



Assessment on Factors Affecting Job Satisfaction The case of:

Bank of Abyssinia West Addis District

By: Mastewal Zelalem

**A Research Project Submitted to Addis Ababa University School of
commerce**

**In Partial Fulfillment of the Requirements for the Degree of Masters of Arts
in Business Leadership**

Advisor: Fesseha Gebreanania (Prof.)

June, 2024

Addis Ababa, Ethiopia

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Addis Ababa University

School of commerce

Department of Business Leadership

Post Graduate Program

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Addis Ababa

Declaration

I, Mastewal Zelalem, hereby declare that this thesis work entitled “Assessment on Factors Affecting Job Satisfaction of Employees The case of: Bank of Abyssinia West Addis District” submitted by me in partial fulfillment of the requirements for the award of degree of masters of arts in Business Leadership to Addis Ababa University, Department of Business Leadership is the outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged.

Mastewal Zelalem

Candidate**Signature****Date**

This is to certify that the above declaration made by the candidate was done under my supervision and is correct to the best of my knowledge.

Research Advisor_____
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Approved by Board of Examiners

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ABSTRACT

This research was conducted to assess the factors affecting job satisfaction of employees of BOA west Addis district. The research design was descriptive type. Job satisfaction is the crucial requirement for ensuring the efficient operation of the organization. Thus, the study tried to assess the job satisfaction factors affecting job satisfaction of employees. It has considered two different job satisfaction elements intrinsic and extrinsic factors each containing specific elements such as task accomplishment, capability and fulfilling sense of purpose from intrinsic factors and pay/salary, benefits and working conditions from extrinsic factors. Data were collected through the five point's likert scales of questionnaires. To achieve the objective of the study, questionnaire was physically distributed to 383 employees of the bank Out of which 347 (90.6%) were collected. Descriptive analysis tools such as frequency, percentage, mean and standard deviation and statistical analysis tools such as correlation coefficient and multiple regression analysis were used to explore the relationships between variables by using SPSS software version 20 and Questionnaires reliability was estimated by calculating Cronbach's Alpha. The findings indicate that there is strong positive relationship between the dependent and independent variables having a significant effect on job satisfaction. This study provides a roadmap for higher authorities to apply different techniques to satisfy their employees.

Keywords: Job Satisfaction, Recognition, Working Environment, Supervision, Performance

TABLE OF CONTENTS

| | |
|--|-----|
| AKNOWLEDGMENTS..... | I |
| ABSTRACT..... | II |
| TABLE OF CONTENT..... | III |
| LIST OF TABLES..... | V |
| CHAPTER 1: INTRODUCTION..... | 1 |
| 1.1. Background of the study | 1 |
| 1.1 Background of the company | 3 |
| 1.1.1 Bank of Abyssinia..... | 3 |
| 1.2 Statement of the problem | 4 |
| 1.3 Objectives of the Study | 5 |
| 1.3.1 General Objective | 5 |
| 1.3.2 Specific Objective..... | 5 |
| 1.4 Research Questions | 5 |
| 1.5 Scope or De-limitation of the study | 6 |
| 1.6 Significance of the study | 6 |
| 1.7 Definition of Terms..... | 6 |
| CHAPTER TWO: LITRATURE REVIEW | 8 |
| 2.1 Theoretical Review | 8 |
| 2.1.1 Definition of Terms and Concepts..... | 8 |
| 2.1.2 Factors Affecting Job Satisfaction | 8 |
| 2.1.3 Consequence of job satisfaction | 11 |
| 2.1.4 Theories about Job Satisfaction..... | 12 |
| 2.1.5 Factors that lead to job satisfaction: | 13 |
| 2.1.6 Measure of job satisfaction..... | 14 |
| 2.1.7 Job Satisfaction and performance..... | 15 |
| 2.2 Empirical Review..... | 15 |
| 2.3 Conceptual Framework | 16 |
| CHAPTER THREE | 17 |
| RESEARCH METHODOLOGY | 17 |
| 3.1 Description of the Study Area..... | 17 |
| 3.1.1 Research Approach..... | 17 |
| 3.1.3 Population and Sampling..... | 18 |

| | |
|---|----|
| 3.1.3.1 Population | 18 |
| 3.1.3.2 Sample size | 18 |
| 3.1.4 Sampling Technique | 19 |
| 3.1.5 Data Sources and Types | 19 |
| 3.1.6 Data Collection Instrument..... | 20 |
| 3.1.7 Data collection procedures | 20 |
| 3.1.8 Data analysis..... | 20 |
| 3.1.9. Ethical Consideration..... | 20 |
| 3.2 Reliability and validity | 21 |
| 3.2.1 Validity | 21 |
| 3.2.2 Reliability | 21 |
| CHAPTER FOUR..... | 23 |
| DATA PRESENTATION, ANALYSIS AND DISCUSSION | 23 |
| 4.1 Response rate..... | 23 |
| 4.2 Demographic characteristics of respondents..... | 23 |
| 4.3 Descriptive Statistics Results | 26 |
| 4.3.1 Mean and standard deviation of variables for intrinsic values | 26 |
| 4.3.2 Mean and standard deviation of variables for extrinsic values | 27 |
| 4.4 Pearson Correlation Analysis | 28 |
| 4.5 Multiple Regression Analysis | 30 |
| 4.5.1 Multiple Regression Assumption, tests and analysis; | 30 |
| 4.6 Results and discussion..... | 32 |
| CHAPTER FIVE | 34 |
| SUMMARY OF MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATIONS | 34 |
| 5.2 conclusions | 35 |
| 5.3 Recommendations | 36 |
| References ----- | 37 |
| Appendices----- | 40 |

LIST OF TABLES

| | |
|--|----|
| Table 1. Reliability statistics of Overall Factor of the Likert Five Scale Question..... | 22 |
| Table 2. Cronbach's Alpha coefficients (Reliability test for individual variables)..... | 22 |
| Table 3. Response rate..... | 23 |
| Table 4. Summary of Demographic variables of the respondents..... | 24 |
| Table 5. Mean and standard deviation for Intrinsic Values..... | 26 |
| Table 6. Mean and standard deviation for extrinsic values..... | 27 |
| Table 7. Pearson Correlation analysis..... | 28 |
| Table 8. Multiple Regression Assumption, tests..... | 31 |
| Table 9 ANOVA | 31 |
| Table 10. Multiple regression analysis..... | 32 |

CHAPTER 1: INTRODUCTION

This chapter introduces and discusses about Job satisfaction which is the main area of the study. Moreover, the problem area that the research seeks to address along with its objective and associated research questions are included. The scope and limitations as well as the disposition of the overall report are also presented.

1.1. Background of the study

Workers are an organization's most vital resource. To ensure an efficient operation in any organization, maintaining job satisfaction is amongst the prominent factors. Job satisfaction is outlined as the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values (Locke, 1969). Job satisfaction influences the employees' attitude, loyalty, support, and dedication towards the organization (Singhal and Tiwari, 2016).

Job satisfaction is a worker's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one's efforts. Job satisfaction further implies enthusiasm and happiness with one's work. It is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfilment (Kaliski, 2007).

According to Bernstein and Nash (2008), Job satisfaction has three main constructs: cognition, affection, and behavior or conation. The cognitive aspect of satisfaction at work comprises the thoughts, beliefs, and opinions of an employee about his/her job. The affective part is related to his feelings towards it, and the behavior is the actions that he/she takes.

The cognitive dimension is a logical, rational appraisal of aspects such as working conditions, development opportunities, work output and the nature of work itself. Employees compare the actual job with their own personal standards, and that determines how satisfied or dissatisfied they are. The affective dimension concerns feelings, emotions, pleasure/displeasure and happiness/unhappiness.

Employees are the happiest and extremely productive once their job offers them security from economic strain, recognition of their effort, clean policy of grievances, probability to contribute ideas and suggestions, participation in decision making and managing the affairs, clear definitions of duties and responsibilities and opportunities for promotion, fringe advantages, sound payment structure, incentive plans and share activities, health and safety measures, Social Security, compensation, communication, communication system and finally, atmosphere of mutual trust and respect (Kuria, 2011).

Organizational reward systems play an important role in enhancing worker satisfaction because the primary aim of the reward system is to boost extrinsic motivation by satisfying an individual employee's desires indirectly through means of pay and bonuses (Govindarajan & Anthony, 2007). Heneman et al (2002) observe that when employees are satisfied on the basis of the extrinsic rewards gotten from the employer, then they will be able to perform better and will aspire to get to their goals.

