication satisfaction encompasses multiple dimensions, each emphasizing a unique facet of how individuals perceive and experience communication. While these dimensions are commonly studied within organizational communication, they also apply to interpersonal and group interactions. Various tools have been developed to assess communication effectiveness in organizations, including the Communication Satisfaction Questionnaire (Downs and Hazen, 1977), the Organizational Communication Scale (Roberts & O'Reilly, 1979), and the Communication Audit by the International Communication Association (Goldhaber and Krivonos, 1977).

Downs and Hazen (1977) identified eight dimensions of communication satisfaction aimed at evaluating different elements of internal communication that influence employees' overall contentment with workplace communication. These dimensions address both the substance and effectiveness of communication within an organization. They include communication climate, supervisory communication, subordinate communication, co-worker communication, horizontal communication, media quality, personal feedback, and organizational integration (Downs and Hazen, 1977).

2.3. Communication Dimensions (Downs and Hazen ,1977)

Downs and Hazen (1977) outlined several key dimensions of communication satisfaction that capture how employees perceive and judge communication within their organization. These dimensions provide a structured way to evaluate the effectiveness and quality of internal communication. Their Communication Satisfaction Questionnaire (CSQ) covers areas such as organizational integration, personal feedback, supervisory communication, and media quality, among others, establishing it as a popular instrument in organizational communication studies.

1. Communication Climate

This dimension addresses the overall atmosphere or climate created by the organization's communication practices. It reflects the level of openness, friendliness, and support within the communication environment. When the communication climate is positive, it encourages trust and teamwork, whereas a negative climate can lead to conflict and miscommunication.

2. Supervisory Communication

This dimension evaluates the effectiveness of communication between employees and their supervisors or managers. It considers aspects such as how clear, frequent, and constructive the feedback from managers is, along with the accessibility and responsiveness of supervisors to their employees' communication.

3. Co-workers Communication

This dimension evaluates the quality of communication between colleagues or team members. Strong communication among peers improves collaboration, effective problem-solving, and a sense of unity within the team. It includes sharing ideas, providing feedback, and offering mutual support, all of which help improve both productivity and workplace morale.

4. Subordinate Communication

This dimension highlights the communication abilities of managers, emphasizing how effectively they engage with their subordinates. It includes the clarity and precision of the guidance they offer, as well as their responsiveness to the feedback and issues brought up by their team members.

5. Horizontal Communication

This dimension involves communication between employees at the same hierarchical level within an organization. It plays a vital role in enabling effective information exchange across departments or teams, fostering collaboration while minimizing misunderstandings and delays.

6. Organizational Integration

This dimension highlights communication that promotes employees' connection to the overall organization. It focuses on how clearly the organization shares its goals, values, and strategies, and how thoroughly employees grasp and commit to its mission and objectives.

7. Media Quality

This dimension assesses how well communication tools and channels function within the organization. It encompasses traditional methods, such as face-to-face meetings and printed materials, as well as digital platforms like email, intranet, and messaging apps. The usability, accessibility, and suitability of these tools play a significant role in how effectively employees exchange and receive information.

8. Personal Feedback

Feedback involves the promptness and quality of responses that employees get from their colleagues or supervisors within an organization. It plays a vital role in enhancing performance, clarifying expectations, and fostering continuous development. Consistent, constructive feedback, whether affirming or corrective, is key to supporting individual and professional advancement in the work environment.

These eight dimensions collectively form a detailed framework for evaluating communication processes within an organization, assessing employee satisfaction, and identifying potential areas for improvement. By understanding these elements, organizations can enhance their communication strategies and ultimately boost overall effectiveness.

2.4. Employee Communication

Communication involves the clear and meaningful exchange of ideas, emotions, and thoughts between individuals (Goleman, 1998). In the workplace, employee communication encompasses the sharing of information, feedback, and ideas between an organization and its staff. It is vital for keeping employees informed, motivated, and in harmony with the company's mission and values. Strong internal communication helps create a supportive workplace culture, increases employee satisfaction, improves performance, and contributes to the overall success of the organization.

According to Pincus (1986), communication among employees can take place through various channels, both formal and informal. Formal communication may include tools such as meetings, emails, or company newsletters, while informal communication often occurs through casual discussions or interactions on social media. Additionally, workplace communication can flow in different directions: top-down from management to staff, bottom-up from employees to management, or horizontally among colleagues within the same level or department.

2.4.1. Types of Employee Communication

Effective communication among employees is essential to an organization's success, as it serves as the foundation for information sharing, feedback exchange, and collaboration. Cain (2025) explains that employee communication can be divided into several categories: top-down communication, which moves from management to staff; bottom-up communication, where employees share ideas or feedback with leaders; lateral communication, which happens between colleagues or departments operating at the same level; and cross-channel communication, which combines different communication platforms to maintain coherence and reach. Collectively, these communication types promote transparency, engagement, goal alignment, and foster innovation and effective problem-solving within the organization.

I. ***Top-Down Communication:*** This form of communication refers to the flow of information from the organization's leadership or management down to its employees (D. Quinn & O. Hargie, 2004). It generally consists of announcements, directives, policy updates, organizational changes, and strategic goals. The main objective is to ensure that employees

clearly understand the company's mission, expectations, and priorities. By using this approach, leaders can set defined targets, offer direction, and share performance feedback. Typical examples include internal memos, company-wide emails, executive briefings, meetings, and performance review sessions.

II. ***Bottom-Up Communication:*** This type of communication moves from employees upward to management. It consists of feedback, ideas, concerns, and suggestions shared by staff members. Such communication provides employees with a platform to express their views, contribute insights, and influence organizational decisions. It enables management to better understand employee needs, challenges, and goals, leading to more informed and inclusive decision-making. Common examples of bottom-up communication include employee surveys, suggestion boxes, individual meetings, and team feedback sessions.

III. ***Horizontal Communication:*** This form of communication happens between employees who are on the same organizational level or belong to the same department. It focuses on peer interaction and teamwork, allowing individuals and teams to coordinate their activities efficiently. The main objective is to enhance collaboration, share information smoothly, and maintain a cooperative and supportive work environment. Typical examples of horizontal communication include team discussions, collaborative projects, and the use of digital tools such as Slack or Microsoft Teams for coordination.

IV. ***Informal Communication:*** This type of communication involves casual and spontaneous exchanges of information that occur outside formal organizational channels. It is often unstructured and arises naturally through everyday interactions. Informal communication plays an important role in building relationships, fostering a sense of community, and resolving minor issues quickly. It also helps employees feel more connected, comfortable, and engaged with their colleagues. Common examples include casual conversations, social media interactions, informal group chats, and team lunches.

Communication among employees plays a vital role in driving an organization's success (Alam, 2017). When communication is clear, consistent, and open, it boosts employee engagement, teamwork, and overall efficiency. Although obstacles may arise, adopting appropriate methods

and tools can strengthen communication processes, resulting in a workforce that is better informed, motivated, and productive. True communication goes beyond simply sharing information; it involves fostering a culture where employees feel respected, listened to, and empowered.

2.5. Importance of Employee satisfaction

Employee satisfaction describes how happy and fulfilled a person feels with their job, work environment, and overall experience at the workplace. It plays a crucial role in influencing an employee's performance, well-being, and likelihood to stay with the company (Hayes, 2024). Satisfied employees are generally more engaged, productive, and committed to their organization (Branham, 2005). On the other hand, dissatisfaction often results in increased turnover, lower morale, and diminished work performance.

Branham (2005) emphasizes that employee satisfaction plays an important role in various aspects that influence not only individual employees but also the overall success of an organization. The significance of employee satisfaction can be outlined in the following key areas:

1. Boosted Productivity and Performance: Satisfied employees tend to be more motivated and devoted to their jobs. This stronger dedication encourages them to go above and beyond, maintaining higher levels of engagement that lead to greater productivity. These employees often produce superior work, take pride in their tasks, and actively seek ways to develop and improve.

2. Reduced Employee Turnover and Improved Retention: High levels of employee satisfaction are closely associated with decreased turnover rates. When employees feel content in their roles, they are less inclined to leave the organization, helping to cut costs tied to recruiting, training, and onboarding new staff. Retaining experienced and skilled workers is vital for the ongoing success of a company. Satisfied employees tend to remain with the organization longer, contributing to greater stability and consistency.

3. Enhanced Employee Well-being: Employee satisfaction typically encompasses factors such as work-life balance, acknowledgment, job security, and chances for personal development. When an organization focuses on the well-being of its employees, it fosters a healthier and more

positive workforce. Satisfied employees tend to experience lower levels of work-related stress and burnout. Supportive management, a positive workplace atmosphere, and recognition of employee contributions all play a key role in reducing stress and promoting overall well-being.

4. *Strengthened Organizational Culture:* Employee satisfaction cultivates a positive and collaborative work environment. Content employees tend to communicate more openly, work well with others, and support each other in reaching common objectives. A satisfied workforce often demonstrates strong teamwork, as individuals feel connected to the organization and motivated to contribute to both their team's and the company's success.

5. *Improved Customer Satisfaction:* Employees who feel satisfied are generally more positive, engaged, and motivated to exceed expectations in their interactions with customers. This positive mindset often leads to higher-quality customer service, resulting in increased customer satisfaction. Additionally, happy employees frequently become advocates for the company, promoting its values and reputation both to customers and within their own personal networks, effectively serving as brand ambassadors.

6. *Cost Savings:* Higher employee satisfaction is linked to lower rates of absenteeism. When employees are happy and engaged, they are less likely to take unnecessary sick days or leave work prematurely, resulting in a more dependable and consistent workforce. Additionally, satisfied employees tend to stay longer with the company, which reduces expenses related to recruiting, interviewing, and training new personnel. This allows the organization to conserve resources by investing in the growth and development of current employees instead of frequently hiring replacements.

7. *Innovation and Creativity:* Employees who feel satisfied are generally more eager to share ideas, take initiative, and approach problems with creativity. They are more inclined to introduce innovations, suggest improvements, and explore new methods to advance the business. Additionally, satisfied employees tend to be more adaptable to change, readily embracing new strategies or technologies that enhance processes and results.

8. *Enhanced Employer Brand and Reputation:* Organizations with high levels of employee satisfaction often develop a strong employer brand, which helps attract top talent more easily.

Job seekers are drawn to companies known for fostering a positive work environment and valuing their employees. Satisfied employees tend to share positive feedback about their workplace, both online and within their personal networks. This favorable reputation boosts the company's public image and establishes it as an employer of choice.

9. Stronger Financial Outcomes: Employee satisfaction significantly enhances operational efficiency and profitability. Satisfied employees are more productive, commit fewer mistakes, and regularly meet or exceed their performance goals, directly benefiting the organization's financial results. Moreover, reduced turnover, lower absenteeism, and minimized training costs, alongside improved employee performance, lead to considerable savings that reinforce the company's financial health.

10. Employee Loyalty and Commitment: When employees feel satisfied, they are more likely to form deep emotional connections with the company and its mission. This loyalty fosters a stable and devoted workforce. Additionally, satisfied employees often recommend friends and colleagues for job opportunities within the organization, aiding in talent recruitment and strengthening the network of skilled professionals.

