



ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

**ASSESSMENT OF FACTORS THAT AFFECT JOB SATISFACTION
AND THEIR IMPACT ON EMPLOYEE PERFORMANCE IN
ETHIOPIAN PRIVATE COMMERCIAL BANKS**

(CASE STUDY IN FIVE PRIVATE COMMERCIAL BANKS)

A THESIS PAPER

**SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF SCIENCE
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BY

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DECLARATION

I, **Dagmawi Alemayehu**, declare that the study entitled “**Assessment of Factors that affect Job Satisfaction and Their Impact on Employee Performance in Ethiopian private commercial banks**” is the result of my own effort in research undertaking. The study has not been submitted to any Degree or Diploma in any college or university. It is submitted in the partial fulfillment of the requirement of the Degree of Masters of science in management

STATEMENT OF CERTIFICATE

This is to certify that **Dagmawi Alemayehu** has carried out his research work on the topic, “**Assessment of Factors that affect Job Satisfaction and Their Impact on Employee Performance in Ethiopian private commercial banks**” for the partial fulfillment of Masters Of Science in Management at Addis Ababa University-College of Business and Economics. This study is an original work and not submitted earlier for any degree either at this University or any other University and is suitable for submission for Masters of Science in Management.

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ADDIS ABABA UNIVERSITY- COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

**Assessment of Factors that affect Job Satisfaction and Their Impact on Employee
Performance in Ethiopian private commercial banks**

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LIST OF ACRONYMS

AB - Awash Bank

BoA - Bank of Abyssinia

DB - Dashen Bank

WB - Wegagen Bank

UB - Wegagen Bank

SPSS - Statistical Package for Social Sciences

ABSTRACT

In this project, Assessment of Factors that affect Job Satisfaction and Their Impact on Employee Performance in private commercial banks in Ethiopia was studied to investigate which factors of job satisfaction among the selected factors(job security, Opportunity ,Compensation / pay, Supervisor support ,Working environment ,Job character ,Interpersonal relationship and Involvement) mainly affect employees in private commercial banks in Ethiopia and to what extent the private commercial banks in Ethiopia use this factors to affect the job satisfaction and performance of employees.

The study used descriptive research design to gather qualitative and quantitative data. The primary data were collected through questionnaires from 374 employee of the selected five banks namely Awash bank S.C, Dashen Bank, Bank of Abyssinia, Wegagen Bank S.C and United Bank S.C. The research found that out of the determined factors performance of employees of the banks is not affected by compensation and pay, the banks try to create job satisfaction direct performance by giving Job security, by offering attractive pay and benefit, by providing a good working environment. However, they fail short on providing a consistent policy in providing carrier development opportunities and also opportunities to give an opinion, they also failed in enriching the jobs to keep their employees interested and enhance their talent and the banks fail to involve their employees in dissensions making process that affect the job and the banks as a whole. The study will help the private commercial banks in the country to recognise in which factors of job satisfaction to work on and in which factors to keep doing what they're doing and also to identify the feeling of their employees towards the methods they are using to motivate them and direct their performance towards achieving organisational goal. The study will also help as an input for further study.

CHAPTER ONE

1. Introduction

1.1. Back ground of the study

A number of private businesses including private commercial banks were setup by shareholders for profit. Although the history of private commercial banks in Ethiopia is not so long, the banks have managed to provide efficient banking services and forced the state owned banks to change the way they used to do business.

Almost all of the private commercial banks are making profit since they were established. However the commercial banks are not known for their consideration for the motivating their employees to direct their effort rather it is usually said that they only concentrate on monetary compensations to direct employee effort and lower turnover.

In order to be successful in today's modern business environment organizations considered people as organizational asset that cannot be easily imitated by competitors and regarded as source of competitiveness, therefore, imperative for organizations to build and preserve their human capacity. This is also true for the private commercial banks in Ethiopia therefor identifying the of the factors that affect employees of the bank more and the impact they have on the performance of their employees is crucial to their successes and get a competitive advantage in the volatile business environment they are operating in.

(Zhang, Yao, & Cheong, 2010) defined job satisfaction as an employee's emotional state which covers the complete range of emotions from positive to negative. Thus, job satisfaction can also be defined as pleasantness or unpleasantness of employees during their work. Besides, job satisfaction can also be described as a positive feeling about a job or job experience (Tutuncu & Kozak, 2007). Job satisfaction can be seen as the result of a chain reaction involving the motivation to satisfy a need. This chain combines several factors or motivators which will influence or induce an individual to perform (Marzuki, Permadi, & Sunaryo, 2012).

In this era of globalization and competition motivation is considered to be the key factors for success and excellence of organizations. Organizations are facing many fluctuations

and pressures in today's world in order to carry on organizational life. They have taken employee commitment into their development processes and with understanding the effective changes that will give them desired results. In light of this finding out which factors have a considerable effect on employee motivation and the extent to which this factors affect the individual and group performance of an organization is one of the main success of fail factor in the today's business environment specially in the current high competition environment of Ethiopian commercial banking sector.

1.2. Statement of the problem

With the changes of the external environment, organization competitiveness is no longer solely relied on the tangible assets, but also numerous intangible assets. As environment become increasingly dynamic, innovation is getting more and more important. The most effective sources of innovation are often ideas emerged from within an organization, usually from employees. Hence an organization's competitive advantage can be generated through human resources. Gunter and Furnham (1996) state that job satisfaction can directly cause work outcomes that are positive. Positive work incentives are incentives that make work interesting, e.g.; attractive work environment, good personnel policies, provision of benefits, job structure and compensation. Enabling work environment leads to motivation, good personnel policies, favourable work environment, and provision of benefits, job satisfaction and compensation. However, negative work incentives include those incentives that make work boring, unchallenging and dissatisfying which lead to increased absenteeism, turnover and poor performance. Thus to prevent these negative work outcomes, there is a need to find out which factors within the organizational context can lead to satisfaction among employees of private commercial banks in Ethiopia so as to continually have productive and satisfied employees.

Comparative studies of this nature gave the researcher the opportunity to identify variations in job satisfaction of employee and their impact on employee performance. A number of factors had been identified in literature as responsible for the satisfaction or dissatisfaction of employees at their job.

Moreover, job satisfaction is relevant to the physical and mental wellbeing of employees, i.e. job satisfaction has relevance for human health (Oshagbemi, 1999). An understanding of the factors involved in job satisfaction is relevant to improve the wellbeing of a significant number of people besides performance enhancement. While the pursuit of the improvement of satisfaction is of humanitarian value, Hulin (1969) stated that trite as it may seem, satisfaction is a legitimate goal in itself. Therefore, apart from its humanitarian utility, it appears to make economic sense to consider whether and how job satisfaction can be improved. Hence, the needs to identify variables within the organizational context that can help improve the job satisfaction of employee working in the banking industry. Most of the previous studies have made attempt to explain a worker's job satisfaction as a function of the individual's personal characteristics and the characteristics of the job itself.

Other factors that appear to affect effective functioning of organizations include management and leadership styles, unclear rules and regulations in the personnel policies, excessive work load, poor communication with supervisor cum unclear lines of communication, boredom and frustration resulting from lack of support from the superior, suitable career ladder, unchallenging jobs and inadequate fringe benefits as expected in the working condition (Kim & Mullins (2014)). Therefore, this study hopes to establish the relationships that exist between the different variables of employee job satisfaction and performance among the employees of private commercial banks in Ethiopia by answering the questions; To what extent banks are successful in satisfying their workers for their pay packages, job security, opportunity, supervisor support, working environment, job characteristic and environment and interpersonal relations? And also how employees' job satisfactions on the factors influence their job performance?

1.3. Research questions

- Dose Job security affect the job satisfaction and performance of employees in private commercial banks in Ethiopia?
- Dose opportunity affects the job satisfaction and performance of employees in private commercial banks in Ethiopia?

- Dose compensation and pay affect the job satisfaction and performance of employees in private commercial banks in Ethiopia?
- Dose supervisor support affects the job satisfaction and performance of employees in private commercial banks in Ethiopia?
- Dose working environment affect the job satisfaction and performance of employees in private commercial banks in Ethiopia?
- Dose job character affects the job satisfaction and performance of employees in private commercial banks in Ethiopia?
- Dose interpersonal relations affect the job satisfaction and performance of employees in private commercial banks in Ethiopia?
- Dose involvement affects the job satisfaction and performance of employees in private commercial banks in Ethiopia?

1.4. Objectives of the Study

1.4.1. General objective

To investigate which factors of job satisfaction among the selected factors(job security, Opportunity ,Compensation / pay, Supervisor support ,Working environment ,Job character ,Interpersonal relationship and Involvement) mainly affect employees in private commercial banks in Ethiopia and to what extent the private commercial banks in Ethiopia use this factors to affect the job satisfaction and performance of employees

1.4.2. Specific Objective

- To identify if Job security actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia.
- To identify if getting different opportunity actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia.
- To identify if compensation and pay actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia
- To identify if supervisor support actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia

- To identify if working environment actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia
- To identify if job character actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia
- To identify if interpersonal relation actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia
- To identify if involvement actually affect the job satisfaction and performance of employees in private commercial banks in Ethiopia

1.5. Significance of the study

Many businesses fail to understand the importance of employee job satisfaction and thus face a lot of difficulties during their work. Such organizations are internally weak therefore unable to introduce innovative products into the market to outshine their competitors (Aiken, Clarke, & Sloane, 2002)

‘Job satisfaction is an orientation of emotions that employees possess towards role they are performing at the work place. Job Satisfaction is the essential component for employee motivation and encouragement towards better performance’ (Vroom, 1964)

This study attempted to evaluate job satisfaction of employees in private commercial banks in Ethiopia. It focuses on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction and overall performance of employees.

This study is important as it highlights the factors that employees in private commercial banks in Ethiopia view as enhancing job satisfaction and performance. The management of private commercial banks in Ethiopia can find the research helpful in improving staff morale and performance and bringing about job satisfaction of their employees. An employee who achieves success in his or her job and whose needs are met in the work place would be a happy employee that would strive to maintain excellence. In addition, the study recommends adoptable policies and strategies for mitigating organizational correlates of job dissatisfaction

1.6. Scope of the study

The research was conducted in five selected private commercial banks namely (Awash Bank S.C, Dashen Bank S.C, Bank of Abissinia S.C , Wegagen Bank S.C and United Bank S.C) The study concentrated on finding out the main factors causes of job satisfaction and in what way those factors affect the employees' performance in the company.

Recommendations are made on how to improve the working atmosphere in order to facilitate greater job satisfaction and decrease job dissatisfaction among employees in order to enhance performance. The purpose of this study is to determine whether or not the selected factors are related to employee's job satisfaction and dissatisfaction and also their impact on performance at the selected private commercial banks in Ethiopia. It is an attempt to find out how employees feel about their jobs. What pleases them in their work? What are the major performance altering factors?