Hackman and Oldman (2005), observe that in addition to salary and incentives, satisfaction with the job requires satisfaction with different aspects of the work, including variety in the skills and activities required to carry out the tasks, and autonomy in performing work. It is as a result of work itself would possibly provide opportunities for creativity and task variety, allowing workers to extend their knowledge and change in responsibility.

Job satisfaction is a very important aspect as keeping employees satisfied improves the company's overall performance for many reasons such as lowering absenteeism and turnover, increasing productivity and strengthening loyalty. The degree of job satisfaction could range from extreme dissatisfaction to extreme satisfaction since every employee has their own attitude and perception towards the job (George and Jones 2008). Employee is satisfied if they show a positive and favourable attitude towards the job. In contrast, the employees having an unfavourable attitude towards the job are dissatisfied with their job (Armstrong 2006).

The study of job satisfaction among banking workers is important since awareness of factors influencing job satisfaction is crucial to increasing productivity. Being aware of factors that influence satisfaction particularly in the banking sector could provide insights to management in

terms of reducing dissatisfaction at work place, secure employee loyalty and attract potential employee in order to increase productivity (Mustapha, 2013).

Banks in Ethiopia provide various financial as well as non-financial incentive schemes aimed at providing employee satisfaction and productivity enhancement. Understanding the specific factors that would affect employee's satisfaction is believed to benefit banks to distinguish those factors that are more appealing. Bank of Abyssinia is amongst the major financial institutions providing banking service in Ethiopia. This study is designed to assess the factors affecting employee job satisfaction at Bank of Abyssinia west Addis district.

1.1 Background of the company

1.1.1 Bank of Abyssinia

The present-day Bank of Abyssinia was established on February 15, 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II in accordance with 1960 Ethiopian commercial code and the Licensing and Supervision of Banking Business Proclamation No. 84/1994.

BOA started its operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff.

In two decades since its establishment Bank of Abyssinia has registered a significant growth in paid up capital and total asset. It also attracted many professional staff members, valuable shareholders and large customers from all walks of life. This performance indicates public confidence in the Bank and reliability and satisfaction in its services.

Currently, employing the state-of-art banking technology, the Bank provides excellent domestic, international and special banking services to its esteemed and valuable customers. It also strives to serve all economic and services sectors via its ever increasing branch networks throughout the country.

The bank has got 824 domestic branch networks, of which 271 branches are in Addis Ababa being categorized as per their geographical location (North, South, East and West districts). The remaining 553 are established in bankable towns all over the country.

Most branches work 10 hours a day 6 days a week (starting from 08:00 up to 06:00 PM), while some other work up to 07:00 PM in the evening. All City and Outlying branches are interconnected with state-of-the art ICT. All branches offer both domestic and international banking services.

Bank of Abyssinia still strives to identify bankable area every year and serve valuable customers by expanding its branch networks throughout the country. For the sake of this particular study, part of west district containing 124 branches and a total of 1,491 employees were considered.

1.2 Statement of the problem

The financial service sector is amongst the many organizations which is crucial to the modern economy. Employees in any organization play a prominent role in managing the day-to-day operations that would lead to achievement of the overall goals. They are one of the valuable assets towards the attainment of a company's goals. Achievement of such goals is possible through satisfied employees. Henceforth, employee satisfaction is of significance if organizational goals are to be attained.

Employee satisfaction brings about increased productivity, organizational commitment, lower absence and turnover, and an overall increased organizational effectiveness (Logsdon & Ellickson, 2001). Job satisfaction drives from the kind of reward that an organization provides to the employee. The benefits that employees receive from their organizations influence the effort, skill, ability and productivity that they are willing to offer in return. Therefore, it is important for organizations to respect and maintain the psychological as well as physical well-being of their employees in order to succeed (Logsdon & Ellickson, 2001).

The competition in the banking industry in Ethiopia has risen to a level where each organization needs to differentiate itself in order to attain competitive advantage over its rival. As a result, these changes create a pressure on these institutions about delivering high-quality and customer oriented services. The challenge requires thorough diagnosis in order to enhance the competitiveness of firms in the industry.

With this regards to the banking sector very few researches have been done so far in updating and understanding the current factors affecting job satisfaction of employees. This is an

indication for the presence of a research gap in the area of banking sector regarding Job satisfaction and its factors. Henceforth, the factors that are affecting the job satisfaction level in Bank of Abyssinia particularly West Addis district were assessed in this study.

1.3 Objectives of the Study

1.3.1 General Objective

The primary objective of this study is to assess the factors that affect job satisfaction at bank of Abyssinia west Addis district.

1.3.2 Specific Objective

The specific objectives of the study are to:

- To determine the job satisfaction level at bank of Abyssinia west Addis district related to intrinsic values of task accomplishment/self-determination applying knowledge and skill/capability, and fulfilling sense of purpose.
- To determine the job satisfaction level at bank of Abyssinia west Addis district related to extrinsic values of pay/salary, benefits and working conditions.
- To understand the overall actions/behaviors that are being undertaken by employees of bank of Abyssinia west Addis district.

1.4 Research Questions

- What is the level of job satisfaction at bank of Abyssinia west Addis district on task accomplishment/self-determination?
- What is the level of job satisfaction at bank of Abyssinia west Addis district on applying knowledge and skill/capability?
- What is the level of job satisfaction at bank of Abyssinia west Addis district on fulfilling sense of purpose?
- What is the level of job satisfaction at bank of Abyssinia west Addis district on pay/salary?
- What is the level of job satisfaction at bank of Abyssinia west Addis district on benefits?
- What is the level of job satisfaction at bank of Abyssinia west Addis district on working conditions?
- What are the overall actions/behaviors being carried out by employees of bank of Abyssinia west Addis district?

1.5 Scope or De-limitation of the study

The study has focused only on the factors affecting employee job satisfaction in the particular organization. The research work is limited to the factors affecting job satisfaction level of employees in the banking sector more specifically bank of Abyssinia west Addis district.

While there are numerous factors that can influence job satisfaction from various perspectives, this study is limited in scope as it only focuses on selected factors. Further to that as the study has specifically focused on selected employees of West Addis district, the overall finding and recommendation are strictly limited to the particular area.

1.6 Significance of the study

The outcomes of this study would benefit the management of Bank of Abyssinia in making decisions of applying various systems that would enhance job satisfaction of employees that has a direct and paramount relationship with enhancing productivity and goal achievement of the organization. Moreover, the study would be a useful source to those interested in establishing business in the financial sector especially on the part that is related to the human resource management section.

The study would additionally provide some practical suggestions on the system to be installed in place with a purpose to gain competitive benefit. The management would get insight of the job satisfaction factor dimensions that would help it in drafting most applicable factors within the organization.

Furthermore, it will help those who would like to make further studies on related matters in the future. It is also hoped that the findings and recommendations put forward based on the analysis of the data gathered from respondents provide valuable information for the particular organization under the case.

1.7 Definition of Terms

- **Job Satisfaction:** refers to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006).

- **Performance:** particular result obtained in management, economics, marketing, etc. that print features of competitiveness, efficiency and effectiveness of the organization and its procedural and structural components (Verboncu, Zalman, 2005).
- **Employees:** a person who works for another person in return for financial or other compensation (Muhl, 2002)
- **Working Environment:** a broad category that encompasses the physical setting (e.g. heat, equipment etc.), characteristics of the job itself (e.g. workload, task complexity), broader organizational features (e.g. culture, history) and even aspects of the extra organizational setting (e.g. local labor market conditions, industry sector, work-home relationships) (Briner, 2000).
- **Bank:** A bank is a person or corporation which holds itself out to receive from the public, deposits payable on demand by cheque”(Walter Leaf).
- **Cognition:** the mental process by which external or internal input is transformed, reduced, elaborated, stored, recovered, and used (Neisser, 1967).
- **Affection:** distinct states of feeling, both lasting and temporary.
- **Behavior:** any activity in which an organism engages (Donahoe & Palmer, 1994)

CHAPTER TWO: LITERATURE REVIEW

This section includes the analysis of the related materials relating to the specified research objectives. It discusses problems regarding factors affecting job satisfaction. In addition, a final section offers a conceptual structure work of the key frameworks of the examined literatures for job satisfaction.

2.1 Theoretical Review

2.1.1 Definition of Terms and Concepts

Job satisfaction is the degree to which individual feels positive or negative about their jobs. It is an attitude or emotional response to one's tasks as well as to the physical and social conditions of the workplace. It is the amount of overall positive feelings that individual has towards the job (Schermerhorn, et al., 2005; Krietner, 2003 and Arnold, et al., 1983). According to Judge (2002), job satisfaction typically reflects attitudes towards the job itself, quality of supervision, co-worker, opportunity, pay, work condition and security as the prime job satisfaction factors.

