

**FACTORS INFLUENCING JOB SATISFACTION AND TURNOVER
INTENTIONS IN COMMERCIAL BANKS**

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THE REQUIREMENTS FOR THE DEGREE OF MASTER OF HUMAN
RESOURCE MANAGEMENT IN THE OPEN UNIVERSITY OF TANZANIA**

2014

CERTIFICATION

I, the undersigned certify that I have read and hereby recommend the dissertation titled: **Factors influencing job satisfaction and turnover intentions in commercial Banks** for acceptance by the Open University of Tanzania.

.....

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Supervisor

.....

Date

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DECLARATION

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ABSTRACT

The purpose of this study is to assess the factors influencing employees' job satisfaction and intentions to turnover in commercial banks in Tanzania. A cross-sectional quantitative design was used to answer the research objectives. A Questionnaires with three sections- a 36 – item scale designed to capture various aspects of job satisfaction, 4 – item scale to capture employees' intention to leave and a number of demographic and job characteristics, were used to collect data from employees of 17 NBC bank branches situated in the city of Dar es Salaam. With 107 useful questionnaires, descriptive statistics, analysis of variance (ANOVA) and multiple regression analysis techniques were used to analyze the data.

The findings of the study show that the age, education, job position and length of service categories of the employees, significantly predicted their intention to leave, while gender did not. In addition, age, job position and length of service categories of the employees significantly predicted their level of job satisfaction. Furthermore, the study revealed that job satisfaction and some of the demographic variables specifically gender and length of services has a significantly negative relationship with intention to leave. The findings of the study imply that, the greater the job satisfaction the less likely is the turnover intention. Accordingly, employees who are satisfied with their job will have less or no intention to leave. The results of the study therefore can be used as the basis for decision-making concerning employees' welfare, drafting retention strategies and future human resource planning and development.

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LIST OF ABBREVIATIONS

ATMs Automated Teller Machines

BOT Bank of Tanzania

GDP Gross Domestic Products

JSS Job Satisfaction Survey

NBC National Bank of Commerce

CHAPTER ONE

1.0 INTRODUCTION

1.1. Background to the Study

Organizations around the world are striving to be the best in attracting and retaining its employees. Various strategies have been practiced and implemented to attract and retain employees in the organization in order to reduce the turnover rate. According to Agarwala (2007), the employees are considered as human resources, and therefore they should be managed so as to provide the expected outcomes. Even the organisations in Tanzania are required to take some measures of assessing the factors influencing employees' intention to leave their organizations.

Employee turnover is a vital issues and challenges for human resources management strategies and organization performance (Davidson, *et al.*, 2010). The highest turnover rate in financial services particularly in commercial banks has great impact on productivity, quality and profitability due to the loss of knowledge and technical skills. The turnover rate of any organization will impact the organization's operation cost in investing trainings that required for new employee and eventually will impact the end profit of the organization. Researcher has identified five costs which are expensive to any organization to replace the employee; these are pre-departure costs such as severance costs, recruitment costs, selection, orientation and training costs and productivity loss costs (Tracey and Hinkin, 2008). According to Armstrong (2006), there are a number of factors which promote the employees' to leave the organization, those factors are associated with the job dissatisfaction of the employees, these are dissatisfaction caused by unfair pay system, unrewarding job

and lacking skill variety, lack of performance standards and feedback; dissatisfaction caused by lack career prospect, unfair supervision, and bad relationships with supervisors and co-workers. In Tanzania banking sector contributes a significant share to the economy; it contributes about 2.36 per cent of the GDP (BOT Supervision report, 2012). Hence, it is important for the banks to obtain the right and best employees to be with their organization in order to expand their business and to win the market-share. Therefore, the purpose of this study was to assess the factors that influencing employees' job satisfaction and its impact on the intention to turnover, in commercial bank of Tanzania, specifically National Bank of Commerce limited.

1.2. Statement of the Research Problem

Generally, the duties and responsibilities performed by employee in banks are numerous employees build skills and experience over years through costly training and retraining and also through rotational services provision. Therefore retaining skilled and exprienced employees is one of the ways an organization can enjoy a return on its investment on labour. Hence, frequent turnover are costly to the organization. Some previous scholars identified some factors influencing employees' job satisfaction and causing employee to leave from one organization, which also applies in the commercial banks of Tanzania. Could it be the low salary, the long working hours, and lack of performance feedback, bad relationship with supervisors and with co-workers, unchallenged job that triggered intention to leave? There is a crucial need to have more comprehensive studies on the factors that influence job satisfaction and intention to leave among bank employees. The results of this study would give a new perspective to the findings of the previous studies on

the issue of factors influencing employees' job satisfaction and intention to leave the banking firms. The annual reports of NBC bank showed that the number of employees for the year 2008 to 2012 were 1316, 1363, 1497, 1441 and 1331 respectively. Hence it revealed that there were a certain number of employees who left the organization and new employees were hired for that particular period. The main purpose of this research was to assess the factors influencing employees' job satisfaction and turnover intention among employees of the commercial banks operating in Tanzania, and the employees of National Bank of Commerce (NBC) limited was the targeted population.

1.3. Research Objectives

The objectives of this study divided into two main categories, these were the general objective and specific objectives.

1.4. General Objective

The general objective of this study was to assess the factors influencing employees' job satisfaction intention to turnover in the commercial banks of Tanzania, specifically the National Bank of Commerce limited.

1.5. Specific Objective

In this context, the specific objectives of the study were

- i. To assess the extent of turnover;
- ii. To assess the level of job satisfaction and its determinants;
- iii. To examine the relationship between the job satisfaction and turnover.

1.6. Research Questions

The research questions for this study categorized into two, the general research question and specific research questions.

1.7. General Research Question

Does employees job satisfaction influence turnover intention in Tanzania's commercial banks?