1.7. Limitation of the study

- The study is subjected to the bias and prejudices of the respondents. Hence 100% accuracy can't be assured.
- The researcher was carried out in a short span of time, where in the researcher could not widen the study to all the seventeen private commercial banks in Ethiopia therefore the research is limited to the five randomly selected private commercial banks namely (Awash Bank S.C, Dashen Bank S.C, Bank of Abissinia S.C , Wegagen Bank S.C and United Bank S.C) .
- Due to the current COVID-19 pandemic the researcher has no accesses to books in the academic libraries to conduct an extensive literature review and face to face interview were not conducted.

1.8. Organization of the study

This study is composed of five chapters. The first chapter is the introduction consisting of the background of the study, statement of the problem, objectives of the study, significance of the study and limitation of the study. The second chapter contain a detailed discussion (review) of related literature about job satisfaction and its impact on

performance. The third chapter is methodology of the study consisting of description of the study areas. The fourth chapter of the study contains data presentation and analysis. The final and the fifth chapter consist of conclusion and recommendation.

CHAPTER TWO

2. Literature review

2.1. Theoretical review

Different theories and approaches have been developed in the literature that is used to analyse motivation and eventually satisfaction. Frederick W. Taylor, the founder of “scientific management,” was a pioneer in advocating the use of scientifically designed incentive systems as a means of motivating employees (Locke and Latham, 1990). Taylor and his scientific management associate described money as the most important factor in motivating the industrial workers to achieve greater productivity. He claimed that what workers wanted most was money and that they would not work or follow directions unless they attained some personal benefit from it (Locke, 1982). The underlying Taylor’s basic philosophy was the implicit assumption that workers who received the highest possible wages, with the least amount of physical and mental fatigue, would be the most “satisfied and productive” (Locke, 1982)

Every individual in any organizations has its own expectations, beliefs, values and views (Tomažević, et al., 2014). In the opinion of Tomažević, et al. (2014), the same things will not satisfy all employees. Simultaneously, what may satisfy one person in their work may dissatisfy another employee? This makes JS to be a complex phenomenon and hence one definition cannot sum up Job Satisfaction

Employee performance generally refers to whether a person performs his/her job well or not. Job performance is the way employees execute their work. Employee’s performance is critical to the success of the organization. Organizations should therefore endeavour to invest resources into programmes in order to increase job satisfaction and their employee’s performance. Where there is employee job satisfaction, the tendency is to have low turnover, employee commitment and loyalty. The turnover intention is the degree to which the employees leave the organization. Satisfied employees are sine qua non to the success of banking sector. Banks should be concerned with the constructs of job satisfaction and its impact on job performance. The factors that may affect or influence employee’s job satisfaction are among others employee’s immediate

supervisor, employee's personal characteristics, employee personal practices, employee pay package, working conditions, job security factors etc.

Organizations can achieve strategic goals through workforce efforts. It is widely believed that employees are the company's most valuable assets (Ilagan & Javier, 2014). Javier (2011) emphasized that the key to business success is its ability to retain the loyalty of its stakeholders, which include not only their customers but also the employees who run the business activities. Organization's performance depends among others the performance of its workforce and this has bearing with employee job satisfaction. Satisfied employees create and deliver value out of other organizational resources.

Job satisfaction is an individual's subjective viewpoint encompassing the way he/she feels about his/her job and the employing organization. Moreover, job satisfaction is the pleasurable emotional state that results from the achievement of job values (Courtney & Younkyoung, 2017)

Job satisfaction is a complete set of feelings as well as emotions that determines the employee's performance at the work place

Spector (1997) described the study of job satisfaction as a topic of wide interest to both people who work in organizations and people who study them. Job satisfaction has been closely related with many organizational phenomena such as motivation, performance, leadership, attitude, conflict, moral etc. Different researchers have attempted to identify the various components of job satisfaction, measure the relative importance of each component of job satisfaction and examine what effects these components have on employees' productivity.

Job satisfaction in terms of how people feel about their jobs and different aspects of their jobs Spector (1997). Job satisfaction is the Extent to which employees like their work, Ellickson and Logsdon (2002). Job satisfaction is an affective or emotional response towards various aspects of an employee's work Schermerhorn (1993).

Job satisfaction and dissatisfaction not only depends on the nature of the job, it also depend on the expectation what's the job supply to an employee (Al-Hussami, 2008). Lower convenience costs, higher organizational and social and intrinsic reward will

increase job satisfaction (Mulinge and Mullier, 1998). Job satisfaction is complex phenomenon with multi facets (Fisher and Locke, 1992; Xie and Johns, 2000); it is influenced by the factors like salary, working environment, autonomy, communication, and organizational commitment (Lane, Esser, Holte and Anne, 2010; Vidal, Valle and Aragón, 2007; Fisher and Locke, 1992; Xie and Johns, 2000).

The compensation is defined by American Association is “cash and non-cash remuneration provided by the employer for services rendered” (ACA, p. 9). Salary was found to be the prime factor for the motivation and job satisfaction of salaried employees of the automobile industry from the results of the survey by Kathawala, Moore and Elmuti (1990).

The mentoring is used for development-orientation (Scandura and Williams, 2004). When a supervisor provides mentoring, the relationship affects the protégés skill development and intentions to remain with the employer (McManus and Russell, 1997). On the other hand non-supervisory mentor may increase mentee’s confidence by providing access to outside organization (Scanduraa and Williams, 2004). The immediate supervisor support is very important in organizational change. Although the support of supervisor is not very crucial in satisfaction but it has positive impact on satisfaction (Griffin, Patterson and West, 2001). According to Chakrabarty, Oubre, and Brown (2008) “perhaps the finest way in which supervisors can portray himself as a role model is to personally demonstrate proper techniques so that employee could understand how job should be done.

According to the study conducted by Friedlander and Margulies (1969), it was discovered that management & friendly staff relationships contribute to the level of job satisfaction. However, this result contradicts with view of Herzberg (1966) who supported the view that supervision is irrelevant to the level of job satisfaction. According to Frame (2004) work conditions are defined as an employee’s work place, work instruments, the work itself, organization policy, and organizational rules. Arnold and Feldman (1996), promoted factors such as temperature, lighting, ventilation, hygiene, noise, working hours, and resources as part of working conditions.

Theories of Job Satisfaction

The various theories that attempt to explain job satisfaction; the theories have been divided into two categories, these are content theories and process theories. Content theories are the Maslow's Need Hierarchy Theory, Aldefer- ERG, Herzberg's Two Factor Theory, and McClelland's Need Theory; and process theories are Expectancy Theory, Goal- Setting Theory, Equity Theory and Job Characteristic Theory (Unutmaz, 2014).

Maslow's Hierarchy of Needs

In accordance to the Maslow's theory, human needs are divided into five categories. These categories comprise of all human activities, which are physiological or basic needs, these consists of food, water, shelter, sleep, warmth and other factors necessary for survival; security or safety needs, these include, protection, physical environment, law, rules, policies, limits and stability; belonging or affection needs, these include, affection, family, relationships, group work and friendship; esteem or ego needs, these include, self-esteem, independence, status, prestige, possession, authority, and receiving respect and self-actualization needs, these include, self-fulfilment, recognising personal potential, pursuing personal growth and experiences, personal progress and development. (<https://www.simplypsychology.org/maslow.html>)

The ERG Theory

Clayton Alderfer (1969) planned the Existence-Relatedness-Growth Theory. The ERG theory is an extension of Maslow's hierarchy of human needs theory. Alderfer stated that needs could be categorized into three categories, rather than five and these are; existence needs, psychological and safety needs; and relatedness needs. Existence needs are similar to Maslow's physiological and safety need categories. Relatedness needs involve interpersonal relationships, which are similar to Maslow's belongingness and esteem needs. Growth needs are related with the realization of one's potential, which are associated with Maslow's esteem and self-actualization needs.

Herzberg's Two Factor Theory

In accordance to the Herzberg's two-factor theory of motivation, the factors are divided into two dimensions, motivators and hygiene. According to him, certain factors that would directly motivate the employees and cause satisfaction are intrinsic factors. Herzberg calls these factors as the motivators which give the inherent satisfaction, and represent the need for self-actualization and take part in refinement of the person. The motivators are based on personal awareness and internal feelings; including attainment, involvement, the work itself, accountability, changing status through promotion and opportunity for progress and innovation. On the other hand, hygiene factors, which lead to extrinsic satisfaction and cause dissatisfaction, include; administration, inter-personal relationships, gratitude, organization, company policy and supervision, advancement, salaries and benefits, position, job security and physical working conditions. (www.britannica.com)

McClelland's Need Theory

Need for Achievement Theory was developed by McClelland (1951, 1961) and Atkinson (1964). Individuals' needs are divided into three psychological needs. The primary needs in this theory are the need for affiliation, for power, and for achievement. Firstly, the need for affiliation reveals an aspiration to create social relationships with others. Secondly, the need for power is a desire to regulate one's situation and affect others. Thirdly, the need for achievement is a desire to take accountability, formulate interesting goals and objectives, and attain performance feedback.

Expectancy Theory

Expectancy can be defined as a confidence, which concerns a specific action following by a specific result. An American psychologist, Edward C. Tolman, introduced Expectancy Theory in the 1930s. This theory directs that human behaviour is driven by the expectations. According to the theory, an individual decides to behave in a certain way to achieve the desired objective, motivates himself or herself to select a specific behaviour concerning what result they expect of that behaviour. For instance, if workers require more finances to fulfil their requirements, they are assured that if they work hard; they will make money.

Goal Setting Theory

Goal Setting Theory is developed by Locke and Latham, and according to the theory, goal setting is one of the most important constituents of job satisfaction. Goal-setting theory puts emphasis upon the importance of particular goals in obtaining motivation and satisfaction. In the goal setting process, people want to accomplish the goals to fulfil their desires and aspirations. The job duties of the individuals are centred upon the achievement of goals and objectives.

Equity Theory

Equity Theory is a motivation theory but there are vital areas about satisfaction and dissatisfaction in it. According to Adams (1963, 1965), satisfaction is determined by the supposed input-outcome balance. Inputs are the factors such as educational level, knowledge, aptitude, proficiency, determination, accountability, age and effort, while outcomes are the aspects like performance, salary, good working conditions, work insurance, advancement, acknowledgement, position, and prospect.

Job Characteristic Theory - It states that job characteristics are the pre-eminent interpreters of job satisfaction since it is affected by communication of task characteristics, characteristics of workers and organizational characteristics. According to Job Characteristic Model, job satisfaction is based on five job characteristics, which are under three psychological states; experienced meaningfulness of the work, experienced responsibility for outcomes of the work, and knowledge of the actual results of the work activities.

2.2. Empirical review

Factors Influencing Job Satisfaction

Job Security

It is important for an individual to feel safe and secure within the employment setting. The aspects such as vulnerability, susceptibility, weakness and helplessness does not arouse job satisfaction. The job security is affected by the factors such as, effective communication and good terms and conditions with the superiors and the subordinates, safe working environmental conditions, safe condition of the machines, equipment and

other devices that individuals make use of for production and manufacturing, availability of incentives and benefits and good salary in accordance with the performance of job duties. Overall job satisfaction is slightly related to job security (Hong, Hamid, & Salleh, 2013).

Opportunities to Make Use of Skills and Abilities

Within the employment setting, individuals feel satisfied, when they are provided with the opportunities to make effective use of their skills and abilities. They have acquired training in the field of management or education, hence, an individual feels satisfied, when he is made available the opportunities where he can make effective utilization of the education and training that he possess. When individuals are not able to utilize their knowledge, skills and abilities within the employment settings, then he does not feel satisfied with his job.