Employees experience a feeling of accomplishment if their desired expectations are met, that will ultimately determine the degree of satisfaction. In other words, job satisfaction befalls when a job meets the, values, expectations and standards of an individual and will stimulate their commitment and performance (Gordon 1999). The level of job satisfaction will be high if the degree of the expectations being met is greater. From the worker's perspective, the level of job satisfaction increases when the work more interesting and different (Dinler, 2008; Wright & Davis, 2003). Baron and Greenberg (2003) assert that job satisfaction is an attitude towards ones' job and it is basically the affective, cognitive and evaluative reactions towards their job.

2.1.2 Factors Affecting Job Satisfaction

Overall satisfaction focuses on the individual's general internal state of satisfaction or dissatisfaction. Hence overall satisfaction or dissatisfaction is a holistic feeling that is dependent on the frequency and intensity of positive and negative experiences arising from components of their jobs such as work environment plays a vital role since it influences job satisfaction, as employees are concerned with a comfortable physical work environment that will ultimately renders more positive level of job satisfaction. (Robbins 2001).

Lack of favorable working conditions, amongst other things, can affect poorly on the worker's mental and physical well-being (Baron and Greenberg, 2003).

According to Arnold and Feldman (1996) factors such as working hours, temperature, ventilation, noise, hygiene, lighting, and resources are all part of working conditions. Negative performance will be provoked by poor working conditions since employees' job demand mentally and physically tranquility. Monetary rewards play a very influential role in determining job satisfaction. Pay is one of the fundamental components of job satisfaction since it has a powerful effect in determining job satisfaction. Individual has infinite needs and money provides the means to satisfy these needs, (Arnold and Feldman 1996). Boggie (2005) says that poor pay and absence of recognition often leads to a problem with employee retention. Job satisfaction is strongly associated to opportunities for promotion (Pergamit & Veum, 1999; Sclafane, 1999). The positive relationship between job satisfaction and promotion is dependent on perceived equity by employees (Kreitner & Kinicki, 2001). As compared to recognition and achievement the degree of promotion has a stronger impact on job satisfaction. Locke (1976) advocates that the aspiration to be promoted emanates from the desire for social status psychological growth, the desire for justice. Therefore, management should commemorate that promotion furnishes a positive motivating tool in ensuring that the employee attains goals at a higher level. „Training and development“ has a significant positive impact on employees“ job satisfaction. Thang and Buyens (2008) stated that training and development lead to superior knowledge, skills, abilities,

According to Arnold and Feldman (1996), there are a variety of factors that make people feel positive or negative about their job. These factors can be divided into two main areas, namely, personal determinants and organizational factors (Nel, 2004).

Personal Determinants:

Studies investigating job satisfaction indicate that personal determinants such as age, gender, educational level, and number of years on the job have impact on job satisfaction.

Age: Mixed evidence exists regarding the relationship between age and job satisfaction (Robbins and Odenaal, 2003). Greenberg and Baron (1995), delineate that, older employees are generally happier with their jobs than younger employees, while people who are more experienced in their jobs are more highly satisfied than those who are less experienced.

Gender: Murray and Atkinson (1981) investigated gender differences as determinants of job satisfaction. The reflection of the study revealed that females attach more importance to social factors, while their male counterparts place greater value on pay, advancement and other extrinsic aspects. In support, Tang and Talpade (1999) maintain that there is a significant difference between males and females in terms of job dimensions impacting on job satisfaction.

Educational level: Employees in possession of an intermediate level of qualification reported higher levels of satisfaction in relation to those employees who have had higher levels of education. KhMetle (2003) suggests that job satisfaction decreases in relation to an increase in the level of education as the expectations of employees are often not met by employers.

Years and experience: According to Bedeian, Ferris and Kacmar (1992) tenure and job satisfaction are positively related. Furthermore, he maintains that employee expectations are high at the time of appointment, but when these expectations are not met, the resultant effect leads to a drop in job satisfaction. As the employee becomes more mature and experienced, the initial expectations decline to a more realistic level thereby making such expectations more attainable, coinciding with increased job satisfaction.

Organizational Determinants

According to the content theory of motivation, specifically the Maslow hierarchy of needs and the Herzberg two-factor theories, job satisfaction is influenced by various organizational elements. Some of them are recognition, work environment, task itself and job security, supervision, wages, and pay.

Recognition: Tessema, Reday and Embaye (2013) explained that both monetary and non-monetary rewards are crucial for increasing employee morale. They instills confidence in employees and drive them to struggle more. Non-monetary benefits and rewards motivate the employees more than a monetary one. Appreciation, appraisal of achievement, and showing gratitude are other major aspects that build up confidence levels in an employee in their workplace (Caligiuri, Lepak & Bonache, 2010). Gostick and Elton (2007) showed that recognition plays a vital role in making employees satisfied with their job. The employer or the leader has to acknowledge the efforts of their employee and approve their work on a regular basis (Kouzes & Posner, 2003). So recognition is a broader concept that leads employees to achieve a higher level of satisfaction in their job.

Work Environment: Robbins (2001) believed that job satisfaction is also influenced by physical working conditions. There exists a positive correlation between working conditions and job satisfaction, according to Barnowe, Mangione and Quinn (1973). Locke (1976) stated that in order to accomplish the work efficiently, employees look for a pleasant working environment. Also, the employees can achieve their work goals if the necessary tools and equipment are available adequately.

Task itself and job security: Control over work style and speed, application of talents and abilities, and diversity are all aspects of the activity that contribute to job satisfaction. People get satisfaction from successfully coping with their surroundings. Using valued talents and abilities gives employees a sense of self-worth, competence, and self-assurance. Job pleasure results from specialization and repetition. According to Hebb (1949), a moderate degree of stimulation provides significant happiness to workers as stated in Fieldman (1983). **Supervision:** Robbins (1989) expressed that the supervision capacity of the supervisor at the time of providing technical assistance and advice related to the job to his/her followers' influences their level of job satisfaction. As said by Sherman and Bohlander (1992), employee complaints and grievances related to the job are raised because of the supervisor's attitude and behavior towards them. **Pay, Wages and Grade:** Individuals view their Pay as a value given to them by the organization. They always compare their efforts and pay with that of other employees ((Nel, Vandyk, Haasbroek, Schultz, Sono and Werner, 2007). According to Arnold and Feldman (1996), compensation has a significant impact on work satisfaction as people have many wants, and they have the thinking that only money allows them to fulfil their requirements.

2.1.3 Consequence of job satisfaction

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

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

Productivity

The saying of "happy worker is productive worker" is not actually true. It's actually the reverse that productivity is more likely to lead to satisfaction (Arnold and Feldman, (1996) in Maniram(2007).

Four decades of research argues that a satisfied worker is not a productive worker due to two reasons. Firstly there exist a relationship between job satisfaction and job performance. Second there is sufficient evidence to indicate that job performance lead to job satisfaction.

Turnover

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

Absenteeism

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

2.1.4 Theories about Job Satisfaction

Theories of motivation focus on satisfaction of the needs for autonomy, competence and relatedness or work design characteristics that lead to productive psychological states (Gagne & Deci, 2005). Amongst the theories carried out to examine the factors which might be proposed as determining an organization's choice of reward systems include;

Herzberg Two-Factor Theory: reviewed that job satisfaction and dissatisfaction as independent. He further determined motivating factors in work and stated characteristics associated with job delight covered advancement, recognition, the work itself, accomplishment, growth and responsibilities and mentioned working conditions, supervision, interpersonal relationships, company policy and administration as characteristics related to dissatisfaction.

Herzberg's two-factor theory is a key frame of reference for managers who need to achieve an understanding of job satisfaction and connected job performance issues (Schermerhorn, 1993). He asserts that the two-factor concept is a beneficial reminder that there are two necessary aspects of all jobs: what individuals do in terms of job content, and also the work setting in which they're doing it (job context).

Equity Theory: includes a range of noticeable issues like executive remuneration, equal value, and similar worth. Adams (2003) argued that there is little interest in the level of payments than the awareness of fairness among the others, which can determine satisfaction. Thus, equity is rarely accepted and usually people react to inequity by decreasing their personal effort,

demanding more equitable treatment and attempting to find alternative employment (Adams, 2003).

Maslow satisfaction Theory: Maslow believed that because of the distribution of satisfying work only a small portion of the population reaches this level. Thus self-actualization is for most people a need that will motivate them for the rest of their lives. When jobs are infrequent, employees are motivated solely by shortage needs. When jobs are easily satisfied, social needs become important stimuli in the place of work. Once social needs are met, intrinsic aspects of the, the amount of challenge, responsibility and autonomy it offers become increasingly noticeable to employee motivation. Maslow's theory thus suggests that employees will always want to move from their employers.

