**THE FACTORS INFLUENCING EMPLOYEE JOB SATISFACTION IN THE BANKING SECTOR: A CASE OF NMB BANK IN DAR ES SALAAM**

**BENEDICTO TITUS CHANZI**

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION**

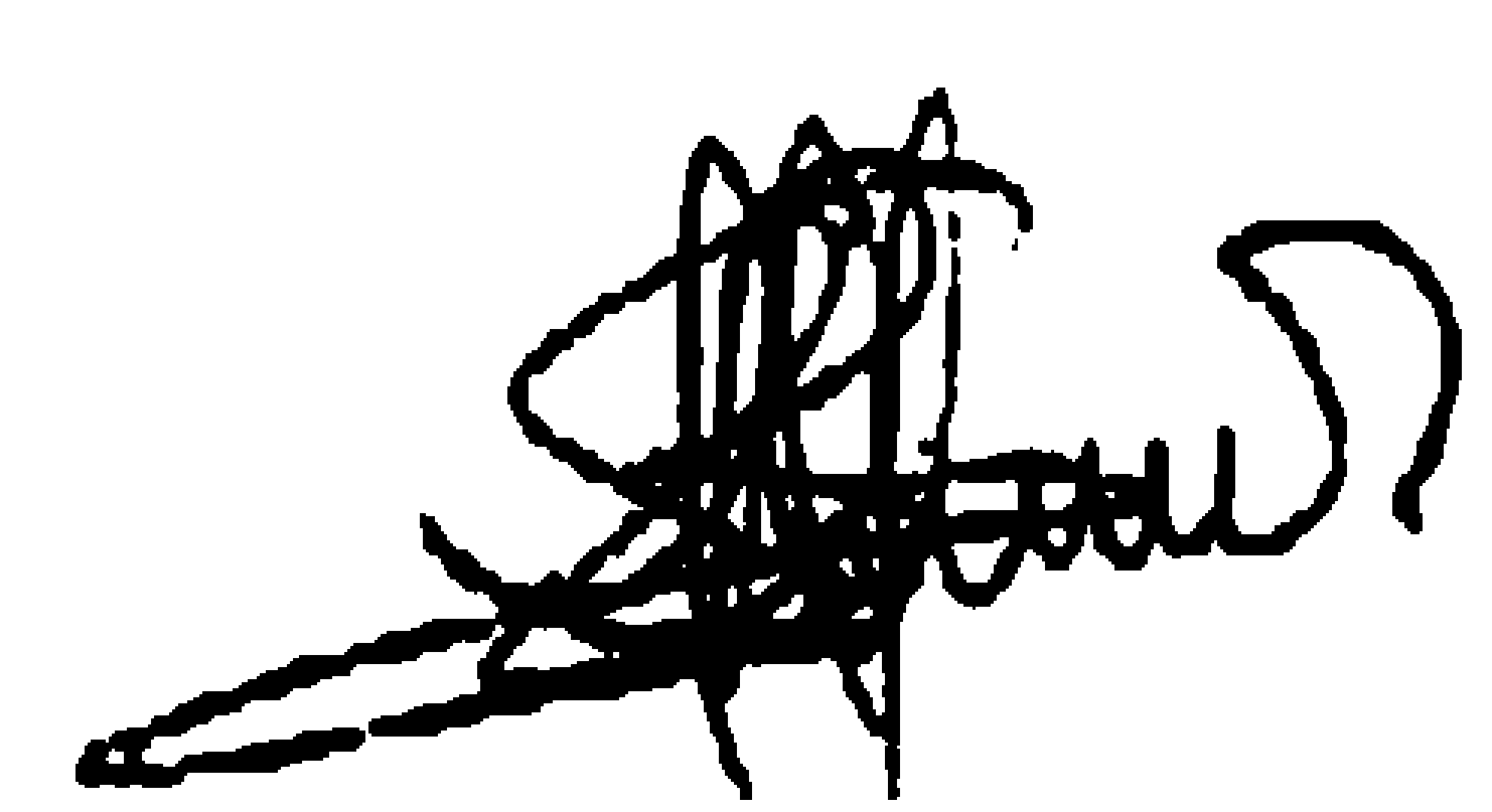
**DEPARTMENT OF ACCOUNTING AND FINANCE**

**THE OPEN UNIVERSITY OF TANZANIA**

**2023**

# **CERTIFICATION**

The undersigned certifies that she has read and hereby recommends for acceptance by The Open University of Tanzania a dissertation titled **“*The******Factors Influencing Employees Job Satisfaction in the Banking Sector: A Case of NMB Bank in Dar es Salaam***”. In partial fulfillment of the requirements for the degree of Master of Business Administration of the open university of Tanzania.

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**Dr. Asha Katamba**

**(Supervisor)**

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………………..………………..

Signature

………………………………..

Date.

# DEDICATION

This work is dedicated to my dear parents. I thank them for their great support throughout my studies.

# ACKNOWLEDGEMENT

This work has been possible because of the support of the Almighty God. I thank him for his protection and guidance throughout my study period. I would also like to thank my research Supervisor Dr. Asha Katamba for her great support and supervision of my work. She was ready to assist me anytime I consulted her. I also appreciate the support I got from the NMB Bank Management and staff. The consulted staff were all willing to provide me with the information I needed for my research work. Lastly to all the consulted individuals who provided me with the information I needed by filling and returning the questionnaires on time.

# **ABSTRACT**

The aim of the study was to assess the factors influencing job satisfaction among workers in the banking sector. The study was guided by three specific objectives which were; to identify whether pay, promotion, work environment, nature of work, personal factors and work itself are responsible for workers satisfaction, to assess the contribution of satisfied workers towards organizational performance and to determine the consequences of employee job satisfaction in the banking sector. The study employed case study research design. Data collection methods were primary and secondary data collection methods. Tools used to collect data were questionnaires, interview and documentary review. The findings revealed that pay, promotion, work environment, nature of work, personal factors and work itself affect the level of job satisfaction among workers in the organization. Secondly, the findings revealed that satisfied workers influence positively the performance of the organization. Furthermore, the findings revealed that high productivity, organizational commitment, better reputation, decrease in employee turnover, absence in absenteeism and decrease in employee stress are the consequences of worker’s satisfaction. The level of satisfaction among workers at NMB was low. It was recommended that there is a need to improve payments, providing allowances, providing motivational packages and improving working environment so as to increase the level of satisfaction among workers.

***Keywords****: Job satisfaction, banking sector, NMB Bank, Dar es salaam*

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# LIST OF ABBREVIATIONS

CRDB Commercial Rural Development Bank

ERG Needs Existence, Relatedness and Growth Needs

FI Financial Institution

GDP Gross Domestic Product

IRS Internal Revenue Service

MBA Masters of Business Administration

N-ACH Need for Achievement

N-AFF Need for Affiliation

N-POW Need for Power

NBC National Bank of Commerce

NMB National Microfinance Bank

PLC Public Listed Company

SPSS Statistical Package for Social Science

TANROADS Tanzania National Roads Agency

TPB Tanzania Postal Bank

URT United Republic of Tanzania

# CHAPTER ONE

# INTRODUCTION

# 

# Overview

This chapter provides explanations on the background of the problem, statement of the problem, objective of the study, research questions, significance of the study, limitation and delimitation of the study, as well as organization of the study.

# Background to the Study

It is critical to understand how employees feel about their work and daily tasks in the highly competitive business world of today and to gauge their level of satisfaction with various aspects of their jobs (Mobarak, 2014). Because the most effective way to determine how well a bank is performing and, by extension, how well the entire economy of a country is performing is to control human resources and maintain higher levels of job satisfaction among bank employees. Financial institutions play a significant role in the economic development of nations.

Therefore, it is crucial for banks to manage their human resources effectively and determine whether or not their staff members are satisfied, as happy employees are more likely to work diligently and present a positive impression of the company. Job satisfaction is essential to the culture of an organization and has a big impact on how employees and management interact. The Hawthorne investigations, which were conducted at some point between 1924 and 1933 and are credited by Elton Mayo of Harvard University, were historically responsible for the crisis of job happiness. Those studies resulted into “Hawthorne effect” the effect portrays that changes in job situations temporarily lead to productivity. This marked the beginning to investigate factors of job satisfaction.

It has additional significance in the modern, technologically advanced business world since it alters people's expectations of their jobs. Understanding job satisfaction is essential for effective control of a diversified human resource because attrition, retention, recruiting, education, and training all directly or indirectly relate to this topic. The current era is distinguished by intense competitiveness in the market. Technology, labor, working conditions, and workplace culture are all rapidly changing. Therefore, a person's ability to survive in the market depends greatly on their team of skilled, knowledgeable, committed, diligent, and joyful employees.

The important accomplishment for any company, including the banking industry, is to both recruit and retain qualified employees. These studies are required in part because businesses are working to come up with efficient ways to provide a pleasant workplace for employees. Like other businesses, banks encounter opposition to change, as well as issues with working conditions, rewards, and policies about promotions. Sporadic agitations among bank employees show how crucial it is to acknowledge workers' contentment. This scope includes both inside and outside of banking environments, as well as all aspects of the workplace and various classes of employees.

# Statement of the Research Problem

Employee job happiness, which is a component of employee life satisfaction, has grown to be one of the most important challenges in every industry, according to Kumar and Pandey (2011). The performance of both employees and businesses may be noticeably hampered by demanding circumstances relating to job satisfaction, such as discontent with the workplace environment, a lack of high-quality lifestyles, and individual organizational goals.

A researcher discovered that the banking industry has a heavy workload and a demanding schedule. It was also discovered that employees find it difficult to take time off due to the tight work schedule. There has also been significant labor turnover in the banking industry, with many employees moving from one bank to another or to other businesses, as well as numerous complaints and issues among employees. Numerous studies on job satisfaction have been conducted in Tanzania and elsewhere, and researchers have identified a number of factors that affect job satisfaction within an organization, including pay or income, supervision, coworkers, supervision, and working environment. In some cases, the absence of these factors results in dissatisfaction among employees. Furthermore, these researchers failed to generalize the level of overall employee satisfaction in those specific organizations and did not outline the implications of worker satisfaction or dissatisfaction for the entire organization as a whole, including any potential positive or negative effects. A huge percentage of workers, according to Mahene (2015), are dissatisfied with their income and possibilities for advancement, and to a large extent, they are also unmotivated by them. Employee performance at Jubilee Insurance Company is influenced by factors like working conditions, job security, leadership and supervision, teamwork, organizational policy, technological change, and organizational culture. In order to remind management of the importance of ensuring employee satisfaction, the study did not provide information on the overall level of employee satisfaction, including whether they are satisfied or not, as well as the effects of work satisfaction. Despite the real-world issue that this study addresses, there is still a knowledge gap because there is not enough data on the effects that job satisfaction has on the entire organization. More advancement in the field of satisfaction are therefore necessary to assess the effects on management that unsatisfied employees will have.

# Research Objectives

# General Objective

To examine the factors affecting employee job satisfaction in the banking sector.

# Specific Objectives

The specific objectives of the study were as follows:

1. To identify whether pay, promotion, work environment, nature of work, personal factors and work itself are responsible for employee’s job satisfaction at NMB.
2. To assess the contribution of satisfied workers towards overall performance of NMB.
3. To determine the consequences of employee job satisfaction in the banking sector.

# Research Questions

# Main Research Question

What are the factors that influence employee job satisfaction in the banking sector?

# Specific Research Questions

1. Are pay, promotion, work environment, nature of work, personal factors and work itself responsible for employee job satisfaction at NMB?
2. What contributions do satisfied workers have towards the overall performance of NMB?
3. What are the consequences of employee job satisfaction in the banking sector?

# Significance of the Study

This study is of great significance to the following groups:

**To the Banking Organizations:** The study increases awareness to the management regarding the conditions of job satisfaction. The findings of this study help the management to set up strategies for eliminating factors causing job dissatisfaction and set strategies for improving job satisfaction to the workers.

**To the researcher, employees and other researchers:** It can be used as a reference by other researcher who wishes to do a research on the same field. The study increases knowledge regarding job satisfaction to the researcher and workers within the banking sector and other sectors at large.

# Organization of the Study

The study was organized in five chapters. Chapter one of this study covered the introduction, historical background of the study, the statement of the problem, objectives of the study, research questions, scope and significance of the study and the organization of the study. Chapter two of this study was about the literature review. Chapter three covered the research methodology that was used. Chapter four covered the data analysis, presentation and interpretation. Chapter five of this study provided a summary of findings, discussion, conclusions and recommendations.