People Management – People management is an important aspect of the organizational process. This originated from the acknowledgment that the human resources of an organisation and the organisation itself are synonymous. A well-administered business organisation generally considers the average employees as the primary source of productivity gains. These organisations consider the employees rather than capital as the core foundation of the business and providers to the development of the company. To ensure the attainment of the goals and objectives, the organisation creates an atmosphere of assurance and support for its employees through policies that facilitate employee satisfaction. Satisfaction of human resources established close connections with largely motivated employees. Motivated employees then cultivate reliability or commitment to the firm resulting in greater efficiency and lower turnover rates (Parvin, & Kabir, 2011).

Compensation/Pay

Compensation is defined as the monetary benefit given to the employees by the company in return for the services that the employees render towards the company. Monetary compensation and benefits are considered to be the most imperative areas that employees work for, when they feel, their pay and benefits are sufficient enough to sustain their living, then they feel satisfied with their work. When employees experience promotion and increase in compensation, then they felt immense pleasure and satisfaction towards

their jobs. Compensation occupies the first rank in the determination of the job satisfaction as compared to other major determinants (Neog, & Barua, 2014).

Wages

Previous studies by Frye (2004) show that there is a positive relationship between wages and employee performance and that income is the major factor of employee satisfaction. A survey by Nguyen et al. (2003) also showed that job satisfaction is positively affected by wages. These findings have been corroborated by numerous researchers (Cappelli & Sherer, 1988, Brown et al., 2008). Kathawala, Moore & Elmuti (1990) concluded that the salary system is the sole motivating factor for employees in the automobile industry. They also state that compensations and rewards are important tools to control employee turnover rate. Hamermesh (2001) found that an increase in the salary has only temporary effects on employee satisfaction. In the other hand, According to Wang & Seifert (2017), wages cut can affect employees' moral. Also, employees' performances tend to go to the wrong direction. Therefore, most of the companies during recession tend to lay off people instead of cutting payment.

The roots of the payment for performance idea stems from a reinforcement theory which suggests that payment can be linked to employee performance. Heneman (1992) suggested that managers set target goals and reward employees who meet them with a scheme of bonuses for achievement, consequently raising the overall performance.

Supervisor Support

Within the organization, the employees need guidance, direction and management from their supervisor. The support of the supervisor is one of the important factors for employee retention and to do well in one's job duties. Supervisor support is defined as the extent to which the leaders and the administrators make provision of care for the welfare of the employees and value their contributions (Neog, & Barua, 2014). When the employees feel that they are receiving support, care and assistance from their supervisor, they develop this viewpoint that they are being appreciated, heard and cared for, hence, due to this, they feel satisfied with their jobs.

Working Environmental Conditions

The working environmental conditions influence job satisfaction, as the employees would want their physical working environmental conditions to be comfortable. The working conditions include the office equipment, chairs, furniture, machines, tools, and so forth. The employees feel satisfied with their jobs, when the productivity levels goes up, because of the working environmental conditions. When an employee gets hired, he always desire the working conditions that would contribute in enhancing his job performance. On the other hand, when the employees do not find the working environmental conditions comfortable, they do not develop the feelings of job satisfaction.

Job Characteristics

There are certain characteristics that are required to be taken into consideration, when the employees need to develop the attitude of job satisfaction. These include, skill variety, task identity, task significance, autonomy and feedback; these job characteristics have an influence upon the three critical psychological states, these are experienced meaningfulness, experienced responsibility for outcomes and knowledge for the actual results. The possession of knowledge and information by the employees about these characteristics and aspects will contribute in enhancing efficiency and influence job satisfaction, absenteeism, motivation and so forth (Kumari, Joshi, & Pandey, 2014).

Relationship with the Co-workers

Within the organizational structure, it is vital for the employees to develop appropriate terms and conditions with the co-workers. It is vital to create an atmosphere within the workplace, where co-workers are able to interact with each other in a pleasant and an informal manner. Amiable and friendly relationships with the co-workers enable the individuals to perform their assignments, jobs and work duties in an adequate manner. If the supervisor has provided to the employees some kind of explanation regarding the performance of the job duties, and some of the employees may not have understood clearly, then they can always consult their co-workers and seek support and assistance from them. Therefore, approachable terms and relationships with the co-workers enable employees to enhance productivity and output, and develop job satisfaction.

Job Duties

In jobs, there are various kinds of job duties, some job duties are not considered to be very difficult and employees are able to manage them in an effective manner, whereas in other jobs, there are job duties that are quite demanding and challenging. Therefore, job duties contribute to a major extent in developing the attitude of job satisfaction amongst the employees. For instance, when the job duties are manageable and employees possess accurate and appropriate knowledge about how to perform their jobs lead to job satisfaction. On the other hand, when employees do not possess adequate knowledge and information, they are not experienced and find the job duties challenging, then they do not feel satisfied with their jobs.

Flexibility to Balance Life and Work Issue

Adult individuals are normally involved in multiple tasks besides their jobs, such as looking after the family concerns, management of the household, getting involved in other activities and so forth. When a person feels that management of the job and other issues is not a burden for him and he is able to take care of all the needs and requirements, then he feels satisfied with his job; when his job makes provision of enough space and time for him to manage all the other needs and requirements. On the other hand, when a person finds it difficult to manage the job as well as the other issues and feels pressurized, then he may not feel satisfied with his job. Other issues and concerns may become impediments within the course of the performance of his job duties.

Educational Qualifications

Individuals possess different levels of education, skills and abilities. Their educational qualifications, skills and abilities determine their attitude towards their jobs. The individuals who possess high levels of education do not feel satisfied with their jobs, the reason being that they feel they are performing repetitive tasks. It is vital that the requirements of the jobs should be in accordance to the educational levels of the employees. The qualifications, knowledge, skills and the abilities that the individuals have acquired in educational institutions should be utilized in an effective manner in the

performance of their job duties. When the individuals are not able to make use of their educational qualifications, they do not feel satisfied with their jobs.

Measurement of Job Satisfaction

Measurement job satisfaction is regarded to be a complex issue, since this concept is not only explained by the job characteristics but also personal characteristics, needs, values and expectancies. The two employees working in the same job can experience a different satisfaction level. The attitude, thinking, behavioural traits, and approach of the individuals matter to a great extent in measuring job satisfaction. For instance, in an educational institution, there are two researchers who are working with the same supervisor; one researcher has created friendly and approachable terms and relationships with the supervisor, he shares all his concerns with him, besides work, he gets engaged into informal pleasant conversation with him and has developed useful relationships; this researcher would measure his job satisfaction on a high scale.

On the other hand, the other researcher does communicate with the supervisor just to get his work done, he has not created any amiable and friendly terms and relationships with the supervisor, he never gets engaged into pleasant, informal conversation with the supervisor and just meets with him to get his work done, this researcher will not measure his job satisfaction on a high scale, he will not feel completely satisfied, because there is absence of amiability and friendliness. Gender is one of the imperative factors that determine job satisfaction. Women within the employment setting give more importance to the working conditions and social relationships. On the other hand, men give more importance to pay, benefits and promotional opportunities. The expectancy levels of women is less as compared to men, hence, women are more satisfied with their jobs as compared to men (Unutmaz, 2014).

There are five main aspects that measure job satisfaction, these are pay, co-workers, promotions, supervision and the nature of the work. The individuals are able to measure job satisfaction, on the basis of these five factors, if all these five factors are appropriate, then individuals would measure job satisfaction on a high scale and if these five factors are low, then the individuals would measure job satisfaction on a low rate. Minnesota Satisfaction Questionnaire was also designed to measure the job satisfaction of the

employees. It contains three scales, these scales are intrinsic satisfaction, extrinsic satisfaction and general satisfaction. The viewpoint that job satisfaction is a distinct concept and employees generate inclusive attitude towards work is noticeable in research studies during the 1970s. Worldwide job satisfaction measuring scales were developed in these years. However, some researchers disapproved the utilization of a single item measures, the reason being that it has assumption about job satisfaction as being one-dimensional. Among the global job satisfaction scales having multiple items, two most noticeable are: The Job in General Scale (JIG) and Michigan Organizational Assessment Questionnaire Subscale. The JIG contains 18 items and Michigan Organizational Assessment Questionnaire Subscale contains three items (Unutmaz, 2014).

2.3. Conceptual Framework

This study will try to examine the main factors that affect job satisfaction and the extent to which they affect employee performance



CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

3.1. Research Design

The study used descriptive and cross section research design in order to gather qualitative and quantitative data to assess the factors that affect job satisfaction and to what extent this factors impact employee performance. According to Sekaran (2003), a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation.

3.2. Types and Sources of Data

The research used both primary and secondary data. The primary data was collected from the five selected bank's employees (Awash bank S.C , Dashen bank S.C, Bank of Abyssinia, Wegagen bank S.C and United bank S.C). The secondary data was collected from published and unpublished monthly and annual reports of the banks. A combined five point Likert scales questionnaires was used to gather the data from the employees of the banks.

3.3. Data collection method

3.3.1. Population

According to Sekaran (2003), Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate. The population that were used to collect and analyse the primary data are the 30,893 employees of the selected five of the largest commercial banks namely Awash Bank S.C, Dashen Bank S.C, Bank of Abyssinia S.C, Wegagen Bank S.C and United Bank S.C.

3.3.2. Sample size and Sampling Technique

The reasons for using a sample, rather than collecting data from the entire population, are self-evident. In research investigations involving several hundreds and even thousands of elements, it would be practically impossible to collect data from, or test, or examine

every element. Even if it was possible, it would be prohibitive in terms of time, cost, and other human resources.

The collection of the primary data from employees of the banks was conducted by using a systematic random sampling method. By determining the sample by using

The sample size determination formula ($n = z^2 * p * (1 - p) / e^2$) and taking the population size 30,893 the sample size is 380 out of which 107 or 28%, 105 or 28%, 70 or 19%, 52 or 14% and 47 or 12% will be from Awash Bank S.C, Dashen Bank S.C, Bank of Abyssinia S.C, Wegagen Bank S.C and United Bank S.C respectively as per the percentage of employees the banks contributed to the population.

The 380 questioners were distributed for respondents by the researches randomly found branches, district offices and head offices in Addis Ababa by convenience

3.5. Methods of Data Analysis

‘After data have been collected from a representative sample of the population, the next step will be to analyse the collected data.

The primary data gathered through the questionnaires distributed was analysed using Statistical Package for Social Sciences (SPSS).

Graph and tables are used to present the data collected from primary and secondary source.

3.6 Ethical Issues

The information collected from the respondents through questionnaires in the actual survey was treated with strict confidentiality. To keep anonymity of the questionnaire respondents, they were not asked to write their name. The secondary data that will be used in the research were taken, from published and unpublished sources, at their face value.

CHAPTER FOUR

4. Data Presentation and Analysis

4.1 Introduction

This chapter presents and discusses the findings of the research. The study analyzes which factors of job satisfaction mainly affect employees in private commercial banks in Ethiopia and to what extent these factors affect the job performance of employees.

