

**Relationship between Employee Motivation and
Job Satisfaction in Commercial Bank of Ethiopia
Jimma District**

*A thesis submitted to the School of Graduate Studies of Jimma University
in Partial Fulfillment of the Requirements for the Award of the Degree
Masters of Business Administration (MBA)*

**BY:
NEGERA AKUMA ABETU**



**JIMMA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
MBA PROGRAM**

MAY 29, 2015

JIMMA, ETHIOPIA

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**BY:
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Under the Guidance of
Mr. Nebiat Negussie
&
Mr. Yoseph Tilahun



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CERTIFICATION

As thesis research advisors, we hereby certify that we have read and evaluated the thesis prepared by Negera Akuma under our guidance, which is entitled “Relationship between Motivation and Employee Job Satisfaction in Commercial Bank of Ethiopia Jimma District”. We recommend that the thesis be submitted as it fulfills the requirements for the degree of Requirements of Masters of Business Administration (MBA).

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DECLARATION

I hereby declare that this thesis entitled “Relationship between Motivation and Employee Job Satisfaction in Commercial Bank of Ethiopia Jimma District” has been carried out by me under the guidance and supervision of Mr. Nebiat Negussie and Mr. Yoseph Tilahun.

The thesis is original and has not been submitted for the award of any degree or diploma to any university or institutions.

Researcher's name

Date

Signature

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ACRONYMS /ABBREVIATIONS

ANOVA	Analysis Of Variance
CBE	Commercial Bank of Ethiopia
HR	Human Resource
MSQ	Minnesota Job Satisfaction Questionnaire
SD	Standard Deviation
SPSS	Statistical Package for Social Science

Abstract

Motivation and job satisfaction are one of the most important concepts in the field of organizational behavior and human resources management. Motivation and job satisfaction is the key to organizational effectiveness and is a key predictor of job performance. The purpose of the study was to see relationship between employee motivations and job Satisfaction using Herzberg's two-factor theory in Commercial Bank of Ethiopia Jimma District. The subjects of the study were 151 employees and they were selected by employing stratified sampling methods. Out of 151 participants selected for the study, only 136 valid questionnaires were collected and filled the properly representing 90% of the total sample. Data were collected by adapting Minnesota job satisfaction scales. The reliability of the adapted scales was tested and found to be reliable. In analyzing, the data through descriptive analysis mean and standard deviation of motivator and hygiene variables were computed. Correlation and regression analysis were applied to identify the relationship, explain or estimates the predictor and test statistical significance between job satisfaction and motivator factors. Further, the significance difference of demographic factors and job satisfaction were investigated and tested using ANOVA. From the seven Hygiene (extrinsic) factors that influence job satisfaction, the respondents agree in all factors. The most influential Hygiene factor to overall motivation is Relationship with Co-workers, the highest weighted mean. The most important factor affecting the satisfaction level of employees came out to be Achievement and Relationship with co-workers which got the maximum weight mean score (M=3.6). The least important factor affecting the satisfaction level of employees came out to be Personal growth which got the minimum weight mean score (M=2.6).The results of this study revealed that, there were no significant differences in job satisfaction in relation to gender, age, educational qualification, marital status and work experience (years of service). Therefore, the differences may be due to random sample variation.

Keywords: Motivation, job satisfaction, Commercial Bank of Ethiopia, Jimma District and demographic factors

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CHAPTER ONE

1. INTRODUCTION

1.1. Background

Employees are the most important assets of any organization. Moreover in today's highly competitive world employees are the factors which determine success or failure of an organization. They are the ones who interact with the customer on a day to day basis and carry out the whole operations. As such the organizations need to give more attention to employee motivation and job satisfaction (Glen George Thomas, 2012).

One of the most important success factors of any organization is the employees themselves, who are seen as an organization's most crucial asset and its most valuable resource, since organizational goals can only be achieved through their efforts (Eskildsen and Dahlgaard, 2000). Therefore, the growth and existence of any organization mainly depend on the way the organization treats its employees, accordingly the great importance of the human factor creates a demand for ways to keep employees within the organization and to be able to motivate them. According to Eskildsen and Dahlgaard, without satisfied and motivated employees it is impossible to produce world-class products and impossible to achieve satisfied and loyal customers. (2000: 1082).

The current era is highly competitive and organizations regardless of size, technology and market focus are facing many challenges linking the relationship between employee motivation and job satisfaction. To overcome these restraints a strong and positive relationship and bonding should be created and maintained between employees and their organizations. Human resource or employees of any organization are the most central part so they need to be motivated and persuaded towards tasks fulfillment (Quratul-AinManzoor, 2011).

Organizations, private or public alike are set up to accomplish their own goals and objectives such as the provision of goods and services. Organizations need people of diverse backgrounds both skilled and unskilled to exert their energies towards the

accomplishment of their goals. People are the greatest single asset available to an organization. In real terms, an organization is people. They constitute the only asset that can work towards an organizational goal. Whatever business we are in, whatever shape the economy is in, our success as a manager depends on building a team of highly motivated people: people who want to work hard and do their jobs well (Saul W. Gellerman, 1992).

Different scholars have founded different theories of motivation. According to (Robert N.Lussier, 2008), motivation theories are different from country to country and from one culture to another culture. There is support for the idea that motivational concerns vary across nations. For example, U.S. and Japanese practices vary. There are distinct differences between U.S. salespeople and Japanese and Korean salespeople, but not between salespeople of the two Asian countries. Cultural differences suggest that the order of hierarchy may vary across cultures. In risk-averse countries such as Japan, Greece, and Mexico, security needs would be at the top of the needs hierarchy. In countries such as Denmark, Sweden, Norway, the Netherlands, and Finland, which prefer quality of life (relationships) over quantity of life (possessions), social needs would be at the top. A U.S. firm in Mexico learned this difference the hard way. It gave workers a raise to motivate them to work more hours, but the raise actually motivated the employees to work fewer hours. Because they could now make enough money to live and enjoy life (one of their primary values) in less time, why should they work more hours? As related to two-factor theory, intrinsic motivation of higher-level needs can be more relevant to wealthy societies than to poor societies (Robert N.Lussier, 2008).

The area of motivation and employee job satisfaction are widely researched areas in developed countries but developing countries like Ethiopia limited number of researches available.. Ethiopia has an emerging economy, and is a developing country with ever-changing social and economic demands. The country is experiencing transformation on many levels and in many areas. Banking industry is one of the key factors in respect of development and transformation. Employees are powerful to functional Banks industry, and need to experience job satisfaction to be motivated to do their work to the best of

their abilities, and to facilitate that can support transformation (Bryner, Chapman, DeJaeghere, Leu & Mulkeen, 2005). It is for this reason that this study seeks to add to the ongoing discourse on job satisfaction by an in-depth investigation into the motivation and job satisfaction of employees in Commercial Bank of Ethiopia Jimma District, Jimma Ethiopia

Currently Commercial Bank of Ethiopia has been pursuing an aggressive growth strategy, responsibility of supporting national development through stretch objectives on resource mobilization, service quality, bank branch accessibility and providing innovative product. Motivated employees are needed in our rapidly changing workplaces. Motivated employees help organizations survive. Motivated employees are more productive (Carrellet *al.*, 1997).

Employee motivation and job satisfaction has been a major issue for much organization over the years. Managers have always tried to motivate and ensure job satisfaction of employees so that they perform task and duties to a high standard. Employers want their people to perform to the best of their abilities.

Motivation factors or satisfiers are the job factors that if delivered enhance satisfaction or motivation but their absence does not necessarily create dissatisfaction. These satisfiers consist of work itself, responsibility, recognition, achievement, growth etc. These aspects, if present, are called satisfiers. On the other hand, Hygiene factors when available decrease dissatisfaction. These aspects of job factors are called dissatisfies. They are company policy, pay, working conditions, supervision etc.

Both satisfaction and dissatisfaction on job are believed to be crucial for the organizations to administer because they ultimately impact the productivity as well as the effectiveness of either the workers or the performance of the organization. In order to increase the efficiency of employees in particular, and organization in general, it is important to enhance the effectiveness of employees, so that they may have optimistic attitudes towards their jobs. It is a fact that general attitude of employee towards his job, organization and life do have an effect on the grade of his job satisfaction. For this reason, it is very important and useful for the organizations to realize the factors that can create satisfaction because satisfied employees can contribute to improved morale which

in turn will bring greater happiness and greater self-realization (Saif Islam & Nazim Ali, 2013).

1.2 Rationale and Purpose of the Study

This paper tries to determine the relationship between motivational factors on the employee job satisfaction in Commercial Bank of Ethiopia Jimma District staff using Herzberg's motivation-hygiene factor theory. The financial and banking industries are changing so rapidly in today's Ethiopian economy and faced stiff competition among the commercial banks and the only competitive advantage they have is through their motivated employees that deliver quality service to their customers.