# CHAPTER TWO

# LITERATURE REVIEW

# 

# Overview

This chapter provided a review of the previous studies relevant to this study on the factors influencing employee job satisfaction in the banking sector in Tanzania. It also contained definition of key terms, theoretical review and conceptual framework.

# Definition of Key Terms

# Employee

According to Murray (2018) a worker is someone hired for the purpose of carrying out a specific activity or to offer labor and work in a carrier for a person else (the corporation). The Internal Revenue Service (IRS) classifies an employee as every person who performs a service for an organization if the employer can manipulate what's going to be accomplished and the way it will be done, basing on the IRS definition the elements that specify one as an employee consists of a specific salary or income, an implied or written contract and a manager of someone’s work through the business enterprise.

# Job Satisfaction

There are various aspects to job satisfaction and the challenge to apprehend job satisfaction and its outcomes in a company is only said than completed. Mullins, (2002), job satisfaction is a complicated and multi-dimensional concept which means different to different individuals. Robbins, (2001) it is a general mindset toward one’s activity, the difference among rewards obtained and what they surely agree that they must obtain. And consistent with Greenberg and Barron, (2008) regarded job satisfaction as a sense which can produce a tremendous or negative impact towards one’s roles and obligations at work, and that they introduced that it is crucial to know the concept of job satisfaction as there is no a single way to satisfy all employees in the organization. moreover, Robbins and Judge, (2007) it is employee’s emotional response to distinctive job-related factors ensuing in a consolation, self-assurance, praise, personal growth, finding pleasure and diverse positive possibilities including upward mobility, appraisal and recognition on a merit pattern with monetary price as compensation.

# Bank

According to Akrani, (2011) the term bank (financial institution) is derived from an Old Italian word BANCA or from a French phrase BANQUE which each mean a Bench or money trade table. At some stages in the past European cash creditors or cash changers used to expose cash of various nations in large quantities on tables or benches for the reason of lending or exchanging. Consequently, a bank is an economic organization which offers deposits, advances and any other related services. It receives cash from depositors (those who need to store) and lend the cash to individuals who want it.

# Banking Sector

According to the law dictionary a banking sector is any group that lends cash or invests it, banking sector may be defined as the segment of the economic system devoted to the protecting of financial belongings for others, investing those financial belongings as leverage to create greater wealth and regulation of those activities by government authorities. Preserving of financial property is the middle of all banking; a bank holds property for its clients with a promise that the cash can be withdrawn if the person or business wishes the said asset back, the banking falls under the tertiary sector (Pettinger, 2017).

# Theories Relevant to the Study

Job satisfaction theories have two different perspectives which are content and process theories. a) Content theories are more focused on individual needs and individual goals. They are mainly concerned with “what” motivates workers in a company. The most known theories are Maslow’s need theory, Herzberg Motivator Hygiene theory, Clytons ERG theory, Theory X and Theory Y and McClelland’s Need theory. b) Process theories are mainly focused on the way motivation takes place, they deal with the process of motivation and how motivation occurs, most known process theories are Vroom’s Valance expectancy theory, Equity theory and Goal setting theory.

# Content Theories

These explain why individual needs change often and what influences this change. They explain the factors that motivate change. Below are explanations on the content theories a) Hierarchy of Needs Theory Hierarchy of needs concept, that is mainly referred to as Maslow’s need hierarchy theory, it was the earliest theory to emphasize and take a look at the crucial contributors of job satisfaction even though it become specially evolved to explain human motivation in standard. Prasad, (2001) according to Abraham Maslow, human needs are labeled below 5 heads so as of choice forming a 5-degree hierarchy which encompass basic physiological needs, safety and security needs, belongingness/ association needs, esteem needs and self - actualization needs. Generally, Maslow established this concept for the purpose of explaining human motivation. Butitis also relevant to the work surroundings and popularly been used to provide an explanation on job satisfaction. Within the company context, the fundamental physiological need contains the pay bundle and medical benefit of an employee. Protection and security need consist of the efforts or equipment’s supplied via the enterprise for the purpose of physical protection of the personnel for example first aid resource kits within the workplaces, and fire extinguishers are few examples of this category.

Additionally, it is protection issue that includes organization’s structure and policies involving worker’s choice and retention. And as soon as personnel feel safe and at ease within the work they generally tend to develop a sense of belongingness closer to the place of work which is the third phase at the hierarchy of needs. Then after she or he starts to search for recognition and appreciation from his or her Colleagues and superiors. According to Kothari, (2007) personnel will constantly want to be treated as an essential element of an employer and increase a wonderful and harmonious relationship with other colleagues. The final step is when a worker seeks self - actualization, here she or he devotes first-class functionality and potential at acting diverse responsibilities. In reality every degree is a step closer to the last one. Therefore, as long as Maslow’s principle is involved organizations must pay interest at pleasing the lower level needs of a worker in the work place which includes the pay package and medical benefits as an attempt and advancement towards his or her better order needs in order to ensure the process of satisfaction amongst employees.

Although this idea has been criticized on the subsequent grounds, in line with Gupta, (2008) the principle is based totally on particularly small pattern this is why he supplied his concept with apology for individuals who insisted on reliability, validity and sampling. It has been proved that there is lack of hierarchical structure of need as suggested by Maslow, even though every person has some ordering for his needs. Some people may be deprived of their lower level needs but may still strive for self-actualization needs, also on operationalization of some of the principles makes it difficult for researchers to test the theory. As an example, it is difficult to measure self-actualization.

# Consequences of Job Satisfaction

High job satisfaction my result into excessive productivity among employees, reduces turnover, improves attendance and so on whilst job dissatisfaction might also lead into stress, overall poor performance, negative productiveness, excessive employee turnover within the organization and lots of others, now below are the consequences of job satisfaction.

# Productivity

Tyson Burke once stated, “Happy workers are effective workers” job satisfaction might not have a direct effect on productiveness however its benefits are long term. in step with Onzere, (2011) employee satisfaction may be very vital in an organization since productivity relies on satisfaction, if workers within an organization are happy and satisfied with their job they tend to be productive that is they produce a better-quality output in an efficiently way resulting in increase in profits in the organization in which they work. They are also likely to be creative and innovative and this aspect will enable the organization to change and be competitive in the market place. According to Ford, (2005) job satisfaction may directly not have an impact on performance that is visible on individual employees, however it leads to overall improvements on departments and organization at large.

# Turnover

Gupta, (2009) defines worker turnover as time to time adjustments inside the composition of the workforce of the company. Companies with greater employee turnover have huge chances of its operations or activities to be disrupted or disturbed; also, it results into occurrence of extra cost on recruiting and training new workers. Therefore, now day’s employers do all possible means to make sure its personnel are satisfied inside the organization so that they can minimize cost related to employee turnover. Since better job opportunities leads to employee turnover as when employees get a job somewhere else with better opportunities they will likely leave their present organization and move to the one with better opportunities. It has been observed that turnover and job satisfaction are inversely related. The higher the job satisfaction level the lower the rate of turnover in an organization (Sweeney and Mcfarlin, 2002).

# Attendance

This has an inverse relationship with job satisfaction, since the higher the satisfaction level the lower the absenteeism as personnel enjoy their work and become satisfied or happy to walk into the doors of the workplace every morning. Voluntary absenteeism is very common in the companies now days. Personnel who are less happy or satisfied with their work are more likely to take greater leaves in opposition to unavoidable absenteeism such as study and sick leaves. Studies also indicate that satisfied personnel have lower absenteeism. The truth is, high job satisfaction won't result in low absenteeism (due to unavoidable absenteeism) but low level of satisfaction with the job will really result into excessive absenteeism. According to Robbins, (2003) a failure to report to work appears to have a slightly relationship with job satisfaction, an increase in work satisfaction at work will lead to a decrease in absenteeism and a higher level of staff absence within the organization may impact the company negatively.

# Job Satisfaction and Personal Characteristics

Any worker becoming a member of a company brings together with him or her personality traits which may affect positively or negatively his or her performance in the work place and the environment as well. Below are the personal characteristics associated with job satisfaction.

# Age

Age is a vital aspect to consider because workers in each company vary with age. It’s far most one of the most complex phenomena to apprehend its relationship with job satisfaction. Most people believe that job satisfaction will increase with an increase in age of an employee due to the fact that he or she will be much experienced and it will likely be easy for him or her to perform the work better. Kacmar and Ferris (1989) studied the connection between job satisfaction and age and found that level of work satisfaction for a younger age his high at the beginning of the work, and it reaches a time when it declines and later start to rise again due to an increase in age of the worker.

# Marital Status

In numerous researches that have been undertaken on marital status and job satisfaction only a few managed to set up the relationship among the two as how marital status could have an effect on job satisfaction. Particularly it is referred that married employees have more financial and family duties to take care of therefore they tend to value their work more than the unmarried personnel. According to Saner and Eyupoglu, (2013) discovered that the level of job satisfaction of the married academician is higher compared to unmarried staffs.

# Education

Uncommon review regarding education level has been stated down in diverse studies. Majority trust that there has been a positive relationship between the level of education that employees have and satisfaction level with their job. Furthermore, it simply to count on that more qualified personnel will be frustrated of allotted routine works. Alternatively, some researchers discovered that higher level of education leads to higher job satisfaction. According to Verhofstadt and Omey, (2003) higher educated personnel appear to be more satisfied than personnel with lower education level as they are likely to get a better job, and when they controlled all job characteristics the results indicated a negative relationship with higher educated employees being less happy about their first job. Since higher education results into higher expectations and dissatisfaction happens when the expectations are not met.

# Number of Dependents

The number of dependents that the worker has, plays an important role to determine the rate of satisfaction level that a worker has. it's far considered that a worker with a large number of dependents has more family duties to take care of and has more attention to pay in his or her work while on the other side workers with few numbers of dependents are likely not to value much their job. However according to Chand, (2017) Job satisfaction decreases with the increase in the number of people who financially depend on the worker and this may cause stress to the employee in coping up with greater financial responsibilities and this becomes a burden as it may exhaust the energy and enthusiasm of the worker leading to low job satisfaction.

# Income

Higher earnings result into higher level of job satisfaction among employees. If a worker finds a work that pays him or her with regard to his or her competencies and expertise, he or she gets a fair income from the job, the worker becomes motivated and show positive results. According to Mahene, (2015) found out that workers are unsatisfied with their job and this was mainly due to lack of enough pay. Therefore, this shows that higher income leads to higher job satisfaction.

# Experience

According to Brady (2001) employees who stayed in their companies for a longer time, was due to job satisfaction and perceived job performance, therefore many years of work (experience) of an employee is resulted from job satisfaction. Basing on general understanding, we would probable say that a person, who begins his or her profession or work will be more enthusiastic in comparison to later stages of work. His or her job satisfaction also increases yet again when he or she is near the retirement age. This takes place because of lack of opportunities available for the worker.

# Factors Influencing Job Satisfaction

Business enterprise performs an essential role in figuring out the extent in which employees are satisfied with their work. Below are the organization factors influencing worker job satisfaction.

# Compensation/ Pay

It is referred to money, despite of its multidimensional it is still one of the most important causes of job satisfaction because money is what enables people to meet their basic needs such as food, clothes and shelter Luthans, (1998). Pay package plays an important role in influencing job satisfaction level among employees. There are two functions that are solved by better pay packages one is that pay is an element of motivation as employees who are paid highly get motivated with their work and second is that it indicates employer’s attitude and concerned on its workforce as workers mainly expect to be compensated fairly and with attractive packages that fulfills their needs and wants. Hence fairness in compensation affects the level of satisfaction among employees.

# Nature of Work

According to Rollinson, (2005) in the current competitive world for organization to survive in the market place its employees have to be innovative and creative so as to come up with new ideas of how to do business, hence this aspect makes job to be more challenging as works that are not challenging tend to create boredom and much challenges results into frustration among employees. Hence if a worker is satisfied with the present work profile he or she develops a congenial environment of working.

# Promotion

Promotion also plays an important role on job satisfaction; it may be in different ways such as pay, status, fringe benefits and so on. According to Rollinson, (2005) it is obvious that some individuals may be satisfied with promotion or being offered an opportunity for promotion which can lead to improved responsibility and good pay as well. The promotion system in an organization must be done fairly. Since unfairness of the system will result into employees not to trust the system and their performance levels will decrease due to unfair promotion opportunities. Therefore, fairness in promotion influences job satisfaction positively, as workers perform better when they are offered better scope promotion opportunities.