The research findings and analysis are both from secondary and primary data sources.

4.2 Analysis and discussion on Primary Data

The primary data are collected through questionnaires distributed to sample employees of the selected five banks namely Awash Bank S.C, Dashen Bank S.C, Bank of Abissinia S.C, Wegagen Bank S.C and United Bank S.C.

4.2.1. Response Rate

Three hundred eighty questionnaires were prepared and distributed to five banks, as per the number of employees the bank contributed to the total population and all 380 questionnaires were responded however six responded questionnaires were found faulty and excluded from analysis. Hence the analysis is based on the remaining 374 questionnaires.

4.2.2. Gender Frequency

The gender distribution of the collected data shows 67.1% (251) of the respondents are male while 32.9% (123) are female.

Table 4.1 Gender of Respondents

	Frequency	Percent	Cumulative Percent
Valid Male	251	67.1	67.1
Female	123	32.9	100.0
Total	374	100.0	

Source: Survey result (2021)

4.2.3. Age of the respondents

Table 4.2 Age of respondents

	Frequency	Percent	Cumulative Percent
Valid 20 – 29 years	110	29.4	29.4
30 – 39 years	129	34.5	63.9
40-49 years	77	20.6	84.5
>50 years	58	15.5	100.0
Total	374	100.0	

Source: Survey result (2021)

As can be seen on Table 4.2, 34% of the sampled employees fall in the age range of 30-39 while 29.4%, 20.6% and 15.5% fall under the age groups of 20-29, 40-45 and above 50 respectively. This may indicate most of the employees of commercial banks young age and satisfying these employees in order to enhance performance will have a long lasting effect on the performance of the banks.

4.2.4. Marital Status

The marital status of the respondents reveals 54.3 % (203) are unmarried, 39.6% (148) married, 4.5% (17) divorced and 1.6% (6) is widowed as tabulated on Table 4.3.

Table 4.3 Marital status respondents

	Frequency	Percent	Cumulative Percent
Valid Married	148	39.6	39.6
Unmarried	203	54.3	93.9
Divorced	17	4.5	98.4
Widowed	6	1.6	100.0
Total	374	100.0	

Source: Survey result (2021)

4.2.5. Educational Status

The respondents' educational status shows that 56.4% are BA degree holder while the 38.8% have second degree, 4.5% are diploma holders and only one response was a doctorate degree. The private commercial banks in Ethiopia has a well-educated staff as can be seen in the table

Table 4.4 Educational Status of respondents

	Frequency	Percent	Cumulative Percent
Valid Diploma	17	4.5	4.5
Bachelor Degree	211	56.4	61.0
Master Degree	145	38.8	99.7
Doctorate Degree	1	.3	100.0
Total	374	100.0	

Source: Survey result (2021)

4.2.6. Years of service at the bank

The respondents' years of service shows 64.7% have served the bank seven to ten years while a cumulative percentage of 30.2% of the respondents served the banks for less than seven years and 5.1% of the respondents have a working experience of above ten years.

Table 4.5 Years of service at the bank

	Frequency	Percent	Cumulative Percent
Valid <1 year	13	3.5	3.5
<1-4 year	74	19.8	23.3
<5-7 year	26	7.0	30.2
<8-10 year	242	64.7	94.9
>10 year	19	5.1	100.0
Total	374	100.0	

Source: Survey result (2021)

4.3 analysis of respondents' opinion

4.3.1 Perception of job security

Statistics

N	Valid	374
	Missing	0
Mean		4.18
Median		4.00
Std. Deviation		.927
Variance		.859

Table 4.6 Perception of job security

	Frequency	Percent	Cumulative Percent
Valid Disagree	41	11.0	11.0
neutral	10	2.7	13.6
Agree	165	44.1	57.8
Strongly Agree	158	42.2	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked whether they believe they have a job security and with a mean value of 4.18, a standard deviation of 0.927 and variance of 0.859 the majority 44.1% and 42.2% of the respondents agree and strongly agree that they enjoy job security the bank provide while 11% of the respondents disagree their exist a job security in the banks and the rest 2.7% are indifferent about the topic.

As Aniškien, E., & Ramanauskait, J. (2020) revealed job insecurity served as a determinant of lower happiness at work and all its dimensions. More specifically, job insecurity caused impaired job satisfaction; consequently, employees had lower positive feelings about the job.

4.3.2. Expectation to Continue Working in the Current Originations

Statistics

N	Valid	374
	Missing	0
Mean		3.62
Median		4.00
Std. Deviation		1.165
Variance		1.357

Table 4.7. Expectation to Continue Working in the Current Originations

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	10	2.7	2.7
Disagree	86	23.0	25.7
neutral	34	9.1	34.8
Agree	151	40.4	75.1
Strongly Agree	93	24.9	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they expect to work in the bank in the next two years and with a mean value of 3.62 , standard deviation of 1.165 and variance of 1.357 the majority 40.4% and 24.9% of the of the respondents agree and strongly agree respectively that they expect continuing to work in the bank in the next two years while the 25.7% of the respondents disagree and strongly disagree that they will continue working in their respective banks in the coming two years and 9.1% off the respondents are not sure whether they will be working in the bank in the coming two years or not.

Confirming the conclusion of Preuss and Lautsch (2002) that job insecurity reduces job satisfaction and organizational commitment and employees that have job security are satisfied with their job and committed to it.

4.3.3. Effect of job satisfaction in performance

Statistics

N	Valid	374
	Missing	0
Mean		4.49
Median		5.00
Std. Deviation		.760
Variance		.578

Table 4.8 Effect of job satisfaction on performance

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	1	.3	.3
Disagree	13	3.5	3.7
neutral	16	4.3	8.0
Agree	115	30.7	38.8
Strongly Agree	229	61.2	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if job security at their job affect their performance significantly and with mean value of 4.49, standard deviation of 0.76 and a variance of 0.578 the majority 61.2% strongly agree and 30.7% agree job security significantly affect

their performance and only 3.7% of the respondent did not believe that job security has any significant in their performance and 4.3% are not sure whether or not job security have a significant effect on their performance on the job.

The result confirms the notation of (James, 2012) job security has a significant effect on the overall performance of the team as well as on the organization's performance He also noted that organizational with workers with low job security cause people to lose faith in their future which consequently affect performance.

4.3.4. Opportunity for individual career growth

Statistics

N	Valid	374
	Missing	0
Mean		3.13
Median		4.00
Std. Deviation		1.396
Variance		1.948

Table 4.9 Opportunity for individual career growth

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	46	12.3	12.3
Disagree	129	34.5	46.8
neutral	4	1.1	47.9
Agree	120	32.1	79.9
Strongly Agree	75	20.1	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they believe there exists opportunity for individual career growth in the bank and the result was very divided with mean value of 3.13, standard deviation of 1.396 and a variance of 1.948 in which the majority 32.1 agree and 20.1% strongly agree there is individual career growth and development in their banks 34.5% of the respondents disagree and 12.3 strongly disagree there is room for individual career growth and development in their banks. While the 1.1% responded they are neutral about the statement.

As (Danish & Usman, 2010) noted equitable promotional chances according to employee's ability and skills makes employee more loyal to their work and become a source of pertinent workability for the employers in form of increased efficiencies and job satisfaction

4.3.5. Fairness of promotion policies

Statistics

N	Valid	374
	Missing	0
Mean		3.06
Median		4.00
Std. Deviation		1.201
Variance		1.441

Table 4.10 Fairness of promotion policies

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	35	9.4	9.4
Disagree	133	35.6	44.9
Agree	186	49.7	94.7
Strongly Agree	20	5.3	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they believe The Bank has fair policies for promotion for all employees and with mean value of 3.06, standard deviation of 1.201 and a variance of 1.441 the slight majority of 49.7% agree and 5.3% strongly agree there is a fair policy for promotion for all employees in their bank while the rest 35.6% of the respondents disagree and 9.4% strongly disagree there are fair policies for promotion for all employees.

Smit et al., (2007) stated that career advancement normally entails a clearly marked path of progression through the ranks of an organization. It is based on merit without regard for race, gender, age or ethnicity. Deserving cases become eligible for advancement. When employees get to know that each one of them has an equal chance of succeeding, it becomes easy for them to put in their best.

4.3.6. Employee administrative policies of the banks

Statistics

N	Valid	374
	Missing	0
Mean		2.95
Median		4.00
Std. Deviation		1.125
Variance		1.266

Table 4.11. Employee administrative policies of the banks

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	32	8.6	8.6
Disagree	149	39.8	48.4
Agree	192	51.3	99.7
Strongly Agree	1	.3	100.0
Total	374	100.0	

In order to find out the attitude of the respondents about administrative policies concerning employees the respondents were asked whether they believe there managements of the banks are just in administering policies concerning employees and while the slight majority of 51.6% respondents agree that managements are just towards administering policies concerning employees however the rest 48.4% disagree

managements are just towards administering policies concerning employees with mean value of 2.95, standard deviation of 1.125 and a variance of 1.266.

As (Barbeito, 2004) conclude that resource policies should be able to keep the right balance among organizational staff, build moral, improve quality, develop teams and productivity through rewarding employees, promoting and developing them for effective organizational performance

4.3.7. Opportunities of expressing believe

Statistics

N	Valid	374
	Missing	0
Mean		1.72
Median		2.00
Std. Deviation		.482
Variance		.232

Table 4.12 Opportunities of expressing believe

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	107	28.6	28.6
Disagree	265	70.9	99.5
Agree	2	.5	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked is they have an opportunity to express their opinion in the banks and with mean value of 1.72, standard deviation of 0.482 and a variance of 0.232

almost all the respondent or 99.5% does not believe they have an opportunity to express them self while only 0.5% or 2 respondents believe they have the opportunity to express them self.

As (Koponen, Laamanen, Simonsen, Sundrell & Suominen, 2010) discovered job involvement helps to enhance organizational effectiveness and productivity by engaging employees in their work, and making work a meaningful and fulfilling experience for them. Therefor since the banks failed to give opportunity for their employees to express them self the employees are not well motivated to enhance organizational effectiveness and productivity in this regard.

4.3.8. Opportunities to Recommend New Ideas and Solutions

Statistics

N	Valid	374
	Missing	0
Mean		1.53
Median		2.00
Std. Deviation		.546
Variance		.298

Table 4.13 Opportunities to Recommend New Ideas and Solutions

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	183	48.9	48.9
Disagree	188	50.3	99.2
Agree	3	.8	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they have an opportunity to recommend new ideas and solutions on the work place and with mean value of 1.53, standard deviation of 0.546 and a variance of 0.298 almost all the respondent or 99.2% does not believe their recommendations and new ideas are being heard while only less than one percent or 3 respondents believe they have opportunities to recommend new ideas and solutions

(Morgeson, Aquinis, Waldman, & Siegel, 2013) stated that leaders of organizations that fully support employees, promote continuous learning, and are transparent in their decision-making, have a greater impact on the increased level of employee engagement.