As far as over all Commercial Bank of Ethiopia strategic objective is concerned, the critical issues assigned to the bank is resource mobilization as national strategy and this could be effective only if motivated and satisfied employee has internalized it. In today's competitive environment organization like Commercial Bank of Ethiopia in general, particularly Jimma District try to gain maximum output and strive to achieve the stretched financial target given, beat the stiff competition; strengthen the business relationship with its customer and needs to progress toward improving service excellence. Thus, the organization needs to determine which motivation factor more significant intrinsic or extrinsic motivation to the employee job satisfaction. Without knowledge of different motivational factors managers are in danger of guiding the behaviour of subordinates and make mistakes towards the desired outcomes of the organization. The facts that the success of any organization is heavily of depend on the inputs of its work force determined to large extent invest more physical and mental energy into their work. Employees are unlikely to change a behavior or do something different unless they are motivated to do so because employees when motivated are stimulated to achieve organizational goals and remain focus in a systematic way. It takes different approaches to motivate an employee that means not everyone is motivated in the same way.

1.3 Statement of the Problem

Different approaches in describing the factors and the processes that were involved in shaping employee motivation and job satisfaction. However, one of the major problems with the current motivation and satisfaction theories and models is that most of these theories and the data used have been developed, evaluated, and tested in developed countries. Therefore, they are more suitable for the structures, values, and behavior of people of the developed countries, but its appropriateness for people of the developing countries are questionable, accordingly, their suitability for less developed Countries are largely indefinite (Smith and Bond, 1993). Therefore, with the difference in cultural background of Ethiopia employees, it is apparently questionable whether the different motivation and satisfaction theories which were mainly developed and tested in developed countries could be practiced in a developing country like Ethiopia with equal efficiency. Hence, it can be expected that motivation and satisfaction factors that are related to Ethiopia employees may differ from those of employees in the developed countries.

An extensive search of the relevant literature in the Ethiopian educational libraries literature revealed inadequate amount of helpful research on the issue of employee motivation and job satisfaction in Ethiopia in general and commercial Bank Ethiopia Jimma district in particular, no research was found regarding relationship between motivational factors and job satisfaction.

Therefore, the question that is still without an answer is: what motivates employees in the Commercial Bank industry? First and foremost, what influences the level of job satisfaction and work motivation of employees and how individual characteristics (including gender, age, education, and experience) may affect their levels of job satisfaction? Commercial Bank of Ethiopia (CBE) is the largest financial institution in the banking industry of the country aspiring to become a World-Class Commercial Bank in year 2025, which to be realized depends on, to a greater extent to its motivated employee's endeavors. Jimma District is one of 15 district progress toward achieving the after mentioned objectives. The Commercial Bank of Ethiopia believes that its success

rests not only on the ability to identify opportunities and manage risks, but also on the quality of its satisfied staff. Commercial Bank of Ethiopia has been trying to motivate them in various ways in such a way that egging on them with attaching attractive benefits packages relative to other governmental organizations, but every organization and business wants to be successful and have desire to get constant progress ask himself the following questions: What do employees want from their jobs? Do employees want just a higher salary? Or do employees want security, good relationships with co-workers, opportunities for growth and advancement? This is an important question, because it's at the root of motivation, the art of engaging with members of the team in such a way that they give their very best performance.

The motivation to conduct this research is inspired by the desire to examine the effect of hygiene and motivation factors on the job satisfaction of Commercial Bank of Ethiopia Jimma district employees. This study aimed to contribute to the existing knowledge so; the researcher need to understand what motivates people to work hard, what do employees want or expect from managers and what brings about job satisfaction? Therefore, this study is an attempt to fill the gaps and remedy the shortcomings in the Ethiopian educational libraries literature by improving understanding of job satisfaction and work motivation of Commercial Bank of Ethiopia employees.

1.3.1 Research Questions

The study aimed to answer the following four basic questions:

1. What are the Motivation and satisfaction level of employee's on intrinsic (satisfiers) and extrinsic (hygiene) factor?
2. What are the motivator factors which satisfies employees more and their relationship with job satisfaction?
3. Is there any significant difference in selected demographic factors with their level of job satisfaction?

1.4 General Objectives of the study

The general objective of the study is to see relationship between motivational factors and job satisfaction among employee of Jimma district.

1.4.1 Specific objectives are:

- ✓ To find out the motivation and satisfaction level of employees on intrinsic (motivators) and extrinsic (hygiene) factors.
- ✓ To determine motivational factors that satisfies employees more and relationship with Job satisfaction.
- ✓ To identify significance difference in selected demographics factors with their job satisfaction.

1.5 Scope of the study

Employee motivation and job satisfaction regardless of the size of the organization, environmental opportunity and the technological use are key determinant of organizational success. However, it would be practically unattainable to examine all organizations in Ethiopia, therefore, only Commercial Bank of Ethiopia Jimma district employees were selected for the study. This study tries to investigate the level of employee motivation and job satisfaction of Jimma District staff for the last two year only. The study conducted in Jimma District, southwest the Ethiopia for the time being.

1.6 Significance of the Study

To the researcher, the finding of this study add to the existing knowledge in analysis of relationship between motivation and job satisfaction as well as form a foundation for further research on motivation and job satisfaction.

Output of this studies help the management be able to identify what factors of motivation more contribute for job satisfaction in order to make informed strategic decision on motivation and job satisfaction. Furthermore, this study would help the management to evaluate the current employee motivation strategies.

1.7 Limitation of the study

A possible limitation is that the research surveyed only one organization. In addition, job satisfaction is a very complex concept since definitions cannot be refined to certain variables listed by the researcher. Any attempt to define these variables would not be easy as each individual has their own perception of what motivation and job satisfaction means to them. Therefore, determining what exactly motivates and satisfies employees can be considered to be somewhat subjective.

1.8 Operational Definitions

To be motivated means to be moved to do something. A person who feels no impetus or inspiration to act is thus characterized as unmotivated, whereas someone who is energized or activated toward an end is considered motivated. People have not only different amounts, but also different kinds of motivation. That is, they vary not only in level of motivation (i.e., how much motivation), but also in the orientation of that motivation (Richard M. R. and Edward L. D. ,2000).

Motivation is the processes that account for an individual's intensity, direction, and persistence of effort toward attaining a goal. While general motivation is concerned with effort toward any goal, we'll narrow the focus to organizational goals in order to reflect our singular interest in work-related behavior (Robbins, 2013).

Intrinsic Motivation: individuals are intrinsically motivated when they seek enjoyment, interest, satisfaction of curiosity, self-expression, or personal challenge in the work (Amabile, 1993).

Extrinsic Motivation: individuals are extrinsically motivated when they engage in the work in order to obtain some goal that is apart from the work itself (Amabile, 1993).

Job satisfaction: refers to the attitude and feeling people have about their work. Positive and favourable attitude towards the job indicates job satisfaction. Job satisfaction is measured using rating scales where employees report their thoughts and reactions on job.

CHAPTER TWO

LITERATURE REVIEW

In this chapter the review of related studies highlighting the theories and findings of different researchers as well as conceptual frame work regarding motivation and job satisfaction was presented. The purpose of the study was to establish the relationships between motivation and job satisfaction among employees in a Commercial Bank of Ethiopia Jimma District.

2.1 The Meaning of Motivation

(Robbins, 2006) defines motivation as “the willingness to exert high levels of effort toward organizational goals, conditioned by the effort’s ability to satisfy some individual need”.

Motivation is the internal process leading to behavior to satisfy needs. Have you ever wondered why people do the things they do? The primary reason people do what they do is to meet their needs or wants. The process people go through to meet their needs is Need → Motive → Behavior → Satisfaction or Dissatisfaction. For example, you are thirsty (need) and have a drive (motive) to get a drink. You get a drink (behavior) that quenches (satisfaction) your thirst. However, if you could not get a drink, or a drink of what you really wanted, you would be dissatisfied. Satisfaction is usually short lived. Getting that drink satisfied you, but soon you will need another drink (Robert N.Lussier,2008).

According to (Thompson and McHugh, 2002), it is one of the five factors that determine the existence of any organization, as they put motivation on an equal footing with men, money, machines, and morale. Determining and understanding the factors that motivate employees is an essential need, since the performance of any organization depends on the availability of a satisfied and motivated workforce. Moreover, motivation can influence manager’s effectiveness as, according to (Analoui, 1999-2007), motivation is one of the parameters of managerial effectiveness. Consistent with the previous opinion (Gage and

Berliner, 1992) consider motivation as the engine and the steering wheel of a car as they believe that motivation generates the energy and controls the behavior of any person. Because, if we discover and understand what motivates an employee, we will then be able to know the correct button to press to make him work harder, the correct levers to drag to make him change his behavior, and the correct rewards that can be used to direct his attitudes (Huczynski, 2001).