2.6. Determinants of Employee Satisfaction

Down and Hazen (1977) examined several significant elements that impact employee satisfaction, emphasizing the nature of the job and the relationship employees maintain with their organization. Their framework emphasizes the influence of both intrinsic and extrinsic factors in shaping employee satisfaction. The primary factors they identified are:

2.6.1. Personal factor

Several personal factors have been connected to job satisfaction, including:

1. Individual Perceptions and Expectations: Employee satisfaction is heavily influenced by how clearly, accurately, and relevantly they perceive communication within the organization. When communication is seen as timely, understandable, and meeting their needs, employees tend to experience higher levels of satisfaction. This link between perception and communication satisfaction has been studied by Downs and Hazen (1977) and Keyton (2005).

Employees enter organizations anticipating a certain level of communication in terms of both frequency and quality. If their experiences don't meet these expectations—such as receiving less interaction, limited feedback, or unclear messages—they may become dissatisfied with how communication is handled.

2. *Personality Traits:* Extroverted individuals typically prefer frequent and open communication, finding it more satisfying, while introverted employees may favor less frequent but more purposeful interactions. An individual's personality influences their comfort level with various communication styles, which impacts their overall satisfaction. McCroskey and Richmond (1996) highlighted that personality plays a crucial role in shaping how communication satisfaction is experienced.

3. *Role and Status within the Organization:* An employee's position in the organizational hierarchy can significantly influence their satisfaction with communication. For instance, managers often have greater access to important communication channels, whereas employees in lower-level roles might feel left out of key decision-making discussions, which can result in reduced communication satisfaction (Keyton, 2005).

When employees feel that organizational processes, particularly communication, are fair and equitable, they tend to be more satisfied. However, perceptions of favoritism or unequal information sharing can lead to dissatisfaction.

4. *Emotional Intelligence:* Employees with high emotional intelligence are better equipped to regulate their emotions and respond thoughtfully to communication in the workplace. This skill enables them to process feedback constructively and interact more effectively with colleagues, which enhances their overall satisfaction with communication. Goleman (1995) noted that emotional intelligence significantly influences how individuals manage communication in both personal and professional environments, shaping their communication satisfaction.

5. *Workplace Stress and Job Satisfaction:* Employees who are generally satisfied with their jobs often report higher levels of communication satisfaction. Positive job satisfaction tends to enhance how employees perceive the effectiveness of communication and the quality of their

interactions at work. Hackman and Oldham (1976) suggested that communication satisfaction is closely connected to overall job satisfaction and workplace stress.

Conversely, employees facing high stress levels may struggle to engage in or value communication, as stress can hinder their ability to listen and respond effectively, resulting in dissatisfaction with communication processes.

2.6.2. Organizational Factor

Employee satisfaction is significantly influenced by organizational factors. The employee spend major part of their in the organization so there are a number of organizational variables that can determine employee job satisfaction. As Nguyen (2024), stated that Employee happiness in the organization can be improved by organizing and managing organizational variables or causes. This includes:

1. ***Nature of the Work Itself:*** the actual tasks and responsibilities employees perform are central to their job satisfaction. Work that is meaningful, interesting, and engaging contributes significantly to employee contentment. Repetitive or monotonous tasks, on the other hand, can lead to dissatisfaction.

Jobs that allow employees to use a variety of skills are more likely to be satisfying. Variety helps to maintain interest and challenge, which are important for engagement and job satisfaction.

Employees are more satisfied when they believe their work has a significant impact on the organization or society. Tasks that are perceived as meaningful or important contribute to higher levels of job satisfaction.

2. ***Working Conditions:*** The atmosphere and setup of a workplace—covering factors such as cleanliness, lighting, temperature, and safety—greatly influence how employees perceive their jobs. When the work environment is safe, comfortable, and well looked after, employees tend to perform better and feel more valued. Having access to the right tools, technology, and resources is equally important. If workers don't have the proper equipment or training, it can lead to frustration and a decline in overall job satisfaction.

3. *Compensation:* Providing fair and sufficient pay is one of the most important elements affecting employee satisfaction. Down and Hazen (1977) emphasize that how employees perceive their salary, benefits, and total compensation package greatly influences their overall job satisfaction. To encourage motivation and minimize dissatisfaction, organizations should ensure that compensation remains both competitive and fair.

4. *Recognition and Feedback:* Employees need to feel valued and appreciated for the work they do. Recognition can take various forms, including verbal praise, awards, or monetary rewards. When employees' efforts go unnoticed, they may begin to feel undervalued and dissatisfied. Consistent feedback—both positive and constructive—allows employees to understand their performance levels and identify areas for improvement. Positive feedback, in particular, fosters a sense of achievement and contributes to greater overall job satisfaction (Miller, 2016).

5. *Opportunities for Growth and Advancement:* Access to personal and professional development through training, mentoring, and other development programs plays a vital role in employee satisfaction. Wang (2024) notes that employees want to feel their skills are being cultivated and that they have the potential to advance within the organization. When employees see clear opportunities for promotions or leadership roles, their job satisfaction increases. Organizations that recognize effort by offering growth opportunities and added responsibilities help foster higher levels of satisfaction among their workforce.

6. *Organizational Policies and Practices:* Employee satisfaction tends to be higher when organizational policies are perceived as fair and consistent. This encompasses decisions regarding promotions, salary increases, work assignments, and the overall treatment of employees (Agarwal, Singh, & Kumar, 2020). The broader organizational climate—such as trust in leadership, transparency, and a sense of belonging—also plays a crucial role in shaping satisfaction. Employees who feel supported and aligned with the organization's values and goals are generally more engaged and content in their roles.

2.7. Relationship between Employee Communication and Satisfaction

The connection between employee communication and job satisfaction has been extensively examined, with research consistently showing that effective communication plays a key role in

determining how satisfied employees feel. Downs and Hazen (1977) note that the quality of internal communication are marked by openness, timely feedback, and sufficient information directly affects employee satisfaction. When communication flows smoothly both vertically (between managers and employees) and horizontally (among colleagues), employees gain a clearer understanding of their roles, feel more involved in decision-making, and develop a stronger sense of alignment with organizational objectives, all of which contribute to higher levels of job satisfaction.

Similarly, Clappitt and Downs (1993) highlight that transparent and consistent communication fosters trust, reduces uncertainty, and strengthens employees' sense of belonging. This emotional connection to the workplace plays a major role in enhancing job satisfaction. Supporting this, Madlock (2008) found those supervisors' communication skills—especially when they are clear, supportive, and effective—positively influence employees' attitudes toward both their jobs and their supervisors. In contrast, poor communication can result in misunderstandings, unclear roles, and feelings of isolation, all of which lower job satisfaction and increase the likelihood of turnover.

Goris et al. (2000) argue that employee communication and job satisfaction influence each other mutually. When communication within an organization is clear, consistent, and transparent, employees feel informed, valued, and engaged, which strengthens their job satisfaction. In contrast, poor or inconsistent communication can lead to frustration, confusion, disengagement, and ultimately lower overall satisfaction.

In summary, researchers widely recognize that communication is more than just a means of exchanging information; it is a key driver of employee morale and satisfaction. Organizations that emphasize open, respectful, and transparent communication are better able to cultivate a workforce that is engaged, motivated, and satisfied.

2.8. Theoretical Framework

Employee satisfaction at the Commercial Bank of Ethiopia (CBE) can be effectively examined through the lens of Communication Satisfaction Theory (Downs & Hazen, 1977) and Herzberg's Two-Factor Theory (1959). According to Communication Satisfaction Theory, key elements

such as the flow of organizational information, feedback processes, and interactions with supervisors play a critical role in shaping employees' perceptions of internal communication. In a large and structured organization like CBE, maintaining effective communication is essential for aligning staff with corporate goals, reducing role ambiguity, and fostering a strong sense of belonging among employees.

Herzberg's Two-Factor Theory distinguishes between hygiene factors—such as compensation, working conditions, and organizational policies—that help prevent employee dissatisfaction, and motivators—like recognition, responsibility, and opportunities for personal growth—that actively enhance satisfaction. Communication plays a dual role within this framework. As a hygiene factor, it ensures that employee' basic informational needs are met, reducing potential dissatisfaction. At the same time, effective communication—including constructive feedback, recognition of contributions, and transparent dialogues between supervisors and employees—acts as a motivator, addressing higher-level psychological needs and boosting overall job satisfaction.

Therefore, by deliberately improving the quality of communication at CBE HQ—ensuring employees have access to relevant information, promoting transparency, encouraging upward feedback, and recognizing individual contributions—the bank can meaningfully enhance overall job satisfaction. This integrated theoretical approach highlights that intentional improvements in internal communication serve as a powerful strategy for boosting both employee satisfaction and organizational effectiveness at CBE.

CHAPTER THREE

3. RESEARCH METHODOLOGY

This chapter provides a comprehensive overview of the systematic approach employed in the study, covering the research design, description of the study area, target population, sample size, sampling methods, data collection techniques, and procedures for data analysis and presentation.

3.1. Research Design and Approach

To examine the relationship between internal communication satisfaction and employee job satisfaction at the Commercial Bank of Ethiopia (CBE) HQ, this study employed a descriptive survey research design within a quantitative approach. According to Dornyei (2011), a descriptive survey design involves systematically collecting numerical data to describe characteristics, relationships, and patterns within a population, making it suitable for analyzing employee perceptions and satisfaction levels.

The study used a structured questionnaire to gather quantitative data from employees. Specifically, the Communication Satisfaction Questionnaire (CSQ) developed by Downs and Hazen (1977) was employed. This standardized instrument is widely recognized in organizational communication research for assessing employee satisfaction across multiple dimensions of internal communication, including clarity, feedback, timeliness, and communication climate. The CSQ allows for the measurement of the statistical relationships between internal communication satisfaction and job satisfaction, providing empirical evidence to support organizational decision-making.

Data collected through the survey were analyzed using descriptive and inferential statistical techniques. Descriptive statistics (e.g., mean, standard deviation) were used to summarize employees' responses, while inferential statistics (e.g., correlation, t-tests, regression analysis) were employed to examine relationships between variables and test hypotheses. Reliability of the instrument was evaluated using Cronbach's alpha to ensure the consistency of measurement.

This quantitative approach provides objective, measurable, and generalizable findings on the impact of internal communication on employee satisfaction, enabling the bank to identify areas for improvement and make evidence-based decisions.

3.2. Description of the Study Organization (CBE HQ)

The study was conducted at the headquarters of the Commercial Bank of Ethiopia (CBE), the nation's oldest and largest financial institution. Since its founding in 1942, CBE has been a key contributor to Ethiopia's banking sector, offering a wide array of financial services to individuals, businesses, and government entities. Supervised by the National Bank of Ethiopia, CBE continues to hold a leading position in the country in terms of assets, customer base, and branch network.

The headquarters (HQ), located in Addis Ababa, serves as the central administrative and operational hub of the bank. It accommodates several departments responsible for key functions, including strategic planning, corporate governance, financial management, risk control, digital banking innovation, and human resource management. The HQ currently employs around 5,018 staff members across different professional levels, including senior management, middle management, technical specialists, and support personnel.

Owing to its substantial size and pivotal role in organizational operations, the CBE headquarters provides an ideal context for exploring organizational dynamics, particularly in areas such as communication processes and employee satisfaction. Insights derived from this setting are expected to offer meaningful contributions to the understanding of similar dynamics within other large financial institutions.