4.3.9. Effect of opportunity on performance

Statistics

N	Valid	374
	Missing	0
Mean		1.68
Median		2.00
Std. Deviation		.560
Variance		.313

Table 4.14. Effect of opportunity on performance

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	130	34.8	34.8
Disagree	238	63.6	98.4
Agree	6	1.6	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they are satisfied with the opportunities they have to grow within the banks and if it has an effect of their overall performance and with mean value of 1.68, standard deviation of 0.560 and a variance of 0.313 the 98.4% of the respondents are not happy with the opportunities they got in the banks and this affect their performance negatively.

Smit et al., (2007) agree and note that the prospect of career advancement might in itself motivate employees to work hard. Mullins, (2007) also confirm that employees aspire to progress steadily in organizations for which they work.

4.3.10. Attitude towards Benefit Packages

Statistics

N	Valid	374
	Missing	0
Mean		4.14
Median		4.00
Std. Deviation		.499
Variance		.249

Table 4.15. Attitude towards Benefit Packages

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	1	.3	.3
Disagree	6	1.6	1.9
Agree	300	80.2	82.1
Strongly Agree	67	17.9	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they are satisfied with the banks benefit package and with mean value of 4.14, standard deviation of .499 and a variance of 0.249 the majority 98.1% is satisfied with the benefit packages of the banks while only 1.9% of the respondents are not happy with the benefit packages of the banks.

Bowen (2000) notes that financial rewards mean those direct and indirect payments that enhance an employee's wellbeing, they make employee financially sound so that he/she can fulfill his/her material desire

4.2.11. Work and Pay

Statistics

N	Valid	374
	Missing	0
Mean		4.39
Median		4.00
Std. Deviation		.606
Variance		.367

Table 4.16. Work and Pay

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	1	.3	.3
Disagree	6	1.6	1.9
Agree	207	55.3	57.2
Strongly Agree	160	42.8	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they believe they are compensated well for the work they are doing and with mean value of 4.39, standard deviation of 0.606 and a variance of 0.367 the majority 98.1% of the respondents believe they are compensated well for the work they are doing while only 1.9% of the respondents do not believe they are compensated enough for their work.

Cole (2002) argues that different people have different view when it comes to motivation which ranges from rational-economic view, social view, self-actualizing view and complex view.

4.3.12. Relationship between pay raise and performance

Statistics

N	Valid	374
	Missing	0
Mean		2.24
Median		2.00
Std. Deviation		.653
Variance		.426

Table 4.17. Relationship between pay raise and performance

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	5	1.3	1.3
Disagree	301	80.5	81.8
Neutral	52	13.9	95.7
Agree	4	1.1	96.8
Strongly Agree	12	3.2	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if their salary and benefit increase their performance consequently will increase and with mean value of 2.24, standard deviation of 0.653 and a variance of 0.426 the 81.8% of respondents do not believe salary and benefit increase will increase their job performance consequently while 4.3% of the respondents believes their performance will significantly increase significantly, the remaining 13.9% of the respondents responded that they are not sure whether or not increase in pay and benefit will increase their performance.

According to David, Decenzo. & Stephen (2007) though benefits attract and retain good workers; they do not directly affect workers performance they are membership based offered regardless of performance levels as their absence contributes to employee's dissatisfaction and increased absenteeism and turnover

4.3.13. Support in solving unusual obstacles

Statistics

N	Valid	374
	Missing	0
Mean		4.41
Median		4.00
Std. Deviation		.493
Variance		.243

Table 4.18. Support in solving unusual obstacles

	Frequency	Percent	Cumulative Percent
Valid Agree	219	58.6	58.6
Strongly Agree	155	41.4	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they know who to ask to get support when they are face with unusual problems in their work and with mean value of 4.41, standard deviation of 0.493 and a variance of 0.243 all the respondents responded that they know where to go for solution.

Torrington and Hall (1998) refers to the relationship between employees and management as a framework of organizational justice consisting of organizational culture and management style as well as rules and procedural sequence for grievance and conflict

management indeed, the objective of employee relationship is to achieve harmonious employee relations and minimize conflict practices in employment

4.3.14. Management encouragement towards goal

Statistics

N	Valid	374
	Missing	0
Mean		4.41
Median		4.00
Std. Deviation		.493
Variance		.243

Table 4.19 Management encouragement towards goal

	Frequency	Percent	Cumulative Percent
Valid Agree	219	58.6	58.6
Strongly Agree	155	41.4	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they are encouraged by their immediate supervisors and managers to give their best effort to the job and with mean value of 4.41, standard deviation of 0.493 and a variance of 0.243 all the respondents responded that they are encourage by their supervisors and managers to give their best effort to the job.

(Chiaburu & Lindsay, 2008) notes that supervisory support and encouragement can include the general view of employee capacity development as a distinct aspect of the supervisors and managers' jobs coupled with more practical and immediate aspects, such as providing the skills practice time for the employees and offering reminders for implementations of the skills.

4.3.15. Constrictive feed back

Statistics

N	Valid	374
	Missing	0
Mean		3.26
Median		4.00
Std. Deviation		1.472
Variance		2.166

Table 4.20. Constrictive feed back

		Frequency	Percent	Cumulative Percent
Valid	Strongly Disagree	71	19.0	19.0
	Disagree	73	19.5	38.5
	Agree	148	39.6	78.1
	Strongly Agree	82	21.9	100.0
	Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they receive constructive feedback from their manager and supervisors and with mean value of 3.26, standard deviation of 1.472 and a variance of 2.166 the respondents response was highly diversified in which the majority 61.5% of them receive constructive feedback from their managers and supervisor while the rest 38.5% did not receive constructive feedback from their supervisors and managers.

Even though the outcome of feedback might be very individual depending on the culture, personality and life experiences of the feedback receiver, the overall thought of getting feedback is strongly valuable (Bechtel, McGee, Huitema & Dickinson, 2015).

4.3.16. Recognition for a job well done

Statistics

N	Valid	374
	Missing	0
Mean		2.18
Median		2.00
Std. Deviation		.927
Variance		.859

Table 4.21. Recognition for a job well done

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	65	17.4	17.4
Disagree	242	64.7	82.1
Agree	67	17.9	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they are praised by their managers and supervisors when they did a good job and with mean value of 2.18, standard deviation of 0.927 and a variance of 0.859 the majority 82.1% of the respondents did not believe they are praised when they do a good job while the rest 17.4% of the respondents strongly believe they are praised by their managers and supervisors when they do a good job

According to Cole (1997) organizations should acknowledge the supreme importance of Formal communication channels in the organization, and ensure that adequate mechanisms exists to stimulates and channel the exchange of information, suggestions, feelings and opinions between management and employees

4.3.17. Perception of being a member of the team

Statistics

N	Valid	374
	Missing	0
Mean		4.54
Median		5.00
Std. Deviation		.499
Variance		.249

Table 4.22. Perception of being a member of the team

	Frequency	Percent	Cumulative Percent
Valid Agree	172	46.0	46.0
Strongly Agree	202	54.0	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they relish them self as a member of a team at the bank And with mean value of 4.54, standard deviation of 0.499 and a variance of 0.249 all the respondents see themselves as being the member of the team

As (Kohun, 2002) reveled that a healthy workplace environment makes good business sense and is characterized by respect that supports employee engagement and creates a high performance culture that encourages innovation and creativity

4.3.18. Inspirational Roll of the Team

Statistics

N	Valid	374
	Missing	0
Mean		4.54
Median		5.00
Std. Deviation		.499
Variance		.249

Table 4.23. Inspirational Roll of the Team

	Frequency	Percent	Cumulative Percent
Valid Agree	173	46.3	46.3
Strongly Agree	201	53.7	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if their teams are inspiration for them to do their best at the job and with mean value of 4.54, standard deviation of 0.499 and a variance of 0.249 all the respondents believe their respective teams are inspiration to them to do their job well.

(Iqbal 2010) noted that harmonious interactions between an individual and their fellow employees, as well as relations between other fellow employees with each other, have a positive influence on an individual's level of organizational commitment and motivation

4.3.19. Support within the Team

Statistics

Does your team provide you support at work whenever needed?

N	Valid	374
	Missing	0
Mean		4.54
Median		5.00
Std. Deviation		.499
Variance		.249

Table 4.24. Support within the Team

	Frequency	Percent	Cumulative Percent
Valid Agree	173	46.3	46.3
Strongly Agree	201	53.7	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if their teams provide them with the support they need whenever they need it and with mean value of 4.54, standard deviation of 0.499 and a variance of 0.249 all the respondents responded that their teams provided them with the support they need whenever they need it.

According to (Oluseyi and Ayo, 2009) the work group is a strong source of motivation when members have similar attitudes and values as it causes less friction on a day-to-day basis. Co-workers with similar attitudes and values can also provide some confirmation of a person's self-concept

4.3.20. The effect of work environment on performance

Statistics

N	Valid	374
	Missing	0
Mean		4.32
Median		4.00
Std. Deviation		.468
Variance		.219

Table 4.25. The effect of work environment on performance

		Frequency	Percent	Cumulative Percent
Valid	Agree	253	67.6	67.6
	Strongly Agree	121	32.4	100.0
	Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if the overall work environment affect their performance and with mean value of 4.32, standard deviation of 0.468 and a variance of 0.219 all the respondents responded that their performance is affected by the work environment.

Healthy workplace environment makes good business sense and is characterized by respect that supports employee engagement and creates a high performance culture that encourages innovation and creativity (Kohun, 2002)

4.3.21. Room for Personal Growth

Statistics

N	Valid	374
	Missing	0
Mean		3.15
Median		2.00
Std. Deviation		1.296
Variance		1.681

Table 4.26. Room for Personal Growth

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	9	2.4	2.4
Disagree	185	49.5	51.9
Agree	102	27.3	79.1
Strongly Agree	78	20.9	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they believe there is a scope for personal growth such as skill enhancement and with mean value of 3.15, standard deviation of 1.296 and a

variance of 1.681 the sight majority of 51.9% did not believe there is a scope for personal growth such as skill enhancement while the rest 48.1% believe there is a scope for personal growth such as skill enhancement in their banks.

(Matthew et al 2009). Argue that intrinsically motivated behavior is the one that is determined by an individual's need for feeling competent and self-determining. On the one hand, a person will seek out challenges that allow him/her to behave in ways that provide him/her with a sense of competence and self-determination.

4.3.22. Effect of the Job in Others Life

Statistics

N	Valid	374
	Missing	0
Mean		3.91
Median		4.00
Std. Deviation		1.013
Variance		1.027

Table 4.27. Effect of the Job in Others Life

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	28	7.5	7.5
Disagree	14	3.7	11.2
Agree	254	67.9	79.1
Strongly Agree	78	20.9	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they believe their job makes a positive difference in other's life and with mean value of 3.91, standard deviation of 1.013 and a variance of 1.027 the majority 88.8% believe that their job makes a positive difference in other's life in the other hand 11.2% of the respondents does not believe so.