2.2 Theories of Motivation

2.2.1 Hierarchy of Needs Theory

According to (Robbins, 2013) the best-known theory of motivation is Abraham Maslow's hierarchy of needs. However, the hierarchy is usually shown as ranging through five main levels, from, at the lowest level, physiological needs, through safety needs, love needs and esteem needs, to the need for self-actualization at the highest level. (Mullins, 2007:257)

- a) **Physiological needs:** needs that must be satisfied for the person to survive, including food and shelter. An organizations factor that satisfies these needs is minimum pay. [Johns, 1996:104]
- b) **Safety needs:** these needs include safety and security, freedom from pain or threat of physical attack, protection from danger or deprivation, the need for predictability and orderliness. [Mullins, 2007:258]
- c) **Belongingness or social needs:** these needs involve need for social affiliation with other people. It also concerns the need for belongingness, association, attention, friendship, interaction and acceptance in relationship with other people. Social needs are satisfied through social interaction in which people give and receive friendship and love. [Yalokwu, 1999:204]
- d) **Esteem needs:** sometimes referred to as ego needs. These include both self respect and the esteem of others. Self-respect involves the desire for confidence, strength, independence and freedom, and achievement. Esteem of others involves reputation or prestige status, recognition, attention, and appreciation. [Mullins, 2007:258]

- e) Self actualization needs: this in mallow's views the highest level of need n the hierarchy and may be described as the desire to become more and more what one is, to become everything that one is capable of becoming of becoming. It is often referred as the self-fulfillment need it concerns the need to maximize the use of one's abilities, skills and realize one's potentialities for self-development, for being creative in the broadest sense of the term. [Yalkwu, 1999:205]

Mallow's theory assumes that a person attempts to satisfy the more basic needs (physiological) before directing behavior toward satisfying upper-level needs. Several other crucial points in mallow's thinking are important to understanding the need hierarchy approach: A satisfied need ceases to motivate. For example, when decides that he or she is earning enough pay for contributing to the organization, money loses its power to motivate. Unsatisfied need can cause frustration, conflict and stress. From a managerial perspective, unsatisfied needs are dangerous because they may lead to undesirable performance outcome. Maslow assumes that people have a need to grow and develop and consequently, will strive constantly to move up the hierarchy in terms of need satisfaction. [Ivancevich, 1990:125]

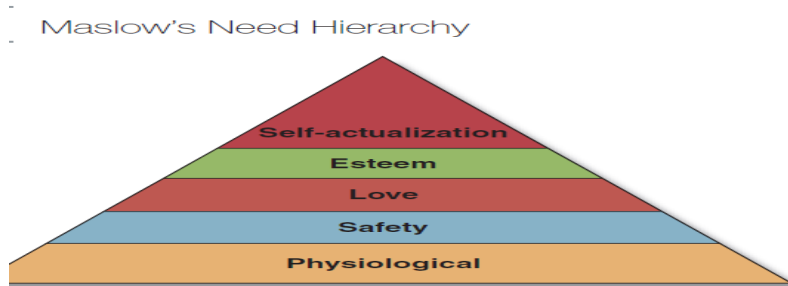


Fig. 1

According to Rober k. and Angelo K.(2013) Organizational Behavior 10th edition, McGramHillcom. Maslow separated the five needs into higher and lower orders. Physiological and safety needs, where the theory says people start, were lower-order needs, and social, esteem, and self-actualization were higher-order needs. Higher-order needs are satisfied internally (within the person), whereas lower-order needs are predominantly satisfied externally (by things such as pay, union contracts, and tenure).

The hierarchy, if it applies at all, aligns with U.S. culture. In Japan, Greece, and Mexico, where uncertainty-avoidance characteristics are strong, security needs would be on top of the hierarchy. Countries that score high on nurturing characteristics—Denmark, Sweden, Norway, the Netherlands, and Finland— would have social needs on top. Group work will motivate employees more when the country’s culture scores high on the nurturing criterion. Maslow’s theory has received wide recognition, particularly among practicing managers. It is intuitively logical and easy to understand. When introduced, it provided a compelling alternative to behaviorist theories that posited only physiological and safety needs as important. Unfortunately, however, research does not validate it. Maslow provided no empirical substantiation, and several

Studies that sought to validate it found no support for it. There is little evidence that need structures are organized as Maslow proposed, that unsatisfied needs motivate, or that a satisfied need activates movement to a new need level. ⁸ But old theories, especially intuitively logical ones, apparently die hard. Some researchers have attempted to revive components of the need hierarchy concept, using principles from evolutionary psychology. They propose that lower-level needs are the chief concern of immature animals or those with primitive nervous systems, whereas higher needs are more frequently observed in mature animals with more developed nervous systems. They also note distinct underlying biological systems for different types of needs. Time will tell whether these revisions to Maslow’s hierarchy will be useful to practicing Managers.

One of the difficulties with using this theory to analyze organizations is that although it may appear very easy to implement, it is difficult to relate this distinct five-level hierarchy within an organization. Many times when this theory has been used, the results show that the needs that contribute to motivation more heavily vary according to the level of the individual, the size of the organization, and even the geographic location of the company.

2.2.2 McClelland’s Theory of Needs

McClelland’s Need Theory explores the idea that there are three major “needs “that one will acquire over their lifetime as a result of the experiences in their careers or in their

own personal lives (Schermerhorn, 2003). David I. McClelland believed that in order to understand human behavior and how an individual can be motivated, you must first understand their needs and inclinations. The Need for Achievement encompasses the desire to do better, to solve problems, and to master complex tasks. The Need for Affiliation is the desire for friendly and warm relations with others. These are often those passive individuals that try to avoid conflict at all times, even when it might be necessary to fulfill a task. Finally, the Need for Power is the desire to control others and influence their behavior. This is the need that felt carried a fairly negative connotation; however it has been proven that successful, well-respected managers often lean towards those power need tendencies. Managers who possess the Need for Power tendencies in combination with the Need for Achievement can also be very effective managers.

A manager with both characteristics would not only try to oversee the situation or environment, but also is continually looking for ways to improve the current situation and is not afraid to take on difficult projects or leadership roles. This theory may be very useful in an organization as a predictor of future managers or project leaders; however it limits the results to only three categories. In reality, all three of the needs established in this theory define an individual's personality, which need tends to show itself in certain situations could be used as the predictor. Managers should use this theory to identify the needs within themselves, their coworkers and subordinates to create work environments that are responsive to those need characteristics (Schermerhorn, 2003). Since will be interviewing people already in management levels within an organization, not looking to see which characteristics "need" influence the individual personally or internally instead looking to see how those managers choose to motivate and stimulate their own employees and whether those techniques are effective within the atmosphere of their particular organization.

2.2.3 Herzberg's Two-Factor Theory

Based on extensive empirical investigation, Herzberg (1959) set forth a two-factor theory of job satisfaction, which received widespread supports. The premise of two-factor theory of Herzberg et al. (1959) is that job satisfaction and dissatisfaction are related to distinct job factors, which ranged from high to no job satisfaction and while job dissatisfaction

range from no to high job dissatisfaction and these two factors were hypothesized to be independent of each other.

According to (Ruthankoon,2003), Herzberg's Two-Factor Theory divides motivation and job satisfaction into two groups of factors known as the motivation factors and hygiene factors. According to Frederick Herzberg, "the motivating factors are the six 'job content' factors that include achievement, recognition, work itself, responsibility, advancement, and possibility of growth. Hygiene factors are the 'job context' factors, which include company policy, supervision, relationship with supervision, work conditions, relationship with peers, salary, personal life, relationship with subordinates, status, and job security". Basically the theory differentiates the factors between intrinsic motivators and extrinsic motivators. The intrinsic motivators, known as the job content factors, define things that the people actually do in their work; their responsibility and achievements. These factors are the ones that can contribute a great deal to the level of job satisfaction an employee feels at work. The job context factors, on the other hand, are the extrinsic factors that someone as an employee does not have much control over; they relate more to the environment in which people work than to the nature of the work itself (Schermerhorn, 2003). Herzberg identifies these factors as the sources for job dissatisfaction. "Herzberg reasoned that because the factors causing satisfaction are different from those causing dissatisfaction, the two feelings cannot simply be treated as opposites of one another. The opposite of satisfaction is not dissatisfaction, but rather, no satisfaction. Similarly, the opposite of dissatisfaction is no dissatisfaction. While at first glance this distinction between the two opposites may sound like a play on words, Herzberg argued that there are two distinct human needs portrayed" ("Herzberg's Motivation-Hygiene Theory," 2002).