1.8. Specific Research Questions

The following specific research questions were designed to guide the attainment of the objectives of the study.

- i. What is the level of employees' turnover intention?
- ii. What are the factors influencing employees' job satisfaction?
- iii. What are the relationship between the employees' job satisfaction and turnover intention?

1.9. Significance of the Research

This study would be beneficial to commercial banks operating in Tanzania in particular and the world in general. Thus the study contributed knowledge to the commercial banks, especially in the aspect of factors influencing employees' job satisfaction and turnover intention. The banks therefore have knowledge of identifying the factors influencing employees' job satisfaction and turnover intention, and human resource managers can redesign their retention strategies and formulate appropriate policies and reviewing the existing ones, in order to reduce employee turnover rate. The reduced turnover rate will enable banks to improve their employees' retention rate, which will directly affect the financial performance of the banks. Thus the study of factors influencing employees' job satisfaction and intention to leave the organization was very important.

1.10. Organization of the Dissertation

This dissertation organized into five chapters. The rest of the dissertation is organised as follows: - Chapter two contains literature review. It consists of review of theoretical and empirical studies and research articles. The information concerning the research gap identified and explanation on how it was bridged. The third chapter contains research methodology, which consists of research approaches, the area of study, research design, surveyed population, variables and measurement procedures, sampling techniques and data processing and analysis. Chapter four contains the findings and discussion of the results. The conclusion, recommendation and implication of the results were presented in chapter five.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Overview

The aim of this chapter is to provide a broad definition of employees' job satisfaction, employees turnover intention and to present general overview of the subject in different African countries and the world in general. The factors influencing employees' job satisfaction and turnover intention were also discussed. It provides the identified research gap from the analysis of theoretical and empirical literatures.

2.2 Conceptual Definition

It concerned with the definitions of all key concepts used in the dissertation

2.2.1 Job Satisfaction

Job satisfaction is the attitudes and feelings people have about their work. Positive and favourable attitudes towards the job indicate job satisfaction. Negative and unfavourable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). Employee job satisfaction is the fulfilment, gratification, and enjoyment that come from work. It is not the money or the fringe benefits, but the feelings employees receive from the work itself (Asegid, *et al.*, 2014).

2.2.2 Turnover Intention

Turnover intention is defined as the intention of workers to leave their job. Intention to turnover may affect organization in achieving its objectives, which in turn lead to a reduction in the overall level of innovation, quality of customer service and a negative psychological effect on the employees that remain in the organization

(Ayinde and Adegrooye, 2012). Turnover intention seems to be reasonable prediction for actual turnover (Cho and Lewis, 2012).

2.2.3 Employee Turnover

Turnover is the opposite of retention, refers to percentage of employees leaving the organization for whatsoever reasons (Phillips and Edwards, 2009). According to Phillips and Edwards (2009), total turnover is total number of employees leaving the organisation during a given period divided by average number of employees during that period. Employee turnover may be voluntary or involuntary turnover; the involuntary turnover is initiated by the organisation while voluntary turnover is initiated by employees (Noe, *et al.*, 2003). For this study, the concern will be the voluntary turnover.

2.3 Review of Theoretical Literature

A body of theoretical work has emerged that attempt to minimize the employee turnover. The current study concurred with those previous theories, and will take into account some of them which may affect the employees' behaviour, and which will encourage to stay or leave the organization. These are the theories of motivation (The Maslow's theory of 1954 and Herzberg motivation theory of 1959). These are motivation theories that focus on what needs people are trying to satisfy at work and what outcomes will satisfy those needs, (Jones and George, 2007).

2.3.1 Maslow's Hierarchy of Needs

According to Maslow (1954) cited by Jones and George (2007) people seek to satisfy five basic needs; Psychological needs, safety needs, belongingness needs, esteem needs and self-actualization needs. In the organization managers should help the

subordinates to satisfy these needs so as to retain them. Psychological needs can be satisfied by providing a level of pay that enables a person to buy the basic needs such as food, clothing and adequate housing. Safety needs can be satisfied by providing job security, adequate medical benefits and safe working conditions. Belongingness needs can be satisfied by promoting good interpersonal relations, esteem needs can be satisfied by granting promotions and recognizing accomplishments and self actualization needs can be satisfied by giving people the opportunity to use their skills and abilities to the fullest extent.

2.3.2 Herzberg's Motivator –Hygiene Theory

According to Herzberg (1966) cited by Jones and George (2007), the theory distinguishes between motivator needs (related to the nature of work itself) and hygiene needs (related to the physical and psychological context in which the work is performed) and proposes that motivator needs must be met for motivation and job satisfaction to be high. Hygiene needs can be satisfied by outcome such as pleasant and comfortable working conditions, pay, job security, good relationship with co-workers and effective supervision. Workers will be satisfied when hygiene needs are met and when not met, they will be dissatisfied. The theory bring about the importance of distinguishing intrinsic motivation (related to motivator needs) and extrinsic motivation (related to hygiene needs), and prompted researchers and managers to study how jobs could be designed or redesigned so that they are intrinsically motivated (Jones and George, 2007). The theory depicted that the organisation can be able to retain key employees by satisfying the intrinsic and extrinsic motivation. The current study in the Assessment of factors influencing Employees' job satisfaction and turnover intention in the commercial banks of

Tanzania used some of these motivation theories so as to assess how the related factors named in the theories influence employees' job satisfaction and intention to leave.

2.4 Review of Empirical Studies

The empirical studies have been conducted in different parts of the world concerning the factors influencing employees' job satisfaction and turnover intention and different factors were discovered to have impact with employees' job satisfaction and its effect on turnover intention. Raddaha, *et al.* (2012) investigated the factors that influence job satisfaction and dissatisfaction and the intention to leave. He reported that supervision, co-worker relationships and tenure have influence on job satisfaction. However reported low satisfaction in terms of contingent rewards, fringe benefits and pay, these were highly associated with the employee's intention to leave their jobs. He also found that job satisfaction level as a total score was not related to any demographic variables; however there were numerous associations between particular facets of job satisfaction and demographic variables. The levels of satisfaction between male and female on those job satisfaction facets were also differs. It was also found that a substantial of employees reported strong intention to leave their jobs due to low satisfaction. Hence there were impacts of employees' job satisfaction on intention to turnover.