# Work Environmental Factors

Environment in which workers perform their daily activities plays a crucial role in determining the extent of satisfaction level among employees. Below are the environmental factors influencing level of satisfaction among employees.

# Supervision/Leadership

Leadership in an organization is an important factor for successfulness of the organization, because it is their supervision which can influence others to work willingly toward achieving organizational goals. A good leader has the ability to plan, campaign, organize and implement programs within the organization or outside of the organization. The best leaders will always know the people that they work with, and always know what to do so as to motivate them in doing their job and performing beyond their expectations. These can be achieved only if leaders recognize the employee’s participation in making decision because they are the ones who are mostly affected by the decision that take place in the organization. The issues of involving employees in organizational discussions make them feel that they are recognized, valued and wanted. In long term this may result in the employee being satisfied hence willing to work and take responsibility. This was the point of concern by Alas (2007).

# Work Group

A healthy group offers a better environment for advice, support and assistance and facilitates better interaction among members in the organization. When members within the organization have common interest their satisfaction level can highly be seen Lee and Chang, (2008) identifies that letting personnel select who to work with improves their positive attitude and mindset towards work because team work will improve their job satisfaction. This is due to the fact that employees are satisfied when organization goals are achieved with their co-workers.

**Working Conditions:** Conducive working conditions create a good physical comfort among employees. Since an environment with conducive ventilation, temperature, light and a clean one is always favored by workers. As unpleasant work environment affects the organization negatively. Robbins, (2001) advocates that working conditions will have an impact on job satisfaction, as personnel are concerned with pleasant working environment and in turn this will lead to a higher level of job satisfaction among employees.

# Work Itself

For employees to perform better within the organization they have to be happy and satisfied with what they are doing. Below are the factors basing on work itself that influence the level of satisfaction among workers.

**Job Scope:** Job scope encompasses in itself the number of tasks that workers perform, feedback as well as job pace. According to Irwin *et al,* (2001) job satisfaction is related positively with the level of satisfaction among employees.

**Variety:** According to Irwin et al. (2001) monotonous jobs always reduce job satisfaction, and plenty of duties to be performed can at times create confusion. A moderate amount of variety is tremendously effective. Boring and tedious work that causes fatigue to employees reduces the satisfaction level of the employees; therefore, a work with moderate amount of variety is more satisfactory to the employees.

**Interesting Work:** An exciting work profile results into better satisfaction among employees compared to uninteresting and monotonous jobs that creates dissatisfaction and lack of interest within workers. According to Brady, (2001) personnel turn out to be happy when they are at ease and satisfied with their work.

# Personal Factors

A worker himself or herself is an essential determinant of his or her degree of job satisfaction in a company. Below are the personal factors that may influence job satisfaction. a) Age and Seniority According to Biswajeet, (2001) as the age of an employ increases his or her maturity level also increases as well as the satisfaction level as they tend to be satisfied with the existing resources in the organization. They also get promoted to better positions and more challenging work. And on the other hand, those workers who do not get promoted with an increase in age tend to be more dissatisfied with their job.

**Tenure:** Tenure and age are frequently similar; personnel that work for longer tenure are more satisfied. Longer tenure ensures job security since the fear of losing a job is reduced when there is job security. Brady, (2001) found that personnel’s who stayed in their corporation for a longer time was due to job satisfaction and perceived overall performance.

**Personality:** According to Sydanmaanlakka, (2002) self-esteem, self-assurance, adulthood, autonomy, responsibilities and challenges are a few traits that lead to job satisfaction. An employee with a positive character and personality creates a better environment of working, the nature of this trait comes from within the worker him or herself and automatically the workers becomes satisfied with the job and establish a positive attitude towards it. Therefore, the personality of a worker affects their job satisfaction level.

# Contribution of Satisfied Employees towards Organization Performance

According to Vroom, (1964) the relationship between job satisfaction and worker’s overall performance is complex, for the reason that they are interrelated. some people argue that satisfaction leads to performance while others trust that performance results into satisfaction meaning that an individual who is satisfied with his or her job will produce a better performance but to obtain such a performance one has to be satisfied with the job. According to Latif*et al.* (2013) in their research on the impact of employee’s job satisfaction on organization performance, discovered that there is a positive correlation between a company performance and job satisfaction, as a satisfied employee becomes more productive than the unsatisfied ones. Therefore, the entire performance of the organization improves when its personnel are satisfied with their work. As job satisfaction creates an atmosphere that is pleasant within the company for employees to be effective and efficiently in their day to day operations.

# Empirical Literature

Chitenje (2017) carried out a study on the effect of work life balance on worker job satisfaction in the banking sector in Tanzania a case of Tanzania Postal Bank Public Listed Company (TPB Plc) Dar es Salaam. The study aimed at analyzing how work life balance impacts job satisfaction in the banking sector in Tanzania. Under this study work life balance and employees job satisfaction were evaluated by considering duration of work hours, work conditions, environment, job pressure, change of job and availability of work life programs. The researcher found out that there is a significant impact in relationship between work life balance and employee job satisfaction that is the factors of work life balance have an effect in TPB Bank employee’s job satisfaction, Hence the researcher recommend that banks should improve their policies, benefits programs such as bonus, salary increments, overtime pay, work distribution and making changes within organization, moreover banks should establish and maintain work life balance programs in the work place which is the main catalyst for enhancing employee job satisfaction.

Mahene (2015) conducted a research on Assessment of the effects of employee’s job satisfaction on work performance in Insurance Company, A case of Jubilee Insurance Company. The overall purpose of the research was to assess the effects of employees’ Job Satisfaction on work performance in Jubilee Insurance Company. The researcher also took a wide role by looking at the most influencing factors affecting Job Satisfaction in Jubilee Insurance Company on the basis of the factors that were presumed to affect Job Satisfaction included, payment, teamwork, opportunities for promotion, Job security and working conditions. The objectives of the study were; to find out the factors that influence job satisfaction, to assess worker’s performance in the Jubilee Insurance Company, and lastly was to find out if there is a relationship between Job satisfaction and workers performance. The findings showed that a high percent of workers is unsatisfied with pay and opportunities for promotion and to a large extent they are not motivated by them too. Aspects such as working condition, job security, supervision and leadership, team work, organizational policy, technological change and organizational culture affects employees’ performance in Jubilee Insurance Company. The study finally recommended that, Jubilee Insurance Company should improve the whole package of compensation and offer better promotion opportunities, to make sure that they relate to the employee’s performance so as to enhance the overall goal achievement in Jubilee Insurance Company.

Onzere (2011) conducted a research on factors that influence employee satisfaction in major commercial banks in Kenya. The study focused at determining the factors that influence worker’s satisfaction among commercial banks in Kenya. A sample survey design method was used were by the targeted population comprised of 8,824 employees of commercial banks in Kenya, it made use of stratified sampling technique to select 1952 employees so as to constitute the sample. Primary data were collected through questionnaires and the researcher found that the major factors that influence employee satisfaction includes extrinsic rewards, supervisory support, fairness, autonomy, corporate image, affiliation, as well as employee development. Other factors include being treated with respect, recognition, empowering employee, and offer better compensations, there should a positive management with better goals framework, means of measuring performance and expectations.

Satta (2014) conducted a research on the level of job satisfaction among employees of the banking industries at Bahawalpur. The study aimed at measuring the factors that affect worker’s satisfaction by referring to variables such as promotion, working environment, leadership and job stress. The researcher found out that the independent variable promotion and leadership behavior were highly correlated with worker’s satisfaction level while working environment and work stress had a slightly influence on employee’s job satisfaction. This study was inadequate as it only looked at few elements that may influence satisfaction level among employees that were promotion, leadership, work environment and job stress and ignored other factors such as salary, trainings and organization policies and strategies.

Weerasinghe *et al.* (2017) carried out a study on factors affecting job satisfaction of banking employees in Sri Lanka, on public and private banks in Anuradhapura District. The findings from this study revealed the factors that had a strong relationship with job satisfaction among workers in the banking industry. These factors included work itself, salary, job security and recognition. Among these factors, the mostly influential factor which led to higher level of job satisfaction among workers in banking sector in Sr Lanka was salary. This means that by providing employees with better salary scales it increases their levels of job satisfaction than when they are provided with poor salaries.

# Conceptual Framework

A conceptual framework portrays information of the variables that are to be tested and their predicted relationships with the study. It essentially groups the variables into independent, dependent and intervening variables (Mugenda, 1999; cited by Kimaro, 2015). The diagram underneath illustrates variables which are independent and dependent variables. Independent variables are pay, promotion, nature of work, work itself, work environment, and personal factors while dependent variable is Job satisfaction. Therefore, the diagram illustrates Job satisfaction depends on the six factors which are independent variables.

Working Environment

Nature of the work

Promotion

Personal factors

Work itself

Pay

Job satisfaction

Figure 2.: Conceptual framework

**Source**: Author, Modified from Levison, (2022)

# CHAPTER THREE

# RESEARCH METHODOLOGY

# 

# Overview

According to Kothari (2006) research methodology is a way to systematically solve a research problem. Therefore, this chapter presented research paradigm, research design, area of the study, target population, sampling technique and sample size, data collection methods, research instruments, reliability and validity of research instruments, data analysis and ethical issues.

# Research Design

According to Kothari (2006), a research design is a conceptual structure in which a research is conducted; it is a blueprint for data collection, measurement and analysis. This study employed a case study research design as such a design facilitated easy collection of information within a company. A case study design was preferred to other studies such as survey and experimental due to the fact that, it relayed more emphasis on full contextual analysis of a few events or conditions and their interaction. A Case study design enabled the researcher to conduct an in-depth study of the selected unit or case. The researcher also found it flexible in the use of data collection methods.

# Area of study

Here the researcher collected data from various bank officials at NMB Head Office Head Office was selected as a case study to represent other banks such as NBC and CRDB because it has many branches than other banks in the area and Headquarters has many employees hence information about employee job satisfaction was possible in lower costs.

# Population of the Study

The population of a study refers to a complete set of elements (persons or object) that possess some common characteristics defined by the sampling criteria established by the researcher (Msabila & Nalaila, 2013). A population also refers to the total collection of elements about which we wish to make some inferences. The population under this study was 347 NMB Head office employees.

# Sampling Technique

Kothari (2006) stated that a sampling design is a plan for attaining a sample from a universe or population. It includes the procedures or techniques that are used in selecting items for the sample. Sample design approximates the number of items to be included in the sample such as the size of the sample. The researcher adopted both probability and non-probability sampling technique. Simple random and purposive sampling techniques were used in this study.

# Simple Random Sampling Technique

In this technique each individual was chosen randomly and entirely by chance such that each individual had an equal chance of being selected. The researcher used simple random sampling technique in selection of non-managerial employees since the method provided a fair way of selecting a sample from a given population as every employee was given an equal opportunity of being selected. Here the researcher chose 60 respondents who responded to the questionnaires. The researcher wrote the names of all 347 non-top officials’ employees of NMB Head Office on a piece of paper (name of each employee on a separate piece of paper), each piece of paper was then folded and placed in a pot where by the researcher selected randomly without replacement 60 names of the employees who were used as a sample to represent the entire non-top officials of NMB Head office.

# Purposive Sampling Technique

Purposive sampling technique was used to select top officials and key executives such as directors. Since the key executive bank officials of NMB. The method enabled the researcher to select a sample in order to obtain the views of top managerial staffs on factors influencing employee job satisfaction basing on positions that they hold. The researcher interviewed 6 executive officials namely: Director of Business Banking, Chief Operating Officer, Head of Human Resource Management, Head of Branch Network, Director of Corporate and Investment Banking and Head of Retail Credit.

# Sample Size

The study comprised a total sample size of 60 respondents; the selected number of respondents was suitable as it fulfilled the requirements of representative, flexibility, efficiency, reliability, and precision of the study. Kothari (2006) suggested that an acceptable sample size should not have less than 30 units to be taken as a sample for an efficient statistical analysis to be conducted on a case study research.

# Data Collection Methods

According to Kothari (2006) there are two basic methods of data collection. These are primary data collection methods and secondary data collection methods.

# Primary Data

Primary data used were collected through questionnaires and interview or face to face which collected all responses from the chosen sample.

# Secondary Data

Kothari (2006) states that secondary data are data which have already been collected by someone else and which have already been passed through the statistical process. Secondary data was used in the study; therefore, the number of populations was known from the secondary data. There are number of secondary sources of data that were applied. Masters & PhD thesis, books and journals and company documents such as letters, internal memos, minutes of meetings was also used.

# Research Approaches

There are two research approaches: that are quantitative and qualitative approach.