3.3. Target Population

This research targeted employees from CBE HQ located in Addis Ababa, Ethiopia. A total of exactly 204 employees was selected from various departments, including customer service, operations, and management. As a state owned bank in Ethiopia, CBE is characterized by a high employment rate, the initial assumptions set by generalizing the conclusions of the previous research in the relationship between internal communication and employee satisfaction do not have to be confirmed.

3.4. The sampling Method

Thus, anon-probability sampling technique has been used for this study (e.g., employees from different departments, branches, and hierarchical levels are not adequately represented.) It is the method in which all members of a population have not equal chance of being selected, instead the selection technique is based on accessibility, and it is also quicker and less expensive. Therefore, the participants were selected totally from the head quarter of the Commercial Bank of Ethiopia was included in the research study. An electronic version of the questionnaire in the form of the Google forms was distributed through email and telegram for data collection, which the respondents are asked to fill out based on the instructions provided at the beginning of the questionnaire.

3.5. Sampling Size

The target population for this study comprises all employees currently employed at the headquarters of the Commercial Bank of Ethiopia (CBE). According to official data obtained from CBE sources, the total number of employees working at the headquarters stands at 5,018. This population serves as the basis for determining the appropriate sample size and for drawing generalizations relevant to the study's objectives.

There are several methods for determining sample size, and the selection of an appropriate method depends on the nature of the research and its specific objectives. In this study, to determine the minimum sample size for a population of less than 10,000 at the Commercial Bank of Ethiopia, Cochran's (1977) formula was employed.

Since the population is finite and exceeds 10,000, a finite population correction (FPC) was applied to appropriately adjust the initially calculated sample size.

$$n = \frac{Z^2 \cdot p \cdot (1 - p)}{d^2}$$

Where: n = minimum sample size,

Z-value = value of standard normal distribution,

p = the expected or probability of previous similar studies

d = the maximum allowable deviation or error of the estimate.

The confident level = 90% therefore, the z-value = 1.645 the population of the phenomenon by previous studies = 30% Margin of error = $\pm 5\%$

$$n = \frac{(1.645)^2 (0.30) (0.70)}{(0.05)^2}$$

$$n = 227.30$$

$$\approx \underline{227}$$

As mentioned above in Cochran (1997) formula, when the population size is small than (less than 10,000), researchers can use the following formula.

$$nspz = \frac{n}{1 + \frac{(n-1)}{Spz}}$$

Where: nspz = minimum sample when the population is small

n = minimum sample when the population is large

spz = population size (small population)

$$nspz = \frac{227}{1 + \frac{(227-1)}{5018}}$$

$$\underline{\underline{nspz = 217}}$$

In general, the total population size of the Commercial Bank of Ethiopia head quarter is more than 5,000. Consequently, a finite population correction was applied to adjust the sample size appropriately. After applying this correction, the final required sample size was determined to be approximately 217.

3.6. Source of Data

The data for the study was collected from primary and secondary data sources.

3.6.1. Primary Sources of Data

This study relies on primary data collected directly from employees of the Commercial Bank of Ethiopia (CBE) head quarter. Primary data are considered highly reliable as they are obtained

from individuals who are direct participants in or witnesses to the organizational communication processes under study (Fraenkel & Wallen, 2008).

Data on internal communication satisfaction were collected using a structured questionnaire, specifically the Communication Satisfaction Questionnaire (CSQ) developed by Downs and Hazen (1977). The questionnaire was adapted to the CBE context to ensure relevance and comprehensibility for the participants. Responses were measured using a Likert scale, allowing quantitative analysis of the relationship between internal communication satisfaction and employee job satisfaction.

3.6.2. Secondary Sources of Data

Secondary Sources of Data's are those that have previously been gathered and analyzed by scholars or researchers. According to Wimmer and Dominick (2003), secondary data can also be found in a variety of places, including libraries, official documents, trade and professional associations, and organizational files.

For this research study, previous studies on communication satisfaction, both globally and within Ethiopia analyzed to inform the discussion. Organizational reports and communication policies of CBE annual plans and reports will be reviewed to provide context for the survey results.

3.7. Method of Data Collection

3.7.1. Questionnaire.

Along with demographic data, the study used a thorough questionnaire to evaluate job and communication satisfaction among employees. The widely used Communication Satisfaction Questionnaire (CSQ), developed by Downs and Hazen in 1977, was used to measure communication satisfaction. This tool assesses attitudes in eight dimensions of communication: horizontal communication, subordinate communication, Supervisor Communication, corporate information, communication climate, personal feedback, organizational integration, and media quality.

The questionnaire consists of 48 items, with responses measured on a seven-point Likert scale ranging from 1 (very dissatisfied) to 7 (very satisfied). A score of 4 represents a neutral attitude toward communication, while scores below 4 indicate partial or complete dissatisfaction, and

scores above 4 reflect partial or complete satisfaction. Each of the eight dimensions is assessed using five items, specifically designed to evaluate communication satisfaction within the CBE headquarters.

To provide a comprehensive assessment of communication and job satisfaction among employees at the Commercial Bank of Ethiopia (CBE), the Communication Satisfaction Questionnaire (CSQ) is organized into three distinct components.

The first section of the CSQ gathers participants' personal information, including age, gender, years of service at the bank, and educational background. This contextual data is crucial for examining differences in responses among various participant groups.

The second section of the CSQ employs the Job Satisfaction Scale along with other standardized instruments to assess job satisfaction. This part of the questionnaire is designed to examine the relationship between organizational communication practices and employee satisfaction.

The third section evaluates communication satisfaction using a seven-point Likert scale, where 1 represents "strongly dissatisfied" and 7 represents "strongly satisfied." Items in this section assess satisfaction across key areas, including clarity of communication, effectiveness of feedback, and accessibility of communication channels.

Additionally, the CSQ has both open-ended and closed-ended questions designed to pinpoint the variables affecting communication.

3.8. Data analysis and Presentation

3.8.1. Data Analysis

After the questionnaires were collected all in completed items were filtered and only properly completed items were included in the analysis. All negatively stated items were reversely scored. After this, all the data were entered in to SPSS version 21 (Statistical Software Package for Social Sciences). Before the analysis of the data, different assumptions of the statistical techniques employed in this study like normal distribution, linear relationship, multi collinearity and equal variances were checked. The mean, standard deviation, minimum, and maximum values for the identified aspects of communication satisfaction and overall job satisfaction were measured in this preliminary evaluation.

The data assured that these assumptions are met. Then data were analyzed using correlation, ANOVA and multiple regression analyses were used in the current study.

Finally, the investigation proceeded with a correlation analysis to evaluate the nature and strength of the associations between the various communication satisfaction dimensions and job satisfaction. First, the correlation analysis was done, which paved the way for using multiple linear regression. This allowed us to see how the independent variables could predict changes in the dependent variable, with results considered significant if $P < 0.05$.

3.8.2. Data Presentation

After analyzing the data, the findings were presented using quantitative methods to provide a clear and objective view of employee communication and satisfaction at the Commercial Bank of Ethiopia headquarters. The study employed descriptive and inferential statistics, with results displayed through tables, charts, and graphs to illustrate patterns, relationships, and trends in the data. This approach allowed for a precise assessment of levels of internal communication satisfaction, the relationship between communication climate and job satisfaction, and differences across demographic variables such as gender, providing a solid numerical foundation for understanding the research outcomes.

3.9. Pilot Test

The pilot test aims to evaluate the validity, reliability, and clarity of the modified Communication Satisfaction Questionnaire (CSQ), based on Down and Hazen's (1977) original version, for Commercial Bank of Ethiopia employees. Ten individuals from various communication departments and different hierarchical levels were selected as a small, representative sample. Using a Likert scale ranging from 'very dissatisfied' to 'very satisfied,' the survey examines job satisfaction across several dimensions, such as horizontal communication, organizational integration, communication climate, supervisory communication, and media quality. Participants spent approximately 45 minutes to one hour completing the paper-based questionnaire.

In addition to providing responses, participants were asked to evaluate the questionnaire's length, clarity of instructions, phrasing of items, and the relevance of questions to their communication experiences. Communication officers and human resource specialists reviewed the content validity and made adjustments, such as replacing the term 'organization' with 'the Bank' or 'CBE.'

Feedback from participants was used to assess the face validity of the survey. Based on these findings, any unclear or unreliable items were revised or removed to enhance the questionnaire's effectiveness.

To sum up, following pilot testing and subsequent revisions, the final version of the Communication Satisfaction Questionnaire (CSQ) was validated as a reliable and effective tool for assessing employee satisfaction with internal communication within the bank.

3.10. Data Validity and Reliability

To evaluate the reliability of the measurement tools, Cronbach's Alpha coefficients were calculated. According to established psychometric standards, a value greater than 0.7 is considered to reflect acceptable internal consistency in line with the guidelines set by Hair, Black, Babin, and Anderson (2019). This stage guarantees the reliability and consistency of the scales employed in the research.

To ensure content validity, criterion-related validity test was used, which steps the relationship coefficient between each item in the field and the complete field. A pilot study was conducted with a ten sample of employees at CBE to refine the questions and identify potential ambiguities.

Cronbach's Alpha is used to assess the internal consistency of the scale measuring communication satisfaction. A value above 0.7 will be considered acceptable.

Table 1: Reliability Statistics of Cronbach's Alpha

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.957	.952	47

Cronbach's Alpha must be greater than 0.7, and the computed results were greater than 0.7. All of the variables' reliability was found to be 0.957(95.7%), which is higher than 0.7. This indicates that the scale or survey's items are generally very reliable and consistently measure the same underlying construct as shown in the table above. Therefore, the data can be considered highly reliable for assessing communication satisfaction in the present study.

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

A total of 217 questionnaires were initially distributed to the HQ employees of CBE participants as part of the data collection process. However, 13 of these questionnaires, accounting for approximately 5.99% of the total, were excluded from the final analysis. This exclusion was due to the participants failing to return the questionnaires and submission them with incomplete responses, which rendered the data unusable. As a result, only 204 questionnaires representing 94.01% of the participant were completed in full and returned properly. These completed responses met the necessary criteria for data quality and integrity, and were therefore deemed valid and included in the final dataset for analysis.

4.1. Reliability of the communication satisfaction scale

(RQ6. What is the reliability (e.g., Cronbach's alpha) of the communication satisfaction scale used for CBE employees?)

Statistics analysis was used to check the internal consistency of the instruments used in order to guarantee reliability. The internal consistency or reliability of a group of items (such as survey or scale questions) that are meant to measure the same underlying concept is measured by Cronbach's α (Cronbach's Alpha) in SPSS. It indicates the degree to which a group of items are related to one another.

Generally speaking, Cronbach's α must be greater than 0.7, and the computed results were greater than 0.7. All of the variables' reliability was found to be 0.957, which is higher than 0.7. This indicates that the scale or survey's items are generally very reliable and consistently measure the same underlying construct as shown in the table below.

Table 2: Reliability Statistics of Cronbach's Alpha

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.957	.952	47

Put another way, the high value indicates that there is a strong correlation between the items, which is a good sign that the measurement tool you are using is valid and highly reliable for the concept it is meant to measure.