Kanwal and Majid (2013) investigated the factors which are the major contributors towards employee's job satisfaction. It was found that low pay, long working hours, bonuses and rewards and effective communication were the contributors towards job satisfaction or dissatisfaction and have impact to the employees intention to leave or

stay in the organization. Nyamekye (2012) argued that non monetary benefits had a direct bearing on employees' job satisfaction. The employees were dissatisfied with supervision and non participation in the decision making process, these may influence their intention to leave the job. Lee and Jimenez (2011), explained further that performance based rewards, supervision support reduce the possibility that employees will opt to leave their current jobs, and job satisfaction is the most important predictor of turnover intention. In recent study, it was observed that it is bad working condition, lack of career growth, unfair compensation, negative supervisory support, lack of employee development and job stress caused the employee to leave the organization (Sattar and Ahmed, 2014).

Mosadeghrad, *et al.* (2008) investigated the relationship between job satisfaction and employees intention to turnover and found that there were positive relationship between job satisfaction and turnover intention. He also found that the factors that may influence the level of employees' job satisfaction are demographic variables, pay, fringe benefits, promotion, supervision, co-workers relationships, task variety and working conditions and also found that job satisfaction and its facets are the strongest predictors of intention to leave. Nazim (2008) investigated the level of job satisfaction and its impact on turnover intention. He concluded that employees were very much dissatisfied with promotion, moderately dissatisfied with pay, fringe benefits, and contingent rewards while moderately satisfied with operating condition, co workers relation, nature if the work and communication. He also found that there was a significant negative relationship between turnover intention and pay and promotion followed by supervision, fringe benefits, contingent rewards, operating procedures, co-workers, nature of work, and communication. Hence there was a

significant negative association between facets of job satisfaction and overall job satisfaction and turnover.

2.5 Research Gap

There were a number of gaps left by different reviewed theoretical and empirical literature ranging from geographical, methodologies used, time as well as the nature of organization studied. Shukla and Sinha (2013) conducted a study on employee turnover in local banking sector of India. Despite the relevance of the study, the study were conducted in India where geographical attributes, political inclination and socio- cultural values differs from Tanzania. The structural model generated by some researcher (Aladwan, *et al.*, 2013) cannot apply to other cultural settings; it will be applied only to specific group of participants that is Jordanism. Despite the fact that, many studies were conducted to explore factors influences employees' job satisfaction and turnover intention in different sectors of the economy, most of them were carried out in other countries. Few studies were carried out to investigate the factors influencing job satisfaction and turnover intention in African countries including Tanzania. This study aimed to fill gaps left by the previous researches specifically in assessing the factors influencing employees' job satisfaction and turnover intention in commercial banks of Tanzania.

2.6 Conceptual Framework

The study was guided by the researcher's conceptual framework (See figure 2.1). According to the framework the independent variable for this study was Job satisfaction. Job satisfaction is the attitudes and feelings people have about their work (Armstrong, 2006). The job satisfaction measured using nine dimensions namely: satisfaction with pay, promotion, supervision, fringe benefits, contingent

rewards, operating procedures, co-workers, nature of work, and satisfaction with communication. This job satisfaction dimension was adopted from the nine clusters of job satisfaction Survey (JSS) (Spector, 1994). Intention to leave from the organization was the dependent variable. In the data analysis the social demographic variables were also considered, these include gender, age, educational qualification, and length of service in the current organisation.