A) Hygiene Factors

Hygiene factors represent the need to avoid pain in the environment. They are extrinsic part of the job, but are related to the conditions under which a job is performed. They are associated with negative feelings. Hygiene factors do not provide growth in worker productivity. Herzberg believed that hygiene's create no level of motivation. Such factors include working condition, interpersonal relations, organizational policies and

administration, technical quality of supervision, and base wage or salary. [Mathew, 1999:360]

B) Motivational Factors

There are factors that are related to satisfaction about the job are called motivators or satisfiers. This is because these factors are related to the nature of the work - the content of the job. they are sometimes called intrinsic factors. These factors encourage the growth and development needs of people at the work place. These factors include achievement, recognition for achievement, the work itself, responsibility, advancement or promotion and personal growth. Motivators are related to job satisfaction but not to dissatisfaction. When these factors are present in a work situation, they lead to strong motivation satisfaction and good job performance but do not cause dissatisfaction when they are absent. At work the absence of motivators can only result in no satisfaction. [Yalokwu, 1999:211].



Fig 2 Representation of Herzberg’s two-factor theory

According Angelo K and Mel F.(2012) Organizational Behavior, Key concept and best practices 5th edition, McGraw Hillcom. The basic premise of the Two-Factor Theory is

that if an employer or manager is trying to increase job satisfaction and ultimately job performance for an employee or coworker, they need to address those factors that affect one's job satisfaction. The most direct approach is to work on the intrinsic, job content factors. Giving the employee encouragement and recognition helps them to feel more valued within the company, as well as giving a sense of achievement and responsibility. Herzberg says, that "the only way to motivate the employee is to give him [her] challenging work in which he [she] can assume responsibility" (Leach, 2000). If the employee does not feel some responsibility associated with a certain task or department, he/she will not feel like their work is worthwhile. Also "people must believe that they are capable of attaining a goal before they will commit serious energy [or motivation] to it" (Hunsaker, 2005). Therefore, it is important to include your employees in the decision making and at times the job assignment or delegation. This will help the employee to feel more responsibility and in turn a higher level of motivation. On the other hand, employers need to consider the level of job dissatisfaction among their employees as well. To directly approach the issue of dissatisfaction in the work place and to try and revitalize the environment a bit, employers need to focus on the hygiene or job context factors. For example if an employer brings in an ergonomic expert to alter the workstations in some way or change up some of the work teams, they might decide to turn the individual's desk to face a certain direction or change something as little as the height of the employees' chair, or position or style of the keyboard and computer monitor. In the two-factor theory, job satisfaction and job dissatisfaction are totally separate dimensions. Therefore, when trying to improve a factor that effects job dissatisfaction, an extrinsic factor, such as the working conditions, this will not alter the employees perception of whether they are satisfied with their work; it will only prevent them from being dissatisfied (Schermerhorn, 2003). All of the factors, both motivation and hygiene, can have positive and negative attributes; however, both will have an effect on the employee satisfaction or dissatisfaction none the less.

2.3 Process Theories of Motivation

2.3.1 Expectancy Theory

Expectancy theory argues that the strength of a tendency to act in a certain way depends on the strength of an expectation that the act will be followed by a given outcome and on

the attractiveness of that outcome to the individual. In more practical terms, expectancy theory says that employees will be motivated to exert a high level of effort when they believe that effort will lead to a good performance appraisal; that a good appraisal will lead to organizational rewards such as a bonus, a salary increase, or a promotion; and the rewards will satisfy the employees' personal goals. Therefore, the theory focuses on three relationships. First, effort-performance relationship also called expectancy. This is the probability perceived by the individual that exerting a given amount of effort will lead to performance. Second, performance reward relationship also called instrumentality. This is the degree to which the individual believes that performing at a particular level will lead to the attainment of a desired outcome. Third, reward personal goals relationship also called valence. This relationship is the degree to which organizational rewards satisfy an individual's personal goals or needs and attractiveness of those potential rewards for the individual [Robbins, 2007:208]

2.3.2 Adam's Equity Theory

The equity theory is primarily Adams's motivation theory (1965), which is based on the comparison of perceived inputs and outputs. J. Stacy Adams popularized equity theory with his contention that people seek social equity in the rewards they receive (output) for their performance (input). Based on the knowledge of equity, one can predict behavior.

According to equity theory, people compare their inputs (effort, experience, seniority, status, intelligence, and so forth) and outputs (praise, recognition, pay promotions, increased status, supervisor's approval, and the like) with those of relevant others. A relevant other could be a coworker or a group of employees from the same or from different organizations or even from a hypothetical situation. Notice that our definition mentions perceived, not actual inputs and outputs. Equity may actually exist. However, if employees believe there is inequity, they will change their behavior to create equity. Employees must perceive that they are being treated fairly relative to others. Most employees tend to inflate their own efforts or performance when comparing themselves with others. They also overestimate what others earn. Employees may be very satisfied and motivated until they find out that a relevant other is earning more for the same job or

earning the same for doing less work. When inequity is perceived, employees attempt to reduce it by reducing input or increasing output.

Motivating with Equity Theory: - Using equity theory in practice can be difficult because you don't know who the employee's reference group is, and what his or her view of inputs and outcomes is, however, it does offer some useful general recommendations:

The supervisor should be aware that equity is based on perception, which may not be correct. It is possible for the supervisor to create equity or inequity. Some managers have favorite subordinates who get special treatment others don't.

2.3.3 Importance of Motivation

No one questions the central role motivation plays in shaping behavior and specifically, in influencing work performance in organizations. [Ivancevich, 1990:120]

The success of any organization depends on the work values of its employees. Desire to compliance of orders, interest to work etc. is influenced by the motivational environment of the organization. Motivation is used to the integration between individual and organizational goals. It also improves the level of satisfaction and morale. Motivation improves the level of performance by establishing relationship between personal objectives and execution of work. Execution is the cause and effect of performance. A good reward for good work gives satisfaction. Motivation improves the level of productivity, facilitates managerial development, minimizes employee's problems, and facilitates optimum use of resources. [Mathew, 1999:337]

Motivation is a very important for an organization because of the following benefits it provides:

1. Puts human resources in to action: every concern requires physical, financial and human resource to accomplish the goals. It is through motivation that the human resources can be utilized by making full use of it. This can be done by building willingness in employees to work. This will help the enterprise in securing best possible utilization of resources.
2. Improves level of efficiency of employees: the level of subordinates or employee does not only depend up on his qualifications and abilities. For getting best of his

work performance, the gap between ability and willingness has to be filled which helps in improving the level of performance of subordinates. This will result in to increase in productivity, reducing cost of operations, and improving overall efficiency.

3. Leads to achievement of organizational goals: the goal of an enterprise can be achieved only when the following factors take place: there is best utilization of resources, there is a comparative work environment, and the employees are goal-directed and they act in a purposive manner, goals can be achieved if coordination and cooperation take places simultaneously which can be effectively done through motivation.
4. Builds friendly relationship: motivation is an important factor which brings employees satisfaction. This can be done by keeping in to mind and framing an incentive plan to the employees. This could initiate the following things. Monetary and non-monetary incentives, promotion opportunities for employees, are incentive for inefficient employees. In order to build a cordial friendly atmosphere in a concern, the above steps should be taken by a manger. This would help in effective cooperation which brings stability, industrial dispute and unrest in employees will reduce, the employees will be adaptable to the changes and there will be no resistance to the change. This will help in providing a smooth and sound concern in which individual interests will coincide with the organizational interests; this will result in profit maximization through increased productivity.
5. Leads to stability of work force: stability of work force is very important from the point of view for reputation and good will of a concern. The employees can remain loyal to the enterprise only when they have a feeling of participation in the management. The skills and efficiency of employees will always be of advantage to employees as well as to the enterprise. This will lead to a good public image in the market which will attract competent and qualified people into a concern. As it is said, "old is gold" which suffices with the role for motivation here, the older the people, more the experience and their adjustment into a concern which can be of benefit to the enterprise.

Motivation is important to an individual as: motivation will help him achieve his personal goals. If an individual is motivated, he will have job satisfaction. Motivation will help in self-development of individual. An individual would always gain by working with a dynamic team. Similarly, motivation is important to an enterprise as follows. The more motivated the employees are, the more empowered the team is, the more is the team work and individual employee contribution, more portable and success full is the enterprise. During period of amendments, there will be more adaptability and creativity. Motivation will lead to an optimistic and challenging attitude at work place.