4.2. Demographic Characteristics of Respondents

Age

As shown in the figure 1 below, four age groups 21–29, 30–39, 40–49, and 50–59 years old were used to group the dataset. With 49.0% (100) of the sample as a whole, the age group of 21 to 29 comprises the largest percentage of the population. Following this are the 30–39 age group (43.1%), the 40–49 age group (6.4%), and the elderly (50–59) age group (1.5%). The population is primarily of working age, according to these distributions, which may have consequences for workforce planning.

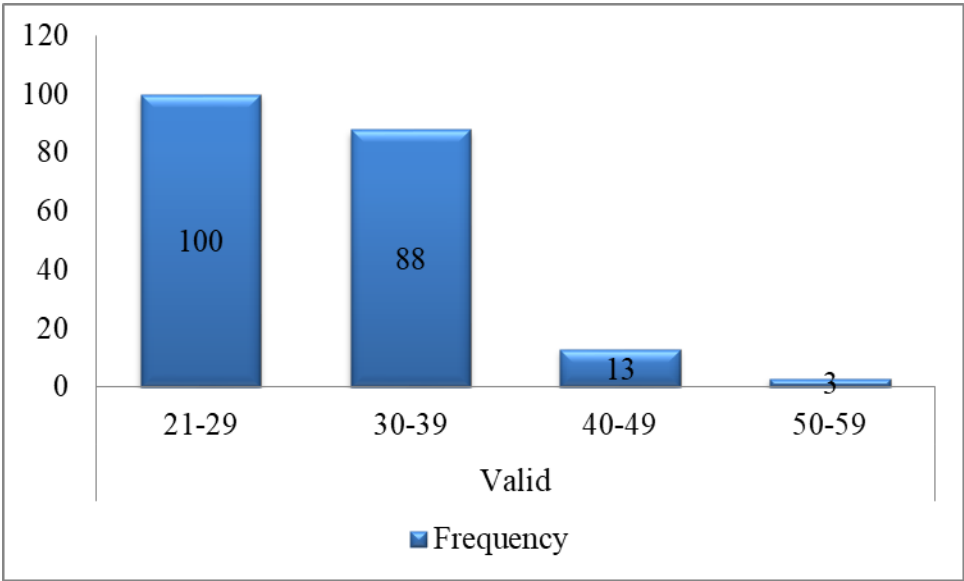


Figure 1: Age of Respondents

Gender

The distribution of genders at the Commercial Bank of Ethiopia HQ is statistically shown in this report at figure 2 below. The percentage of people who self-reported as male and female is highlighted in the analysis. According to the data, 31.4% (64) of people identify as female and 68.6% (140) as male. These numbers support gender-based comparisons across a range of social, educational, and economic indicators and give the CBE insight into the gender composition.

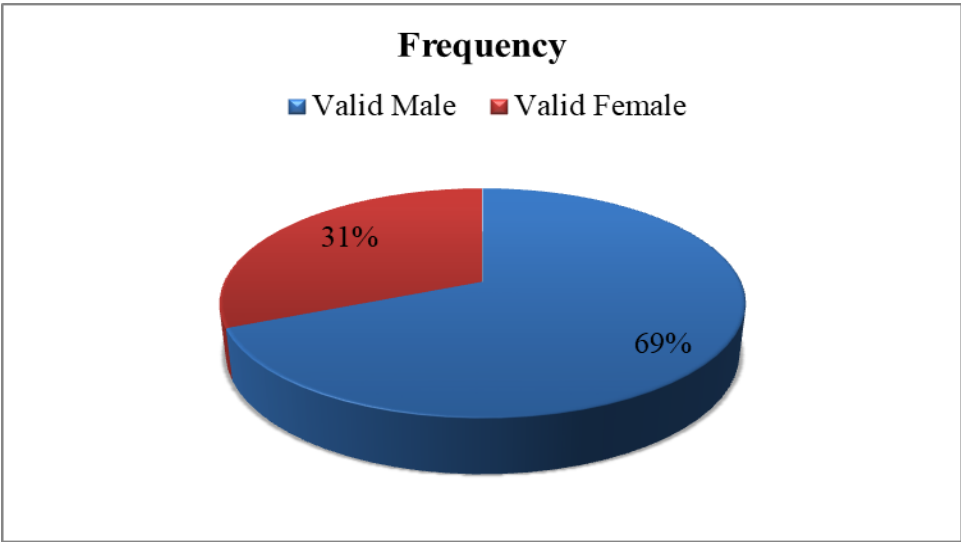


Figure 2: *Gender of Respondents*

Work Experience

Less than one year, one to four years, five to eight years, and more than nine years of work experience were the categories used to group the respondents. The workforce appears to be largely seasoned, as the third majority of participants (20.6%) reported having more than nine years of experience. Those with five to eight years of experience made up the largest percentage (28.9%), and the majority (44.1%) had one to four years of work experience. The smallest group, those with less than a year of experience, made up 6.4% of the sample. With a lower percentage of early-career professionals, these numbers imply that the HQ CBE employees a stable and seasoned workforce.

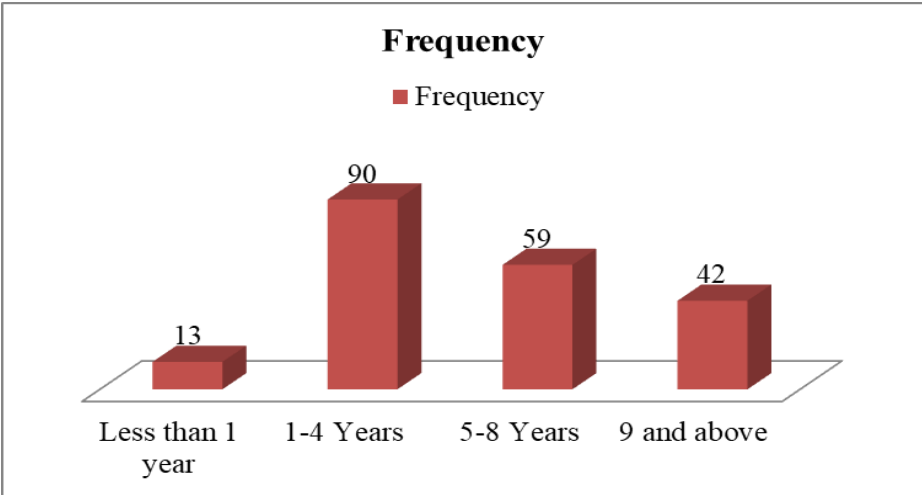


Figure 3: *Work experience of Respondents*

Education Level

The educational attainment of the CBE population surveyed is summarized in this report. The study involved 204 participants in total. The following is the distribution of educational levels: 35.3% (72) have a post-baccalaureate degree, 61.3% (125) have a bachelor's degree, 2.5% (5) have some college education, and 1% (2) has finished secondary school. The majority of respondents (96.6%) have a bachelor's degree or higher, according to the data, indicating that the sample is reasonably well-educated.

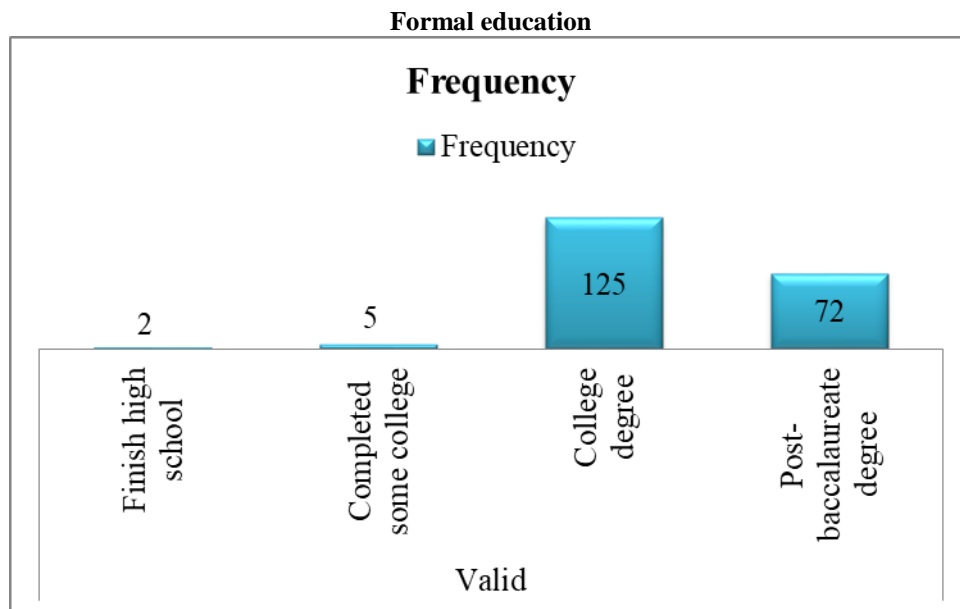


Figure 4: *Education Level of Respondents*

4.3. Discussions

4.3.1. Gender and Communication Satisfaction

(RQ2. Is there a statistically significant relationship between gender and internal communication satisfaction at CBE?)

The relationship between gender and communication satisfaction at the Commercial Bank of Ethiopia is examined in this analysis. Of the 204 participants in the sample, 31.4% are female and 68.6% are male. A standardized scale ranging from 1 (extremely dissatisfied) to 7 (extremely satisfied) was used to gauge communication satisfaction.

According to the findings, the average satisfaction score for female participants was 1.67, whereas the average for male participants was slightly higher at 1.71. Gender may have a minor impact on how effective communication is perceived, according to statistical testing (ANOVA), which showed a slight but significant difference (0.04) in satisfaction levels between gender groups ($p < 0.05$) as shown in table 3 below.

Table 3: The relationship between gender and communication satisfaction

Sex/Gender	Mean	N	Std. Deviation
Male	1.71	140	.809
Female	1.67	64	.798
Total	1.70	204	.804

The Mann-Whitney-U non-parametric test has been used to determine whether male and female CBE employees' perceptions of the various aspects of communication satisfaction, both separately and collectively, differ statistically significantly. Tables 4 and 5 present the test results.

Table 4 indicates that, with the exception of the communication dimensions of Communication Climate, Personal Feedback, and Subordinate Communication, there are no statistically significant differences between the individual mean ranks of male and female employees at the five percent significance level. As a result, the following conclusions can be made:

Table 4: gender Statistics: Mann-Whitney Test

Mann-Whitney Test				
	Sex	N	Mean Rank	Sum of Ranks
supervision Communication	Male	140	95.86	13420.50
	Female	64	117.02	7489.50
	Total	204		
Subordinate Communication	Male	140	99.50	13929.50
	Female	64	109.07	6980.50
	Total	204		
Horizontal Communication	Male	140	100.06	14008.00
	Female	64	107.84	6902.00
	Total	204		
Organizational Integration	Male	140	95.75	13405.00
	Female	64	117.27	7505.00

	Total	204		
Corporate Information	Male	140	98.78	13829.00
	Female	64	110.64	7081.00
	Total	204		
Communication Climate	Male	140	98.35	13768.50
	Female	64	111.59	7141.50
	Total	204		
Media Quality	Male	140	95.76	13407.00
	Female	64	117.23	7503.00
	Total	204		
Personal Feedback	Male	140	99.87	13981.50
	Female	64	108.26	6928.50
	Total	204		

Table 5: *Mann-Whitney Test*

Test Statistics^a

	supervision Communication	subordinate Communication	Horizontal Communication	Organizational Integration	Corporate Information
Mann-Whitney U	3550.500	4059.500	4138.000	3535.000	3959.000
Wilcoxon W	13420.500	13929.500	14008.000	13405.000	13829.000
Z	-2.387	-1.079	-1.025	-2.422	-1.335
Asymp. Sig. (2-tailed)	.017	.281	.305	.015	.182

i. The study looked into how employees of the Commercial Bank of Ethiopia perceived supervisory communication differently based on their gender. The table 5 above shows with a p-value of 0.017, the analysis showed a statistically significant difference between the responses of male and female employees to supervisory communication. Supervision Communication ($p = 0.017$), Organizational Integration ($p = 0.015$). This means that one group (likely males or females) perceives supervision communication and organizational integration differently from the other group.