When the job performed by an employee is perceived to be important, this will increase motivation level. Work challenges let employees utilize their skills, knowledge and intelligence to deal with complexities involved in their job (Mehmood, Irum, Ahmed and Sultana, 2012)

4.3.23. Banks' role in promoting interpersonal relationship

Statistics

N	Valid	374
	Missing	0
Mean		2.61
Median		2.00
Std. Deviation		1.390
Variance		1.932

Table 4.28. Banks' role in promoting interpersonal relationship

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	78	20.9	20.9
Disagree	170	45.5	66.3
Agree	70	18.7	85.0
Strongly Agree	56	15.0	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they their bank encourages interpersonal relations among employees and with mean value of 2.61, standard deviation of 1.390 and a variance of 1.932 the majority of 66.3% of the employees does not think their bank encourages inter personal relations among colleagues while the rest 33.7% believe they are encouraged by their bank to have inter personal relations with their colleagues.

Bandura (1986) the degree to which individuals consider that they have the execution ability to produce expected results can explain and predict the motivations, judgments, and behaviors of individuals. That is, self-efficacy can explain an individual’s choice between whether to engage in or avoid an activity

4.3.24. Effect of interpersonal relations on performance

Statistics

N	Valid	374
	Missing	0
Mean		3.60
Median		4.00
Std. Deviation		1.350
Variance		1.822

Table 4.29. Effect of interpersonal relations on performance

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	22	5.9	5.9
Disagree	104	27.8	33.7
Agree	123	32.9	66.6
Strongly Agree	125	33.4	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if interpersonal relations affect their performance and with mean value of 3.60, standard deviation of 1.350 and a variance of 1.822 and while the majority of 66.3% of the respondents believe interpersonal relations affect their performance the remaining 33.7% of the respondents responded that inter personal relationship did not have any effect on their performance.

Torrington and Hall (1998) refers to the relationship between employees and management as a framework of organizational justice consisting of organizational culture and management style as well as rules and procedural sequence for grievance and conflict management indeed, the objective of employee relationship is to achieve harmonious employee relations and minimize conflict practices in employment

4.3.25. Involvement in Decision Making

Statistics

N	Valid	374
	Missing	0
Mean		1.70
Median		2.00
Std. Deviation		.457
Variance		.209

Table 4.30. Involvement in Dissection Making

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	111	29.7	29.7
Disagree	263	70.3	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they are involved in decision making process that affect their job and with mean value of 1.70, standard deviation of 0.457 and a variance of 0.209 all the respondents responded that they're not involved in decision making process that affect their job

Lawler (1996), notes that employee involvement exists when employees throughout an organization have the power to act and make decisions, have information and knowledge needed to use their power effectively, and are rewarded for doing so.

4.3.26. The Need for Being Involved Indecision Making

Statistics

N	Valid	374
	Missing	0
Mean		4.42
Median		4.00
Std. Deviation		.494
Variance		.244

Table 4.31. The Need for Being Involved Indecision Making

	Frequency	Percent	Cumulative Percent
Valid Agree	218	58.3	58.3
Strongly Agree	156	41.7	100.0
Total	374	100.0	

Source: Survey result (2021)

In order to find out whether or not the employees want to be more involved in decision making that affect their job they were asked if they would like to be more involved in decision making that affects their work and with mean value of 4.42, standard deviation of 0.494 and a variance of 0.22 all the respondents like to be more involved in decision making process that affect their job.

Miller and Prichard (1992) argued that employees who are interested in participation are more interested in job advancement, more optimistic about job benefits, and more active than those who are uninterested.

4.3.27. Being heard and valued by superiors.

Statistics

N	Valid	374
	Missing	0
Mean		1.75
Median		2.00
Std. Deviation		.436
Variance		.190

Table 4.32. Being heard and valued by superiors.

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	95	25.4	25.4
Disagree	279	74.6	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they feel that their opinions are being heard and valued by their superiors and with mean value of 1.75, standard deviation of 0.436 and a variance of 0.190 all the respondents do not believe their opinions are being heard and valued by their superiors.

(Khan, 2010) argues that employee participation and empowerment not only direct to efficiency, effectiveness and innovation but they also boost employee fulfillment, work motivation and trust in the organization

4.3.28. Involvement in overall leadership

Statistics

N	Valid	374
	Missing	0
Mean		1.54
Median		2.00
Std. Deviation		.499
Variance		.249

Table 4.33. Involvement in overall leadership

	Frequency	Percent	Cumulative Percent
Valid Strongly Disagree	172	46.0	46.0
Disagree	202	54.0	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondents were asked if they are involved in leadership related decisions and with mean value of 1.54, standard deviation of 0.499 and a variance of 0.249 all the respondents responded that they are not involved in leadership related decisions.

As The British institute of management (1977) revealed employee participation refers to the practice in which employees take part in management decision and it is based on the assumption of community of interest between employer and employee in furthering the long-term prospects of the enterprise and those working in it.

4.3.29. Effect of involvement in decision making on performance

Statistics

N	Valid	374
	Missing	0
Mean		3.89
Median		4.00
Std. Deviation		1.263
Variance		1.596

Table 4.34. Effect of involvement in decision making on performance

	Frequency	Percent	Cumulative Percent
Valid Disagree	107	28.6	28.6
Agree	95	25.4	54.0
Strongly Agree	172	46.0	100.0
Total	374	100.0	

Source: Survey result (2021)

The respondent were asked if being involved in decision making has an effect on their performance and with mean value of 3.89, standard deviation of 1.263 and a variance of 1.596 the 71.4% of the respondents responded that being involved in decision making processes affect their performance while the reaming 28.6% of the respondent’s performance is not affected by being involved in the decision making process.

According to (Kemelgor, 2002) when employees are given the opportunities of contributing their ideas and suggestions in decision making, increased firms’ performance may result since deep employee involvement in decision making maximizes viewpoints and a diversity of perspectives

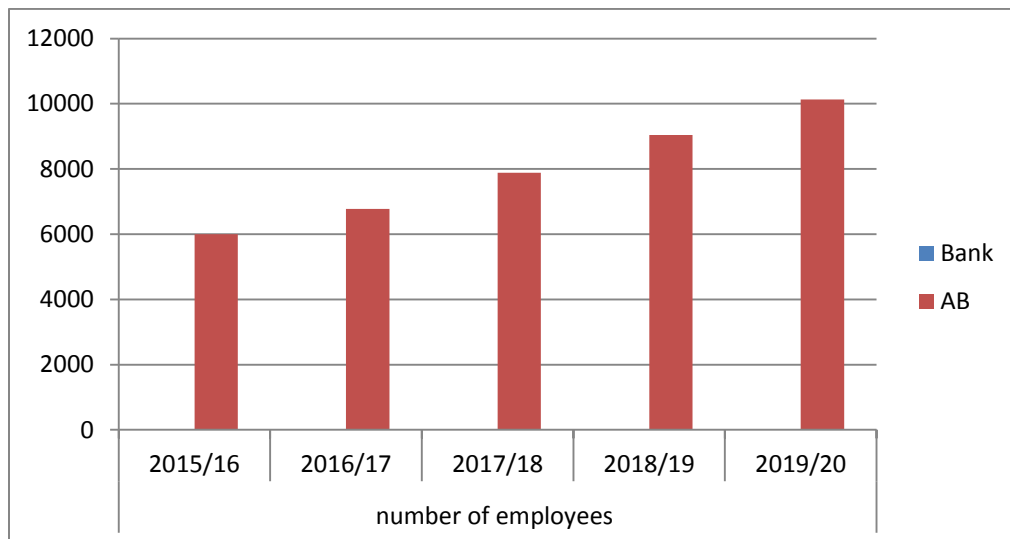
4.3. Analysis and Discussion on Secondary Data

The secondary data was collected from the annual report of the selected five private commercial banks to find out the number of work force employed in the banks and we it was observed that the private commercial bank industry is labor intensive run a large work force therefor keeping the work force motivated

Awash Bank S.C

As can be seen in the bar chart below the number of employees of Awash Bank S.C increased 69% within five years from 6,003 in the year that ended June 30, 2015 to 10,130 in the year that ended June 30, 2020.

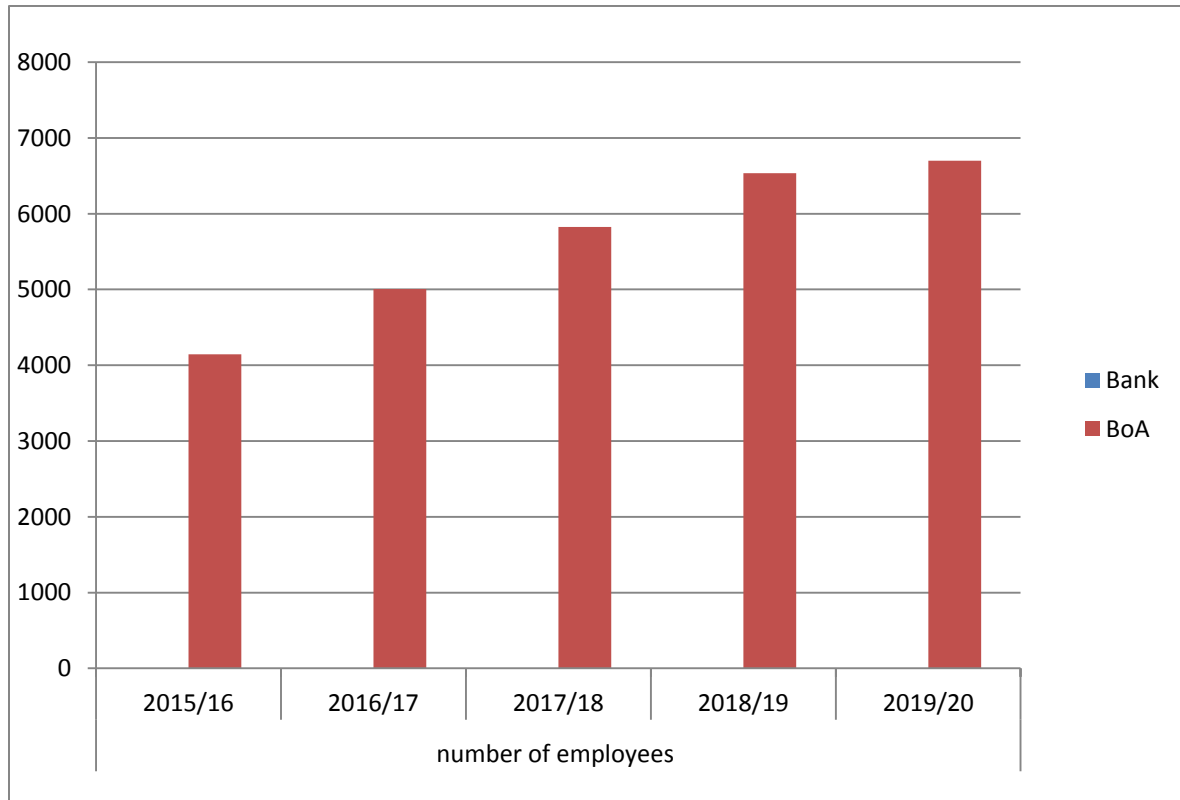
Graph. 4.1. Growth trend of employees of Awash Bank S.C



Bank of Abyssinia S.C

As can be seen in the bar chart below the number of employees of Bank of Abyssinia S.C increased 62% within five years from 4,144 in the year that ended June 30, 2015 to 6,700 in the year that ended June 30, 2020