# Qualitative Method

Qualitative method is a method which focuses on exploring the themes and patterns of employees work environment. This theme is used to describe an integrating idea in relation with the data (Richards, 2005; cited by Abdullah, 2013). Therefore, under this study, qualitative technique was carried out focused on the themes and patterns.

# Design of Interview Question

Structure interview is the specific way of asking questions and provide direct response (Cooper & Schindler, 2006; cited by Abdullah, 2013). For the purpose of exploring detailed answers from employees, structured interview was adopted. Interview is a face-to-face or over the phone interaction between two or more individuals for the purpose of obtaining information in a short period of time (Higgins, 2009; cited by Abdullah, 2013). In this study interview questions were formed to discover what influence employee satisfaction levels in the bank.

# Data Collection

Data was collected by direct interviews. The interviews were conducted to respondents who hold directorate position so as to assess their views on worker’s job satisfaction in the banking sector. The researcher prepared an interview guide for easy facilitation of the interview.

# Quantitative Method

The quantitative methods allowed a researcher to deduce research questions a prior from established theory, allowing to test theories and examine relationships between cause and effects proven or tested empirically (Higgins, 2009; cited by Abdullah *et al*., 2013).

In this study the researcher made use of descriptive analysis method. Sampling Design: A simple random sampling technique was employed to select a sample of 60 non-directorate employees. Simple random sampling method was chosen because of its convenience and economical (Higgins, 2009; cited by Abdullah, 2013). As such large number of respondents was able to respond at a minimum cost.

**Questionnaire Design**: The literature review and feedback from the panel of experts provides inputs or indicators for the development of the questionnaire (Samah *et al,* 2010; cited by Abdullah *et al.,* 2013). The indicators or items from the questionnaire in the quantitative study were taken from past literatures and from the themes drawn from qualitative study. Data Collection: The collection of data begins with identifying the location and the targeted respondents to ensure accuracy of data. For the main quantitative study, a total of 60 respondents were selected from NMB Head Office. Data under this study was gathered using self-administered questionnaire. Whereby the researcher prepared a set of questions which were filled by bank officials who were not holding directorate positions.

# Data Collection Tools

In this study data collection tools such as questionnaires was used as tools for primary data collection. Secondary data on the other hand, are those which have already been collected by someone else and which have already been passed through the statistical process (Kothari, 2006).

# Questionnaire

In the designed questionnaire, the questions one to four consisted on demographic questions like age, gender, company’s name, and customers of Railway Company in Tanzania. The questions five to thirty-three consisted on dependent and independent related questions which were to be answered at 1-5 Likert-sort scales marked “where 1 shows strongly disagree (SD), 2 for disagree (D), 3 for neutral (N), 4 for agree (A) and 5 for strongly agree (SA). The dependent variable perceived customer satisfaction had nine items in the questionnaire adopted from Roger Hallowell (1996). While the scales of independent variables (Reliability, assurance, tangibility, empathy & responsiveness)**;** adopted from Ramsaran-Fowdar (2007) and had five items of each variable.

# Documentary Review

Documentary review is one of the techniques which are used to obtain various information from various literature including books, journals, research papers and other documentary source relating to a certain field of study. Normally documentation helps to gather qualitative data and measure the consistency of information obtained through other techniques (Kothari, 2006). In this study the researcher used reports of customers, department reports present at TRC. The researcher also employed other documents from libraries of Open University of Tanzania (OUT), UDSM library and other relevant materials from internet that had relevant information to the study.

# Data Analysis and Interpretation

Under this study computer software SPSS and descriptive statistics were used in analyzing data. SPSS was used to analyze data and provide frequencies, percentages and numbers while the descriptive statistics were used to analyze data quantitatively. Hence, the study applied both quantitative and qualitative data analysis methods in an attempt to respond to the proposed research questions. Since some of the data were presented in terms of numbers and others in terms of descriptions (words). After analysis, the research findings were presented through tables, figures and words.

# Qualitative Data Analysis

The qualitative data is an analysis- based on codes, patterns or themes that are related and coherent to one another emerge to form a structure which explains a certain phenomenon (Miles & Huberman, 1994; Daly *et al*., 2007; cited by Abdullah, 2013). The coding structure written in terms of themes and patterns provided the indicators required by the questionnaire in a quantitative study. Analysis on the qualitative method was based on the results from interview of key executive personnel respondents on their opinions based on their experiences in the banking industry given their high managerial level. The results in this analysis were used as a supportive tool to the answers of other normal employees who are not in the management level.

# Quantitative Data Analysis

The quantitative data collected was analyzed using descriptive statistics and descriptive arguments and discussions, since the method was used to explain the behavior of the data as mentioned by Bazeley (2009; cited by Abdullah 2013). With the aid of Statistical Packages for Social Science (IBM SPSS Statistics 23), Distribution tables, percentages, and frequencies were used to analyze the quantitative data that was collected. Since the researcher expected those methods to reflect the correct responses and meaning of the findings.

# Validity and Reliability of Research Tools

# Reliability

Saunders *et al.* (2015) define reliability as the extent to which a measure yields consistent results; the extent to which scores are free of random error Hence reliability is the consistence of the instruments such that when they are measured repeatedly same results occurs. Also, Cohen, *et al* (2007) defines it as the extent in which the measuring procedure yields the same results on the repeated trials. In this study to ensure reliability a pilot study was conducted the data obtained were coded, trimmed and tested in several trials so that it yields some results. Furthermore, the questions were tested using Cronbacha alpha, software for testing reliability. If the question obtain more than 0.7 of coefficient it was included, but if the indicator show less than 0.7 coefficient it was dropped from the study.

# Validity

According Hoy (2008), Validity is the extent to which a measure actually taps the underlying concept that it supports the measure. Also, he defined validity as the degree in which measuring devices can measure what the researcher intended to measure. In this study to ensure validity of tools the supervisor review before such tool are administrated to the respondents printed, well organized, having clear instruction to guide the respondents and free ambiguity concepts.

# Data Analysis

The data was analyzed both quantitatively and qualitative, since the study includes both qualitative and quantitative data. Thus, this research study employed purely quantitative research techniques in its data analysis. In recent times, several researchers have recognized the need to integrate both quantitative and qualitative methods in their data analysis (Burke & Onwuegbuzie, 2004). This integrated approach is viewed to be more convenient when dealing with respondents who have busy schedules and limited time at their disposal. The analytical instrument for this study is the Statistical Package for Social Science (SPSS) version 22.0 using graphs, tables and descriptive statistics. This software has been widely used by researchers as a data analysis technique (Zikmund, 2003).

# Research Ethics

For ethical requirements in the conduct of the study respondents were duly informed of the fact that the study was for academic purpose and that they were under no compulsion to respond to the questionnaire. The respondents were asked to participate voluntarily whilst assuring them of anonymity and confidentiality on the information given. Some of the ethical issues that were considered were: anonymity, honesty, informing consent, deception and confidentiality. Respondents were also given assurance on confidentiality that the data collected will be used for the intended study only and not otherwise. In order to avoid plagiarism, all sources of information were duly**.**

# CHAPTER FOUR

# PRESENTATION AND DISCUSSION OF FINDINGS

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# Overview

This chapter presents the findings obtained during data collection process through the use of questionnaire method, interview method and observation method. The findings resented include the demographic information of respondents participated in the study particularly those who attempted questionnaires. Also, the findings from each objective of the study are presented. Discussion follows which based on the findings presented in each objective which links between the findings and the demands of the study.

# Respondents Demographic Characteristics

Before presenting the findings obtained in each objective, it was necessary to present the personal information of respondents who participated in the study. This was especially for respondents who attempted questionnaires. The characteristics of respondents were preferred simply because they had an influence towards the issue of job satisfaction. The preferred personal characteristics of respondents which are to be presented include age of respondents, sex of respondents, marital status of respondents, education level of respondents and working experience of respondents. These characteristics would be helpful in determining the nature of the organization in terms of distribution of employees.

# Age of Respondents

The first personal characteristic of respondents which was preferred in this study was

age of respondents. The findings presented in table 4.1 below show that, respondents with age between 18-30 years were 10 same as 16.7% of all respondents while respondents with age between 31-40 years were 25 same as 41.7% of all respondents. 44 The findings further show that respondents with age between 41-50 years were 16 same as 26.75 of all respondents while those who have age between 51 years and above were 9 same as 15% of all respondents. These findings imply that the study used respondents from different age groups and thus showing that the organization has employees who vary in terms of their ages. These findings show that majority of employees in the organization are in the period of experiencing neither higher level nor lower levels of satisfaction.

# Relationship between Age and Satisfaction Level of Employees

It was also found out that, most of respondents who said that they are neutrally satisfied meaning neither satisfied nor dissatisfied belonged to this age group of (31 – 40) years since out of the 28 employees who were neutrally satisfied 12 of them fall under this age group which is same as 42.9% of the total neutrally satisfied employees and for employees with above 51 years who were 9, 4 of them same as 25% were satisfied with their job out of 16 employees who were totally satisfied with their job. This can be connected inversely to the study conducted by Kacmar and Ferris (1989) who studied the relationship between job satisfaction and age, and found that job satisfaction for a younger worker starts high at the beginning of the career, declines, and then starts to rise again with increased age. And contrary also to the study of Biswajeet, (2001) who found out that with increase in age the maturity level increases also and employees become more satisfied with the available resources in the organization.

Table 4.: Distribution of respondents by age (n=60)

|  |  |  |
| --- | --- | --- |
| **Age in Years** | **Frequency** | **Percent** |
| 18-30 | 10 | 16.7 |
| 31-40 | 25 | 41.7 |
| 41-50 | 16 | 26.7 |
| Above 50 | 9 | 15.5 |
| Total | 60 | 100 |

**Source**: Field data (2022)

# Sex of Respondents

The second personal characteristic of respondents which was used in this study was sex of respondents. The findings obtained from respondents who attempted questionnaires show that, respondents who belong to male sex were 27 same as 45% of all respondents while respondents who belong to female sex were 33 same as 55% of all respondents. These findings indicate that the study provided a chance of participation to respondents from the two groups though the rate of participation of female respondents was higher as compared to that of male respondents. This also shows that majority of employees in the organization are female employees.

# Relationship between Gender of Respondents and Factors that Influence Level of Satisfaction

Variation in sex among employees brings differences in levels of satisfaction as each group has its own needs which sometimes differ from the needs of the other groups as the results from the study showed that most of female’s employees were largely influenced by work environmental factors and promotion since all 33 females same as 100% of the total female respondents agreed that promotion influences their satisfaction level and 32 females same as 97% of the total female respondents also agreed that work environmental factors influences their satisfaction level, This shows that female employee enjoy working in conducive environment and to them they value being promoted as a mean of being satisfied with their work. This is contrary to the study conducted by Hind (2013) who found out that gender, age, and work itself have no substantial effects on the level of job satisfaction among employees while the factors that had a positive effect with the level of job satisfaction are marital status, city, education level and the duration of work.

# Marital Status of Respondents

The third demographic characteristic of respondents attempted questionnaires which was preferred was marital status of respondents. The findings presented in table 4.2 show that, respondents who are married are 36 same as 60% of all respondents while 46 respondents who are single are 18 same as 30% of all respondents. The findings further show that respondents who have been divorced are 2 same as 3.3% of all respondents while respondents who are widows are 4 same as 6.7% of all respondents. These findings show that majority of respondents participated in the study were married respondents as 60% of them selected this status. This means that the organization has larger number of married employees compared to other groups of employees.

# Relationship between Marital Status and Satisfaction Level among Employees

Marital status of employees has an influence in their levels of satisfaction as married employees will be more satisfied with what they get in order to be able to meet their family needs. This is because, majority of respondents who were satisfied were married respondents. As they will always value their job than anything, compared to unmarried employees who will have nothing to lose even if they lose their jobs. The findings showed that out of the 16 employees who were totally satisfied 14 of them were married employees same as 87.5%. This shows that married employees are highly satisfied with their work than unmarried ones. The findings were similar to the study conducted by Saner and Eyupoglu (2013) who found out that job satisfaction level of the married academic is on the whole higher than the unmarried staffs.