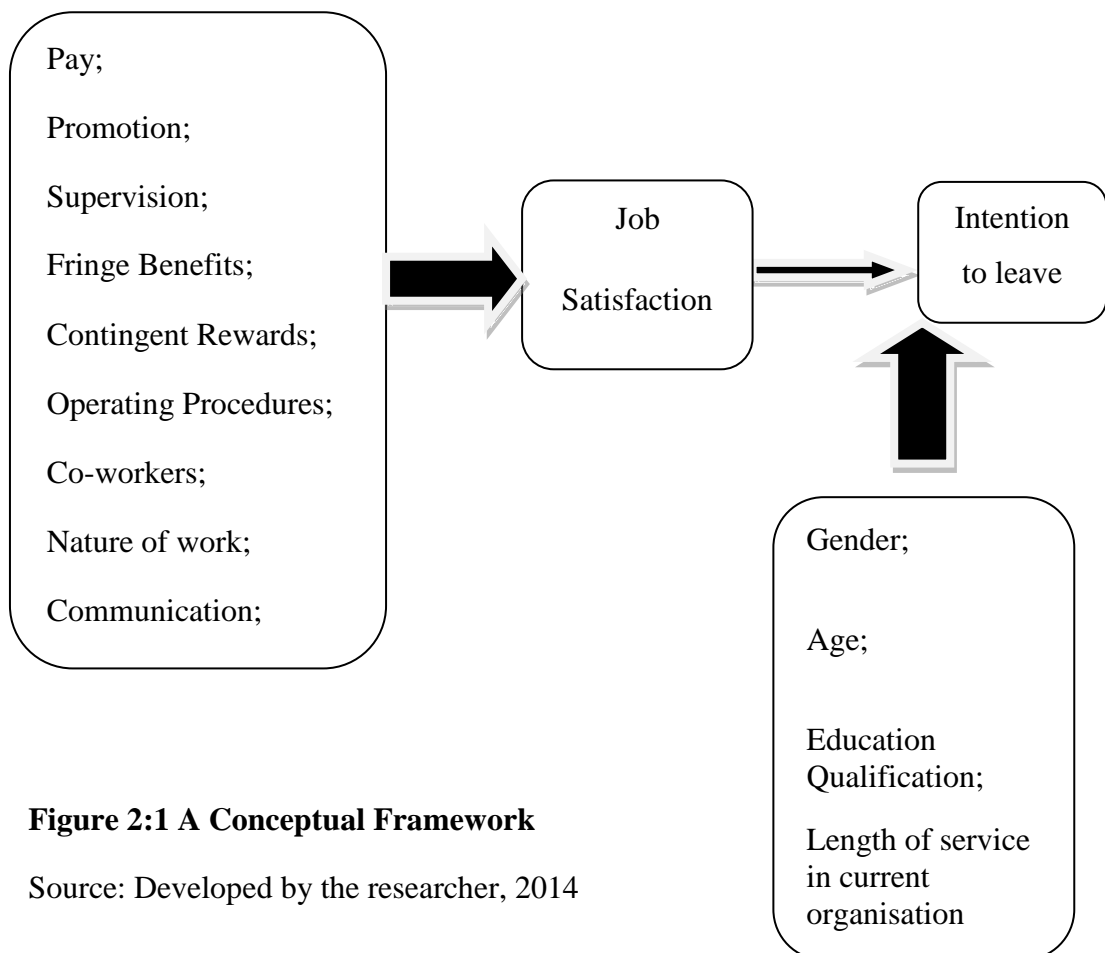


Figure 2:1 A Conceptual Framework

Source: Developed by the researcher, 2014

2.7 Hypotheses

The study tests the following hypotheses: -

- H1 There are no differences in employees' job satisfaction levels across demographic and job characteristics.

- H2 There are no differences in turnover intention across demographic and job characteristics.
- H3 There is no relationship between demographic and job characteristics and job satisfaction.
- H4 There is no relationship between job satisfaction and turnover intentions.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Overview

This chapter discusses the method used to carry out the study. Research issues such as research design, population and sample, sampling procedure, statistical analysis were presented.

3.2 Research Approaches, Research Design and Timeline

3.2.1 Research Approaches

The study used deductive approach because the researcher developed a conceptual framework which he subsequently tested using data and he needed to explain causal relationship between variables (Saunders, *et al.*, 2009), these were the factors influencing employee turnover intention and intention to leave.

3.2.2 Research Design

The research design was quantitative and cross-sectional. The research concerned with the study of particular phenomenon at a particular time (Creswell, 2009) that was the assessment of factors influencing job satisfaction and intention to leave. The study also tested theories by examining the relationship between job satisfaction and employees' turnover intention. The job satisfaction and turnover intention measured by the use of questionnaire and the data obtained were analysed by using statistical procedures.

3.2.3 Survey Population

The targeted population for the study were the employees of the National Bank of Commerce Limited.

3.2.4 Sampling Design and Procedures

In this study, researcher adopted the convenience sampling technique, the method helped to obtain a large number of completed questionnaire quickly, conveniently and economical (Kothari, 2004). The convenience sampling is non-probability sampling which involves the sample being drawn from that part of the population which is close to hand (Tharenou, *et al.*, 2007). Factors such as cost and time were the major consideration in choosing the sample size.

The targeted sample size were all the employees of the branches of National Bank of Commerce limited located in Dar es Salaam city. Those branches are Chang'ombe, Corporate, Industrial, Kariakoo, Kichwele, Kinondoni, Mbagala, Mbezi, Mlimani, Mnazi Mmoja, Muhimbili, Samora, Sea Cliff, Tegeta, Ubungo, Udsm, and Victoria Branch. The city was considered because it was the commercial city. It has more NBC branches than any other upcountry regions and has more employment opportunities compared to up country regions. The participants were all the employees who were reported at work for the date when the researcher delivered the questionnaires.

3.3 Variables and Measurement Procedures

The variables in the study were one independent variable, four social demographic variables and one dependent variable. The independent variable was Job satisfaction. The social demographic variables were gender, age, educational qualification, and length of service in the current organisation. And the dependent variable was intention to leave.

3.4 Methods of Data Collection

The study used primary data. The primary data were collected by the use of questionnaire. The method was selected due to the advantages associated with the method such as low cost of administration; it can be used for a large sample (Kothari, 2004).

3.5 Design of the Instrument

The questionnaire have three sections; Section one consisted of the 36-items Job Satisfaction Survey (JSS) developed by Spector (1994); It consisted of 36 structured and randomly ordered items with patterns covering nine sub variables of job satisfaction, scoring six-point scale ranging from “very much disagree” to “very much agree”. The nine sub variables were: pay; promotion; supervision; fringe benefits; contingent rewards; operating procedures; co-workers; nature of work; and communication. Section two consisted of 4-items adapted from the Michigan Organizational Assessment Questionnaire (Cammann, *et al.*, 1975) was used for measuring the level of turnover intentions. And section three consisted of questions developed by the researcher to collect background information.

3.6 Administration of the Questionnaire

The questionnaire were sent to the NBC bank employees sampled with a request to answer the questions and return the questionnaires. The questionnaires were dropped to the respective banks and collected later.

3.7 Reliability of Research Instrument

The internal reliability of the items tested by using Cronbach’s alpha.

3.8 Data processing and Analysis

After the data have been collected the researcher turns to the task of analyzing them. The analysis of data requires a number of closely related operations such as establishment of categories, the application of these categories to raw data through coding, tabulation and then drawing statistical inferences (Kothari, 2004). It involves preparing the data for analysis, conducting different analysis and making an interpretation of the larger meaning of the data (Creswell, 2009). For the purpose of this study the analysis of data was made by using appropriate tools and technique; the techniques used were the descriptive statistics, analysis of variance and regression analysis.