2.4 The Meaning of Job Satisfaction

The term satisfaction is normally used to describe the status of people when their needs have been fulfilled. However, the term “Job satisfaction” has been defined in numerous ways according to numerous points of view and no one can claim that there is an ideal definition that can be used by all researchers. However, it can be said that definitions of job satisfaction centralize on two main dimensions. The first dimension is focusing on the factors or conditions that give rise to the feeling of happiness or satisfaction. For example, Hoppock defined job satisfaction as “Any combination of psychological, physiological, and environmental circumstances that cause a person to say, I am satisfied with my job.” (1935: 47). Porter and Lawler defined it as “the extent to which rewards actually received meet or exceed the received equitable level of rewards. The greater the failure of actual rewards to meet or exceed perceived equable reward, the more dissatisfied a person is considered to be in a given situation.” (1968) Consistent with the previous definitions, Mumford looked at the satisfaction concept as the “degree of fit” between organizational demands and individual needs, and that the employee’s satisfaction with his job and the employer’s satisfaction with his job and with work performance will only be high when this fit is a good one.” (1970: 72). In addition to the previous orientation, there is another dimension that some researchers focused on when outlining the job satisfaction concept; this dimension is related to the positive feelings or emotions that are related to one’s job. In this regard, Vecchio argued that “job satisfaction is the emotional reaction to work experience.” (1995: 124). Smith et al. supported this orientation when they defined job satisfaction as “the feelings a worker has about his job

which are associated with perceived difference between what is expected as a fair and reasonable return and what is experienced, in relation to the alternatives available in a given situation.” (1969: 6). Consistent with the same line of thinking (Spector 1997) defined job satisfaction as “the global feeling about the job or a related constellation of attitudes about various aspects or facts of the job. Finally, Locke (1976: 1300) defined it in the same manner by defining it as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience.”

From the various definitions that have been presented, and for the purposes of this study, the following definition will be adopted: Job satisfaction is the feeling that emerges as a result of fulfillment of an employee’s needs (intrinsic needs, extrinsic needs) and its strength depends on the degree of meeting individual’s expectations. This feeling controls and drives the employee’s behavior and work attitude, which may in return have an effect on the organizational functioning.

2.5 Empirical Studies related with Relationship between motivation and job satisfaction

Some related studies are conducted by different researchers in different parts of the world. However, there are limited numbers of studies conducted in Ethiopia on the relationship between employee motivation and work satisfaction. Specifically, (BerhanAyenew,2007) conducted research on the impact of intrinsic and extrinsic factors of motivation towards organizational commitment in two selected private colleges in Addis Ababa with total of 50 instructors 2 deans by using questionnaire and interview to gather data. Results from descriptive analysis shows that instructors in private colleges were satisfied with intrinsic factors of work such as opportunity for achievement, challenging work, responsibility, and opportunity for growth and development. The researcher explains that instructors from both colleges were dissatisfied with extrinsic content of work such as salary, fringe benefits, incentives, job security, opportunity for training, and post employment security.

On the other hand the study conducted by (TanHong and Amna,2011) On Herzberg's Motivation-Hygiene Theory and Job Satisfaction In The Malaysian Retail Sector using

convenience sampling to select sales personnel from women's clothing stores in Bandar Sunway shopping mall in the state of Selangor, Malaysia. The study revealed that hygiene factors were the dominant motivators of sales personnel job satisfaction. Working conditions were the most significant in motivating sales personnel. Recognition was second, followed by company policy and salary. The main implication of this study is that sales personnel who value money highly are satisfied with their salary and job when they receive a raise.

The study conducted by Waseem Khan and Yawar Iqbal (2013) on an investigation of the relationship between work motivation (intrinsic & extrinsic) and employee engagement. The study result revealed strong agreement of respondents to positive relationship between intrinsic motivation and employee engagement, and extrinsic motivation and employee engagement. Four intrinsic factors namely interesting work, job appreciation, satisfaction and stress, and four extrinsic factors namely job security, good wages, promotion & growth and recognition were considered important by respondents for engagement.

(Kamau r. Nduta, **2013**) conducted a research on Perceived Relationship between Motivation and Job Satisfaction, aims to de investigated the relationship between motivation and job satisfaction among call centre agents. A descriptive survey research design approach was adapted where a sample of 150 call centre agents was used. The study result found that there are many factors affecting motivation consequently affecting job satisfaction among employee on call centers. These are communications within the organization, relationship with coworkers, benefit package which are equitable, salary increment and supervision in the organization, recognition through promotion, fair payment for the work done, reward given to employee, HR policies and sense of pride in doing job. It was found that indeed motivation affects the level of employee's job satisfaction among call centre agents. If the employees are motivated, they are likely to be more satisfied in their job and the reverse is true. The call centre management should ensure call centre agents are motivated to do their job since they will become satisfied in their job and hence the company will be more productive, get more profits, reduce employee's turnover rates and increase customers' loyalty. For any company to survive in the turbulent and ever changing business world, it must ensure it performs to its best.

The study concludes that employees who are satisfied with their job are able to perform to their full potential hence bringing forth good and desirable results to the business.

(Lam et al, 2001) conducted an empirical study of work motivation and job satisfaction among managers in Chinese restaurants in Hong Kong. The study result show that work environment, the job itself, and rewards are critical factors in predicting managers' satisfaction. The relationship between job satisfaction and turnover intentions was found to be significant. Petrescu and Simmons (2008) found that several human resource management practices can raise employees' overall job satisfaction and their satisfaction with pay. Satisfaction with pay is higher where seniority-based reward and performance-related pay systems are in place. Leat and El-Kot (2009) conducted a study to investigate the relationships between job satisfaction, interpersonal trust, intrinsic motivation, and job-related tension in Egypt. They found that employees, who are satisfied, intrinsically motivated, and trust their peers and managers and suffer from relatively low levels of job tension. They emphasized that the significant predictors of job satisfaction are intrinsic motivation, confidence in the competence of management, and the lack of work-related tension.

From this study it can be argued that there is a close bond and a strong relationship between motivation and job satisfaction. Some researchers often assumed that they are very similar and can be used interchangeably. However, some other researchers see job satisfaction as a consequence of job motivation. For example, according to Sorge and Warner (1997), job satisfaction is the main result of work motivation. They argued that when the individual needs something, that need will cause tension, which will give rise to actions toward achieving the goals that may lead to satisfying his needs which, in turn, finally result in satisfaction.

On the other hand, other writers see job motivation as a consequence of job satisfaction. Kreitner (2002), for example, argued that managers can enhance employees' motivation by increasing their job satisfaction. Contrary to the previous opinions, some researchers assumed that job satisfaction and motivation are different phenomena; Hersey and Blanchard (1988) argued that while satisfaction is related with the past, motivation is related to the future, as they see satisfaction as a result of past organizational events,

while motivation is a result of individuals' expectations about the future. Therefore, it can be said that job satisfaction and motivation are not the same, as each has its own identity. However, organizations must be aware that highly motivated employees might not necessarily be the most satisfied ones and vice versa; therefore, a full understanding of both phenomena must be achieved.

(Mansor, 2012) found confirmatory evidence that motivational factors such as a rewards system, supervision or leadership, working environment, and competition influenced job satisfaction levels among bankers in the eastern region of Malaysia. In their study, Shrivastava and Purang (2009) examined the job satisfaction levels of public sector and private sector bank employees in India. They found that private sector bank employees perceived greater satisfaction with pay, social, and growth aspects of the job as compared to public sector bank employees. On the other hand, public sector bank employees expressed greater satisfaction with job security as compared to private sector bank employees.

In a study of the bank staff in Pakistan, (Kamal and Hanif, 2009) found that job satisfaction is significantly dependent upon pay, promotion opportunities, rewards, and one's relationship with boss and coworkers. In sum, job satisfaction has been measured by predominantly using self-report instruments that usually include: (1) facet measures, which assess satisfaction with specific aspects of a job such as job security, coworkers, working conditions, company policies, and opportunities for achievement, accomplishment, and advancement (Weiss, 1967); and (2) socio-demographic measures, which focus on personal and professional information of the employees. However, as Fritzsche and Parrish (2005) noted, no theory is available to guide selection of which factors are most important under which circumstances. This study endeavors to explore the various factors of job satisfaction among bankers in Vietnam. In this study, job related factors will be closely examined.

Egwuridi (1981, cited in Parveen, 2012) also investigated motivation among Nigerian workers using a sample of workers of high and low occupational levels. The hypothesis that low income workers will be intrinsically motivated was not confirmed, and the expectation that higher income worker will place a greater value on intrinsic job-factors

than low income workers was also not confirmed. This shows clearly the extent of value placed on extrinsic job factors. Akerele (1991, cited in Milne, 2007) observes that poor remuneration is related to profits made by organization. Wage differential between high and low income earners was related to the low morale, lack of commitment and low productivity. (Nwachukwu, 1994) cited in blamed the productivity of Nigerian workers on several factors; among them is employer's failure to provide adequate compensation for hard work and the indiscipline of the privileged class that arrogantly displays their wealth, which is very demoralizing to working class and consequently reduced their productivity. Judging from all these empirical studies and findings, one may generally conclude that a good remuneration package, which ties financial rewards to individual performance, can be expected to result in higher productivity

2.6 Empirical Studies related with demographic characteristics and job satisfaction

Personal background or demographic factors are the factors which refer to such aspects as: an individual's gender, age, educational background and job experience among others (Bolin, 2007). According to Mason (1997, 164), "the question whether or not gender differences in job satisfaction exist has been answered both affirmatively and negatively in the literature."