Table 4.: Distribution of respondents by marital status (N=60)

|  |  |  |
| --- | --- | --- |
| **Marital Status** | **Frequency** | **Percent** |
| Married | 36 | 60.0 |
| Single | 18 | 30.0 |
| Divorced | 2 | 3.3 |
| Widowed | 4 | 6.7 |
| **Total** | **60** | **100.0** |

**Source**: Field data (2022)

# Educational Levels of Respondents

The fourth personal characteristic of respondents participated in the study which was preferred was education level of respondents. The findings presented in table 4.3 below show that respondents with Certificate level of education were 2 same as 3.3% of all respondents while respondents with Advanced Diploma level of education were 3 same as 55 of all respondents. Furthermore, the findings show that respondents with Degree level of education were 48 same as 80% of all respondents while respondents with Masters Level of education were 7 same as 11.7% of all respondents. These findings show that majority of workers at NMB have Bachelor Degree level of education. This level of education brings consequences in job satisfaction among employees as more qualified employees will always wish to work under conducive environment with minimal supervision. Subjecting them to poor working conditions will lead to increased level of job dissatisfaction and thus affecting the performance of the organization negatively simply because majority of productive employees fall under this group.

# Relationship between Education Level and Satisfaction Level among Employees

It was also found out most of the master’s degree employees are highly satisfied as they hold better position in the organization since out of the 7 master’s degree employees 4 of them were satisfied with their job. More over some researchers also found out that higher education level leads to higher satisfaction, according to Verhofstadt and Omey (2003) found out that higher educated people seem more satisfied than lower educated people since they are likely to get a better job. This is related positively in the study as the findings shows that the rates of employees with master’s degree are highly satisfied than the ones who don’t have.

Table 4.: Distribution of respondents by education level (N=60)

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Certificate | 2 | 3.3 |
| Advanced Diploma | 3 | 5.0 |
| Degree | 48 | 80.0 |
| Masters | 7 | 11.7 |
| **Total** | **60** | **100.0** |

**Source:** Field data (2022)

# Working Experience of Respondents

The fifth personal characteristic of respondents participated in the study which was preferred was working experience of respondents. These are the number of years respondents of the study have been working for NMB. The findings presented in table 4.4 below show that, respondents with working experience of 0-5 years were 10 same as 16.7% of all respondents while respondents with working experience of 6-10 years were 42 same as 70% of all respondents. Only 8 respondents (13.3%) had a working experience of 10 years and above.

Table 4.: Distribution of respondents by working experience (N=60)

|  |  |  |  |
| --- | --- | --- | --- |
| Valid |  | **Frequency** | **Percent** |
| 0-5 years | 10 | 16.7 |
| 6-10 years | 42 | 70.0 |
| 10 years and above | 8 | 13.3 |
| **Total** | **60** | **100.0** |

**Source**: Field data (2022)

The findings show that majority of respondents participated in the study have been working in NMB for a period of 6-10 years which means that most of employees in the organization have been working for a period of less than 10 years. This shows that the problem of job dissatisfaction exists in the organization as employees fail to work beyond 10 years and opt to drop from the organization. This can be related positively to the study conducted by Brady (2001) who argued that, employees who stayed in their company for a longer period of time, was due to job satisfaction and perceived job performance. Most of employees at NMB have not been in the organization for more than 10 years which means that they are still not satisfied with their jobs.

# Position in the Organization

The final personal characteristic of respondents participated in the study which was used was position of respondents in the organization. The findings presented in table 4.5 show that respondents in operational staff were 28 same as 46.7% of all respondents while those in middle staff were 23 same as 38.3% of all respondents. Also, there were 9 respondents same as 15% of all respondents who selected senior staff as their current position. These findings show that majority of respondents participated in the study were operational staff members.

Table 4.: Distribution of respondents by position in workplace (N=60)

|  |  |  |  |
| --- | --- | --- | --- |
| Valid |  | **Frequency** | **Percent** |
| Operational staff | 28 | 46.7 |
| Middle staff | 23 | 38.3 |
| Senior staff | 9 | 15.0 |
| **Total** | **60** | **100.0** |

**Source**: Field data (2022)

# Relationship between Position in the Organization and the Job Satisfaction Level

The mostly satisfied employees in the organization are senior staff members as most

of those who claimed to be satisfied with their jobs were senior staff members, as the result from the study showed that 6 senior employees out of the 9 senior employee which is same as 66.67% claimed to be satisfied with their job. This can be evidenced by Biswajeet, (2001) who found out that employees who are not senior in the organization tend to be more dissatisfied with their job (See table 4.6).

Table 4.: Distribution of respondents in relation to satisfaction level (N=60)

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Very satisfied | 6 | 10.0 |
| Satisfied | 10 | 16.7 |
| Neutral | 28 | 46.7 |
| Dissatisfied | 11 | 18.3 |
| Very dissatisfied | 5 | 8.3 |
| **Total** | **60** | **100.0** |

**Source:** Field data (2022)

Table 4.6 shows the answers from respondents on their levels of satisfaction with their current job. The findings show that respondents who claimed to be very satisfied with current job were 6 same as 10% of all respondents while those who are satisfied were 10 same as 16.7% of all respondents. Furthermore, respondents who were neutral were 28 same as 46.7% of all respondents, 11 respondents same as 18.3% were dissatisfied while those who were very dissatisfied were 5 same as 8.3% of all respondents. These findings reveal that majority of respondents participated in the study were neither satisfied nor dissatisfied. This implies that most of employees at NMB are neither satisfied nor dissatisfied with their current jobs.

Also, there are those few who are satisfied with their current job which meansthat the organization meets their satisfaction needs and those who are dissatisfied meaning that the organization does not meet their satisfaction needs. Generally the study found out that majority of employees at NMB head office are neutrally satisfied with their job since 28 respondents same as 46.7% of the employees under study responded that they were neutrally satisfied with their work, Furthermore most of respondents who responded to this answer belonged to the age group of (31 – 40) years since out of the 28 employees who were neutrally satisfied 12 of them felled 51 under this age group which is same as 42.9% of the total neutrally satisfied employees and for employees with above 51 years who were 9, 4 of them same as 25% were satisfied with their job out of 16 employees who were totally satisfied with their job. this is negatively related to the study conducted by Rahman *et al*(2017) who found out that more than 80% of the employees at private commercial banks at Chuadanga district in Bangladesh were satisfied with their job as they were satisfied with the salary, increment allocated methods, welfare facilities, bonus, rewards, leadership style and performance appraisal and evaluation process within the bank, This indicates that banking employees at Chuadanga district at Bangladesh are highly satisfied compared to those of NMB head office Dar es salaam.

Table 4.: Factors contributing to job satisfaction of employees (N=60)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Factor | **Strongly agreed** | | **Agreed** | | **Neutral** | | **Disagreed** | | **Strongly Disagreed** | |
|  | N | % | N | % | N | % | N | % | N | % |
| Pay | 20 | 33.3 | 33 | 55 | 4 | 6.7 | 2 | 3.3 | 1 | 1.7 |
| Promotion | 22 | 36.7 | 30 | 50 | 6 | 10 | 2 | 3.3 | 0 | 0 |
| Nature of the work | 10 | 16.7 | 20 | 33.3 | 18 | 30 | 9 | 15 | 3 | 5 |
| Work environment | 19 | 31.7 | 37 | 61.7 | 4 | 6.6 | 0 | 0 | 0 | 0 |
| Work itself | 11 | 18.3 | 21 | 35 | 16 | 26.7 | 8 | 13.3 | 4 | 6.7 |
| Personal factors | 12 | 20 | 20 | 33.3 | 15 | 25 | 9 | 15 | 4 | 6.7 |

**Source**: Field data (2022)

Table 4.7 shows the answers from respondents on the factors which influence job satisfaction among employees at NMB. The findings show that, 33 respondents same as 55% of all respondents agreed while 20 respondents same as 33.3% strongly agreed. Respondents who disagreed were 2 (3.3%) supported by 1 respondent (1.7%) who strongly disagreed while 4 respondents (6.7%) neither agreeing nor disagreeing. These findings show that total of 53 respondents (88.3%) supported that pay is a factor which influence job satisfaction among employees.

# Pay

The above results show that the level of payment of employees has greater influence towards job satisfaction among them. This was supported by one of the top management members (Director of Business Banking) who participated in the interview as he was quoted saying; Employees who are paid better salaries do get satisfied with their jobs and opt to continue working in the organization. Most of them seek for financial benefit when performing their duties so providing them with better salary scales make them love what they are doing and love the organization. Those who feel that they are paid below their expectations are the ones who get dissatisfied and even opt to drop from the organization. Considering these explanations and the answers from respondents who attempted questionnaires, it is obvious that one of the strong factors which contribute to job satisfaction among employees is pay. Also basing on Maslow’s Hierarchy of Need theory within the company context the physiological need includes pay and medical benefits that an employee is likely to benefit, hence it is important to provide better payment to employees so as they can be satisfied and strive to other need such as safety and affiliation. Therefore, improvements in salary scales among employee’s leads to increased level of salary among employees and make them more satisfied and motivate them to improve their performance. Failure to provide employees with reasonable pay will make them disappointed and end up being dissatisfied a thing which will affect the performance of the organization negatively.

Every employee seeks to improve his/her living standard through better salary. This is why they get more satisfied when placed in job positions which make them receive reasonable payments. The result from the study indicated that most of the male employee’s satisfaction level is influenced by payment as all of the 27 male employees same as 100% of the total male respondents agreed that they are highly influenced with payment unlike female 54 employees where 4 of them where neutral with payment and 3 female employees completely disagreed that payment level influences their performance. Hence the findings from the male employees is directly related with Luthans (1998) who argued that, if an individual is working in an organization which is not paying up to his or her level of performance then the worker would not be motivated and satisfied to give the expected level of performance hence negative consequences to the organization. This shows how pay is an important factor which influences satisfaction of employees just as how employees of NMB commented on the influence of pay. Those who are fairly compensated through better payments bring positive consequences to the organization while those who are paid less do bring negative consequences to the organization. The study by Weerasinghe *et al* (2017) revealed factors which influence satisfaction of employees which were work itself, salary, job security and recognition. Among these factors, the mostly influential factor which led to higher level of job satisfaction among employees in banking sector in Sr Lanka was salary. This is similar to NMB as pay has been considered as among the key factors which influence job satisfaction among employees. Employees who are provided with better pay get satisfied while those provided with poor pay get dissatisfied.

# Promotion

In case of promotions, respondents who agreed were 30 same as 50% of all respondents while 22 respondents same as 36.7% strongly agreeing. Respondents who disagreed were 2 same as 3.3% of all respondents while 6 respondents (10%) neither agreeing nor disagreeing. These findings show that a total of 54 respondents (86.7%) supported promotions and thus proving that one of the key factors which influence performance of employees at NMB is promotions. Promotion simply refers to an advancement of an employee’s rank or position in hierarchical structure. This means that, an employee who advances from one job position to another get more satisfied with his/her job as compared to the one who do not earn promotions. Also basing on Motivator – Hygiene Theory it is seen that motivators include items that satisfy workers within an organization such as pay, rewards and recognition. This shows that once employees are promoted they tend to be highly satisfied with their job as promotion is one of the items that leads to an increase in satisfaction level. Promoting employees at NMB seems as an important factor which affects the level of job satisfaction among employees. Promotion is always granted to an employee who has displayed exceptional performance or has developed skills and knowledge necessary to take on the higher job responsibility. Development of new skills and knowledge results from trainings received to employees. Employees who are trained and promoted or those who have better performance and being compensated through promotions do meet higher levels of job satisfactions. Promotion of employees is always accompanied by a high job salary and increased job responsibilities. It can also include expansion of benefits and managerial authority over other workers in the organization or department. All these increase the level of job satisfaction among promoted workers compared to those who are not motivated who will always be dissatisfied. One of the top management members (Director of Corporate and Investment Banking) who were interviewed supported this by explaining that, “promotion among employees has been very important in making them satisfied with their job.

Only those who meet the qualifications of being promoted such as impressive performance, working for three years in job position and those with extra skills can be promoted”. From the study it was found out that all 33 females’ employee same as 100% of the total female respondents agreed that promotion influences their satisfaction level, this means that female job satisfaction level is highly influence with promotion acquired from the study conducted by Satta, (2014) the independent variable promotion and leadership behavior was largely correlated with dependent variable employee satisfaction. This shows that the study by Satta had similar result with this study as promotion has been observed to be an influential factor towards satisfaction among employees. This indicate that employee promotion in all organizations not only NMB can influence the level of job satisfaction of employees with its associated consequences.