Under descriptive statistics the frequencies and percentage of demographic variables were determined, the mean and standard deviation were computed on each of the demographic variables. The analysis of variances were used to determine the level of employees' job satisfaction and turnover intention across demographic variables such as age, education and length of service, while independent sample test were applied on gender. Multiple regression analysis technique was used to assess whether turnover intention was influenced by job satisfaction variables alone first and then with demographic variables included as control variables.

CHAPTER FOUR

4.0 FINDINGS AND DISCUSSION

4.1 Overview

This chapter presents and discusses the findings. It is organised as follows: Section 4.2 description of the sample, section 4.3 analysis of intention to leave across demographic variables, section 4.4 analysis Job satisfaction across the demographic variables and section 4.5 the relationship between Job satisfaction and intention to leave.

4.2 Description of the Sample

The descriptive of the respondent is organised in terms of age, gender, education qualification, job position and length of service in the current organization. A total of 175 questionnaires distributed, out of them 107 questionnaires were returned, a response rate of 61 per cent.

4.3 Frequency of Respondents based on Age

Table 4.1 shows that among the respondents, majority of the respondents fall between the age range of 36-45 years old which constitute of 39 respondents which is equivalent to 37.1%. Followed by 33 (31.4%) respondents which were between age range of 26-35 years old, 20 (19%) respondents fall between the age range of 46-55 years, 8 (7.6%) respondents fall between 55 years and above, and 5 (4.8%) respondents fall between age range of ≤ 25 years.

Table 4.1: Age of Respondents

Variables	Frequency	Percentage
≤ 25 years	5	4.8
26-35 years	33	31.4
36-45 years	39	37.1
46-55 years	20	19.0
> 55 years	8	7.6

Source: Field data 2014

4.4 Frequency of Respondents based on Gender

According to Table 4.2, there were 61 (58.1%) male and 44 (41.9%) female respondents involved in this study.

Table 4.2: Gender of the Respondents

Variables	Frequency	Percentage
Male	61	58.1
Female	44	41.9

Source: Field Data 2014

4.5 Frequency of Respondents based on Education Qualifications

As per Table 4.3, the characteristics of the respondents in terms of education qualifications shows that majority of the respondents 60 (58.3%) have achieved 1st degree, followed by 15 (14.6%) have 2nd Degree, and 14 (13.6%) respondents have diploma or certificate, and the same amounts have 1st or 2nd degree with professional qualifications.

Table 4.3: Education Qualification of the Respondents

Variables	Frequency	Percentage
Diploma/Certificate	14	13.6
1 st Degree only	60	58.3
2 nd Degree only	15	14.6
1 st or 2 nd degree + Professional	14	13.6

Source: Field Data, 2014

4.6 Frequency of Respondents based on Job Position

According to job position (Table 4.4), majority of the respondents were in lower cadre, those were 48 (47.1%) respondents, followed by middle level 42 (41.2%) and managerial level 12 (11.8%).

Table 4.4: Job Position of the Respondents

Variables	Frequency	Percentage
Lower Cadre	48	47.1
Middle level	42	41.2
Managerial level	12	11.8

Source: Field Data, 2014

4.7 Frequency of Respondents based on Length of Service with Current Organization

Based on Table 4.5, majority of the respondents have been attached to the current organization for the range of 2 to 10 years, which constitute of 76 (or 71%) respondents, followed by 25 (23.4%) respondents have been attached for the range of more than 10 years; 6 (5.6%) respondents attached to the current organization for less than 2 years.

Table 4.5: Length of Service in the Current Organization

Variables	Frequency	Percentage
< 2 years	6	5.6
2-5 years	38	35.5
6-10 years	38	35.5
> 10 years	25	23.4

Source: Field Data 2014

4.8 Reliability

Cronbach's Alpha calculated for Total Job satisfaction and the intention leave to ensure the internal consistency of the instruments. According to Table 4.6, it shows that there was excellent Cronbach's Alpha for the variables.

Table: 4.6: Cronbach's Alpha Values of Variables

Variables	Cronbach's Alpha	Number of Items
Job Satisfaction	0.934	36
Intention to Leave	0.946	4

4.9 Analysis of Intention to Leave

The analysis of intention to leave was organised in terms of age, gender, education qualification, job position and length of service in the current organization. The overall analysis of intention to leave is presented in Table 4.6. It shows that the mean score is 20.08 and SD = 8.09, the minimum and maximum are 5 and 28 respectively.

4.10 Age Groups and Intention to Leave

Table 4.7 present results of ANOVA tests on the mean scores in intention to leave across age categories. These results show that there are significantly differences in the mean scores of intention to leave across age categories ($p=0.000$).

Table 4.7: Age Group and Intention to Leave

	N	MIN	MAX	MEAN	S.D	F	P Value
All Scale	105	5	28	20.08	8.09		
Age							
≤ 25 years	5	24	28	26.8	1.79	6.656	0.000
26-35 years	33	8	28	22.94	6.53		
36-45 years	38	7	28	20.47	7.91		
46-55 years	19	5	28	16.32	7.71		
> 55 years	8	5	27	11.00	8.49		

Source: Field data, 2014

4.11 Education Qualification, Length of Service and Intention to Leave

Table 4.8 shows that the significant p-value = 0.001 for education qualification and intention to leave, and for length of service and intention to leave is $p = 0.000$; both of them are less than the critical value 0.05. Therefore, there are significant differences between education qualification and intention to leave as well as length of service in the current organization and intention to leave.