2.1.5 Factors that lead to job satisfaction:

(Maniram, 2007,p 22), stated that factors such as conducive working environment, mentally challenging work, equitable rewards, supportive working conditions, supportive colleagues, the personality-job fit etc. are important factors which will enhance the level of job satisfaction. These factors are described as follows. Mentally challenging jobs: employees tend to prefer jobs that give them opportunities to use their skills and abilities and offer a variety of tasks, freedom on how well they are doing. Jobs that have too little challenge create boredom. Equitable rewards: employees who perceive that promotion decisions are made in a fair and just manner are likely to experience satisfaction from their jobs (Maniram, 2007).Furthermore, when pay is seen as fair and based on job demands, individual skill level and the prevailing market pay standards, job satisfaction is likely to result. Promotion provides opportunities for personal growth, more responsibilities and increased social status. Supportive working conditions: according to (Maniram, 2007) most employees prefer working relatively close to home, in clean and relatively modern facilities and with adequate, safe and well-maintained tools and equipment. This is because comfortable working conditions such as temperature, light and other environmental factors facilitate to enhance satisfaction level of the employees. Supportive fellow employees: Employee's satisfaction is increased when the immediate supervisor understands and friendly, offers praise for good performance, listens to the employee's opinions and shows a personal interest in them (Maniram, 2007).Personality-job fit :(Maniram, 2007) provided that

high agreement between an employee personality and occupation results in more satisfaction. People with personality type are congruent (Maniram, 2007).

2.1.6 Measure of job satisfaction

A popular measure of job satisfaction used by organizations is measures of the five facets of job satisfaction: pay, security, social, supervisory, and growth satisfaction. The sources of job satisfaction and dissatisfaction vary from person to person Aziri ,(2011).As it has been reviewed above from different literatures (Qasim, Cheema&Syed 2012)summed up the important sources of satisfaction for many employees include the challenge of the job, the interest that the work holds for them, the physical activity required, the working conditions, rewards available from the organization, the nature of co-worker's, and the like. In most of recent researches, job satisfaction is measured by using scientific research methods such as the questionnaire. According to Aziri ,(2011), Minnesota satisfaction questionnaire and job description index are described as the most commonly used techniques for measuring job satisfaction. The Minnesota satisfaction questionnaire measures twenty features of work, which can easily be responded by respondents in a paper-pencil type of a questionnaire. The Minnesota satisfaction questionnaire can be implemented both individually and in-group. It is estimated that responding to this questionnaire usually takes between 15-20 minutes (Aziri , 2011).The 1967 version of the Minnesota satisfaction questionnaire uses five response categories: the categories are; not satisfied, somewhat satisfied, satisfied, and very satisfied and extremely satisfied. Whereas the 1977 version of the Minnesota satisfaction questionnaire uses the following response categories: very satisfied, satisfied, neither, dissatisfied and very dissatisfied. According to Aziri, (2011) the 1977 version of the Minnesota satisfaction questionnaire is more balanced compared to the 1967 version.

The 1977 questionnaire has the following aspects of job: co-workers, achievement, activity, advancement, authority, company policies, compensation, moral values, creativity ,independence, security, social service, social status, recognition, responsibility, supervision human relations, supervision-technical, variety, working conditions. The second job satisfaction measurement technique is the job description index. The job description index is one of the most widely used techniques for measuring job satisfaction. It is a simple and easily applicable method. The measurement of strength and weakness with in each factor are a sign as in which

field improvement and changes are necessary (Aziri, 2011). This questionnaire allows acquisition of information on all major aspects of work and considers sex differences. The factors considered by the job description index are the nature of work, compensation and benefits, attitudes toward supervisors, relations with co-workers and opportunities for promotion. The employees can evaluate descriptors on each of the five factors with three potential options: one, which means that the description is relevant, two, which means that the description is not relevant, and 3 that means that the employee does not have an opinion (Aziri, 2011).

2.1.7 Job Satisfaction and performance

The importance of job satisfaction can be viewed in the context of two decisions namely decision to belong; that is, to join and remain a member of an organization and the decision to perform; that is, to work hard in pursuit of high levels of task performance. The decision to belong concerns an individual's attendance and longevity at work. Workers who are satisfied with the job itself have more regular attendance and are less likely to be absent for unexplained reasons than are dissatisfied workers (Boggie, (2005).

2.2 Empirical Review

Job satisfaction is influenced by many factors such as: the working conditions, work itself, supervision, policy and administration, advancement, compensation, interpersonal relationships, recognition, and empowerment (Castillo & Cano, 2004). Every person has a unique set of goals and may be inspired if he/she believes that: there's a tremendous link between efforts and performance; effective performance will bring about a pleasant reward; the reward will satisfy a vital need; and the desire to fulfil the need is strong enough to take some time meaningful.

The motivation to work depends on the relationships between expectancy, instrumentality and valence (Vroom, 2004). Expectancy is a person's certainty that working hard will result in a fulfilling level of job performance. Instrumentality is a worker's acceptance that successful performance may be observed through rewards and valence is the value someone holds with respect to results.

There are different studies that have been done in this area in Ethiopia. However, the particular study made specific to the banking industry is very few. The student researcher has tried to review available researches on the area.

Accordingly, a study by waleegn et al. (2000) on health sector workers stated that there happened a low level of job satisfaction in Addis Ababa health offices which can greatly affect the quality of health services provided. Marital status and type of professions were predictors for the job satisfaction level of healthcare workers.

Armstrong & Murlis, (2006) also stated that individuals with high levels of job satisfaction would have healthier physical and psychological records that very likely result in higher productivity and effectiveness in their job performance and willing staying longer in organization

Job satisfaction is influenced by many factors such as: the working conditions, work itself, supervision, policy and administration, advancement, compensation, interpersonal relationships, recognition, and empowerment (Castillo & Cano, 2004). Every person has a unique set of goals and may be inspired if he/she believes that: there's a tremendous link between efforts and performance; effective performance will bring about a pleasant reward; the reward will satisfy a vital need; and the desire to fulfil the need is strong enough to take some time meaningful.

2.3 Conceptual Framework

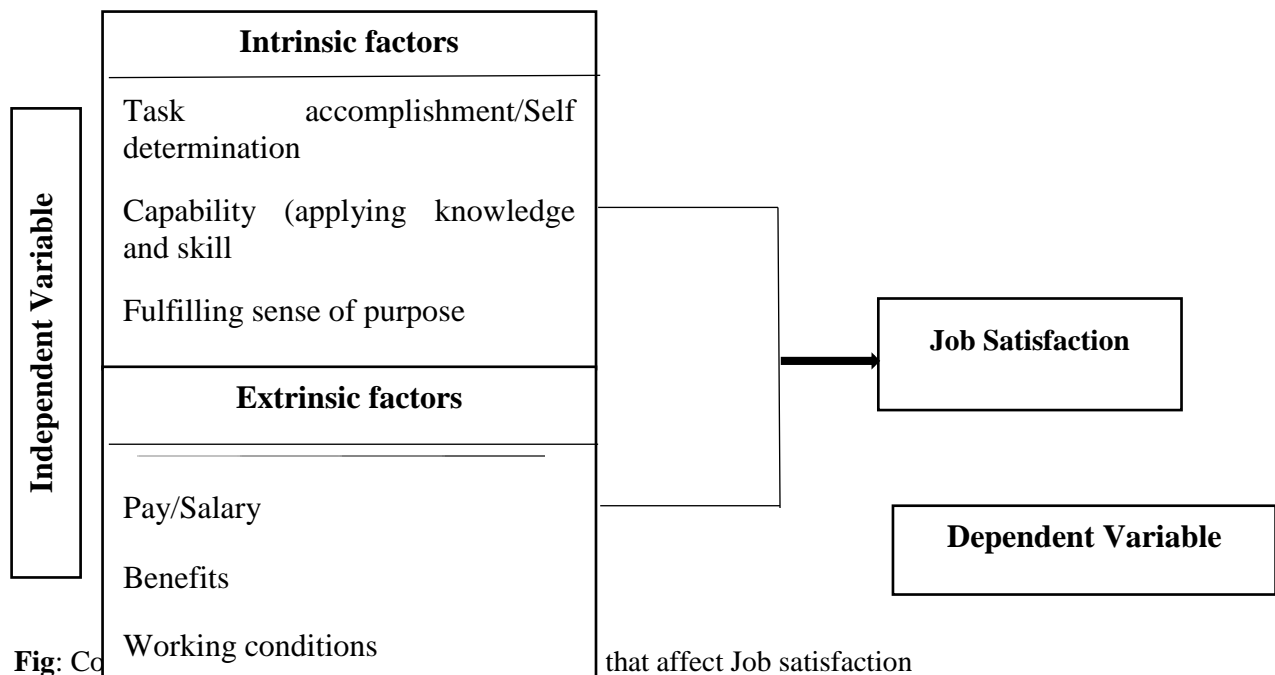


Fig: Co that affect Job satisfaction

Source: Ryan, R. M., & Deci, E. L. 2013

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter will give an overview of the research methodology employed in this particular study. It includes the research description, approach, research design, and target population/sampling designs & techniques, source of data, data collection methods, and the methods of data analysis.