The research conducted to see the relationship of demographic characteristics and job satisfaction which was conducted by (Malik, 2011) under the title of, "Study of job satisfaction factors of faculty members at university of Baluchistan". The researcher tried to explain the relationship between demographic factors "Age, Gender, Family size, Income, Occupation, Education, Ethnicity, Nationality, Religion, Social standards" and job satisfaction. The sample size was 120 which comprise 100 male and 20 female faculty members. Primary data was collected with the help of adopted questionnaire. The reliability of the instrument was above acceptable value that was .81. According to Sekaran, "Cronbach's alpha is a reliability coefficient that indicates how well times in a set are positively correlated to one another. It shows internal consistency reliability".

There was the difference in job satisfaction on the base of Gender. According to the results the females ($M=4.2$, $SD=.65$) were more satisfied with the job instead of male

($M=3.7$, $SD=.87$). As far as conclusion was concerned the demographical factors have no significant impact on job satisfaction. It was discussed in the first study male were more satisfied with their jobs than counterpart but in second study female were more satisfied with jobs than male academic staff. We should also keep in our mind that in second study the total number of female academic staff was 20 but on the other hand male academic staffs were 100, there is need of proper balance sample so, results may be discussed in a proper way. In second study it was also concluded that demographical factors did not contribute significantly toward job satisfaction. It may be due to the ratio of male and female academic staff.

Another study was conducted by (Olorunsola, 2010) in his article under the title of “Job satisfaction and gender factor of Administrative staff in south west Nigeria Universities”. Sample size was 400 members from 4 universities, representing 100 members from each university. Studied sample comprises two federal universities and two were state owned. Primary data was gathered with the help of adopted questionnaire and cronbach’s of the instrument was .92 which was the above acceptable value. As conclusion was concerned male administrative members were comparatively more satisfied than female administrative staff.

Bas and Ardic (2002) made a study on, “Impact of age on job satisfaction to Turkish academician”. The target sample was 831 academic staff. The response rate was 41.6% and the usable questionnaires were 346 which were obtained from academicians of 26 universities of Turkey. Newly hired staff response was comparatively better than existed ones. Data analysis was made with the help of SPSS. There were three findings, firstly, rank of academic staff does not affect too much on job satisfaction secondly, female were slightly more satisfied than male and finally, there was positive relationship between age and job satisfaction. The above discussed two studies were balanced with reference to sample size, in first study it was proved that male were more satisfied with their job as compare to female academic staff but the second study it was obverse to the first study. But very interesting factor which we found in second study that was age and job satisfaction was positively correlated with each other.

2.7 Theoretical Framework

The Fredric Herzberg, the two-factor-theory of motivation was chosen for the research study framework because it was worked well and widely applied. There were a number of reasons for selecting Herzberg's Two-factor theory in this study and many thoughts and arguments were made before reaching this conclusion. Herzberg's theory has had a major impact on the concept of job satisfaction and is regarded as one of the best known job satisfaction and motivational theories among practicing managers. It is the theory that best fits the specific situation (Robert Lussier, 2008).

The two-factor theory was very diverse, and it does not just focus on one category of workers, or one area or culture. It is universal, meaning that it can also be used cross-cultural, although, as mentioned by (Sledge, 2008) there is room for even more research to be done in this area.

Herzberg's two-factor theory was chosen, It sets up factors that were related to the job satisfaction, which then results in motivation, and finally and most important, it was the theory with the strongest support from the empirical evidence. Furthermore, this method is chosen in order to see and describe motivation and job satisfaction phenomena of employee as existing in the real situation , it is relatively economic in terms of time and resource, it is appropriate since the variables cannot easily distinguished by respondent and the existing situation does not yield to the application of experimental method of study

2.7.1 Conceptual Framework

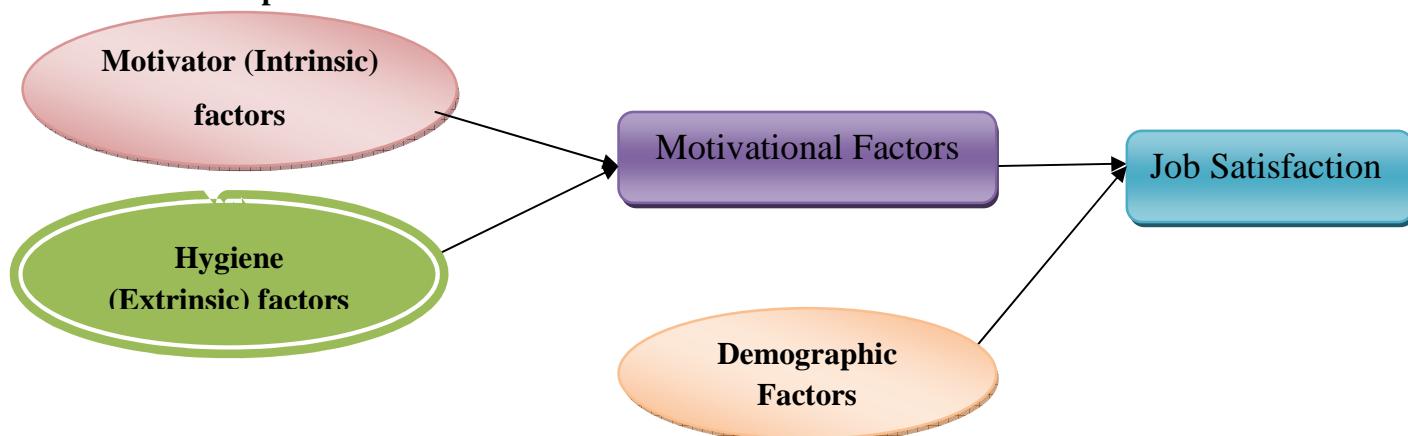


Figure 3: conceptual Model

2.7.2 Study Variables

a. **Motivator (Intrinsic)** variables are:

- Achievement
- Recognition
- Advancement
- Work itself
- Personal Growth
- Responsibility

b. **Hygiene (Extrinsic)** variables are:

- CBE policy & administration
- Work condition
- Relations with supervisors & peer
- Relationship with coworkers
- Salary/benefits
- Job security
- Status

a. Intrinsic (Motivators)

Intrinsic motivation was the motivation to do something for its own sake, for the pure enjoyment of the activity itself. It is the desire to work on something or do something since it is involving, challenging, exciting, interesting, or satisfying (Robbins, 2003). It is independent variable to job satisfaction. Variables are:

- ✓ Growth-this includes actual learning of new skills, with greater possibility of advancement within the current occupational specialty as well as training and development.
- ✓ Work Itself- The actual content of the job and its positive or negative effect upon the employee whether the jobs characterized as interesting or boring, varied or

routine, creative or stultifying, excessively easy or excessively difficult, challenging or non-demanding.

- ✓ Responsibility-this includes both the responsibility and authority in relation to the job. Responsibility refers to the employee's control over his or her own job or being given the responsibility for the work of others. Gaps between responsibility and authority were considered under the company policies and administration factor.
 - ✓ Achievement includes the personal satisfaction of completing job, solving problems, and seeing the results of one's efforts.
 - ✓ Advancement-the actual change in upward status in the company. Increased opportunity changes with no increasing status were considered under responsibility.
 - ✓ Recognition-this is the recognition by others for a job well done or personal accomplishment.
- b. Extrinsic (Hygiene) Factors: which is the motivation to do something in order to attain some external goal or meet some externally imposed constraint (Amabile, 2005). It is outside the control of individual and responsible for low job satisfaction. It is independent variable to job satisfaction. Variable include:
- ✓ Company Policies & Administration The feelings about the adequacy or inadequacy of organization and management. This includes poor communications, lack of delegated authority, policies, procedures, and rules.
 - ✓ Supervision The competency or technical ability of the supervisor. This includes the supervisor's willingness to teach or delegate authority, fairness, and job knowledge.
 - ✓ Interpersonal Relations-the relationships between the worker and his other superiors, subordinates, and peers. This includes both job related interactions and social interactions within the work environment.