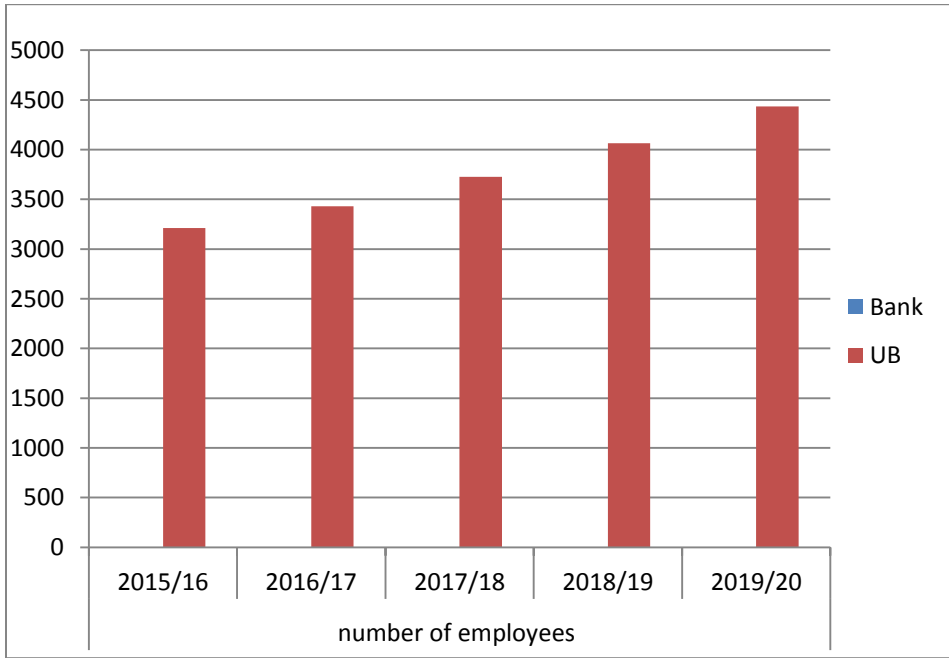
Graph .4.2. Growth trend of Employees of Bank of Abyssinia S.C



United bank S.C

As can be seen in the bar chart below the number of employees of United Bank S.C increased 38% within five years from 3,213 in the year that ended June 30, 2015 to 4,433 in the year that ended June 30, 2020

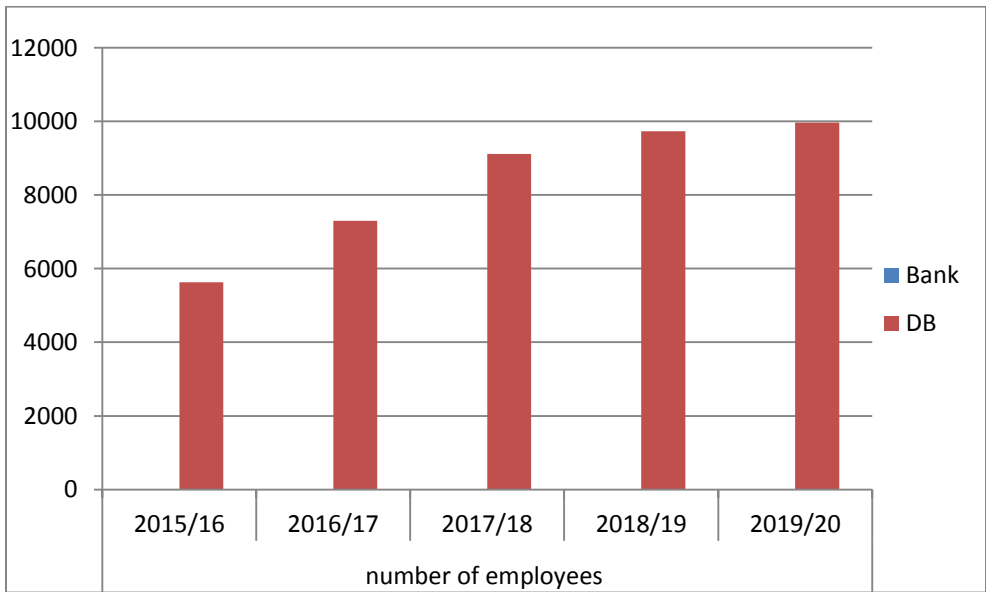
Graph .4.3. Growth trend of Employees of United Bank S.C



Dashen Bank S.C

As can be seen in the bar chart below the number of employees of Dashen Bank S.C increased 77% within five years from 5,630 in the year that ended June 30, 2015 to 9,970 in the year that ended June 30, 2020

Graph. 4.4. Growth rate Employees of Dashen Bank S.C



Wegagen Bank S.C

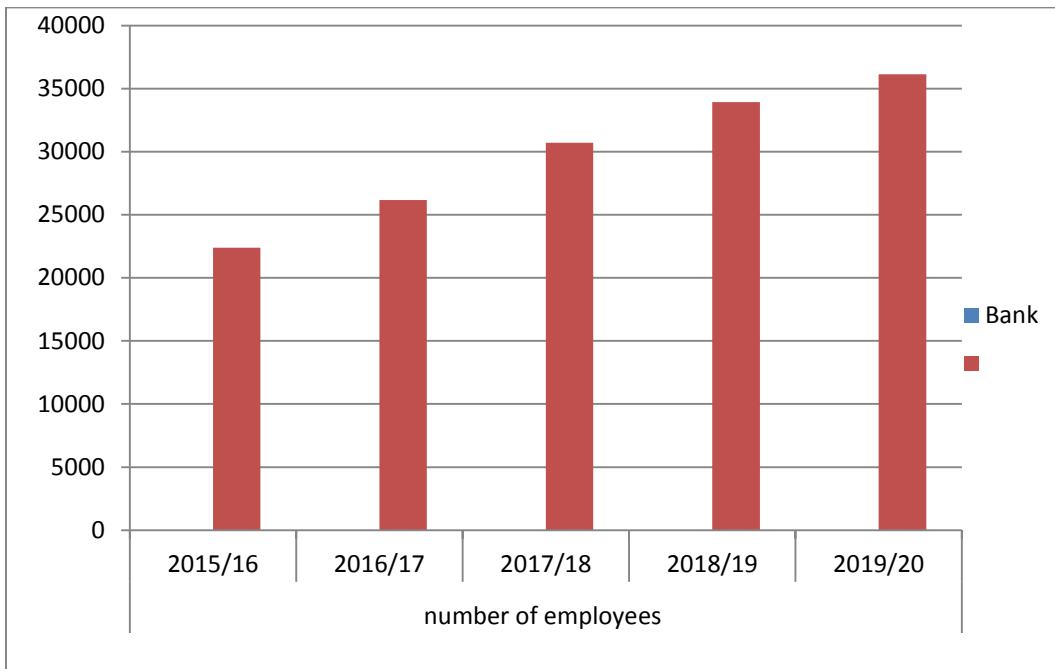
As can be seen in the bar chart below the number of employees of Wegagen Bank S.C increased 45% within five years from 3,385 in the year that ended June 30, 2015 to 4,907 in the year that ended June 30, 2020.

Graph 4.5 Growth rate of employees of. Wegagen Bank S.C



Finally as we can see in the bar chart below the combine number of the employees in the selected five private commercial banks increased by 62% from 22,377 in the year that ended June 30, 2015 to 36,140 in the year that ended June 30, 2020

Graph .4.6. Combined growth rate of employees in the selected five private commercial banks



CHAPTER FIVE

5. Summary, Conclusions and Recommendations

5.1 Introduction

This chapter concludes the study by summarizing the findings of the study and giving recommendations. Section 5.2 summarizes the major findings and concludes the study. Section 5.3 provides recommendation based on the analysis and findings of the study. Section 5.4 presents recommendations for further research.

5.2. Summary of findings

5.2.1. Job security

- It was found that the majority of employees of private commercial banks in Ethiopia have a sense of job security at their job and they also expect to work to the same bank in the next two years since when job security decrease employees feels threatened by a lack of job security and when workers are filled with feelings of discontent and uncertainty when his future at the company is uncertain, which leads to resentment. However, an employee with job security is able to envision his future at the organization, making him feel valued and satisfied with his current position. When an employee feels threatened by a lack of job security, she may stop putting the necessary effort into completing assignments and interacting with colleagues, due to a belief of having no future with the organization. Conversely, a worker with a solid sense of job security plans to work for the company for the foreseeable future,
- The majority of the employees also believe their performance on their job is greatly affected by the job security they have.

5.2.2. Opportunity

- It was observed that the experience of the employees of commercial private banks very divided towards existence of opportunity for individual career growth in the bank in which the slight majority by 5.4% experienced the opportunity for individual career growth while the other slight minority half did not. While it may seem like personal growth has nothing to do with career development, many employees are motivated by factors that are completely unrelated to work and this in turn affect their individual performance and organizational performance as a whole
- It is observed that the majority of employees of private commercial banks believe there are policies that give opportunity for promotion and growth however those who don't see there is fair policy for promotion are also high in number and only less by 10% from the majority
- The study revealed that the despite the majority of the employees believing their managers and supervisors are just in administering policies concerning employees they are high in number only by a negligible 3.2% from those who believe their managers and supervisors are not just in administering policies concerning employees.
- It is found that employees of the private banks does not have an opportunity to express their opinion and also their recommendations and new ideas are not being heard in the banks
- The study also found that the employees of the private commercial banks are not satisfied with the opportunities they have to grow within the banks and if it has an effect of their overall performance.

5.2.3. Compensation & Pay

- It was observed that the employees of the private commercial banks are satisfied with the banks benefit package and they are also compensated well for the work they are doing.
- It was revealed that salary and benefit does not significantly affect the performance of the employees in private commercial banks.

5.2.4. Supervisor support

- It was founded that employees know who or where to ask to get support when they are face with unusual problems in their work
- It was founded that the employees of the banks encouraged by their immediate supervisors and managers to give their best effort to the job
- It was observed that in most cases the employees receive constrictive feedback from their managers and supervisor however it was also observed that constructive feedback was not provided to the employees
- It was observed that only some of the managers and supervisors praised their employees when they good job and the over whelming percent of managers and supervisors did not praised their employees when they good job

5.2.5. Working environment

- It was observed that the employees in private commercial banks relish them self as a member of a team at the bank and also their teams are inspiration for them to do their best at the job.
- It as reveled the inter team support exists in the private commercial banks and employees are supported by their teams whenever they need support
- It was founded that the performance of employees in private commercial banks is greatly affected by the overall work environment.

5.2.6. Job character

- It was observed that the slight majority of the employees did not believe there is a scope for personal growth such as skill enhancement but at an insignificant percentage of 3.8%.

- It was observed that the over whelming majority of employees in the private banks believe their job makes a positive difference in other's life.

5.2.7. Interpersonal relationship

- Despite some employees believing their bank encourages interpersonal relations among employees it was founded that in most cases the private commercial banks does not encourages inter personal relations among colleagues
- It was founded that the majority of employees of the private commercial banks performance is affected by the interpersonal relations at their work place.