# Nature of Work

Also, in case of nature of work, respondents who agreed were 20 same as 33.3% of all respondents while those who strongly agreed were 10 same as 16.7% of all respondents. Also, respondents who were neutral were 18 same as 30% of all respondents while 9 respondents (15%) disagreed and 3 respondents (5%) strongly disagreed. These findings show that the number of respondents who supported that nature of work influence job satisfaction among employees was higher than those who were neutral and those who did not support. This means that the nature of work that an individual performs sometimes influence his/her level of satisfaction. These are the routine activities an employee performs when attending the organization. They also have their own influence towards satisfaction among employees. This is because, if an employee performs tasks which are challenging and less boredom then the probability for increased satisfaction becomes higher than when an employee performs tasks which are less challenging and boredom.

This was also ascertained by Rollinson (2005) as if a work is not challenging it becomes boring and lots of challenges leads to frustration. If an employee is satisfied with his job profile he is sure to develop a congenial work environment. Employees always wish for development which can be achieved by performing tasks which improve their skills and experiences. Making employees perform kinds of works which build their skills and experiences make them more satisfied. Nature of work at NMB does not seem to be a very strong factor which affects the level of job satisfaction among employees. This is because, the number of respondents who were neutral was also higher meaning that they neither agreed nor disagreed. This means that sometimes an employee can be placed in a more challenging job which does or bring boredom but fail to be satisfied due to absence of other factors such as better payment and promotions.

# Work Environment

In case of working environment, respondents who agreed were 37 same as 61.7% of

all respondents while those who strongly agreed were 19 same as 31.7% of all respondents. Only 4 respondents (6.7%) were neutral meaning that neither agreed nor disagreed. These findings show that majority of respondents attempted questionnaires supported that work environment influences the level of job satisfaction of employees. This means that if employees are working under conducive environment then they will be more satisfied with their jobs compared to those who work under less conducive environment. Most of satisfied employees at NMB were senior staff and some of middle staff members. These are working in an environment which is conducive compared to those who were dissatisfied. Work environment of the organization ranging from physical, social and psychological environments have greater influence towards satisfaction of employees and its associated consequences. Improved physical environment components such as air ventilation, working tools, temperature and even light can increase the level of job satisfaction among employees at NMB. Improvement in social environment such as relationship with colleagues, relationship with managers and relationship with customers can also boost the level of satisfaction among employees. Improvement in psychological environment such as job security, fairness and opportunities for development reduces stress among workers and thus leading to increased job satisfaction among employees. This shows that employees at NMB who are not satisfied with their jobs are working under poor physical, social and psychological environments. One of the interviewed management members (Head of Branch Network) said; Employees are more satisfied with comfortable environment which avoid physical and psychological harm. They like an environment which has all required physical conditions improved as well as improved social conditions. This is why we are more focused on improving these conditions in order to improve their level of satisfactions. This shows that when the working conditions of employees in the organization are improved then employees tend to have higher level of satisfaction than when they work under poor conditions. It was found out that 32 females out of 33 female respondents same as 97% of the total female respondents agreed that work environmental factors influences their satisfaction level this response is quite higher compare to men where by 3 men were neutrally satisfied by this factor the findings from this study relates positively to the findings of Onzere (2011) who found that the major factors that influence employee satisfaction includes extrinsic rewards, supervisory support, fairness, autonomy, corporate image, affiliation, as well as employee development. Other factors include being treated with respect, recognition, empowering employee. This shows that some of elements of work environment have greater influence towards the level of satisfaction of employees not only at NMB, but also in major commercial banks in Kenya.

# Work Itself

In case of work itself, respondents who agreed were 21 same as 35% of all respondents while those who strongly agreed were 11 same as 18.3% of all respondents. Respondents who were neutral were 16 same as 26.7% of all respondents, 8 respondents same as 13.3% disagreed and 4 respondents same as 4.6& of all respondents disagreed. The number of respondents who agreed that work itself influence job satisfaction among employees was larger followed by those who neither agreed nor disagreed. This shows that issues such as job scope, job variety, autonomy and freedom and also how interesting job is, influence the level of satisfaction of employees. The amount of responsibilities that employees are provided with and also moderate variety of activities they have to perform make them satisfied. Providing them with too many varieties of activities will confuse them and make them less satisfied. Also, if employees work under minimal supervision meaning that they are at least given freedom to implement their actions they think can lead to accomplishment of their tasks increases their levels of satisfaction.

Lee (1992) argued that, if workers are given freedom and power to make their own decisions will highly be satisfied with the job than when they have to ask for decisions from their bosses. This is what employees at NMB think as they have agreed that work itself including freedom to make their own decisions can be helpful in increasing their levels of satisfaction. Work itself cannot stand as a strong factor for job satisfaction among employees at NMB as there were other groups of respondents who did not directly agree. There were those who neither agreed nor disagreed and those who disagreed. This means that not all employees in the organization consider work itself as a factor which can increase their levels of job satisfaction. Others relay ion factors such as promotions, pay, work environment, and compensations in improving their level of satisfaction. Combination of work itself and other factors is what will lead to improved job satisfaction among employees and thus affecting the overall performance of the organization positively.

# Personal Factors

In case of personal factors such as tenure, personality, age and seniority, respondents who agreed were 20 same as 33.3% of all respondents while those who strongly agreed were 12 same as 20% of all respondents. Also, respondents who were neutral were 15 same as 25% of all respondents while those who disagreed were 9 (15%) supported by 4 respondents (6.7%) who strongly disagreed. These findings show that the number of those who agreed that personal factors influence job satisfaction among employees was greater compared to those who disagreed and those who were neutral. This means that, sometimes age of employees can make them either satisfied or dissatisfied with their jobs. Combination of age and seniority increases maturity of employees and thus making them in better position of being satisfied much as compared to those who are in junior level. They get exposed to promotions and challenging jobs which improve their levels of satisfaction. Tenure of employees is all about the number of years an employee has been working in the organization. Those who have many years at work 60 are the ones mostly being satisfied with their jobs to the extent of enduring all those years in the organization.

Brady (2001) found that employees who stayed in their organization for a longer period of time were due to job satisfaction and perceived job performance. This is similar to NMB as respondents who agreed that personal factors including tenure and age influence job satisfaction meant that employees in the organization who have long tenure was due to job satisfaction. Personalities of employees also have an influence in their levels of job satisfaction. This means that those who have positive personal traits such as honest and taking responsibilities, adaptability and compatibility, determination, compassion and even courage do have higher level of satisfaction than to those who have negative personal traits. There were other respondents who were neutral while others disagreed that personal factors such as age, tenure, personality and seniority influence job satisfaction among employees at NMB. This means that personal factor cannot be considered as a strong factor which can stand as itself and make employees either satisfied or dissatisfied with their jobs. This seems as an additional factor which affects the overall satisfaction of employees. Personal factors can affect the level of satisfaction of employees when combined with other factors such as pay, work environment as well as promotions and compensations. Generally, the findings from this objective have revealed that there are strong factors which influence job satisfaction among employees. This is because; there were factors which were supported by majority of respondents who participated in the study than other factors.

These factors are pay, promotion and work environment. The three factors have been responsible in bringing variations in terms of job satisfaction among employees at NMB. Employees who are pad better, who work under conducive environments and who are promoted have higher level of satisfaction compared to those paid less, working under less conducive environments, and failing to access promotions. This can be related to the ERG theory of Clayton Alderfer on the aspect of existence need which is the lowest level of needs(basic necessities) required for the 61 physical survival and on the organizational perspective it includes salary, better working environment, fringe benefits, and job security as elements that are necessary for employee job satisfaction and basing on the study it was found that the strongest factors which influence employee job satisfaction were work environment, pay and promotion.

# Contribution of Satisfied Employees towards Overall Performance of the Organization

The second objective of the study was prepared in order to determine the contribution of satisfied employees on the performance of NMB. This means the extent to which improving the level of job satisfaction among employees in the organization affect the performance of the organization positively. Respondents were asked to comment on whether higher level of satisfaction leads to improvement in performance of the organization. The second question demanded them to give out the contributions of satisfied employees towards the overall performance of the organization.

Table 4.: Job satisfaction influences performance (N=60)

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Strongly Disagreed | 6 | 10.0 |
| Disagreed | 8 | 13.3 |
| Neutral | 5 | 8.3 |
| Agreed | 9 | 15.0 |
| Strongly Agreed | 32 | 53.4 |
| Total | 60 | 100.0 |

**Source:** Field data (2022)

Table 4.8 shows the answers from respondents who were asked whether there is relationship between job satisfaction and performance of an organization. The findings reveal that respondents who strongly agreed were 32 same as 53.4% of all respondents while those who agreed were 9 same as 15% of all respondents. The findings further show that there were 5 respondents same as 8.3% of all respondents who neither agreed nor disagreed. Considering that majority of respondents strongly agreed, it is obvious that there is a relationship between job satisfaction and overall performance of the organization. This is to mean that, high level of employees’ job satisfaction leads to higher level of performance of the organization while lower level of employees’ job satisfaction leads to lower level of satisfaction. Satisfied employees improve performance simply because they get motivated to work hard and repay the faith of their satisfaction. Those who are dissatisfied are always demotivated to use all their efforts in improving the performance of the organization. This is positively related to the study of Mahene, (2015) who found out that most employees in the Jubilee Insurance Company are not satisfied with their job a thing that affected their performance and it was recommended that overall compensation package and promotion opportunities should be improved so as to enhance employee’s performance and goal achievement.

# Increase Cooperation

This was one among the mostly mentioned contribution of satisfied employees towards the overall performance of the organization. It was found out that out of 32 employees who mentioned this point 17 employees same as 53% of the total respondents who mentioned this contribution where operational staffs, This indicates that once this group of employees is satisfied they will be more will to cooperate efficiently and effectively with their fellow colleagues. Increased cooperation among employees will lead to sharing of knowledge and skills as employees vary in terms of their levels of skills. Mixture of skills and knowledge of employees lead to improvement in performance of the organization. Cooperation among employees brought by increased job satisfaction motivate employees to work together in order to accomplish mission, vision and objectives of the organization. Cooperation among satisfied employees also reduce unproductive competition among employees as they will all be motivated to work together to achieve common goal. It reduces the desire among employees to compete against each other in order to earn recognition. Cooperation among satisfied employees foster good communication among employees something which can be of greater importance towards improved performance of the organization. Cooperation among satisfied employees also creates trust among employees something which make employees 63 assist one another from department to department in order to meet the high level of performance. All these at the end lead to improvement in overall performance of the organization especially when employees are satisfied with their jobs. Lee and Chang, (2008) found out that by letting employees to work in groups and to choose who to work with improves their attitude towards work as team work improves their job satisfaction and once employees are satisfied their performance also improves.

# Working with Great Enthusiasm and Creativity

Another mentioned contribution of satisfied employees towards the overall performance of the organization was increased working with enthusiasm and creativity. It was found out that out of 25 employees who mentioned this point 11 employees same as 44% of the total respondents who mentioned this contribution where middle staff members. According to Lee, (1992) if employees are given a scope of using their powers and have autonomy to make decisions improves creativity among them and their level of job satisfaction will automatically increase this aspect will make them not to be frustrated hence improve their performance within the organization Employees who are satisfied with their jobs will always show greater interests in what they are doing. They will love what they are doing and increase creativity in improving what they are doing. Increased creativity among employees will lead to improved quality of services provided to customers. The improvement in quality of services offered to customers of the bank will mean that the level of satisfaction of customers will be higher. This will then show that the performance of the organization has been improved as one of the indicators of improved performance of an organization is increased customer’s satisfaction. During an interview with one of the top management members of NMB (Chief Operation Officer), one of the interviewed participants she was quote saying;

“*if employees get satisfied with their jobs then there will be higher level of creativity among them. Every employee will seek for best ways to perform his/her tasks at expected standard”*.

This means that satisfied employees will seek for every available mechanism to boost performance in their departments or teams. This will lead to quality performance in terms of timely provision of services as well as improved quality of services provided. Every satisfied employee will create a sense of ownership of his/her work. Sense of ownership motivates employees to take good care of their works and perform them in a manner that will be appreciated by management of the organization.

# Increased Interaction with Customers in a Productive way

This was also another mentioned contribution of satisfied employees towards the overall performance of organization particularly NMB.It was found out that out of 13 employees who mentioned this point 6 employees same as 46.2% of the total respondents who mentioned this contribution where operational staffs, this also shows that this group interact frequent with customers meaning that once they are satisfied they will be willing to have a positive relationship with their customers. Customers are integral parts of success of the organization as they are the ones who use services provided by the organization. Increased interaction with customers opens ways for increased reputation of the organization. This will lead to increased number of new customers and also increased number of services users of the bank. This will lead to improvement in performance of the organization as one of the indicators of performance of an organization is acquisition of new customers as well as meeting customer’s satisfaction.