- ✓ Status-Factors that involve some indication of status: private office, important sounding title, secretary, company car, and other “perks.” Changes in states would be considered under advancement.
- ✓ Working Conditions-Factors that involve the physical environment of the job: amount of work, facilities for performing work, light, tools, temperature, space, ventilation, and general appearance of the work place.
- ✓ Job Security The employee’s job tenure and/or the company’s stability or instability – objective signs of the presence or absence of job security, not the feelings of security.
- ✓ Salary This includes all forms of compensation and focuses on wage or salary increases or unfulfilled expectation of increases.

C. Job Satisfaction: job satisfaction and reintegration of affect produced by individual's perception of fulfilment of his needs in relation to his work & the situations surrounding it.

D. Demographic factors-to determine which demographic (Control variables) factors have significance relationship with the level of job satisfaction.

2.8 Literature review Summary

Based on the literature presented in above, the research questions are justified. Moreover, the research conceptual framework which aims to explain and understand the job satisfaction and different motivation theories are discussed. The relationship between employee motivation and job satisfaction concerning the subject are established. The research Empirical Studies related with Relationship between motivation and job satisfaction are discussed.

All the above studies provide a solid base and give us idea regarding Relationship between Motivation and Job Satisfaction. They also give us the results and conclusions of those researches already conducted on the same area for different countries and environment from different aspects. On basis of these researches done in different countries, we have been inspired to conduct such study in Commercial Bank of Ethiopia Jimma district.

CHAPTER THREE

METHOD AND METHODOLOGY

3. Introduction

The main aim of the study was to determine the relationship between motivation and job satisfaction among employee in Commercial Bank of Ethiopia Jimma District.

3.1 Research Model

Based on the existing literature and researches, Job satisfaction in any organization was affected by many factors. This study focused only on Motivational factors, hygiene factors and demographic factors. To determine the relationship between motivation and job satisfaction for employee in a Commercial Bank of Ethiopia Jimma District, to answer the research question and objective of the study, the following model was developed.

Model1 → $Y1 = \alpha + \beta_i v_i + e1$ where,

Y1= Job satisfaction (Dependent variable),

α = constant coefficient (alpha),

e1=error term (The expected value of the error term is zero)

β_i = Coefficient of Intrinsic factors (Independent variables) (where i=1,2,3,4,5&6),

Model2 → $Y2 = \alpha + \beta_{2i} v_{2i} + e2$ where,

Y2= Job satisfaction (Dependent variable),

α = constant coefficient (alpha),

$\beta_{2i} v_{2i}$ =Coefficient of Extrinsic factors (Independent variables) (where i=1, 2,3,4,5, 6& 7)

e2=error term (The expected value of the error term is zero)

3.2 Research design

Non experimental descriptive correlation research design was selected for this specific research study to understand the ways how employee motivation would relate to job

satisfaction using quantitative research and analysis through a survey because it describes the behavior or characteristics of a population or observe the subject as they occur naturally. The two-factor theory was used as a theoretical framework to measure job satisfaction among employees of Jimma District. The research examines and checks the relationship between motivational factors as independent variables and job satisfaction as dependent variable. The variables considered for this study were centered on the main factors according to the literature review related to the study.

3.3 Sampling Technique

Kothari (2004) has stated that when the population from which the sample is to be drawn does not constitute a homogeneous group, a stratified sampling technique is required to obtain a representative sample. As a consequence, this study adopted stratified random sampling where the population of study was divided into the Management staff, customer services staff (clerical) and the non clerical staff (Messengers, Guards and Drivers) by considering the benefit package and position. A stratified random sampling design was used to ensure that every possible characteristic of employees have categorical representative in the study. List of staff and names were collected from Jimma district HR and used to select the participant.

3.3.1. Sample size

The target populations were Commercial Bank of Ethiopia Employees and the study populations were permanent employee of Commercial Bank of Ethiopia Jimma District. Currently Jimma district has total number of 670 employees as of December 31, 2014. This study included all categories of Workers those served for more than a year in the different branches at the time of the data collected because benefits packages are not applied employees with less than one year of service so, they may over estimate or under estimate the result of the study due to little knowledge of organizational culture and less exposure to organization policies and procedure or they might not experienced any motivation given to them and other. The researcher utilized primary data collected from respondents.

Based on Cooper and Schindler (2008) recommendations, 10%-20% of population is a sufficient sample size. It is not possible to collect the data from the entire staff. In this regard, sample size was calculated as follows:

Sample Size= $s = 20\% \text{Population (N)}$ where,

$N = \text{Total Population}$

$s = \text{Sample Size so,}$

$s = 670 * 20\% = 670 * 0.2 = 134$

None Response rate = 20 % (calculated sample size):

None Response rate = $134 * 20\% = 26.8 \sim 27$

Total Sample Size = $134 + 27 = 151$

The Sample size was composed of 151 employees, including none Response rate at 20% which was 27 selected from 670 populations

Table 3.1: Population and Sample distribution

Employee Categories	Description	Total	Proportionate sample size	sample
Management staff	Branch managers, Customer Service mgrs	119	$151/670 * 119 = 26.8 \sim 27$	27
Customer services (Clerical) staff	Customer service officer (CSO), credit relation officer (CRO), Senior CSO	480	$151/670 * 480 = 108$	108
Non clerical Staff	Messengers, Guards and Drivers	71	$151/670 * 71 = 16$	16
Total		N=670		s=151

Therefore, the study has been conducted using 151 as sample from the total population of six hundred seventy (670) but only 136 respondents filled the questionnaire properly and ready for further analysis. This gives a 136(90%) response rate, which, therefore, taken to be acceptable according to Punch (2003) response rate at least 60 percent of the sample selected.

3.4 Data Collection Instruments

The main objective of this study was to see the relationship between motivation and job satisfaction among employee in a Commercial Bank of Ethiopia Jimma District. Tools to be used in the collection of data from primary source were questionnaire based on Herzberg's classification. For the purpose of this research, Minnesota satisfaction Questionnaire (MSQ) was adapted and used to measure the two factors of job satisfaction (motivators and hygiene). These items were measured on a five-point Likert-type scale. Likert Scale -A psychometric scale commonly used in questionnaires, and is the most widely scale used in survey research. According to (Wise.etal, 1967) using MSQ because it is a well-known instrument designed to measure job satisfaction, it is also a gender-neutral instrument that could be administered to either groups or individuals and it helps to extract a detailed picture of the subject the study and it is simple, quicker and easier to administer. Taking these factors into account, the researcher regarded MSQ as the most suitable measures of employee motivation and job satisfaction.

3.4.1 Methods of data collection

The primary data collected from 151 staff using standardized adapted Minnesota satisfaction Questionnaire (MSQ). Once the totals of 670 employees have been divided in to strata, random sampling method was used in selecting a portion of employees from each stratum and further analyze was made. Incomplete or duplicate data were discarded. Finally, a total of 136 respondents completely filled up the questionnaire. The response of 136 respondents were used for data analysis

3.4.2 Adapting of Minnesota satisfaction Questionnaire (Adapted version)

Questionnaire was adopted instead of newly developed due to validity concern and so there was no question mark on its validity. To ensure whether items were measuring the same dimension, Cronbach Alpha test was employed. Reliability of questionnaire was checked through Cronbach Alpha test. Items in the original Minnesota satisfaction Questionnaire (MSQ) scale were modified to make it suitable for sample employee selected for the study. Thus, 31 statements of item were included in the adapted questionnaires. Based on Herzberg's theory of job satisfaction by utilizing a 5- Likert-

scale standardized survey questionnaires were used to collect the primary data from employees working in commercial Bank of Ethiopia Jimma District. 6 items of motivational factors variable (intrinsic) and 7 items of hygiene factors variable (extrinsic) adopted in the questionnaires and one item related with overall job satisfaction. Why questionnaire because low cost involved when compared with administering interviews, as it can save the researcher's time by covering a wider area and a large quantities at the same time. Another advantage is that it is more convenient for respondents as it gives them the freedom to answer in their own time and at their own pace. Questionnaires were easy to administer to varied numbers of people Phillips (2001).

3.4.3 Reliability

According to (Sekaran, 2003), reliability test was performed to check the consistency and accuracy of the measurement scales. Reliability refers to whether an instrument is consistent, stable and free from error, despite fluctuations in test taker, administrator or conditions under which the test is administered. As suggested by Cronbach (1951) and (Nunnally, 1978), the measure of the internal consistency or reliability of a Likert scale (psychometric test) score, the reliability coefficients between 0.70–0.90 are generally found to be internally consistent.

The reliability coefficients of the tests Intrinsic (motivator), Extrinsic (Hygiene) and Job satisfaction variables were tested using Crombach alpha formula and the reliability coefficient was found to be 0.825, 0.878 and 0.750 respectively. Therefore, the adopted test was found reliable enough to use for this research purpose. As suggested by Cronbach (1951) and (Nunnally,1978), the reliability coefficients between 0.70–0.90 are generally found to be internally consistent.