Specifically, male employees, in comparison to their female counterparts, expressed more positive views on supervisory communication. This includes aspects such as the effectiveness of feedback, supervisor approachability, and the clarity of instructions. Given the statistically

significant difference ($p\text{-value} < 0.05$), which suggests that this finding is not due to chance, tailored communication strategies may be necessary to address gender-specific needs and improve overall organizational communication.

ii. No significant differences were found in: Subordinate Communication ($p = 0.281$) and Horizontal Communication ($p = 0.305$) Corporate Information ($p = 0.182$). This suggests that perceptions of these aspects of communication are similar across the groups and gender does not notably impact subordinate communication practices or styles within CBE head quarter. Both male and female employees appear to demonstrate similar levels of responsiveness, clarity, and openness in their downward communication, reflecting a consistent professional standard across genders.

Additionally, No statistically significant difference was found between male and female employees in their engagement with peer-level horizontal communication across departments ($p = 0.305$). This indicates that both genders equally participate in information sharing and lateral collaboration within the organization.

Overall, the findings show that employee experiences and behaviors with regard to internal communication dissemination within the bank are not significantly influenced by gender.

4.3.2. Overall mean score of Communication Satisfaction dimensions

(RQ1.how of employees' internal communication does relate with job satisfaction at the Commercial Bank of Ethiopia (CBE)?)

The results of how participants rated their statements on communication and job satisfaction are taken into consideration by the descriptive analysis shown in table 6. Before performing the correlation and regression analyses, the presented data were also examined to make sure the assumption of normality was met and that they satisfied the requirements for normally distributed data. The communication satisfaction dimension values, which range from 1 (minimum) to 7 (maximum), are also shown in Table 6. Employees at the Commercial Bank of Ethiopia (CBE) are the most satisfied with all eight communication dimensions, according to sample analysis from SPSS, which reveals that all mean communication satisfaction dimension values are greater than 4.

Table 6: overall mean statistics

Descriptive Statistics						
Rank	Questions	N	Minimum	Maximum	Mean	Std. Deviation
1.	Q10. Company policies and goals	204	1	7	5.09	1.468
2.	Q15. Information requirements of my job	204	1	7	5.01	1.242
3.	Q36. Extent to which my work group is compatible	204	1	7	5.01	1.132
4.	Q11. my job compares with others	204	1	7	5.00	1.395
5.	Q47. Extent to which my staff feel responsible for initiating accurate upward communication	204	1	7	4.97	1.217
6.	Q35. Extent to which communication practices are adaptable to emergencies	204	1	7	4.97	1.197
7.	Q45. Extent to which to which my staff anticipate my needs for information	204	2	7	4.96	1.161
8.	Q33. Extent to which my supervisor is open to ideas	204	1	7	4.95	1.221
9.	Q29. Extent to which my supervisor trusts me	204	2	7	4.94	1.143
10.	Q38. Extent to which the amount of supervision given me is about right	204	2	7	4.93	1.210
11.	Q39. Extent to which written directives and reports are clear and concise	204	2	7	4.93	1.172
12.	Q31. Extent to which conflicts are handled appropriately through proper communication channels	204	2	7	4.93	1.162
13.	Q46. Extent to which my staff are receptive to evaluations, suggestions and criticisms	204	1	7	4.91	1.115
14.	Q32. Extent to which the grapevine is active in the Bank	204	1	7	4.90	1.112
15.	Q30. Extent to which I receive in time the information needed to do my job	204	1	7	4.86	1.294
16.	Q42. Extent to which the amount of communication at the Bank is about right	204	2	7	4.85	1.113
17.	Q6. Satisfied are you with your job	204	1	7	4.85	1.744
18.	Q14. Information departmental policies and goals	204	1	7	4.85	1.411
19.	Q25. Extent to which Bank employees have great ability as communicators	204	1	7	4.85	1.279
20.	Q24. Extent to which my supervisor listens and pays attention to me	204	2	7	4.85	1.260
21.	Q41. Extent to which informal communication is active and accurate	204	1	7	4.84	1.189
22.	34. Extent to which communication with other employees at my level is accurate and free flowing	204	2	7	4.84	1.281

Rank	Questions	N	Minimum	Maximum	Mean	Std. Deviation
23.	Q43. Extent to which my staff are responsive to downward-directive communication	204	0	7	4.84	1.282
24.	Q40. Extent to which the attitudes toward communication at the Bank are basically healthy	204	1	7	4.84	1.297
25.	Q44. Extent to which I can avoid having communication overload	204	2	7	4.83	1.216
26.	Q12. Information being judged	204	1	7	4.83	1.341
27.	Q9. Personnel news	204	1	7	4.83	1.504
28.	Q21. Information about achievements and/or failures of the Commercial Bank of Ethiopia (CBE)	204	2	7	4.81	1.197
29.	Q19. Information about employee benefits and pay	204	1	7	4.81	1.437
30.	Q28. Extent to which the Bank communications are interesting and helpful	204	1	7	4.81	1.349
31.	Q37. Extent to which our meetings are well organized	204	1	7	4.80	1.201
32.	Q8. Information about my progress in my job	204	1	7	4.75	1.560
33.	Q20. Information about profits and/or financial standing	204	2	7	4.75	1.314
34.	Q18. Reports on how problems in my job are being handled	204	1	7	4.75	1.322
35.	Q26. Extent to which my supervisor offers guidance for solving job-related problems	204	1	7	4.71	1.372
36.	Q16. Information about government regulations affecting the Commercial Bank of Ethiopia (CBE)	204	1	7	4.71	1.310
37.	Q23. Extent to which the Bank's communication motivates me to meet its goals	204	1	7	4.69	1.220
38.	Q13. Recognition of my efforts	204	1	7	4.67	1.461
39.	Q27. Extent to which communication in the Bank makes me identify with it or feel a vital part of it	204	1	7	4.65	1.256
40.	Q22. Extent to which my managers/supervisors understand the problems faced by staff	204	1	7	4.64	1.330
41.	Q17. Information about changes in the Commercial Bank of Ethiopia (CBE)	204	1	7	4.63	1.368
42.	Q7. Satisfaction in the past 6 months	204	1	3	1.70	.804
	Valid N (listwise)	204			4.87	

Table 7, presents descriptive statistics of various dimensions of internal communication among 204 employees at CBE HQ, including supervision, subordinate, horizontal communication, organizational integration, corporate information, communication climate, media quality, and personal feedback.

The mean scores range from 23.88 to 24.59, indicating that, on average, employees perceive internal communication as moderately satisfactory across all dimensions. The highest mean is for horizontal communication (24.59), suggesting employees feel more satisfied with peer-to-peer communication compared to other channels. The lowest mean is for personal feedback (23.88), which may indicate a relative weakness in employees receiving individualized feedback from supervisors or management.

Standard deviations range from 4.711 to 5.520, showing moderate variability in employees' responses. Higher variability in organizational integration (5.520) and horizontal communication (5.493) suggests that employees have diverse perceptions of these communication aspects, meaning some employees may feel well-informed while others do not.

Since internal communication is a key driver of job satisfaction, the moderate mean scores indicate that CBE HQ has room to improve communication practices to enhance employee satisfaction. The relatively lower score in personal feedback may impact employees' perceived recognition and empowerment, which are critical for satisfaction and engagement. Stronger horizontal communication suggests that peer support and collaboration are relatively effective, potentially contributing positively to job satisfaction.

Table 7: *Communication satisfaction statistics*

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
supervision Communication	204	10	35	24.38	4.875
subordinate Communication	204	8	35	24.51	4.711
Horizontal Communication	204	10	35	24.59	5.493
Organizational Integration	204	9	35	24.26	5.520
Corporate Information	204	10	35	23.99	4.804
Communication Climate	204	8	35	23.98	4.835
Media Quality	204	10	35	24.23	4.805
Personal Feedback	204	9	35	23.88	5.033
Valid N (list wise)	204			24.2275	5.0095

4.3.3. Correlations

(RQ3. Which dimension of internal communication receives the highest satisfaction among CBE employees?)

The below table 8, shows Pearson correlation coefficients among various dimensions of internal communication. Generally, higher correlation values with overall employee satisfaction (or proxies like Communication Climate, Media Quality, Personal Feedback) indicate higher satisfaction.

In this case, a correlation of 0.825 indicates that satisfaction with the communication climate tends to rise in tandem with an increase in the effectiveness or satisfaction with one of these communication dimensions. This high correlation indicates a strong and positive relationship between these variables, indicating that enhanced communication in all of these domains is probably going to result in a more favorable communication environment.

Inter correlations were employed to examine the relationship between Commercial Bank of Ethiopia (CBE) employee satisfaction and the communication satisfaction dimensions in order to test the first hypothesis. Notably, there is a strong and positive correlation ($r = 0.825$, $p < 0.01$) between employee satisfaction and overall communication satisfaction.

The Pearson correlation coefficients between eight independent variables related to communication satisfaction are shown in table 8 above. The correlation coefficient between two variables and its significance level are represented by each of the communication satisfaction dimensions or independent variables in the correlation. Strong reliability is indicated by the fact that all correlations are significant at the 0.01 level.

All things considered, the correlation result of 0.825 shows a highly interconnected system where a strong and encouraging communication climate is created by effective communication practices in multiple dimensions. Employee morale, productivity, and job satisfaction are all increased when workers perceive the communication environment as open, inclusive, transparent, and engaged.

Table 8: *Correlation statistics*

		Supervision Comm.	Subordinate Comm.	Horizontal Comm.	Organizational Integration	Corporate Information	Communication Climate	Media Quality	Personal Feedback
supervision Communication	Pearson Correlation	1							
	Sig. (2-tailed)								
	N	204							
subordinate Communication	Pearson Correlation	.393**	1						
	Sig. (2-tailed)	.000							
	N	204	204						
Horizontal Communication	Pearson Correlation	.579**	.438**	1					
	Sig. (2-tailed)	.000	.000						
	N	204	204	204					
Organizational Integration	Pearson Correlation	.743**	.443**	.526**	1				
	Sig. (2-tailed)	.000	.000	.000					
	N	204	204	204	204				
Corporate Information	Pearson Correlation	.653**	.448**	.523**	.799**	1			
	Sig. (2-tailed)	.000	.000	.000	.000				
	N	204	204	204	204	204			
Communication Climate	Pearson Correlation	.825**	.418**	.613**	.744**	.762**	1		
	Sig. (2-tailed)	.000	.000	.000	.000	.000			
	N	204	204	204	204	204	204		
Media Quality	Pearson Correlation	.818**	.522**	.645**	.761**	.688**	.824**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		
	N	204	204	204	204	204	204	204	
Personal Feedback	Pearson Correlation	.688**	.492**	.464**	.729**	.751**	.700**	.678**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	204	204	204	204	204	204	204	204

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

4.3.4. Regression analysis

(1). To forecast how the independent variables would affect the dependent variable, multiple linear regression analysis was employed. The significance cut-off point was set at $P < .05$. We must dissect the correlation coefficient (R) and R-squared (R^2) and interpret their respective meanings within the framework of the analysis in order to explain the findings of a regression analysis with a R value of 0.418 and an R-squared (R^2) value of 0.174.