# Increased Employee Commitment

Commitment among employees who are satisfied with their job increases adherence of employees to work ethics, commitment to their career and commitment towards the organization. It was found out that out of 6 employees who mentioned this point 3 of them same as 50% of the total respondents who mentioned this contribution have been working with NMB for over 10 years this shows how this group is committed with their work, Redmond (2016) argued that, commitment among employees increases belief among employees on the goals of the organization, increases desire to work and commit to a specific career or profession. This is similar to NMB as satisfied employees will have the desire to work for the organization and thus improving performance of the organization especially when having committed skilled employees. Commitment among satisfied employees will also be helpful in reducing turnover among employees as well as absenteeism. All these lead to improved performance of the organization in the manner that, employees will be ready to use all the efforts and skills they have in improving the performance of the organization. As NMB has employees who are satisfied with their jobs, these will be helpful in increasing the level of productivity in the organization and thus achievement of organizational goals which is part and parcel of the indicators of improved performance. Employees who are less satisfied with their jobs will have little commitment to their work and to their organization and thus challenging the improvement in performance of the organization. The issue of commitment was also supported by one of the top management members (Head of Human Resource) who was interviewed. She said;

*“Job satisfaction among employees increases their rate of commitment to the organization and this is why we are more focused on satisfying talented employees in order to motivate them to perform better”.*

This shows that even management of the organization realize that satisfied employees will be committed to the organization and assist in meeting the goals of the organization.

# Consequences of Employee Job Satisfaction in The Banking Sector

The final objective of the study was prepared in order to determine the consequences which are brought by job satisfaction in the banking sector. This would be helpful in determining the effects of job satisfaction among employees. These effects could be either positive effects or negative effects depending on whether satisfaction increases or decreased. Respondents participated in the study were asked to provide the consequences of job satisfaction. This question was directed to those who attempted questionnaires as well as those who were interviewed. There were several mentioned consequences and the mostly mentioned consequences include the following;

# Productivity

This was one of the consequences of job satisfaction which was mostly mentioned by respondents of the study, as it was found that out of 28 employees who mentioned this point 13 employees same as 46.4% of the total respondents who mentioned this consequence where middle staff employees. By productivity it means that job satisfaction among employees leads to increased productivity in the organization. Productivity of an organization will only increase when the number of satisfied employees is greater compared to unsatisfied employees. High job satisfaction among employees motivates employees to improve their performance as they will love what they are doing. They will also use skills and knowledge they have in improving performance of the organization. Banking organizations including NMB will face increased level of productivity when the number of satisfied employees becomes larger and reduction in productivity when the numbers of satisfied employees become slammer. Increased productivity in the organization will lead to profit maximization, attainment of shareholders’ goals and also improving satisfaction among customers of NMB. Decreased satisfaction among employees will affect productivity negatively and thus leading to failure to attain goals of the organization, failure to meet shareholders’ interests and failure to satisfy customers through quality services. One of interviewed management members said; “satisfaction among employees increases their morale of performing their works and finally achieve productivity”.

This shows that management of the organization also realize the positive and negative consequences of job satisfaction among employees. The findings from this study relate to the argument made by Onzere (2011) who argued that, employee satisfaction is important in the organization as productivity of the organization depends on whether employees are satisfied or dissatisfied. Onzere further commented that satisfied employees will produce superior quality performance in optimal time and lead to growth of profit then employees who are not satisfied. This shows that the banking industry particularly NMB will also witness profit generation through increased job satisfaction among employees and less profit from poor satisfaction of employees.

# Commitment in the Organization

This was also another consequence of job satisfaction among employees which was mentioned by respondents of the study whereby it was found that out of 14 employees who mentioned these point 7 employees same as 50% of the total respondents who mentioned this consequence where operational staff members. Commitment means the extent to which an employee has the will of staying in the organization. Commitment of employees to continue working in the organization will depend on the extent to which they are satisfied with their work. High job satisfaction among employees in the banking sector particularly at NMB can be helpful in increasing the level of commitment among employees. Committed workers increase the desire of employees to work hard for the success of the organization. Having committed employees in an organization is an important factor beyond success of an organization as these employees will use whatever means to ensure that the organization meets its objectives. On the other hand, satisfaction among employees can reduce commitment among employees to their organization and their job. This is especially when the level of satisfaction among employees becomes low. They will tend to lose their interests in committing themselves to the organization. They will consider their efforts as vanishing in vain especially when their jobs do not bring them what they expect. Aldag and Kuzuhara (2002) commented that employees who are commitment to their organization will actually develop levels of satisfaction which are consistent with their commitment. This shows that job satisfaction among employees affects much commitment of employees to their organization.

# Employee Turnover

Furthermore, another consequence of job satisfaction among employees is the issue of employee turnover whereby it was found that out of 33 employees who mentioned this point 17 of them same as 51.5% of the respondent were aged (31 – 40) years and majority of employees under this age group were neutrally satisfied with their job. Sweeney and McFarlin (2003) argued that, that the higher the job satisfaction the lower the rate of turnover in an organization. There is a connection between job satisfaction among employees and the rate of turnover. As per the views of respondents who participated in the study, job satisfaction leads to turnover problem either increasing or decreasing depending on the level of satisfaction. Increase in rate of employee satisfaction makes employees willing to stay in the organization and continue working in the organization for a long time. This is because they will be enjoying from the current nature of their work and working environment in general which is satisfactory. This will lead to reduction in the problem of turnover with its associated effects such as poor organizational performance. One of management members (Head of Retail Credit) who was interviewed, he supported this by explaining that, “when employees are satisfied then they do not leave the organization differently from when they are not satisfied with their jobs”. This means that, if the level of satisfaction among employees becomes low then there will be an increase in the rate of employee turnover. This is because employees will not be willing to continue working in an environment which is not satisfactory. They will opt to seek for more comfortable works outside the organization. This will lead to negative effects in the organization such as reduction in level of performance and low-quality services to customers. This shows that truly job satisfaction among employees affects the level of turnover in an organization including NMB. Providing employees with better jobs which make them satisfied with their jobs will make them remain in the organization but failure to do so then there will be an increased rate of turnover. Employees in banks particularly NMB are to be ensured with better working conditions which would maximize their rate of satisfaction and avoid an increased rate of turnover.

# Absenteeism

Another consequence of job satisfaction among employees as per the answers obtained from respondents of the study is absenteeism. Absenteeism is simply a habit of being absence from the workplace without giving official reason. This shows that satisfaction of employees influences the tendency of either attending workplace or skipping from workplace among employees. Employees who are highly satisfied with their works will always opt to attend the workplace every day. There will be no more tendencies of absenteeism among employees when the level of job satisfaction in boosted.

The negative effects associated with absenteeism can also be avoided when employees are satisfied with their works. Banking institutions including NMB will be able to improve performance as a result of reduction in absenteeism which has been brought by improved level of satisfaction among employees. Absenteeism in an organization including NMB can also increase when employees are not satisfied with their works. If at all they find that their works are no more interesting and boredom, they will opt to skip from their works. They will not be attending regularly just as those who enjoy from their work. Not all employees at NMB are satisfied with their works. This means that the tendency of absenteeism exists in the organization especially for those employees who have little level of satisfaction with their jobs. Existence of absenteeism in the organization leads to unfinished duties in the organization or failure to attend all customers attending the organization. It also leads to overworks to some of employees remaining in the organization who will try to fill the gaps left by those who did not attend the workplace. The findings on the issue of absenteeism was only mentioned by 3 female employees, this shows that few employees at NMB believe that job dissatisfaction may result into employees being frequently absent at work and this can be related positively to the findings by Robbins, (2003) who found out that, a failure to report to work seems to have slightly relationship with job satisfaction. An increase in worker’s satisfaction at work will lead to a decrease in absenteeism, and a high level of staff absence may lead to negative impact on the organization. This is similar to NMB as lower level of job satisfaction leads to absenteeism among employees while higher level of job satisfaction among employees leads to reduction I level of absenteeism in the bank.

# Employee Stress

Another consequence of job satisfaction which was also mentioned by respondents of the study is stress among employees. Considering that the consequence was mentioned 71 several times. It was found out of 10 employees who mentioned this point 6 of them same as 60% of the total respondents who mentioned this consequence were female employees, this shows that female employees become easily stressed with their work when they are not satisfied with their job. Kreitner and Kinicki, (1998) revealed that stress among employees result from overwork, job insecurity, overload and increase and increasing pace of life. These factors for stress among employees have relationship with job dissatisfaction simply because employees become dissatisfied when they work in a less conducive environment. This proves that increased job dissatisfaction among employees leads to increased stress among employees and increased job satisfaction among employees reduce stress among employees. More over these stresses are particularly job-related stress. Organizations including banks are currently facing the problem of increased job-related stresses among employees something which has been affecting health wellbeing of employees and the overall performance of the organization. Job satisfaction has a close connection with the extent to which employees will be stressed or will be free from stress. Employees who are satisfied with their jobs will always be free from stresses. This is because; they will be in better positions of receiving support from colleagues and also will be free from job insecurity. This shows that the increase in level of satisfaction among employees leads to reduction in stress among employees and thus ensuring health well-being of employees and improved performance of the organization. Furthermore, level of satisfaction among employees can lead to increased stress among employees. This is especially when there is an increased level of job dissatisfaction which make employees work in a place which is out of their favor. Dissatisfaction makes employees less motivated to work and thus creating an environment of stresses. This can result from increased threats from supervisors which make them hate their work and work under pressure of losing their jobs. Increased stress among employees affects their health negatively especially mental health. They will even fail to concentrate in their works and thus leading to poor performance which affect overall performance of the organization. Considering that not all employees at NMB are satisfied with their works, it is obvious that there are other employees in the organization who have stress.

# Reputation of the Organization

Another effect of job satisfaction among employees at banking industry particularly NMB is reputation of the organization as this consequence was mentioned by 4 respondents and out of this 4, 2 employees same as 50% of the total respondents who wrote this answer were senior employees. This shows that the senior employees believe that once banking employees are satisfied they will portray a positive image of the organization. Reputation of the organization is the general perception of the outside community on the organization which is sometimes influenced by the quality of services provided in the organization. Satisfaction among employees affects the reputation of the organization in the manner that, satisfied employees will lead to improvement in reputation of the organization while dissatisfied employees will reduce reputation. Satisfied employees will love what they are doing and will be ready to provide quality services to customers and improve their communication with customers. Improvement in performance of the organization associated with improved customer-focused services provision will shape the image of the organization to the outside community. All these will be brought by existence of satisfied employees in the organization. Job dissatisfaction among employee’s leads to poor reputation of the organization as the quality of services which will be provided by the organization will not impress customers; Employees will be in bad moods during serving customers as they are not satisfied with their work. This will lead to under quality services provided by the organization and thus affecting reputation of the organization negatively. The organization will end up losing customers and failing to win competitive advantages. Considering that there are other employees at NMB who are not satisfied with their jobs, it is then clear that these employees will affect the reputation of the organization.

# CHAPTER FIVE

# SUMMARY, CONCLUSION AND RECOMMENDATIONS

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# Overview

This chapter provides a summary of the whole work from the objectives of the study, methodologies and findings from each objective of the study. The chapter also provides a conclusion and also recommendations on how to improve job satisfaction among employees at the studied organization.

# Summary of the Main Findings

The study aimed at examining factors affecting employee job satisfaction in the banking sector. The general objective of the study was to assess the factors affecting job satisfaction among employees in the banking sector. The study was guided with three specific objectives which were; to identify whether pay, promotion, work environment, nature of work, personal factors and work itself are responsible for employee job satisfaction, to assess the contribution of satisfied workers towards organizational performance and to determine the consequences of employee job satisfaction in the banking sector. The study employed case study research design while the study area under which the study took place was NMB Head Office located at Dar es Salaam, Tanzania. The target population of the study was NMB employees both subordinate employees and management members. Sampling techniques used in obtaining respondents of the study were simple random sampling technique and purposive sampling technique. A sample size of 60 respondents was used in the study in which they were operational employees and 6 management members were interviewed. Data collection methods used in the study was questionnaire method, interview method and documentary review.