3.1 Description of the Study Area

The study area has focused on Bank of Abyssinia West Addis district. The district comprises 124 branches each containing an average of 10 – 25 employees located at different places. The total number of employees on this district is determined to be 1,491. Accordingly, Sample size has been determined and the got conducted. The specific district is selected because the student researcher works at the district head office where branches are managed and is familiar with the overall organizational structure.

3.1.1 Research Approach

In order to bring the most out of the result of the study, deductive approach i.e. drawing of specific conclusion using the general statements stated were used. Hence, the factors that affect job satisfaction level of selected branches of West Addis district of Bank of Abyssinia got investigated using mixed research approach (the use of both quantitative and qualitative data). The use of this particular approach is important as it helps to better understand a research problem by combining both numeric values from quantitative research and the details of qualitative research in order to neutralize limitations of applying any of a single approach. According to Creswell (2011), the mixed research approach uses separate quantitative and qualitative methods as a means to offset the weaknesses inherent within one method with the strengths of the other method.

The study has tried to give answers to the stated research questions through integrating the theoretical aspect. In addition, an extensive literature survey from various sources such as academic official and public sources were used together with the help of the advisor's feedback and recommendation.

3.1.2 Research Design

The primary aim of this study is describing the factors that affect employee job satisfaction. A descriptive survey has been used in this study, descriptive research design was chosen because it provides a means to contextually interpret and understand the study variables. Moreover, cross sectional survey has got carried out to generate quantitative data and examine the factors affecting employee job satisfaction through a developed structured questionnaire.

3.1.3 Population and Sampling

3.1.3.1 Population

As has been stated above, the research has aimed at assessing the factors that affect job satisfaction of bank employees at west Addis district. Therefore, the total populations of the research are considered to be the whole 1,491 employees of BOA at west Addis district. However, collecting data from all employees of the bank is believed to be beyond the student researcher's capacity. In order to outline the sample frame further and understand the influencing factors that affect employee job satisfaction random samples from each district's got considered.

3.1.3.2 Sample size

As the population size of this research is known (finite), known population sample formula confidence interval approach was used to determine the sample size.

In using the formula 95% confidence level, 0.5 standard deviation and confidence interval of +/- 5% is used. From the standard table Z-score of 95% confidence level is 1.96.

The formula to find out the sample size (n) of finite population was given as under Krejcie and Morgan's (1970):

$$\text{Sample size} = z^2 * \frac{\frac{P(1-P)}{e^2}}{1} + (z^2 * P(1 - P)) / e^2 N$$

N= Population size

Z= Z-score

E=Margin of error

P= Standard of deviation

Therefore, sample size = $1.96^2 * 0.5(1-0.5) / 0.05^2 / 1 + (1.96^2 * 0.5(1-0.5)) / 0.05^2 * 1,491$

Sample size= 383.179 (approx. 383)

The result from calculating the sample size as shown above became 383.179 samples which indicate that the appropriate sample size for this study should be at least 383 samples. Therefore, a total of 383 sets of questionnaires were distributed to employees of BOA west Addis district.

3.1.4 Sampling Technique

In this study probability sampling was conducted as it provides an unbiased population representation Qin et al., (2019). Furthermore, simple random probability sampling has got used to device sampling that will represent the population associated with the research to be conducted. The structured questionnaire got randomly distributed to employees of BOA west Addis district. Simple random sampling technique where each member of the group has an equal chance of getting selected was used.

3.1.5 Data Sources and Types

Depending on the objective and research question of the study primary and secondary source of data has got used. Primary data got collected from employees through a structured questionnaire, with a five point Likert type scale. Respondents got provided with self-administered questionnaires to complete the questions provided which has got used as primary data. The Secondary data was collected from books, journals articles, full research paper and the internet. The following sources of data were used in summary for this research.

Primary source: A survey questionnaire to Employees was used as a primary data. Physical observation was also of a great contribution to assess the overall activity of the organization and confirm the indisputability of the responses given by the employees.

Secondary source: different publications which are available and recent related to the subject matter, researches made earlier, and journals by different organizations and associations and the internet were of a great value for this research.

3.1.6 Data Collection Instrument

McQueen and Knussen (2002) mentioned that questionnaires are suitable method of generating descriptive primary data. Accordingly, this study has aimed at developing generalization through the use of questionnaires.

3.1.7 Data collection procedures

In the case of primary data, initial contact with respondents was made through face-to-face communication within the offices to introduce the student researcher and the nature of the study. During the communication, the respondents were asked to fill in the questionnaires and the student researcher has picked the questionnaire after a few minutes.

3.1.8 Data analysis

The analysis of quantitative data has followed the collection and entry of data from the primary sources. The analysis was made using SPSS (Statistical Package for Social Sciences). According to Saunders et al. (2009), it is important that all types of quantitative responses be coded numerically in order to easily make sense of the answers graphically and statistically. Accordingly, all the questionnaires collected were given a code and analyzed through descriptive and inferential statistics. Statistical methods like: frequency, mean, standard deviation were used to describe the responses. Tables have also been used to ensure an ease of understanding.

Regression analysis has got undertaken to identify the individual contribution of each independent variable to dependent variable. The results of the statistical analysis have finally got summarized, discussed, triangulated and interpreted accordingly.

3.1.9. Ethical Consideration

Concerning the ethical issues, the research has maintained authorship issues and transparently discuss intellectual properties. The purpose of the study was clearly described for the case organization and the sample population. Data gathering has strictly followed informed-consent rules by taking voluntary participants and respecting the confidentiality as well as privacy of the respondents and the company at large.

3.2 Reliability and validity

3.2.1 Validity

Validity is defined as how much any measuring instrument measures what it is intended to measure. Establishing the validity of the scores in a survey helps to identify whether an instrument might be a good one to use in survey research Creswell (2009).

Before using the questionnaire for the study it is always advisable to conduct pilot study or pilot survey for testing the questionnaires. Pilot survey is in fact the replica and rehearsal of the main survey. Such a survey, being conducted by experts, brings to light the weaknesses (if any) of questionnaires and also of the survey techniques. Accordingly, the student researcher has conducted pilot study and customized the questionnaire moreover comments and suggestion given by research advisor was of a great support to ensure content validity.

3.2.2 Reliability

Reliability is one important aspect in any study. When items are used in a measurement scale, they should be correlated with each other so that internal consistency is maintained (Bland & Altman, 1997). One measure of this internal consistency is Cronbach's alpha coefficient. A larger value of alpha implies redundancy while lower values show weak correlation between instruments (Tavakol & Dennick, 2011). As recommended by many researchers, the acceptable values of alpha range from 0.70 to 0.95. The research has got conducted using Cronbach alpha value of the items to measure job satisfaction of employees at bank of Abyssinia.

This study has both dependent and independent variables. It has one dependent variable i.e. Job satisfaction which was measured on five point Likert scale ranging from (strongly agree) to (strongly disagree). It also has eighteen independent variables under two major topics intrinsic and extrinsic values.

In order to confirm the reliability, Cronbach's Alpha reliability test was employed and the following test result demonstrated on the table below was found.

Table 1. Reliability statistics of Overall Factor of the Likert Five Scale Questions

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .972 | 23 |

Source: survey result, 2024

The alpha coefficient for all factor of Likert five scale questions is 0.972, suggesting that the items have excellent internal consistency, this indicates that the data is reliable and can be used for further analysis.

Table 2. Cronbach's Alpha coefficients (Reliability test for individual variables)

| Variables | Cronbach's Alpha | No. of Items | Internal consistency |
|--|------------------|--------------|----------------------|
| Task Accomplishment | 0.822 | 3 | Good |
| Capability /applying knowledge and skill | 0.761 | 3 | >> |
| Fulfilling Sense of Purpose | 0.861 | 3 | >> |
| Pay/Salary | 0.819 | 3 | >> |
| Benefits | 0.892 | 3 | >> |
| Working conditions | 0.876 | 3 | >> |
| Job Satisfaction | 0.889 | 5 | >> |

Source: Survey result, 2024

As of the table presented above, all responses pertaining to the independent variables have been tested and found to be greater than 0.7 reviling good consistency.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

In this chapter, the data collected from the respondents at BOA west Addis district through the developed questionnaire to find out the factors affecting Job satisfaction will be presented. The data will illustrate the results of the data collection which is based upon the research methodology discussed in Chapter 3. In addition, analysis is made and discussed on the basis of the result.