The degree and direction of the linear relationship between two variables are measured by the correlation coefficient (R). It can be between -1 and +1,

- with $R = 1$ denoting a perfect positive linear relationship.
- A perfect negative linear relationship is denoted by $R = -1$.
- $R = 0$ denotes the absence of any linear relationship.

The independent variable(s) (predictor(s)) and the dependent variable (outcome) in this instance appear to have a moderately positive linear relationship, as indicated by the R value of 0.418. In particular:

- The value of 0.418 denotes a moderately positive correlation, meaning that the dependent variable tends to rise along with the independent variable or variables, albeit not precisely. The relationship implies a positive association but is not strong enough to make predictions with high certainty.
- R is less than 0.5, which means that only a moderate portion of the variation in the dependent variable can be explained by the predictor or predictors. The model is still unable to account for a significant amount of variability.

Additionally, Table 9 demonstrates that the R square is 0.174, indicating that R -squared (R^2) is the square of the correlation coefficient (R) and denotes the percentage of the dependent variable's variance that can be accounted for by the independent variable or variables in the model.

- When the R^2 value is 0.174, it indicates that the dependent variable is being influenced by variables or factors that were not part of the regression model. This could indicate that there are significant predictors missing from the analysis or that the relationship between the independent and dependent variables is more complicated than the model indicates. $R^2 = 0.174$ indicates that the independent variable or variables in the model account for about 17.4% of the variance in the dependent variable.
- The remaining 82.6% of the variance cannot be explained and may be the result of random error or other factors not taken into account by the model.

This indicates that although the independent variable or variables have some predictive power, other factors not included in the model have a significant impact on the outcome. To better

explain the variation in the dependent variable, the model might need to be enhanced by adding more predictors or investigating non-linear relationships.

Table 9: *Model Summary^b of regression*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.418 ^a	.174	.141	1.617	2.016

(2). According to table 10, the statistical differences between group means pertaining to the Commercial Bank of Ethiopia's operational performance were investigated using an Analysis of Variance (ANOVA). An F-value of 5.15 and a p-value of 0.000 in the results showed a statistically significant difference. There are notable differences between the groups means examined, as indicated by the p-value, which is less than the traditional significance level of 0.05. A statistically significant difference at the traditional confidence level (usually 95%) was indicated by the test's F-value of 5.15.

This finding implies that at least one branch or department performs at a level that differs noticeably from the others. The observed differences are unlikely to have happened by chance alone, as indicated by the F-value of 5.15, which shows a relatively strong variance between groups relative to the variance within groups.

Table 10: *ANOVA^a of Regression*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	107.736	8	13.467	5.151	.000 ^b
	Residual	509.853	195	2.615		
	Total	617.588	203			

(3). The impact of different communication dimensions on the communication satisfaction of employees at the Commercial Bank of Ethiopia was investigated using a multiple regression analysis (Table 11). All four of the communication factors examined showed statistically significant negative relationships, according to the results:

- Communication with Supervisors was found to be a negative predictor of communication satisfaction ($\beta = -0.033$, $p < 0.05$), meaning that overall communication satisfaction decreases as perceived ineffectiveness or dissatisfaction in communication with supervisors rises.
- Additionally, there was a significant negative correlation between subordinate communication and communication satisfaction ($\beta = -0.054$, $p < 0.05$), indicating that lower levels of satisfaction are linked to subordinate communication that is inadequate or ineffective.
- A similarly negative and statistically significant effect was shown by horizontal communication ($\beta = -0.085$, $p < 0.05$), indicating that decreased frequency or quality of departmental peer-to-peer communication may be a factor in lower satisfaction.
- Among the four predictors, corporate information had the strongest negative effect ($\beta = -0.105$, $p < 0.05$), indicating that employees' communication satisfaction is strongly correlated with restrictions on access to or clarity of corporate-level information.

Together, these results show that poor or perceived internal communication at the supervisory, subordinate, lateral, and organizational levels can seriously impair bank employees' satisfaction with communication. Improving the general atmosphere of communication and employee engagement may require addressing these issues. Four of the regression coefficients supervisor communication, subordinate communication, horizontal communication, and corporate information are statistically significant, as was previously mentioned. Overall, the model demonstrates a moderate explanatory power and a reliable fit to the data.

Table 11: *Regression Coefficients*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.730	.839		3.253	.001
	supervision Communication	-.033	.048	-.092	-.683	.496
	subordinate Communication	-.054	.030	-.147	-1.825	.069
	Horizontal Communication	-.085	.313	-.024	-.272	.786
	Organizational Integration	.129	.041	.408	3.154	.002
	Corporate Information	-.105	.047	-.289	-2.245	.026
	Communication Climate	.002	.052	.005	.035	.972
	Media Quality	.096	.052	.264	1.857	.065
	Personal Feedback	.056	.039	.161	1.438	.152

(4). A multicollinearity diagnostic was carried out to guarantee the validity of the regression analysis on employee satisfaction and communication (Table 12). For the independent variables in the model, the analysis evaluated the Variance Inflation Factor (VIF) and Tolerance values.

Multicollinearity is not an issue in this model, as evidenced by the VIF values below 10 and tolerance values above 0.1 reported by all variables (Field, 2018). These findings add distinctive information to the explanation of employee communication satisfaction and validate that the independent variables do not have a strong correlation with one another.

Because the lack of multicollinearity indicates the stability and validity of the estimated coefficients, the regression results can therefore be interpreted with confidence.

Table 12: *Collinearity Statistics*

Model		Coefficients ^a			
		95.0% Confidence Interval for B		Collinearity Statistics	
		Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	1.075	4.385		
	supervision Communication	-.128	.062	.232	4.306
	subordinate Communication	-.113	.004	.652	1.534
	Horizontal Communication	-.702	.532	.541	1.849
	Organizational Integration	.048	.209	.253	3.949
	Corporate Information	-.197	-.013	.256	3.909
	Communication Climate	-.102	.105	.200	5.000
	Media Quality	-.006	.198	.209	4.788
	Personal Feedback	-.021	.132	.338	2.955

(5). A Probability-Probability (P-P) Plot was analyzed to determine whether the residuals in the regression analysis pertaining to employee communication and satisfaction were normal. The cumulative probability of observed standardized residuals and the expected cumulative probability of a normal distribution are contrasted in the P-P plot (Field, 2009). The findings in figure 5 demonstrated that, with very few exceptions, the data points closely matched the diagonal normal distribution line. One of the fundamental presumptions of linear regression is satisfied by this pattern, which indicates that the residuals are roughly normally distributed.

The findings pertaining to the communication and satisfaction variables within the Commercial Bank of Ethiopia HQ are more credible because of the alignment of points along the normality line, which supports the validity of further inferential statistical analyses.

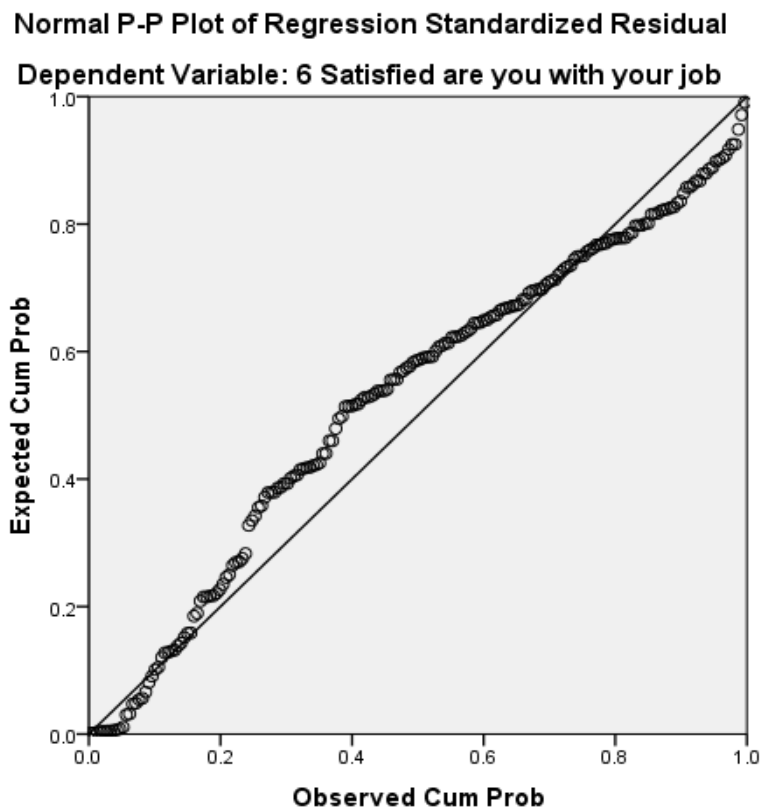


Figure 5: *Linearity assumption*

(6). the distribution of residuals for the regression analysis looking at the connection between employee satisfaction and communication at the Commercial Bank of Ethiopia is shown in the standardized residual plot (figure 6). Standardized within a range of -3.0 to 3.0, the residuals help assess the reliability of key regression assumptions, such as linearity and the normality of errors.

The Commercial Bank of Ethiopia's regression analysis between communication and satisfaction produced a histogram of standardized residuals that shows a distribution mainly concentrated between -2.0 and 2.0, with a small number of extreme values approaching the -3.0 and 3.0 thresholds (Gujarati, 2009). One of the fundamental tenets of linear regression is supported by the bell-shaped distribution, which indicates that the residuals are roughly normally distributed.

The histogram's symmetrical shape around the mean (near zero) shows that there is no discernible bias in the model and that prediction errors are dispersed equally. This suggests that based on communication levels, the regression model does not reliably overestimate or underestimate customer satisfaction.