Table 4.8: Education Qualification, Length of Service and Intention to Leave

	N	MIN	MAX	MEAN	S.D	F	P Value
1. Education							
qualification	14	6	24	13.71	6.11	6.011	0.001
Diploma/Certificate	59	5	28	21.42	7.44		
1 st Degree only	14	5	28	16.5	9.72		
2 nd Degree only	14	8	28	23.64	6.90		
1 st or 2 nd degree + Professional							
2. Length of Services							
< 2 years	6	8	28	18.17	9.72	14.859	0.000
2-5 years	37	18	28	25.70	2.47		
6-10 years	38	7	28	18.55	8.24		
> 10 years	24	5	28	14.29	8.13		

Source: Field data, 2014

4.12 Gender, Job Position and Intention to Leave

According to Table 4.9, the significant value for gender and intention to leave is $p = 0.894$ which are greater than the critical value of 0.05, therefore there is no significant difference between male and female and intention to leave, and the significant value for Job position and intention to leave is $p = 0.051$, which are slightly equivalent to the critical value 0.05, hence there is significant differences between lower cadre, middle level and management level of employees and their intention to leave.

Table 4.9: Gender, Job Position and Intention to Leave

	N	MIN	MAX	MEAN	S.D	F	P Value
1. Gender							
Male	50	5	28	20.22	8.20	0.018	0.894
Female	44	6	28	20.00	8.09		
2. Job Position							
Lower cadre	48	6	28	21.48	7.34	3.061	0.051
Middle level	41	5	28	19.46	8.34		
Managerial level	12	5	28	15.25	8.90		

Source: Field data, 2014

Putting results of tables 4.7 – 4.9 together it can be concluded that there are significant differences in turnover intention across demographic characteristics such as age and education qualification but not accros gender. It can also be concluded that there are significant statistical differences in turnover intentions across length of service categories but not across job positions. Therefore hypothesis two could not be rejected in gender and job position variables at 0.05 level.

4.13 Analysis of Job Satisfaction

The analysis of Job satisfaction was organised in terms of age, gender, education qualification, job position and length of service in the current organization. The overall analysis presented in Table 4.10 revealed that the mean score is 121.73, with a SD of 36.9; the minimum and maximum values are 68 and 201 respectively.

4.14 Age, Gender, Education Qualification, Job Position, Lenght of Service and Job Satisfaction

The findings of the study as per Table 4.10 indicates that there are significantly differences in job satisfaction mean scores across the categories of age ($F = 5.178$; $p = 0.001$ }, Job position ($F = 3.198$; $p = 0.046$) and length of service ($F = 5.596$; $p = 0.001$). There were no statistically significantly differences in means scores in the rest of the demographic variables; namely; gender and education qualification.

Table 4.10: Job Satisfaction

	N	MIN	MAX	MEA N	S.D	F	P Value
All Scale	91	68	201	121.73	36.90		
1. Age							
≤ 25 years	3	73	108	94	18.19	5.178	0.001
26-35 years	26	70	170	105.54	26.41		
36-45 years	35	68	182	120.71	38.27		
46-55 years	18	91	186	136.28	35.80		
> 55 years	7	92	201	161.57	38		
2. Gender							
Male	52	68	201	124.88	37.38	0.875	0.352
Female	38	70	183	117.47	36.77		
3. Education qualification	11	95	182	142.18	28.35	2.637	0.055
Diploma/Certificate	49	70	183	116.27	35.45		
1 st Degree only	14	84	201	134.00	44.96		
2 nd Degree only	14	68	184	109.21	34.11		
1 st or 2 nd degree + Professional							
4. Job Position							
Lower cadre	40	70	183	113.53	34.73	3.198	0.046
Middle level	38	68	186	125.00	37.89		
Managerial level	9	84	201	146.56	40.83		
5. Length of Services	5	73	170	124.8	43.76	5.596	0.001
< 2 years	32	70	169	103.28	24.54		
2-5 years	34	78	184	126.88	38.87		
6-10 years	20	68	201	141.70	37.36		
> 10 years							

Source: Field data 2014

From the results in table 4.10 it can be concluded that job satisfactions statistically significantly vary across age, and also across both job position and length of services. Therefore, hypothesis one could not be rejected for gender and education qualification categories at 0.05 level.

4.15 Relationship between Job Satisfaction and Intention to Leave

The relationship between Job satisfaction and turnover intention was explored using regression model. Two regression models used, the first one takes into account only

the dependent variable and independent variable and the second one include the dependent variables, independent variable and the control variables. In table 4.10, $R^2 = 0.705$ (70.5%), it indicates that job satisfaction explains about 71 percent of the variation in the intention to leave scores. The model is significant because the p-value of F ratio is less than 0.05, which is job satisfaction is significantly influence intention to leave.

In the second regression model, $R^2 = 0.751$ (75.1%), it indicates that the Job satisfaction and control variables together now explain 75% of the variation in intention to leave scores, an increase of about 4 percent. This indicates that of the variables included in the model, job satisfaction is still the main determinant of intention to leave. The model is highly significant because the p-value of F ratio is less than 0.05. Job position is also statistically significant at 0.01 levels.

From table 4.11 results, therefore hypothesis three of no relationship between job satisfaction and turnover intentions is rejected at 0.01 levels. This is true irrespective of whether job satisfaction is loaded alone or together with the demographic and job characteristic variables.

Table 4.11: The Job Satisfaction and Intention to Leave

	Parameter Estimate		
	B	t/F	P Value
Constant	42.48	26.30	0.000
Job Satisfaction	-0.184	-14.49	0.000
F		209.92	0.000
R- Square	0.705		
Constant	45.003	15.49	0.000
Job Satisfaction	-0.169	-11.77	0.000
Age	0.190	0.304	0.762
Gender	-1.145	-1.194	0.236
Education qualification	0.940	1.565	0.122
Job position	0.122	0.15	0.881
Length of service	-1.87	-2.601	0.011
F		40.18	0.000
R- Square	0.751	-	-

Source: Field Data

4.16 Discussion

The main objective of this study was to assess the factors influencing employees' job satisfaction and intention to turnover. The specific objectives of the study were to assess the extent of turnover, to assess the level of job satisfaction and its determinants and to examine the relationship between job satisfaction and turnover intention.