# To Identify Whether Pay, Promotion, Work Environment, Nature of Work, Personal Factors and Work Itself are Responsible for Employee Job Satisfaction

The findings from the first objective revealed that pay, promotion, work environment, nature of work, personal factors and work itself are factors which affect the level of job satisfaction among employees in the organization. The organization has employees who are satisfied, those who are dissatisfied and those who are neither satisfied nor dissatisfied. Among these factors which have been affecting the level of job satisfaction among employees, it was found out that there are three strong factors which have greater influence towards employee satisfaction in the organization. These include pay, work environment and promotion. Providing employees with better payments, promoting them and making them work in conducive environment make them more satisfied than when they are provided with poor pay, work under less conducive environment and not promoted. The study by Weerasinghe *et al* (2017) revealed factors which influence satisfaction of employees which were work itself, salary, job security and recognition. Among these factors, the mostly influential factor which led to higher level of job satisfaction among employees in banking sector in Sr Lanka was salary. This is similar to this study as the strong factors which influence satisfaction among employees include pay/salary, work environment and promotions.

# To Assess the Contribution of Satisfied Workers towards Organizational Performance

In the second objective of the study, the findings revealed that job satisfaction has greater impact towards the performance of the organization. Satisfied employees in the organization will assist in improving the performance of the overall organization. Satisfied employees will increase cooperation with other employees, will work with great enthusiasm and creativity, will increase interaction with customers in a productive way, will increase their commitment and also will work under stress-free environment while increasing concentration on work. All these lead to improvement in production in the organization. Redmond (2016) argued that, commitment among employees increases belief among employees on the goals of the organization, increases desire to work and commit to a specific career or profession. This is similar to NMB as satisfied employees will have the desire to work for the organization and thus improving performance of the organization especially when having committed skilled employees. Onzere (2011) argued that, employee satisfaction is important in the organization as productivity of the organization depends on whether employees are satisfied or dissatisfied.

# To Determine the Consequences of Employee Job Satisfaction in the Banking Sector

In the final objective of the study, the findings revealed that there are various consequences which result from level of job satisfaction among employees both positive and negative consequences. These consequences include productivity which increases when employees are satisfied and decreases when employees are dissatisfied, commitment which increases when employees are satisfied and decreases when employees are dissatisfied and turnover which increases when employees are dissatisfied and decrease when employees are satisfied. Also, absenteeism which increases when employees are dissatisfied and decreases when employees are satisfied, stress which increases when employees are dissatisfied and decreases when employees are satisfied and reputation which increases when employees are satisfied and decreases when employees are dissatisfied. Kuzuhara and Aldag, (2002) commented that employees who are commitment to their organization will actually develop levels of satisfaction which are consistent with their commitment. This show stat one of the consequences of job satisfaction is commitment of employees. Kreitner and Kinicki, (1998) revealed that stress among employees result from overwork, job insecurity, overload and increase and increasing pace of life. This shows that stress among employees is among the consequences of job satisfaction.

# Conclusion

Job satisfaction among employees is an important factor which affects the performance of the organization positively or negatively depending on the level of satisfaction among employees. There are classes among employees at NMB as there is a group of employees who are satisfied with their jobs, a group of employees who are dissatisfied with their jobs and those who are neither satisfied nor dissatisfied. This shows that the level of job satisfaction among employee in the organization is still low as it was seen that most of the respondents were neutrally satisfied especially operational employees than senior staffs. Achieving the goals of the organization will be difficult considering that the level of job satisfaction among employees is still not convincing. This is why the organization is supposed to implement effective measures which can improve job satisfaction among its employees.

# Recommendations

Improving payments to employees. For the organization to be able to improve job satisfaction among its employees there should be improvement in payments among employees. Employees who are paid less should be provided with reasonable payments in order to make them more satisfied and motivate them to improve their levels of performance. This will be helpful not only to employees but also to the organization. Increase provision of allowances to employees. Another thing than management of the organization should consider important is to increase allowances provision to employees. Allowances such as payments provided to employees attending seminars and meetings and also payments to cover working uniforms.

These will make employees more satisfied with their workplace and thus improvement in performance of the organization. Increasing honest and cooperation between management and employees. Management of the organization should ensure that positive relationship is built with its employees. Building such kind of relationship will make employees free to explain any difficulties associated with their works. This will increase their levels of satisfaction with their jobs and thus affecting performance of the organization positively. Providing employees with motivational packages such as promotions, recognitions and rewards. The organization should review policies on motivating employees in order to make employees enjoy their jobs. Providing employees who perform their jobs better with promotions or recognitions will make them love their jobs and put much efforts in improving their performances. They will consider their jobs as important and helpful for them to acquire motivational packages. Improving the overall working environment of employees. The organization should ensure that employees work in more conducive environment in order to make them feel better when undertaking their duties. Improving working environment in the organization especially physical environment, social and psychological environments will make employees more satisfied with their works. This will finally contribute to improved performance of employees who are satisfied.

# Policy Implications

The policy implication from this study indicate that policies related to promotions among employees as well as those related to payments of employees are still not satisfactory to meet the needs of most of employees. This is because of the existence of other employees in the organization who are dissatisfied with their jobs. Their dissatisfaction resulted from poor payment, poor working environment and absence of promotions. These policies need to be reviewed in order to ensure that they boost the level of payments to employees and also increase promotions to employees.

# Limitations of the Research and Areas for Further Research

The researcher encountered various challenges in the course of the conduction of the study, as follows: Firstly, financial constraints, since research is costly, and the budget that was set was insufficient. However, the researcher managed to cut costs as much as possible by collecting, analyzing and interpret data accordingly within the financial constraint. Secondly, responses from some of the respondents were difficult to obtain. This is due to the nature of the work, as some employees such as relationship managers and operational banks do frequently travel and go to visit clients. Hence as a matter fact the researcher had to set a reasonable time for the collection of information from employees to be successful. Thirdly, time: since any research requires time in its undertaking, the researcher had to utilize much of the limited time in balancing office duties and the research work. Hence in order to overcome this, the researcher was forced to utilize his weekend, free time and off days to conduct research.

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# APPENDICES

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**Appendix I: Questionnaires**

**Part A: Introduction.**

Dear Respondent, my name is **Chanzi Benedicto Titus**a student at the Open University of Tanzania pursuing a master’s Degree on Business Administration. I hereby kindly bring to you this set of questions (questionnaire) which is meant to find out information’s on the “Factors Influencing Employee Job Satisfaction in the Banking Sector”. The information’s collected will be used for academic purpose only and not otherwise, your response will be treated in highest degree of confidentiality. Therefore, I request you to respond to the below questions freely. Instructions: Kindly circle the correct answer where necessary.

Choose the answer by putting a tick and provide explanations where needed.

For any clarifications please see or contact the provider of this questionnaire.

NB: Names must not be written at any part of this questionnaire.

**Part B: Personal information of respondents. You are required to select a correct response by putting a circle on a correct answer.**

1. Gender: (a) male (b) female
2. How old are you?
3. 18 – 30 years
4. 31 - 40 years
5. 41 – 50 years
6. Above 51 years
7. What is your marital status?
8. Single
9. Married
10. Divorced
11. Widowed
12. Please state your education level:
13. Certificate
14. Advanced Diploma
15. Degree
16. Masters(e) Others Specify……………………………………………………
17. For how long have you being working with NMB? (a) 0-5years (b) 6-10years(c) Over 10 years.

1. What is your position in the organization?
2. Operational Staff
3. Middle Staff
4. Senior staff
5. Management
6. Are you satisfied with your current job?
7. Very satisfied
8. Satisfied
9. Neutral
10. Dissatisfied
11. Very dissatisfied

**Part C: Research General Objective 1.**

What factors contributes largely to your level of job satisfaction? Please circle all that are applicable. Please rate your level of agreement with each of the following statements using the scale described below, Tick where applicable. Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), Strongly Disagree (SD)

Factors OPINION SA A N D SD 1 Pay 2 Promotion 3 Nature of the work 4 Work environment 5 Work Itself 6 Personal factors such as: Tenure, Personality, Age and seniority 2. From your own opinion what should be done to increase your level of job satisfaction ………………………………………………

**Part D: Research Sub objective 1**

1. What items contribute to your performance in the organization? ..........................................................................................................................
2. Do you agree that there is a relationship between job satisfaction and job performance? Please rate your level of agreement with the above statement using the scale described below, Tick where applicable. SN Tick where Applicable 1 Strongly Agree 2 Agree 3 Neutral 4 Disagree 5 Strongly Disagree
3. Do you agree that high job satisfaction can lead to high employee performance? Please rate your level of agreement with the above statement using the scale described below, Tick where applicable. SN Tick where Applicable 1 Strongly Agree 2 Agree 3 Neutral 4 Disagree 5 Strongly Disagree Please provide reasons for your answer
4. What action does the management take for the poor performance caused by job dissatisfaction? …………………………………………………

**Part E: Research Sub objective 2**

1. What do you think might be the effect to the organization if employees are satisfied as well as when they are not satisfied? ……………………………..……

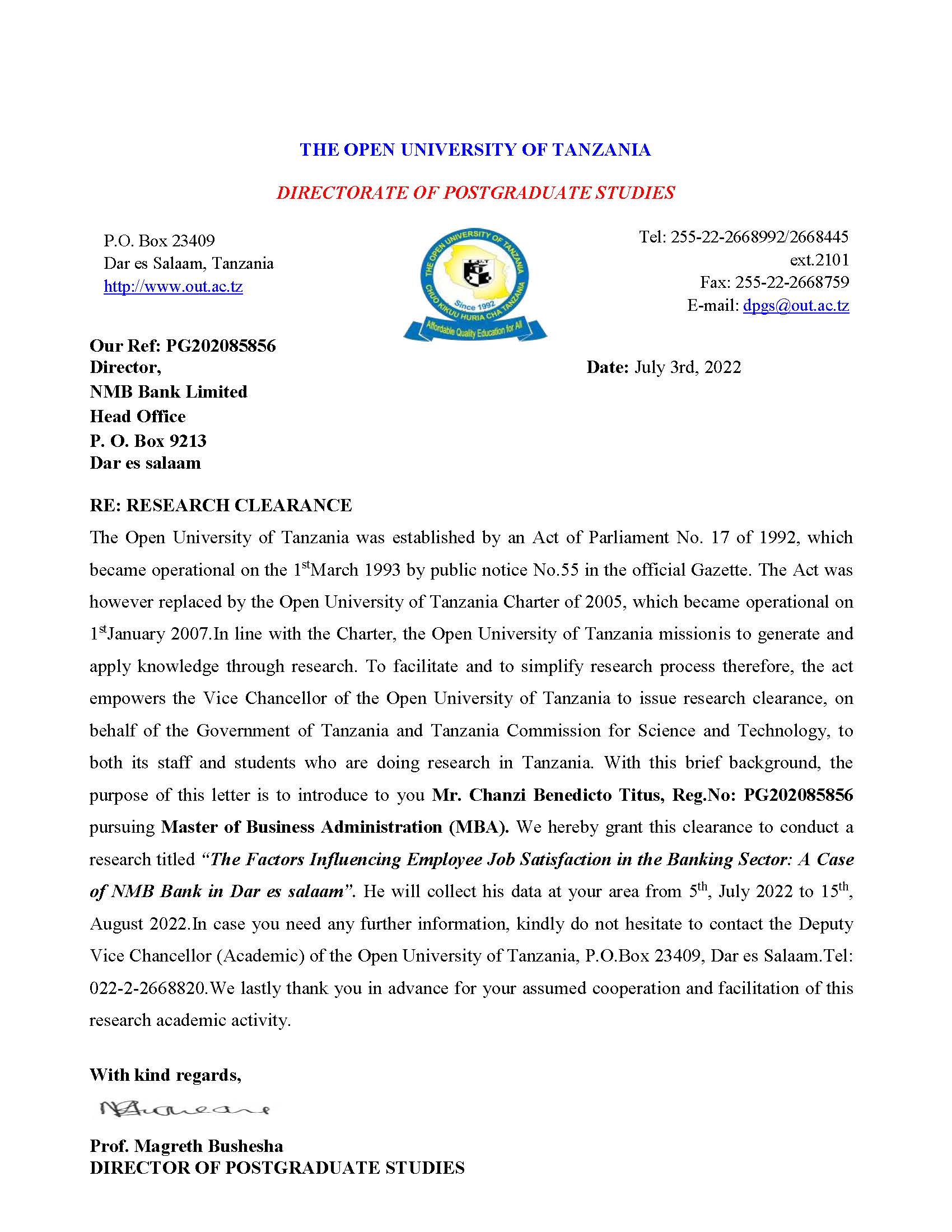
……………………………………………………………………………………...

1. For improving job satisfaction of employees in your organization, what suggestion do you want to give? …………………………………………..………

……………………………………………………………………………………...

**THANK YOU VERY MUCH FOR YOUR COOPERATION**

**Appendix I: Research Clearance Letter**



**Appendix II: Acceptance Notification**