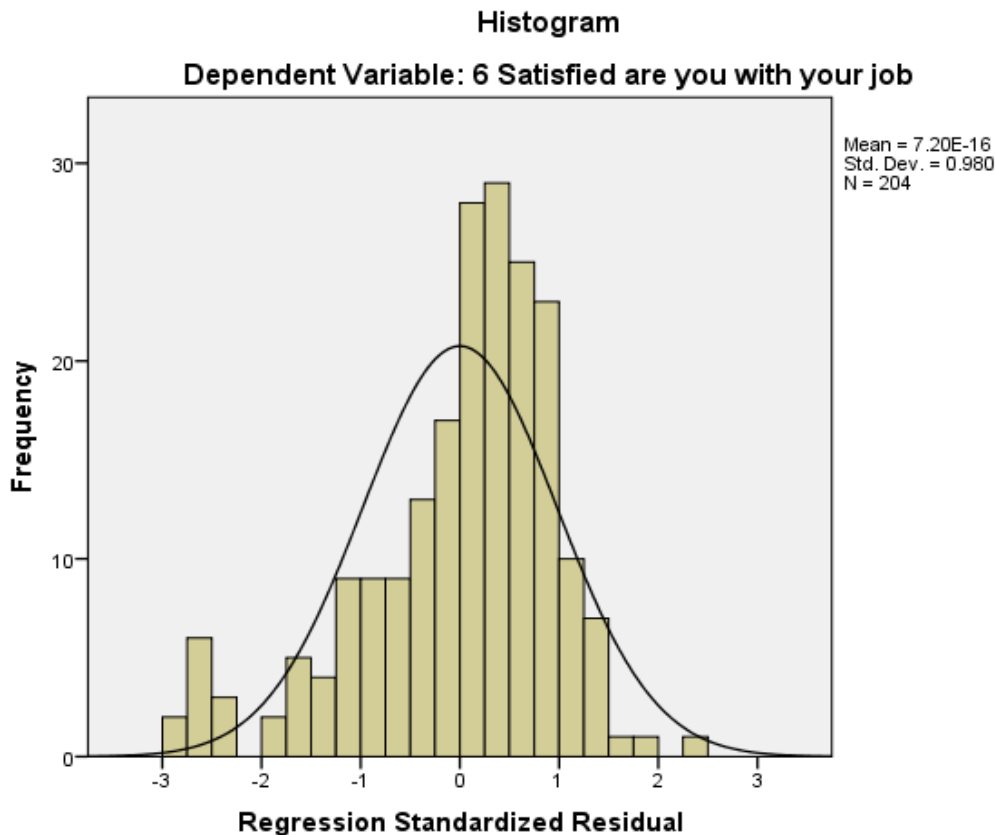


Figure 6: Normality distribution assumption

4.3.5. The Relationship between Communication Dimensions and Employee Satisfaction

❖ *(RQ4. Is there a significant relationship between internal communication satisfaction and subordinate communication at CBE?)*

Employees at the Commercial Bank of Ethiopia have differing opinions about the effectiveness and quality of communication from subordinates, according to the relationship between internal communication satisfaction and subordinate communication shown at table 13 below.

- 49.5% of respondents said they were extremely satisfied,
- 20% said they were somewhat satisfied,
- 9.3% said they were indifferent,
- 5.8% said they were somewhat dissatisfied, and
- 15.1% said they were completely dissatisfied, per the data.

According to these findings, a combined 5.8% of employees express dissatisfaction with subordinate communication, despite the fact that about 69.5% of them have a positive opinion of it (very or somewhat satisfied). A moderate segment that may be disengaged or neutral, neither strongly approving nor disapproving of the current communication practices, is suggested by the 9.3% of respondents who expressed no opinion.

The mean scores indicate a positive relationship: Employees who report being Satisfied show the highest subordinate communication score (Mean = 25.60). Employees who are Dissatisfied have the lowest score (Mean = 20.87). Most other groups fall between 23 and 25. Generally as internal communication satisfaction increases, subordinate communication improves. Lower satisfaction is associated with weaker communication with subordinates.

Table 13: *Subordinate Communication*

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
Very dissatisfied	16	25.38	5.290	1.322	22.56
Dissatisfied	15	20.87	4.969	1.283	18.11
Somewhat dissatisfied	12	24.75	4.434	1.280	21.93
Indifferent	19	24.58	4.376	1.004	22.47
Somewhat satisfied	41	24.02	5.037	.787	22.43
Satisfied	80	25.60	4.024	.450	24.70
Very satisfied	21	23.05	5.113	1.116	20.72
Total	204	24.51	4.711	.330	23.86

❖ *(RQ5. Is there a significant relationship between internal communication climate and job satisfaction among CBE employees?)*

In Regard to Communication climate:

Communication Climate is the dimension with the highest correlation scores with other dimensions in the previously provided correlations table 8. The following is a thorough analysis that explains why:

Table 14: Communication Climate from Correlation Analysis

Communication Climate	Pearson Correlation	.825**	.418**	.613**	.744**	.762**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	204	204	204	204	204

Supervision Communication ($r = 0.825$), Media Quality ($r = 0.824$), Organizational Integration ($r = 0.744$), Corporate Information ($r = 0.762$), Horizontal Communication ($r = 0.613$), Personal Feedback ($r = 0.700$), and Subordinate Communication ($r = 0.418$) have the highest individual correlation scores with Communication Climate.

None of the other dimensions show such consistently high correlation scores across the board. Media Quality, which also exhibits high correlation scores, has comparatively weaker correlations with Subordinate Communication ($r = 0.522$) and Personal Feedback ($r = 0.678$), but is strongly correlated with Communication Climate ($r = 0.824$) and Supervision Communication ($r = 0.818$).

The Commercial Bank of Ethiopia's communication climate and job satisfaction, on the other hand, show a wide range of employee perceptions, highlighting both the organization's internal communication environment's strengths and areas for improvement (table 15).

These findings show that although 62 workers (approximately 49.6%) were satisfied with their jobs in terms of the communication climate, 43 workers (approximately 34.4%) were not. Additionally, 19 employees (around 15.2%) chose not to share their opinion, indicating a possible disengagement or reluctance to comment on how the communication climate influences their job satisfaction.

The relatively high percentage of respondents who were completely dissatisfied (31) suggests that ineffective communication could be negatively impacting employee trust, productivity, or

morale within the company. However, the fact that 21 employees reported being very satisfied and 41 somewhat satisfied indicates that certain teams or departments are benefiting from a more positive communication environment. This could serve as a model for improving communication in other areas that require attention.

These findings underscore the importance of improving the communication climate at the Commercial Bank of Ethiopia to boost job satisfaction and employee engagement. This can be achieved by fostering open dialogue, increasing transparency, implementing effective feedback mechanisms, and promoting supportive communication from leadership.

The pattern of means shows a clear positive relationship. Very satisfied= 25.43 (highest), Satisfied= 24.76, Somewhat satisfied= 24.59, Very dissatisfied= 23.38, Dissatisfied= 18.13 (lowest), this consistent upward pattern across satisfaction categories shows that as employees feel more satisfied with internal communication at CBE, they perceive the communication climate to be healthier, more open, and more supportive.

The overall results demonstrate a statistically meaningful positive relationship between job satisfaction and communication climate at CBE. Employees with higher levels of internal communication satisfaction consistently report a more positive communication climate, while those who are dissatisfied experience a significantly poorer communication environment.

Table 15: Communication Climate

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean
					Lower Bound
Very dissatisfied	16	23.38	6.917	1.729	19.69
Dissatisfied	15	18.13	4.486	1.158	15.65
Somewhat dissatisfied	12	23.17	2.887	.833	21.33
Indifferent	19	23.37	5.047	1.158	20.94
Somewhat satisfied	41	24.59	3.612	.564	23.45
Satisfied	80	24.76	4.587	.513	23.74
Very satisfied	21	25.43	4.296	.938	23.47
Total	204	23.98	4.835	.338	23.31

CHAPTER FIVE

5. CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

To improve overall job satisfaction and employee engagement, these findings indicate the need for the Commercial Bank of Ethiopia to cultivate a more positive communication climate. This can be accomplished by encouraging open dialogue, ensuring transparency, establishing effective feedback systems, and fostering supportive leadership communication.

The results reveal a positive connection between employee satisfaction and internal communication practices. Specifically, personal feedback and supervisory communication emerged as significant factors contributing to lower satisfaction levels. With internal communication and satisfaction scores averaging between 4.5 and 3.5 on a 7-point scale, employees who engaged in open communication with peers and received clear, constructive feedback from supervisors reported higher job satisfaction and a more positive communication climate within the organization.

The study also revealed that factors such as corporate information, organizational integration, media quality, and subordinate communication had a significant impact on overall employee satisfaction. Employees' perceptions of their workplace were strongly influenced by a clear understanding of the organization's goals and vision, as well as the use of effective communication tools. However, the findings also highlighted areas for improvement, particularly in aspects that had a moderate effect on satisfaction, such as corporate information sharing, personal feedback, and horizontal communication.

While positive correlations were found, the analysis showed that much of the variation in employee satisfaction could not be attributed to CBE's current communication practices. This indicates that additional factors, such as organizational culture, leadership style, and individual employee characteristics, may also significantly influence overall satisfaction levels at CBE.

The results clearly indicate that strengthening internal communication in various aspects can lead to improvements in both organizational performance and employee satisfaction. CBE can accomplish this by:

- Improving stronger horizontal communication by promoting cross-departmental collaboration and team-building initiatives.
- Enhancing feedback systems to ensure employees receive timely, personalized, and constructive feedback.
- Investing in advanced communication platforms and media to ensure efficient and effective information sharing.

In conclusion, enhancing internal communication at CBE is essential not only for improving employee satisfaction but also for increasing overall organizational effectiveness. By addressing the gaps identified in this study and implementing targeted strategies, CBE has the opportunity to create a more positive, dynamic, and communicative work environment. This, in turn, will boost employee performance and contribute to the bank's long-term success. Future research could explore how leadership style, organizational culture, and employee engagement programs influence CBE's communication practices and satisfaction levels, providing a deeper understanding of internal communication dynamics in the banking sector.

5.2. Recommendations

The goal of this thesis is to examine the internal communication dynamics at CBE (Commercial Bank of Ethiopia) and their influence on employee satisfaction. Drawing from the findings and insights, several recommendations are proposed to improve internal communication effectiveness, which would ultimately lead to higher employee satisfaction at CBE.

- ❖ **Enhance Supervisory Communication:** Encourage managers to engage in more frequent and transparent communication with their teams. Supervisory communication plays a crucial role in shaping the communication climate. When managers communicate clearly and openly, employees feel more secure and valued in their roles. Honest and transparent communication between employees and their supervisors is key to job satisfaction. To facilitate this, managers should provide clear guidance on roles, responsibilities, and expectations, hold regular team meetings for updates and questions, and implement open-door policies to promote a more welcoming and supportive work environment.
- ❖ **Improve Personal Feedback Mechanisms:** The findings of this study suggest that CBE needs to establish a more structured feedback system that consistently provides personalized, constructive feedback. Personal feedback greatly influences the communication climate and employee satisfaction. Without tailored feedback, employees may feel disengaged or uncertain about performance expectations. To address this, CBE should provide training for supervisors on how to deliver constructive, actionable, and specific feedback that guides employee growth and development.
- ❖ **Increase opportunities for peer-to-peer communication** across departments and hierarchical levels in order to strengthen horizontal communication. Given the moderate relationship between communication climate and horizontal communication, fostering more formal and informal channels of communication among coworkers may encourage cooperation, understanding, and teamwork. To improve employee interactions, CBE can spend money on digital collaboration tools, team-building activities, and cross-departmental meetings. Therefore, it is crucial to plan for frequent interdepartmental workshops or knowledge-sharing and to promote the use of collaborative platforms (such as Teams or an internal intranet system).

❖ **Increase Corporate Information Transparency:** Ensure that employees at all levels have easy access to important corporate information. Transparency regarding organizational changes, business performance, and company policies plays a critical role in shaping employee satisfaction and the overall communication climate. Clear communication in these areas fosters trust and helps employees align with organizational goals. This can be achieved by regularly sharing key company updates through digital platforms such as internal newsletters or email communications. Additionally, fostering open dialogue about corporate challenges, changes, and achievements can help employees feel more connected and invested in the company's future.