4.1 Response rate

A total of 383 questionnaires were distributed and the response rate is indicated in the table below.

Table 3. Response rate

| Items | Response rate | |
|--------------|---------------|---------|
| | No | Percent |
| Sample Size | 383 | 100 |
| Returned | 347 | 90.6 |
| Not returned | 36 | 9.39 |

Source: survey result, 2024

From the above table, out of 383 distributed questionnaire 347 (90.6%) were collected while 36 (9.39%) of the questionnaire remained uncollected. Therefore, analysis was made based on the responses obtained from 347 questionnaires i.e. (90.6%).

4.2 Demographic characteristics of respondents

The results of the consumer demographic data have been analyzed using descriptive statistics and the values presented below show the frequency and the percentages of people that fall in each sub-category for each characteristic.

Table 4. Summary of Demographic variables of the respondents

| | Frequency | Percent | Cumulative Percent | Remark |
|---------------------------------|------------------|----------------|-------------------------------|---------------|
| Gender | | | | |
| Female | 189 | 54.47 | 54.47 | |
| Male | 158 | 45.53 | 100 | |
| Total | 347 | 100 | | |
| Age | | | | |
| Under 25 | 41 | 11.81 | 11.81 | |
| 26 – 30 | 168 | 48.41 | 60.22 | |
| 31 – 36 | 84 | 24.20 | 84.42 | |
| 37 – 41 | 42 | 12.10 | 96.52 | |
| 42 -46 | 12 | 3.5 | 100 | |
| Above 47 | 0 | 0 | | |
| Total | 347 | 100 | | |
| Education level | | | | |
| Diploma | 18 | 5.18 | 5.18 | |
| Bachelors’ Degree | 207 | 59.7 | 64.88 | |
| Master’s Degree | 122 | 35.16 | 100 | |
| PHD | 0 | 0 | | |
| Total | 347 | 100 | | |
| Occupation | | | | |
| Senior operation officer | 12 | 3.47 | 3.47 | |
| Banking business officer | 119 | 34.29 | 37.76 | |
| Junior officer | 98 | 28.24 | 66 | |
| Office attendant | 34 | 9.80 | 75.8 | |

| | | | | |
|---------------------------------|------------|--------------|--------------|--|
| Branch business manager | 28 | 8.06 | 83.86 | |
| Branch operation manager | 34 | 9.80 | 93.66 | |
| HR officer | 9 | 2.60 | 96.26 | |
| Branch manager | 13 | 3.74 | 100 | |
| | 347 | 100 | | |
| Experience in the bank | | | | |
| 1 – 3 years | 114 | 32.86 | 32.86 | |
| 4 – 6 years | 179 | 51.58 | 84.44 | |
| 7 – 9 years | 49 | 14.12 | 98.56 | |
| 10 and above | 5 | 1.45 | 100 | |
| Total | 347 | 100 | | |
| Category | | | | |
| Support | 209 | 60.23 | 60.23 | |
| Supervisory | 63 | 18.20 | 78.43 | |
| Management | 75 | 21.61 | 100 | |
| Total | 347 | 100 | | |

Source: survey result, 2024

The demographic profile of respondents describes the status of respondents based on gender, age, occupation and experience. The table above (Table 4) depicts the general information of the respondents of BOA West Addis district. Accordingly, among the data collected gender wise 54.47% of respondents were females and 45.53% were males. In terms of age, 11.81% of the respondents were under 25, 48.41% between 26 to 30 years, 24.20%, 31 - 36, and 12.10 % were between 37- 41 and 3.5% were between 42 - 46 years. The majority of the respondents were found to be within the age range of 26-30 years. In terms of Education background, 5.18% were having their Diploma certificate, 59.7% were graduates and 35.16% were post graduates. Most of the respondents were found to be graduates. For the occupation category, 3.47% of respondents were found to be senior operation officers, 34.29% Banking business officers, 28.24% junior officers, 9.80% office attendants, 8.06% branch business managers, 9.80% branch

operation managers, 2.60% HR officers and 3.74% branch managers. Regarding experience, 32.86% of the respondents were found to have 1 to 3 experience 51.58% were having 4 – 6 years of experience, 14.12% were having 7 – 9 years of experience and 1.45% were having above 10 years of experience. Category wise, 60.23% of respondents were from support, 18.20% were from supervision and 21.61% were from Management.

4.3 Descriptive Statistics Results

Descriptive statistics are brief descriptive coefficients that summarize a given data set, which can be either a representation of the entire or a sample of a population. They are broken down into measures of central tendency such as mean scores and percentage and measures of variability (spread) such as range and standard deviations. The analysis and interpretation of this data used negative direction of entering the Likert scale data i.e. assigning 1 for Strongly Agree, 2 agree, 3 neutral, 4 disagree and 5 strongly disagree. Moreover, it has considered the descriptive statistics rule of thumb for analyzing the results. Interpreting the result of these values will provide an indication of the impact of the independent variable (Pallant, 2005). The following table shows the mean and standard deviation of variables obtained from 347 respondents.

4.3.1 Mean and standard deviation of variables for intrinsic values

Intrinsic work values are the degrees to which employees' value immaterial aspects of their jobs that allow for self-expression more importantly. Intrinsic values are the psychological rewards that are experienced directly by employees. Stoner and Freeman (1992). For this particular study the sense of accomplishing tasks, applying knowledge and skill sets on assigned tasks and fulfilling sense of purpose were considered as intrinsic values and tested to analyze the feeling of employees of BOA. Hence forth, the computed data along with the analysis is presented below;

Table 5. Mean and standard deviation for Intrinsic Values

| Variables | N | Mean | Std. Deviation |
|-----------------------------------|-----|-------|----------------|
| Task Accomplishment | 347 | 2.896 | 1.109 |
| Applying knowledge and skill sets | 347 | 2.738 | 1.042 |
| Fulfilling sense of purpose | 347 | 3.658 | 0.897 |

Source: survey result, 2024

As presented in the above table, the mean of the variables for task accomplishment, applying knowledge and skill sets and fulfilling sense of purpose are found to be 2.89, 2.73 and 3.65 respectively. This would according to the rule of thumb mean that the activities related to task accomplishment and applying knowledge and skill set got relatively under rated while the sense of fulfilling purpose is yet considered as fair.

On the other hand, Standard deviation is a number used to tell how measurements for a group are spread out from the average (mean), or expected value. A low standard deviation means that most of the numbers are very close to the average and respondents expressed close opinion. A high standard deviation (relative to the mean) means that the numbers are spread out and respondents give variety of opinion. Accordingly, we can learn from the table that respondents have relatively expressed a fairly close opinion since all the results fall between ± 2 and the mean seem to be a good fit of the data.

4.3.2 Mean and standard deviation of variables for extrinsic values

Contrary to intrinsic variables, extrinsic work values refer to the degree to which employees value material or instrumental work aspects, such as salary and opportunity for promotion, as important. Accordingly, factors such as pay/salary, benefits and working conditions were considered to study the job satisfaction level of employees. The results obtained are presented in the following tables.

Table 6. Mean and standard deviation for extrinsic values

| Variables | N | Mean | Std. Deviation |
|--------------------|-----|-------|----------------|
| Pay/Salary | 347 | 3.267 | 1.1235 |
| Benefits | 347 | 2.958 | 1.3500 |
| Working Conditions | 347 | 2.823 | 1.2096 |

Source: survey result, 2024

As presented in the above table, the mean of the variables for extrinsic values such as pay/salary, benefits and working conditions were 3.26, 2.95 and 2.82 respectively. This would according to the rule of thumb mean that while respondents rated pay/salary as fair, the benefits and working conditions were rated a little below the neutral point.

4.4 Pearson Correlation Analysis

Correlation analysis is a statistical method used to measure the relationship between two numerically measured variables. Correlation analysis shows the change in one variable as a result of the change in the other. It helps to show a positive, negative or zero relationship between two variables. For the sake of this study while the dependent variable is job satisfaction, task accomplishment, applying knowledge and skill, fulfilling sense of purpose, pay/salary, benefits and working condition are considered to be independent variables.