5.2.8. Involvement

- It was revealed that the employees in private commercial banks want to be more involved in decision making that affect their job however it was observed that the employees opinions are not being heard and valued by their superiors and they are not also involved in leadership related decisions
- It was also observed that the employees performance is affected by being involved in decision making

5.3. Conclusions

It was concluded that private commercial banks in Ethiopia give a sense of job security to their employees and due to this job security extended the employees of the banks expect to work to the same bank in the next two years this is unsurprising because since when job security decrease employees feels threatened by a lack of job security and when workers are filled with feelings of discontent and uncertainty and when their future at the company is uncertain, which leads to resentment. However, an employee with job security is able to envision his future at the organization, making them feel valued and satisfied with his current position. When an employee feels threatened by a lack of job security, he/she may stop putting the necessary effort into completing assignments and interacting with colleagues, due to a belief of having no future with the organization. Conversely, a worker with a solid sense of job security plans to work for the company for the foreseeable future. It was also concluded that job satisfaction and performance on their job is greatly affected by the job security they have the employees in private commercial banks and since the employees have a sense of job security their performance towards achieving the bank's goals is enhanced

It was concluded that the private commercial banks in Ethiopia do not have a consistency in giving opportunity for career development , promotion and growth & in administering policies concerning employees since the experience of employees are greatly divided despite the majority got the opportunity still a significantly high percentage of employees did not got the opportunity .

It was also concluded that private commercial banks in Ethiopia does not give opportunity to employees to express their opinion and due to this the employees are unsatisfied. While it may seem like personal growth has nothing to do with career development, many employees are motivated by factors that are completely unrelated to work and this in turn affect their individual performance and organizational performance as a whole.

It concluded that private commercial banks in Ethiopia satisfied their employees in terms of pay and benefit packages however it was concluded performance of the employees of

private commercial banks in Ethiopia is not affected by composition despite the banks focusing primarily on compensation and pay to enhance satisfaction and performance.

It is concluded that the employees in private commercial banks knew who to ask for help when faced with a difficult in counter on the job and they are also encouraged by their supervisors and managers to give their best effort to the job. It was also concluded that the banks are inconsistent in providing contractive feedback and they should improve the Work they are doing in providing feedback. It was also concluded that the commercial private banks does not have the trend or the mechanism in which managers and supervisors praised their employees when they do a good job. Positive reinforcement theory demands that good managers/leaders will automatically discover the hidden powers of positive reinforcement (Williams, 2002). This theory is free to be used to almost any situation to motivate employees to stretch their performances and test their capabilities. Positive reinforcement is mainly about providing positive feedback to employees. Regular provision of positive reinforcement demonstrates that supervisors and managers are knowledgeable about the employees performance; and providing regular informal feedback; therefore if the banks can improve their employee motivation and performance of their employees and increase their competitive advantage in the labor intensive banking industry in the country by encouraging the management to give praise to their employees when they do a good job.

It is concluded that performance of employees in private commercial banks is greatly affected by the overall work environment and the private commercial banks and the employees relish them self as a member of a team and they are also inspired by their teams to do their best at the job and the banks identified the need for creating a good working environment for employees leads to employee satisfaction that in turn affect employee performance

It was concluded that the employees in private commercial banks believe their job makes a positive impact in others life in which they get a sense of accomplishment. Feeling the meaningfulness of work is important for the employee's motivation. This can be encouraged when they help others to improve in a physical, financial, and psychological or any other field.

However it was also concluded that there is no scope for personal growth such as skill enhancement in the banks since monotonous job with repetitive tasks doesn't help the employee to develop a variety of talents. A worker who does alternating work is probably more satisfied with his job than a person who routinely produces the same work each and every day. Having different tasks, more responsibility and more independence will be beneficial to a person's intrinsic motivation and in turn positively affect employee performance and the banks failed to enriches the job and create room for individual knowledge development

It was concluded from the response of the employees that employees of the private commercial banks performance is greatly affected by the interpersonal relations at their work place however from the diversified response from the respondents it was concluded that there is no consistent policy for encouraging interpersonal relations among employees but there seem to be some encouragement and identification of the effect of interpersonal relations among employees. Effective interpersonal relationships in the office and other work areas must be promoted so that everyone will be a part of achieving success and when every professional strives to achieve self-development and better themselves employees will be satisfied the overall performance of employees will increase.

As many researches revealed participation in decision-making can increase workers performance, raises productivity, production and efficiency of the employee of any organization. In addition, participation in the decision-making process gives each employee the opportunity to voice their opinions, and to share their knowledge with others. While this improves the relationship between manager and employee, it also encourages a strong sense of teamwork among workers however it was concluded that despite employee motivation and performance being greatly affect by being involved in decision making the private commercial banks in Ethiopia does not hear employees opinions or involve them in dissection that affect the job or in overall leadership decision making process.

5.4. Recommendations

- The thesis has shown that employees of private commercial banks in Ethiopia have a sense of job security and this is motivating employees to work hard and towards achieving goal of the bank therefor it is recommended that the private commercial banks should continue offering job security to their employees so that they put the necessary effort into their job.
- The thesis has shown that private commercial banks in Ethiopia are do not have a consistency in giving opportunity for career development , promotion and growth & in administering policies concerning employees they also does not give opportunity to express their opinion and due to this the employees are unsatisfied therefor it is recommended that the private commercial banks should device policies that improve career development by asking employees what they want and creating a specific and comprehensive career development plan by organizing career workshops , give access to training materials for different job roles and functions, increase employee satisfaction and overall company culture by communicating their goals from the beginning since making goals known to the whole organization is a best practice for successful career development programs and the banks should also offer employees tools and resources to be successful.
- The thesis has shown that composition and pay does not affect employee performance and also the employees are very much satisfied with their pay and benefit the researcher recommends that the private commercial banks should continue with the current policies of compensation and pay but give more attention to non-financial and intrinsic methods to increase satisfaction and enhance performance by Providing a positive working environment, Reward and recognition, Involving and increase employee engagement and Developing the skills and potential of their employees.
- The thesis shown that there is mechanism for supervisors support and feedback however there is no uniformity in providing feedback and also the supervisors and managers in the banks does not praise employees when they do a job there for the researcher recommends that banks souled devise a mechanism to constantly give

- feedback to their employees and also trainee their supervisory and managerial employees to praise employees they do a good job
- The thesis shown that there performance of employees in private commercial banks is greatly affected by the overall work environment and also the banks are doing a good job in maintaining a good working environment in order to keep employees satisfied and enhance performance therefor it is recommended that the banks keep doing what they are doing to keep the good working environment because if they fail to do so employee dissatisfaction and decrease in performance might rise.
 - The thesis shown that employees in private commercial banks has a sense of accomplishment in their job however there is no scope for personal growth such as skill enhancement in the banks therefore the researcher recommends that the banks should greatly improve their mechanisms and enriches jobs in order for the employee to enhance their skills and keep being interested in their jobs by taking an interest in employee career goals, Promote training and learning new skills and jobs and rotating employees to work in different departments or positions.
 - The thesis shown that the interpersonal relations are major factors for employees in the private commercial banks however is no consistent policy for encouraging interpersonal relations among employees but there seem to be some encouragement and identification therefor it is recommended that policies that initiate social activities both inside and outside of the workplace should be devised in order to create consistency in encouraging interpersonal relations among employees.
 - Finally the thesis shown that private commercial banks in Ethiopia does not hear employees opinions or involve them in dissection that affect the job or in overall decision making process since this has an effect on employee performance the banks should work hard towards creating an environment where employees input is heard and opinions are valued

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Annexes



Questioner

This questionnaire is prepared to gather data from employees of private commercial banks for the accomplishment of Master Of Science In Management project paper at Addis Ababa University, School Of Business And Economics; Department of Management.

The purpose of the study is to investigate which factors of job satisfaction among the selected factors(job security, Opportunity ,Compensation / pay, Supervisor support ,Working environment ,Job character ,Interpersonal relationship and Involvement) mainly affect employees in private commercial banks in Ethiopia and to what extent the private commercial banks in Ethiopia use this factors to affect the job satisfaction and performance of employees. Your genuine and well thought response to the questions will enhance the purpose of the study.

The information you give will be used only for academic purpose and it will be kept confidential. You are not supposed to write your name.

I thank you in advance for your cooperation. You may use the following mobile number for any queries.

Dagamwi Alemayehu (0913123929)

1. Gender

- Male
- Female

2. Age

- <20 years
- 20 – 29 years
- 30 – 39 years
- 40-49 years

>50 years

3. Education level

Bachelor Degree

Master Degree

Doctorate Degree

other please specify: _____

4. Marital status

Married

Unmarried

5. How long have you been employee of this bank?

<1 year

1-4 years

5-7 years

7-10 years

>10 years

Please circle on your response

Questions		strongly disagree	Disagree	Neutral	Agree	strongly agree
<i>Job security</i>						
1	The bank gave me a sense of job security	1	2	3	4	5
2	I will be working for the same organization in the next 2 years	1	2	3	4	5
3	Job security affect your performance significantly	1	2	3	4	5
<i>Opportunity</i>						
4	There is an opportunity for individual career growth and development within the Bank	1	2	3	4	5
5	The Bank has fair policies for promotion for all employees	1	2	3	4	5
6	the management is just towards administering policies concerning employees	1	2	3	4	5
7	I have opportunities to recommend new ideas and solutions	1	2	3	4	5
8	I am satisfied with the opportunity I have to grow within the company and this affect my performance	1	2	3	4	5
<i>Compensation / pay</i>						
9	I am satisfied with the banks benefit package	1	2	3	4	5
10	The bank pays you well for the work you are doing	1	2	3	4	5

Questions		strongly disagree	Disagree	Neutral	Agree	strongly agree
11	If your salary and benefit increase your performance will increase consequently.	1	2	3	4	5
<i>Supervisor support and feed back</i>						
12	If something unusual comes up I know who to go for a solution	1	2	3	4	5
13	Do your seniors, managers encourage you to give your best effort?	1	2	3	4	5
14	Do you receive constructive feedback from your manager and supervisors?	1	2	3	4	5
15	Does your manager praise you when you have done a good job?	1	2	3	4	5
<i>Working environment</i>						
16	Do you relish being a member of your team?	1	2	3	4	5
17	Is your team an inspiration for you to do your best at the job?	1	2	3	4	5
18	Does your team provide you support at work whenever needed?	1	2	3	4	5
19	The overall work environment affects your performance	1	2	3	4	5
<i>Job character</i>						

Questions		strongly disagree	Disagree	Neutral	Agree	strongly agree
20	Do you feel there is a scope for personal growth such as skill enhancement?	1	2	3	4	5
21	Do you think your job makes a positive difference in other's life?	1	2	3	4	5
<i>Interpersonal relationship</i>						
22	The bank encourages inter personal relations among colleagues	1	2	3	4	5
23	The positive interpersonal relations affect your performance on your job.	1	2	3	4	5
		1	2	3	4	5
<i>Involvement in decision making</i>						
24	I am involved in decision making that affects my work	1	2	3	4	5
25	I would like to be more involved in decision making that affects my work	1	2	3	4	5
26	Do you feel that your opinions are heard and valued by your superior?	1	2	3	4	5
27	Does the management involve you while taking leadership related decisions	1	2	3	4	5
28	Dose being involved in your decision making affect your performance?	1	2	3	4	5

Thank You!