Finally, enhancing internal communication at CBE HQ is crucial for boosting employee satisfaction and cultivating a more supportive, effective workplace. By focusing on improving communication across various levels—including corporate information, supervisory communication, feedback, and horizontal communication—CBE can foster a more engaged and motivated workforce. Implementing these recommendations will not only strengthen internal communication but also improve employee engagement, trust, and organizational alignment, ultimately contributing to the bank's long-term success.

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Appendix

Appendix 1: Communication Satisfaction Questionnaire (CSQ)

Addis Ababa University
School of Media and Communication
Communication Satisfaction Questioner

Research Title: - An Assessment of the Internal Communication and Satisfaction of employees; the case of the Commercial Bank of Ethiopia, Addis Ababa branches

Dear respondents:

I would like to thank you for taking your time to fill the questionnaire.

Currently, I am a graduate class student at Addis Ababa University, School of Journalism and Communications. The following survey questionnaire is prepared to solicit primary data from the employees of Commercial Bank of Ethiopia (CBE) as a partial fulfillment for the Master of Arts in Public Relations and Strategic Communications, for the Public Relations Master's thesis.

I am conducting this survey questionnaire with a title "*Assessment on the internal communication and satisfaction of employees; in the case of the Commercial Bank of Ethiopia, Addis Ababa branches.*" Accordingly, I would like you to share your experiences regarding to the issue under the questionnaire. In doing so, your participation is anonymous and the shared information will be used only for academic purpose.

I appreciate and thanks from bottom of my heart for your timely response in collecting the survey.

With Best Regards

Hailemichael Deribe Phone No: +251910183084 Email: hailemichaelderibe5@gmail.com

Communication Satisfaction Questionnaire for the HQ CBE employees.

General Background Information

1. What is your age? Under 20, 21-29, 30-39, 40-49, 50-59, 60+
2. What is your sex? M or F
3. How long have you been in your current position? Less than 1 year, 1 – 4 years, 5 –8 years, 9+ years
4. How long have you worked for the organization? Less than 1 year, 1 – 4 years, 5 –8 years, 9+ years
5. Please indicate which best indicates your formal education. A. Did not finish high school, B. High School, C. Completed some college, D. College degree, E. Post-baccalaureate degree
6. How satisfied are you with your job? (Check one)
 1. Very dissatisfied
 2. Dissatisfied
 3. Somewhat dissatisfied
 4. Indifferent
 5. Somewhat satisfied
 6. Satisfied
 7. Very Satisfied
7. In the past 6 months, what has happened to your level of satisfaction? (Check one)
 1. Stayed the same
 2. Gone up
 3. Gone down

A. Listed below are several kinds of information often associated with a person’s job. Please indicate how satisfied you are with the amount and/or quality of each kind of information by circling the appropriate number at the right.

1 = Very dissatisfied 2 = Dissatisfied 3 = Somewhat dissatisfied 4 = Indifferent 5 = Somewhat satisfied 6 = Satisfied 7 = Very satisfied

8. Information about my progress in my job. 1 2 3 4 5 6 7
9. Personnel news. 1 2 3 4 5 6 7 33
10. Information about company policies and goals. 1 2 3 4 5 6 7
11. Information about how my job compares with others. 1 2 3 4 5 6 7
12. Information about how I am being judged. 1 2 3 4 5 6 7
13. Recognition of my efforts. 1 2 3 4 5 6 7
14. Information about departmental policies and goals. 1 2 3 4 5 6 7

15. Information about the requirements of my job. 1 2 3 4 5 6 7
16. Information about government regulations affecting the Commercial Bank of Ethiopia (CBE). 1 2 3 4 5 6 7
17. Information about changes in the Commercial Bank of Ethiopia (CBE). 1 2 3 4 5 6 7
18. Reports on how problems in my job are being handled. 1 2 3 4 5 6 7
19. Information about employee benefits and pay. 1 2 3 4 5 6 7
20. Information about profits and/or financial standing. 1 2 3 4 5 6 7
21. Information about achievements and/or failures of the Commercial Bank of Ethiopia (CBE). 1 2 3 4 5 6 7

B. Please indicate how satisfied you are with the following by circling the appropriate number at the right.

22. Extent to which my managers/supervisors understand the problems faced by staff. 1 2 3 4 5 6 7
23. Extent to which the Bank's communication motivates me to meet its goals. 1 2 3 4 5 6 7
24. Extent to which my supervisor listens and pays attention to me. 1 2 3 4 5 6 7
25. Extent to which Bank employees have great ability as communicators. 1 2 3 4 5 6 7
26. Extent to which my supervisor offers guidance for solving job-related problems. 1 2 3 4 5 6 7
27. Extent to which communication in the Bank makes me identify with it or feel a vital part of it. 1 2 3 4 5 6 7
28. Extent to which the Bank communications are interesting and helpful. 1 2 3 4 5 6 7
29. Extent to which my supervisor trusts me. 1 2 3 4 5 6 7
30. Extent to which I receive in time the information needed to do my job. 1 2 3 4 5 6 7
31. Extent to which conflicts are handled appropriately through proper communication channels. 1 2 3 4 5 6 7
32. Extent to which the grapevine is active in the Bank. 1 2 3 4 5 6 7
33. Extent to which my supervisor is open to ideas. 1 2 3 4 5 6 7
34. Extent to which communication with other employees at my level is accurate and free flowing. 1 2 3 4 5 6 7
35. Extent to which communication practices are adaptable to emergencies. 1 2 3 4 5 6 7
36. Extent to which my work group is compatible. 1 2 3 4 5 6 7

- 37. Extent to which our meetings are well organized. 1 2 3 4 5 6 7
- 38. Extent to which the amount of supervision given me is about right. 1 2 3 4 5 6 7
- 39. Extent to which written directives and reports are clear and concise. 1 2 3 4 5 6 7
- 40. Extent to which the attitudes toward communication at the Bank are basically healthy. 1 2 3 4 5 6 7
- 41. Extent to which informal communication is active and accurate. 1 2 3 4 5 6 7
- 42. Extent to which the amount of communication at the Bank is about right. 1 2 3 4 5 6 7

C. For the next five questions, indicate your satisfaction with the following only if you are responsible for staff as a manger or supervisor.

- 43. Extent to which my staff are responsive to downward-directive communication. 1 2 3 4 5 6 7
- 44. Extent to which to which my staff anticipate my needs for information. 1 2 3 4 5 6 7
- 45. Extent to which I can avoid having communication overload. 1 2 3 4 5 6 7
- 46. Extent to which my staff are receptive to evaluations, suggestions and criticisms. 1 2 3 4 5 6 7
- 47. Extent to which my staff feel responsible for initiating accurate upward communication. 1 2 3 4 5 6 7
- 48. If the communication associated with your job could be changed in any way to make you more satisfied, please indicate how.-----

Appendix 2: Consent Letter from AAU



ሜዲያና ኮሚዩኒኬሽን ትምህርት ቤት
School of Media and Communication

የትምህርት ቤት ጋራ
School Head's Office

ቀን :- መጋቢት 12 ቀን /2017 ዓ.ም
ቁጥር: ጋ/ኮት/280/2017/2025

ለ: ኢትዮጵያ ንግድ ባንክ አዲስ አበባ ቅርንጫፎች
አዲስ አበባ

ጉዳይ:- ትብብርን ይመለከታል

ኃይለሚካኤል ደርቤ የመታወቂያ ቁጥር GSE/6421/15 የሆነ በአዲስ አበባ ዩኒቨርሲቲ ሚዲያና ኮሚዩኒኬሽን ትምህርት ቤት የሶስተኛ ዓመት የማስተርስ ተማሪ ሲሆን በአሁኑ ወቅት የመመረቂያ ጥናታዊ ጽሁፉን Assessment of Internal Communication Bank of Ethiopia Employee in Case of the Commercial Bank of Ethiopia (CBE) በሚል ርዕስ በመስራት ላይ ይገኛል ። ስለሆነም ጥናቱን በተገቢው መልኩ እንዲያከናውን መረጃዎችን በመስጠት ትብብር እንዲደረግለት እየጠየቅን፤ የሚወስደውም መረጃ ለትምህርት ምርምር ግብአት ብቻ የሚውል መሆኑን እናሳውቃለን። ለሚደረግለት ትብብር ከወዲሁ ለማመስገን እንወዳለን።

ከሰላምታ ጋር

አብዱላዚዝ ዲኛ (ዶ/ር)

ሚዲያና ኮሚዩኒኬሽን ትምህርት ቤት



Appendix 3: Consent Letter from HQ of CBE to Employee Communication



የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA
INTER DEPARTMENTAL MEMORANDUM

DATE
ቀን : **March 27, 2025**

TO
ለ : **Director: Corporate Communications**
Manager: Employee Relation and Communication

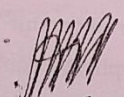
FROM
ከ : **Team Leader: Training Operation and Logistics**

SUBJECT
ጉዳይ : **Request for Cooperation to Conduct Research**

School of Media and Communication by its letter reference No 280/2017/2025 Megabit 12, 2017 has requested our bank to assist Hailemicheal Deribe to undertake his research under the title **“Assessment of Internal Communication Bank of Ethiopia Employee in case of the Commercial Bank of Ethiopia.”**

This is, therefore, to kindly request you to provide him the required assistance and cooperation without compromising confidentiality.

Best Regards,


Achamyesh Borshe

*Atto Atto one out
Atto Dear level
please as requested
Rondie
by/one/25*

Appendix 4: Consent Letter from HQ of CBE to AAU



የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA

ቴሌ - 011-551 50 04, 011 551 50 00
Tel.

SWIFT - CBETETAA
ፋክስ - 251-11-551 45 22
FAX:

E-mail:- cbe_cc@combanketh.com
cbe_operation@combanketh.com
Website: www.combanketh.com

ጭ.ግ.ቁ. 255
P.O.Box

አዲስ አበባ
ኢትዮጵያ
ADDIS ABABA
ETHIOPIA

ሰአ/ሠግ/ሰይ/0292/2025

ሚያዝያ 08 ቀን 2017 ዓ.ም

ለአዲስ አበባ ዩኒቨርሲቲ
ሚዲያ እና ኮሚዩኒኬሽን ት/ቤት
አዲስ አበባ

ጉዳይ :- ትብብር የተደረገ መሆኑን ስለማሳወቅ፤

በዩኒቨርሲቲያችሁ በሚዲያ እና ኮሚዩኒኬሽን ትምህርት ቤት 3ኛ አመት የማስተርስ ተማሪ የሆኑት አቶ ኃይለሚካኤል ደርቤ ለመመረቁያ ጥናታዊ ዕሁፍ የሚረዷቸው መረጃዎችን በመስጠት ትብብር እንዲደረግላቸው በቁጥር ጋ/ኮት/280/2017/2025 በቀን መጋቢት 12 /2017 በተፃፈ ደብዳቤ መጠየቃችሁ ይታወሳል።

ስለሆነም ለተማሪ አቶ ኃይለሚካኤል ደርቤ መረጃዎቹን በመስጠት ትብብር ያደረግንላቸው መሆኑን እንገልጻለን።

ከሰላምታ ጋር

ሠይፉ ይርዳው
ስራ አስኪያጅ - የሠራተኞች ግንኙነት እና ኮሚኒኬሽን