Pearson correlation is used in analyzing the relationship between the dependent and independent variables. A Pearson correlation is a number between -1 and 1 that indicates the extent to which two variables are linearly related. The Pearson correlation is also known as the “product moment correlation coefficient” (PMCC) or simply “correlation”. Values between 0.7 and 1.0 (-0.7 and -1.0) indicate a strong positive (negative) linear relationship via a firm linear rule. Though it indicates the existence of a positive or negative relationship, the strength of such a relationship is not high when the results fall below ± 0.61 Oogarah-Hanuman, (2011). The rules of thumb proposed by Burns & Bush in van Heerden, (2001) also suggest that moderate relationship ends at ± 0.60 , and strong starts at ± 0.61 .

Table 7. Pearson Correlation analysis

| Correlations | | | | | | | | |
|--------------|---------------------|--------|----------|------------------|--------|---------|-------------------|--------|
| | | Task | capacity | Sense of purpose | pay | Benefit | Working condition | JS |
| Task | Pearson Correlation | 1 | .645** | .732** | .855** | .742** | .769** | .850** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 | .000 | .000 |
| | N | 347 | 347 | 347 | 347 | 347 | 347 | 347 |
| Capacity | Pearson Correlation | .545** | 1 | .731** | .746** | .782** | .702** | .800** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 | .000 | .000 |
| | N | 347 | 347 | 347 | 347 | 347 | 347 | 347 |

| | | | | | | | | |
|-------------------|---------------------|--------|--------|--------|--------|--------|--------|--------|
| Sense of purpose | Pearson Correlation | .632** | .831** | 1 | .763** | .797** | .830** | .773** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 | .000 | .000 |
| | N | 347 | 347 | 347 | 347 | 347 | 347 | 347 |
| Pay | Pearson Correlation | .655** | .746** | .563** | 1 | .731** | .820** | .762** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 | .000 | .000 |
| | N | 347 | 347 | 347 | 347 | 347 | 347 | 347 |
| Benefit | Pearson Correlation | .642** | .782** | .797** | .831** | 1 | .796** | .625** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 | .000 |
| | N | 347 | 347 | 347 | 347 | 347 | 347 | 347 |
| Working condition | Pearson Correlation | .769** | .702** | .630** | .620** | .796** | 1 | .839** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | | .000 |
| | N | 347 | 347 | 347 | 347 | 347 | 347 | 347 |
| JS | Pearson Correlation | .750** | .600** | .773** | .762** | .725** | .639** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | .000 | |
| | N | 347 | 347 | 347 | 347 | 347 | 347 | 347 |

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

Source: survey result, 2024

As can be seen from (Table 7) there exists a significant positive correlation between the independent variables and dependent variable. The result was found to be statistically significant at ($p < 0.01$) for all variables. This indicates that all the variables have a positive strong correlation with Job satisfaction.

4.5 Multiple Regression Analysis

Multiple regression analysis is a powerful technique used for predicting the unknown value of a variable from the known value of two or more variables also called the predictors. It is an extension of simple linear regression used to predict the value of a variable based on the value of two or more other variables.

The variable to be predicted is called the dependent variable (or sometimes, the outcome, target or criterion variable). The difference between simple linear regression and multiple linear regressions is that while Simple linear regression has only one x and one y variable, multiple linear regression has one y and two or more x variables.

The goal of multiple linear regression (MLR) is to model the linear relationship between the explanatory (independent) variables and response (dependent) variable.

In essence, multiple regressions are the extension of ordinary least-squares (OLS) regression that involves more than one explanatory variable. In order to conduct regression analysis five basic assumptions are required so as a valid result could be obtained.

Multiple regression analysis was employed considering the five assumptions to examine the factors affecting job satisfaction of employees. The following subsections present the results of multiple regressions analysis conducted based on the basic assumptions.

4.5.1 Multiple Regression Assumption, tests and analysis;

Before conducting multiple regression analysis, the following tests were piloted as per the assumptions to make sure that the assumptions of no auto correlation, no or little multi collinearity and normality distribution didn't get violated;

- 1- **No auto correlation:** was checked using Durbin Watson. The DW statistic ranges from zero to four, with a value of 2.0 indicating zero autocorrelation. Values below 2.0 mean there is positive autocorrelation and above 2.0 indicates negative autocorrelation. A result of 1.5 to 2.5 is also acceptable.
- 2- **Multi collinearity:** is used to check whether there's no serious correlation between independent variables. It is tested using VIF factors.

If VIF factor is below 4 it can be confirmed that there's no multi collinearity while a result of 5 – 10 factor shows an acceptable little multi collinearity but a factor >10 shows a serious correlation.

Table 8. Multiple Regression Assumption, tests

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .807 ^a | .723 | .720 | .39221 | 2.133 |

a. Predictors: (Constant), working condition, capacity, pay, Benefit, sense of purpose, task

b. Dependent Variable: JS

Table 9

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 382.704 | 6 | 63.784 | 263.275 | .000 ^b |
| | Residual | 82.372 | 340 | .242 | | |
| | Total | 465.076 | 346 | | | |

a. Dependent Variable: JS

b. Predictors: (Constant), working condition, capacity, pay, Benefit, sense of purpose, task

As can be seen from the above tables. The assumption tests were found to be acceptable with the Durbin-Watson result of 2.133 (Negative auto correlation). The model summary table, with R value of 0.807 revealed that there is strong positive relationship between the dependent and independent variables. The R square also shows that the independent variables affect the dependent variable/job satisfaction with 72%. ANOVA test also showed that the significance level is below 0.005 indicating the test fits and good to be implemented. Multi collinearity test of VIF was also found to be less than 10.

Table 10. Multiple regression analysis

| Coefficients ^a | | | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|-------|--------|-------------------------|------------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | .614 | .142 | | 4.330 | .000 | |
| | Task | .364 | .083 | .349 | 4.412 | .000 | .083 9.987 |
| | Capacity | .368 | .051 | .331 | 7.138 | .000 | .243 4.116 |
| | Sense of purpose | -.429 | .090 | -.332 | -4.749 | .000 | .106 9.394 |
| | Pay | -.036 | .054 | -.035 | -.667 | .505 | .189 5.301 |
| | Benefit | .193 | .042 | .225 | 4.614 | .000 | .219 4.575 |
| | Working condition | .411 | .048 | .429 | 8.604 | .000 | .210 4.771 |

a. Dependent Variable: JS

Source: survey result 2024

Looking at each variable's separate effect, all the three variables as per the significance effect of being below 0.5, could be said to have a significant effect on Job satisfaction. As per the beta value of unstandardized coefficients, that shows the degree of relationship working condition highly (41%) contributes to Job satisfaction, while task accomplishment and capability/applying knowledge and skill contributes 36% to the Job satisfaction.

4.6 Results and discussion

This study focused on assessing the job satisfaction level of employees of BOA west Addis district. The objective of the study was to assess the factors that affect job satisfaction of employees of bank of Abyssinia west Addis district by analyzing the relationship of every construct in the theoretical framework. Demographic factors such as gender, age, education background, employee's experience with the bank have been used to understand the general characteristics of the respondents. Based on the results from this research, employee job satisfaction is correlated with various intrinsic and extrinsic factors the findings show that both intrinsic and extrinsic factors have greater impact on employee job satisfaction.

The study used 54.47% female and 45.53% male as respondents. In terms of age, the majority of respondents were found to be between 26 to 30 years. The majority of the respondents were found to be within the age range of 26-30 years. In terms of Education background, majority i.e. 59.7% were graduates. For the occupation category, 34.29% of respondents were Branch business officers. Regarding experience, 51.58% of respondents were having 4 – 6 years of experience. Category wise, 60.23% of respondents were from support.

Based on the results from this study, Job satisfaction is correlated with intrinsic and extrinsic values. The findings show that intrinsic values particularly working conditions, task accomplishment and capability, benefit from extrinsic value contribute to job satisfaction.

CHAPTER FIVE

SUMMARY OF MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents summary of the major findings, conclusions and recommendations that is drawn from the previous chapters. As the main question of this study was to assess the factors that affect employee job satisfaction in BOA west Addis district, the conclusion and recommendation below tries to address the issue exhaustively.