4.17 Reliability Analysis

To check the internal reliability of the instrument, Cronbach's Alpha calculated for job satisfaction and intention to leave. The value of the Cronbach's as shown in the Table 4.6 for job satisfaction was $\alpha = 0.934$ and that of intention to leave was $\alpha = 0.946$. Both of them are above the standard value, which is 0.7 to 0.8. This shows that our instrument was reliable and we can confidently apply different statistical tests and interpret the result with confidence.

4.18 Demographic Variables and Intention to Leave

The findings shows that there is significant difference between some of the demographic variables and intention to leave, these are the age group, education qualification, and length of service with the current organization, and some of the demographic variables have no significant role to the employees' intention to leave, these are gender and job position. According to Aladwan, *et al.* (2013), demographic variables, gender, age and education background show a significant role, leaving a positive and significant relationship with employees' intention to leave. It means that young employees have higher intention to turnover compared to elder employees, and also employees who are more educated are more likely to leave compared to less educated ones.

4.19 Demographic Variables and Job Satisfaction

The results of the current study shows that there were significant difference between age, job position and length of service in the current organization with job satisfaction, and some demographic variables were not significantly related to job satisfaction; these are gender and education qualification. These results are consistent with those reported in earlier studies (Abdulla, *et al.*, 2011; Rizwan, *et al.*, 2014) which also reported that gender, age, education level found to have statistically significant relationship with job satisfaction.

4.20 Job satisfaction and Intention to Leave

According to the results of the current study, job satisfaction has a significant negative relationship with Intention to leave. In the first model, it shows that a one-unit increase in job satisfaction corresponds with a 0.184 points decrease (-) in

turnover intention to find a new job. The R^2 of the model is 0.705, indicating that Job satisfaction amounts for almost 71 per cent of variation in intention to leave.

In the second model, it shows that job satisfaction is a strong indicator of intention to leave. That is each additional unit increase in job satisfaction corresponds with 0.169 point decrease (-) in intention to leave. It means that a person moving up one level on the job satisfaction scale scores fewer points on the intention to leave scale, expressing decreasing intention to find a new job. This result is similar to that reported in Iqbal, *et al.* (2014), also found significant negative relationship between job satisfaction and turnover intention with ($\beta = -0.147$), and $p < 0.05$), that is job satisfaction contributed more than 14% to turnover intention. In addition the finding is consistent with other previous studies that determined the relationship between job satisfaction and intention to turnover (Rizwan, *et al.*, 2014; Calisir, *et al.*, 2011; Asegid, *et al.*, 2014; Mosadeghrad, *et al.*, 2008). With $R^2 =$ increased to 0.751, it means that job satisfaction and demographic variables contribute 75% of the intention to leave, the remaining 25% explained by other factors.

Job satisfaction still the most important factors influencing intention to leave, the demographic variable contribute only 4% to turnover intention. This result support the previous study (Abdulla, *et al.*, 2011), which also concluded that job satisfaction is the is stronger predictor than the demographic variables.

CHAPTER FIVE

5.0 CONCLUSION, IMPLICATION AND RECOMMENDATIONS

5.1 Overview

The purpose of this study was to assess the relationship and impact of job satisfaction dimensions (pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-workers, nature of work, and communication) on intention to leave among employees' of commercial banks of Tanzania. Furthermore, it explored levels of job satisfaction, intention to leave and whether demographic characteristics has impact on job satisfaction and employees' intention to leave. Job Satisfaction Survey (JSS) questionnaire containing nine facets of job satisfaction and a questionnaire containing four items for measuring job satisfaction and turnover intentions respectively and five items of demographic variables were used for data collection from the employees of Dar es Salaam branches of NBC Bank limited. Statistical techniques (Regression, t-test and ANOVA) were used to analyze and interpret the results.

This chapter presents conclusion, implication of the study and recommendations based on the results. It is organised as follows. Section 5.2 summary of the findings, Section 5.3 conclusion, section 5.4 implication, section 5.5 recommendations and section 5.6 limitation and areas of future research

5.2 Summary of Findings

The findings of the study shows that there are significantly differences in the means scores of intention to leave across some of the demographic variables namely, age, education qualification, job position and length of service categories. In addition,

there are significantly differences in job satisfaction mean scores across some demographic variables, namely, age, job position and length of service categories. Furthermore, the study revealed that job satisfaction and some of the demographic variables (Gender and length of services) have a significantly negative relationship with intention to leave.

5.3 Conclusions

The results of the study not only have fulfilled the objectives of this study but also have filled the research gap with respect to the factors influencing job satisfaction and its impact on commercial banks employees' intention to leave. The inclusion of demographic variables in examining the relationship between job satisfaction and intention to leave considered one of the major contributions of this study. The findings of the study were important to be looked so that management and employers could have understanding and guidelines to draft their retention strategies.

5.4 Implication

The findings of the study that, there are negative relationship between job satisfaction and intention to leave among the employees of the NBC Ltd bank branches of Dar es salaam city implies that, the greater the job satisfaction the less likely is the turnover intention. Thus, a person with a high level of job satisfaction holds positive attitude toward the job, and the person who is dissatisfied with the job holds negative attitude about the job. This implies further that employees who are satisfied on their job will retain their jobs and not leave. Therefore, increase in job satisfaction will result in decrease in employee turnover. The results of the study therefore, they can be used as the basis for decision making concerning employees welfare and future human resource planning.

5.5 Recommendations

The study has shown that, based on the composite scale of job satisfaction, job satisfaction has a significant negative effect on turnover intentions for bank employees. It is recommended therefore that commercial banks, NBC in particular, should take all the necessary steps to raise the level employees are satisfied with their job. This will in turn help the banks retain employees and earn a return on its investment on them.