5.1 Summary of major findings

The study was done to assess the factors that affect employee job satisfaction from both intrinsic and extrinsic values. Descriptive and inferential statistical techniques were used to analyze the primary data collected through structured questionnaires from selected BOA branches. Appropriate tests such as reliability and normality test were also undertaken in order to check whether sample data has been drawn from a normally distributed population and a correlation matrix is appropriate for factor analysis or not. Accordingly, the followings were the major findings of the study;

- ❖ From the demographic data result 54.47% of respondents were found to be females and 45.53% males whose majority 48.41% age range fall between 26 -30 years having an education background of first degree (59.7%). These respondents were also found to be branch business officers (34.29%) followed by junior officers (28.24%) having 4 – 6 years of experience (51.58%) and their job being categorized as support staff (60.23%).
- ❖ The descriptive statistics result revealed that the overall mean of the variables task accomplishment, capability, sense of purpose, pay/salary, benefit, working condition and job satisfaction as being a good fit of the data. Standard deviation has also showed that respondents have relatively expressed a fairly close opinion.
- ❖ From the Pearson correlation analysis, it has been found out that all the independent variables strongly correlate with the dependent variable i.e. Job satisfaction.
- ❖ Multiple regression analysis has also been conducted considering the basic assumptions of sufficient number of observation, multi-collinearity and linear relationship. Regarding observation, sufficiency has been confirmed and in order to measure multi-collinearity VIF (Variance inflation factor) and tolerance of each variable has been calculated.

The result indicated that all the variables did not exceed 10 and the tolerance was not less than 0.2.

- ❖ After checking whether the variables fulfill multiple regression test or not, the regression test has been conducted. Hence, the model summary revealed the fitness of regression Equation. ANOVA result has also been computed that shows the model's statistical significance. The final table computed was the coefficients that show the properties of the very equation explaining how exactly job satisfaction is explained by the independent variables.
- ❖ The coefficient of working condition highly (41%) contributes to Job satisfaction, while task accomplishment and capability/applying knowledge and skill contributes 36% to the Job satisfaction.
- ❖ As a result, it has been indicated that the company needs to give emphasis for both intrinsic and extrinsic factors.
- ❖ The study has found both intrinsic and extrinsic factors as one of the essential tools to enhance the job satisfaction level of employees.

5.2 conclusions

The statistical methods were of a great help to get some findings throughout the study. The main purpose of this research was to assess the job satisfaction level of employees of BOA west Addis District. The job satisfaction factors that were included in this research are intrinsic and extrinsic factors. Based on the previous theories and researches regarding job satisfaction, level of commitment to organization is determined by the extent at which intrinsic and extrinsic factors are implemented. As of Hazarika (2012) report lack of job satisfaction hampers the efficiency of the organization and people therein. This study showed that there is direct relationship between intrinsic and extrinsic factors and job satisfaction, which helps to deeply understand the relationship and interaction between the stated variables. Thus, it is necessary that any institution's management wishing to succeed through employees' high level of commitment to organization, must find means to increase employees' job satisfaction as prerequisites.

5.3 Recommendations

This study has assessed the factors that affect job satisfaction level of employees from both intrinsic and extrinsic bases. It is helpful for institution and managers to understand the specific factors that have contributions for employee job satisfaction.

In light of the findings and conclusions made above, the following possible recommendations are suggested as being valuable to the bank for improving and properly administering the job satisfaction factors.

- ❖ Results of the demographic data showed that the majority of respondents are females with the age range of 26 - 30 years. These respondents were also found to be graduates and branch business officers having 4 – 6 years of work experience. Thus, the job satisfaction factors both intrinsic as well as extrinsic used by the company should try to consider the expectations of these audiences.
- ❖ Results of the study show that the job satisfaction factors (both intrinsic as well as extrinsic) contribute to employee job satisfaction. Thus, it is recommended that the bank should develop strategies that would consider the expectation of the employees to increase the job satisfaction level.

Generally, the bank should implement various elements of intrinsic and extrinsic factors in a way that could influence employees job satisfaction level as job satisfaction has a great level of contribution for company productivity.

5.4 Future research

With this fundamental information, future researchers can continue assessing the causes of the problems and the various effects of job satisfaction problems.

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Addis Ababa University School of Commerce

Department of Business Leadership (MBL)

Assessment on Factors Affecting Job Satisfaction of Employees

The case of Bank of Abyssinia West Addis District

The aim of this questionnaire is to assess the factors that affect job satisfaction of employees of bank of Abyssinia west Addis district. The research is conducted for fulfilling the requirements for the degree of MA in business leadership at Addis Ababa University. This questionnaire is required to be filled with exact relevant facts as much as possible.

All information provided in this questionnaire will be treated with strict confidentiality and allowed to serve only for the purpose of the academic research under consideration.

Thank You very much for your time and assistance!

Sincerely,

Email address; mastewalzelalem522@gmail.com

PART ONE

A. General Information

Please put (√) and/or fill in the blanks as appropriate

1. Current Job title in the organization/company: _____
2. Place of Work: Central office/district Branch Other: _____
3. Gender Male Female
4. What is your age bracket?

| | | |
|---|--|---|
| Under 25 years old <input type="checkbox"/> | 26 – 30 years old <input type="checkbox"/> | 31 – 36 years' old <input type="checkbox"/> |
| 37 – 41 years old <input type="checkbox"/> | 42 – 46 years old <input type="checkbox"/> | Over 47 years' old <input type="checkbox"/> |
5. What is your highest level of education?

| | | |
|---------------------------------------|--|--|
| Diploma <input type="checkbox"/> | | |
| First Degree <input type="checkbox"/> | | |
| Masters <input type="checkbox"/> | | |

PHD

Other: Please specify _____

6. How long have you worked in the organization?

1 – 3 Years 4 – 6 Years 7 – 9 years 10 and above

7. Which category best describes your current position in the organization?

Support staff supervisory staff Management staff

Other: Please specify _____

PART Two

B- Questions related to intrinsic and extrinsic job satisfaction

Please encircle for the below questions

Strongly agree=1, Agree=2, Neutral=3, Disagree=4 strongly disagree =5

| S.No | Statement | 1 | 2 | 3 | 4 | 5 |
|---|--|---|---|---|---|---|
| Task Accomplishment | | | | | | |
| 1 | I am satisfied with various activities in the firm & love participating in them. | 1 | 2 | 3 | 4 | 5 |
| 2 | I have too many duties and responsibilities | 1 | 2 | 3 | 4 | 5 |
| 3 | Fulfilling my responsibilities give me a feeling of satisfaction & personal achievement. | 1 | 2 | 3 | 4 | 5 |
| Capability /applying knowledge and skill | | | | | | |
| 1 | There's equal chance given by the company to further Education | 1 | 2 | 3 | 4 | 5 |
| 2 | I feel that there still exist a skill that I need to learn | 1 | 2 | 3 | 4 | 5 |

| | | | | | | |
|------------------------------------|---|---|---|---|---|---|
| 3 | There is a room to creatively and independently accomplish task. | 1 | 2 | 3 | 4 | 5 |
| Fulfilling Sense of Purpose | | | | | | |
| 1 | I am satisfied with the given right to put forward my opinions. | 1 | 2 | 3 | 4 | 5 |
| 2 | I am satisfied with work relationships with the people around me. | 1 | 2 | 3 | 4 | 5 |
| 3 | I am satisfied and think I've been awarded right set of duties, as per my ability | 1 | 2 | 3 | 4 | 5 |
| Extrinsic Factors | | | | | | |
| Pay/Salary | | | | | | |
| 1 | I feel I am being paid a fair amount for the work I do | 1 | 2 | 3 | 4 | 5 |
| 2 | The pay structure for overtime work is reasonable | 1 | 2 | 3 | 4 | 5 |
| 3 | The salary scale compared to other external comparable companies is fair | 1 | 2 | 3 | 4 | 5 |
| Benefits | | | | | | |
| 1 | I am satisfied with long term benefit & insurance policies of the company. | | | | | |
| 2 | I am satisfied with the leave policy of the company. | | | | | |
| 3 | I am satisfied with the bonuses the company provides | | | | | |
| Working conditions | | | | | | |
| 1 | The access to equipment necessary to perform my task is sufficient | | | | | |

| | | | | | | |
|---|--|--|--|--|--|--|
| 2 | The overall building including the office and other rooms within the office are hygienic and well maintained | | | | | |
| 3 | Health and safety policies, rules and regulations are well exercised | | | | | |

Questions related to Actions taken by employees/Job Satisfaction

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | I'm grateful and satisfied with my current position | 1 | 2 | 3 | 4 | 5 |
| 2 | I wouldn't want to socialize with the team in the company | 1 | 2 | 3 | 4 | 5 |
| 3 | I always check on job-hunting sites, apply for new vacant positions with similar position that I currently have | 1 | 2 | 3 | 4 | 5 |
| 4 | I would do anything to get office leave | 1 | 2 | 3 | 4 | 5 |
| 5 | I would consider leaving my job for another with better pay | 1 | 2 | 3 | 4 | 5 |

Thank you for your time and participation!!