5.6 Limitations and Areas of Future Research

This current study has some limitations. The limitations have been identified for improvement of future research in the relevant field, those limitation are as follows: first the study based on only 17 branches of NBC bank in Dar es Salaam, it can neither be generalized to NBC bank as a whole nor commercial banks. Secondly, the significantly differences are reported but no tests were carried out to identify which categories differ from each other. In future, it would be worthwhile conducting the surveys to cover different banks and branches situated in different Regions so as the results to be generalized to all commercial banks, and also more statistical analysis should be conducted so as to have knowledge on the specific demographic as well as job satisfaction facets which influence the intention to leave.

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APPENDICES

4.21 APPENDIX 1: QUESTIONNAIRE

Introduction

Dear Sir/Madame

I am **RAMADHANI, SHAIBU**, and a Master of Human Resources Management (MHRM) Student at the Open University of Tanzania. I am in the process of making my Research, the topic being “Assessment of factors influencing Job satisfaction and its effect on employees’ turnover intention in the Banking firms”; it is partial fulfillment of the requirements for the degree of Master of Human Resources Management.

As part of my primary data collection, I am conducting a survey assessing the factors influencing employees’ Job satisfaction and how the job satisfaction or dissatisfaction affects the level of employee’s turnover intention.

You have been selected as one of the respondents in this survey. Your answers will make great contributions in my data collection. All information provided will be used only for academic purposes and will be treated confidential.

SECTION I: Please circle the one number for each question that comes closest to reflecting your opinion about it. (1= Disagree very much, 2= Disagree moderately, 3= Disagree slightly, 4= Agree slightly, 5= Agree moderately, 6= Agree very much.).

S/N	STATEMENTS	Disagree very much 1 Disagree moderately 2 Disagree slightly 3 Agree slightly 4 Agree moderately 5 Agree very much 6
1	I feel I am being paid a fair amount for the work I do.	1 2 3 4 5 6
2	There is really too little chance for promotion on my job.	1 2 3 4 5 6
3	My supervisor is quite competent in doing his/her job.	1 2 3 4 5 6
4	I am not satisfied with the benefits I receive.	1 2 3 4 5 6
5	When I do a good job, I receive the recognition for it that I should receive.	1 2 3 4 5 6
6	Many of our rules and procedures make doing a good job difficult.	1 2 3 4 5 6
7	I like the people I work with.	1 2 3 4 5 6
8	I sometimes feel my job is meaningless.	1 2 3 4 5 6
9	Communications seem good within this organization.	1 2 3 4 5 6
10	Raises are too few and far between.	1 2 3 4 5 6
11	Those who do well on the job stand a fair chance of being promoted.	1 2 3 4 5 6
12	My supervisor is unfair to me.	1 2 3 4 5 6
13	The benefits we receive are as good as most	1 2 3 4 5 6

	other organizations offer.	
14	I do not feel that the work I do is appreciated.	1 2 3 4 5 6
15	My efforts to do a good job are seldom blocked by red tape.	1 2 3 4 5 6
16	I find I have to work harder at my job because of the incompetence of people I work with.	1 2 3 4 5 6
17	I like doing the things I do at work.	1 2 3 4 5 6
18	The goals of this organization are not clear to me.	1 2 3 4 5 6
19	I feel unappreciated by the organization when I think about what they pay me.	1 2 3 4 5 6
20	People get ahead as fast here as they do in other places.	1 2 3 4 5 6
21	My supervisor shows too little interest in the feelings of subordinates.	1 2 3 4 5 6
22	The benefit package we have is equitable.	1 2 3 4 5 6
23	There are few rewards for those who work here.	1 2 3 4 5 6
24	I have too much to do at work.	1 2 3 4 5 6
25	I enjoy my co-workers.	1 2 3 4 5 6
26	I often feel that I do not know what is going on with the organization.	1 2 3 4 5 6
27	I feel a sense of pride in doing my job.	1 2 3 4 5 6
28	I feel satisfied with my chances for salary increases.	1 2 3 4 5 6
29	There are benefits we do not have which we should have.	1 2 3 4 5 6
30	I like my supervisor.	1 2 3 4 5 6
31	I have too much paperwork.	1 2 3 4 5 6
32	I don't feel my efforts are rewarded the way they should be.	1 2 3 4 5 6
33	I am satisfied with my chances for promotion.	1 2 3 4 5 6

34	There is too much bickering and fighting at work.	1	2	3	4	5	6
35	My job is enjoyable.	1	2	3	4	5	6
36	Work assignments are not fully explained.	1	2	3	4	5	6

SECTION II: Here are statements about you and your job. How much do you agree or disagree with each? (1= Strongly Disagree, 2= Disagree, 3= Slightly Disagree, 4= neither Agree nor Disagree, 5= Slightly Agree, 6= Agree, 7= Strongly Agree).

		Strongly Disagree	Disagree	Slightly Disagree	Neither Agree Nor Disagree	Slightly Agree	Agree	Strongly Agree
1	I will probably look for a new job in the next year	1	2	3	4	5	6	7
2	I often think about quitting	1	2	3	4	5	6	7
3	Presently, I am actively searching for other job	1	2	3	4	5	6	7
4	The first pages of a newspaper I read daily are the job advertisement pages.	1	2	3	4	5	6	7

Section III: Select the relevant answer by ticking the appropriate box and fill the blank where necessary.

1	Job Position	Managerial level staff		Middle Level staff		Lower cadres
2	Age	25 years and below	26-35 years	36-45 years	46-55 years	Above 55 years
3	Gender	Male		Female		
4	Educational Qualifications	Diploma or Certificate	1 st Degree (Bachelor) only	2 nd Degree (Master) only	1 st or 2 nd Degree with Professional qualifications e.g. CPA, ACCA, CSP etc	
5	Length of Service in the current Organisations	Less than 2 years	2-5 years	5-10 years		More than 10 years

Thank you for your contributions to this important survey