Table 3.2: Reliability results of motivator and hygiene variables

Cronbach's Alpha coefficient	Variable	No of Items
$\alpha=0.825$	Intrinsic(motivator)	12
$\alpha=0.878$	Extrinsic(Hygiene)	18
$\alpha=0.750$	Job satisfaction	1

3.5 Method of Data Analysis

The researcher has used descriptive analytical tools, Statistical Packages for Social Scientists (SPSS), reliability test, arithmetic mean (weighted average), standard deviation, correlation analysis, comparison with cross-tables, linear regression analysis and ANOVA was applied to determine the relationship between motivational factors and overall job satisfaction. The correlation analysis was done to analyze the strength of the relation of independent variables and dependent. The opinions of the employees were collected through 5 point Likert scale. In the Likert scale, the values 1, 2, 3, 4, and 5 are taken as 'Strongly dissatisfied', 'dissatisfied', 'Neither Satisfied nor dissatisfied', 'Satisfied', and 'Strongly Satisfied' respectively. The value 3 is neutral. This means that the mean score of value 3 indicates no effect of variable. The mean score more than 3 means a positive effect of the variable. But the mean score less than 3 means a negative effect of the variable. Items responses were summed or averaged to create a total score – the lower the score, the lower the level of employees' job satisfaction. Description of Mean Score of the study, the 5-point Likert scale has the following mean scale values:

4.0 – 5.0 Strongly Satisfied (SS)

3.0 – 4.0 Satisfied (S)

3.00 mean score means has No Effect on the variables to be measured (NE)

2.0 – 3.0 Dissatisfied (D)

1.0 – 2.0 Strongly Dissatisfied (SD)

Weight Average = $\frac{\sum(ws)}{\sum s}$ where ,

W=weight of respondent

S= Number of respondent

3.6 Ethics in the study

According to Borg and Gall (1989), it is argued that the researcher has to ensure confidentiality of data and sources. Additionally, they argue that names of the participants and the places they live or work must not be revealed. In this study, the confidentiality of participants and data collected was observed. The study does not bear participants' names or names of their respective branches. Also, the survey instrument

did not require anybody to provide information that would make anybody reading the report to identify the data sources. In other words, secrecy of both participants and data was strictly observed.

CHAPTER FOUR

4. RESULTS AND DISCUSSIONS

This chapter deals with analysis of the data and descriptions of the back ground of the respondents obtained in the study. The data were coded and analyzed with the help of a computer. Data analysis was first made according to descriptive information following the research questions. The data were scored by calculating the percentages, means and standard deviation.

4.1 Descriptive Analysis

The following section describes the characteristics of the population group being studied.

4.1.1 Background of the respondents

Table 4.1: Sample Characteristics

Demographic Variables		Frequency	%
Gender	Male	118	86.8
	Female	18	13.2
Age	18-25	31	22.8
	26-35	101	74.1
	36-45	2	1.5
	46-55	2	1.5
Educational Qualification	S.Education	0	0.0
	Diploma	9	6.6
	1st degree	125	91.9
	2nd Degree	2	1.5
	Above	0	0.0
work experience	1-5	97	71.4
	6-10	25	18.4
	11-15	12	8.8
	16-29	1	0.7
	>30	1	0.7
Marital Status	Single	80	58.8
	Married	56	41.2

The characteristics of the sample were described by identifying the percentage of

respondents by gender, age, educational qualification, work experience and marital status. Table 4.1 above shows that, the majority of respondents were males 118 (86.3%) and 18(13.7%) were female participated in the study.

One hundred one (74.1%) of respondents were between 26 to 35 years of age, and 31 (22.8%) of respondents were between 18 to 25. 2 (1.5%) of the respondents were between 36 to 45 years of age, and 2 or 1.5% were 46 years and above. The academic profile revealed that the respondents hold either academic or professional qualifications. It is observed that the sample mainly comprises of employees that holds diploma 9 (6.6%) followed by large number of employees having 1st Degree 125 (91.9%). Only 2 (1.5%) had 2nd degree and none of employee had secondary Education as well as doctoral degree. This could imply the need for further training and development.

Moreover Table 4.1 shows that, the majority of the employees 97 (71.4%) have 1-5 years' of work experience in the bank. The second biggest group of respondents, 25 (18.4%) 6-10 years' of work experience. 12 (8.8%) were 11-15 years' of work experience in the bank. only 1 (0.7%) and 1 (0.7%) have 16-29 and more than 30 years' of work experience in the bank respectively. Eighty 80(58.8%) of respondent were single and 56 (41.2) were married.

4.1.2 Descriptive statistics of motivator (Intrinsic) factors

Motivation factors (Intrinsic) such as recognition, personal growth, work itself, advancement, responsibility and achievement that enhance job satisfaction or factors contribute to increase job satisfaction and higher productivity of employees, whereas the nonexistence of these factors generate no job satisfaction.

Table 4.2: Descriptive statistics result for Intrinsic factors

Intrinsic Factors	Strongly Dissatisfied	Dissatisfied	Neutral	Satisfied	Strongly Satisfied	Weight	N	mean
Achievement	5	9	35	71	16	492	136	3.6
Advancement	13	25	39	53	6	422	136	3.1
Recognition	15	35	31	44	11	409	136	3.0
Responsibility	12	27	35	54	8	427	136	3.1
Personal Growth	31	42	26	25	12	353	136	2.6
Work itself	11	18	43	56	8	440	136	3.2
Total	87	156	209	303	61			
	29.78%		25.61%	44.61%		816		
Total Motivational factor Weight Average 3.1								

*The above figure is rounded.

Regarding Intrinsic factors, Table 4.2, Among the 6 intrinsic motivational factors, the respondents agreed that 4 of them influence job satisfaction. The most influential intrinsic factor to job satisfaction is achievement or 'the feeling of accomplishment I get from the job' as shown by the highest weighted mean ($M = 3.6$). It is followed by the Work itself or 'the job requires you to use complex high level skills' ($M = 3.3$). The Advancement or 'the opportunities for advancement on the job' & 'the way promotions are given out on your job' and Responsibility or 'The chance to be responsible for planning your work', 'The chance to make decisions on your own' & 'The chance to be responsible for the work of others' comes in the third and the fourth place with equal average mean score of ($M = 3.1$). The intrinsic factor where the respondents are not sure on its influence on overall job satisfaction level is recognition or 'The way you are noticed when you do good job', 'The way you get full credit for the work you do' & 'The recognition you get for the work you do' ($M = 3.0$) takes the fifth place. Personal Growth or 'The current

training provided to you’&‘the chance you get educational opportunities ‘with weighted mean of (M = 2.6) in the sixth place.

4.1.3 Descriptive results of Hygiene (Extrinsic) factors

Hygiene factors (Extrinsic) that do not add satisfaction rather they only prevents dissatisfaction and needs to maintain the motivation. The absence of hygiene factors such as interpersonal relation, working conditions, status, job security and salary generate job dissatisfaction, while their occurrence create no job dissatisfaction and job satisfaction. For example according to Herzberg, salary or monetary benefits and working environment etc. are hygiene factors that prevent dissatisfaction not enhancing satisfaction.

Table 4.3: Weighted Average of Extrinsic Motivational Factors

Extrinsic Motivational Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Weight	N	mean
CBE Policy & Administration	7	24	28	65	12	459	136	3.4
Relationship with your supervisor	9	17	34	57	19	468	136	3.4
Salary & Benefits	6	22	31	65	12	463	136	3.4
Work Condition	10	26	34	59	7	435	136	3.2
Relationship with Co-workers	4	21	19	76	16	487	136	3.6
Job Security	6	23	38	64	5	447	136	3.3
Status	8	31	38	45	14	434	136	3.2
Total	50	164	222	431	85			
Disagree/Agree	214(22.48%)		222(23.32%)	516(54.20%)		952		
Total Hygiene factor Weight Average :3.4								

*The above figure is rounded.

In Table 4.3 above, summarizes that, the weighted average results of the responses of the respondents towards extrinsic motivational factors. From 7 Hygiene (extrinsic) factors that influence job satisfaction listed in the questionnaire, the respondents agree in all factors. The most influential Hygiene factor to overall motivation is Relationship with Co-workers or ‘The spirit of cooperation among your co-workers’& ‘the chance to develop close friendship with your co-workers ’ as shown by the highest weighted mean

(M = 3.6). It is followed by the CBE Policy & Administration or 'The CBE policies and practices towards employees', 'CBE policies and the way in which it is administered', 'The way you are informed about CBE policy' & 'The way CBE policies are put into practice', Relationship with your supervisor or 'The way your supervisor and you understand each other' & 'The technical "know- how" of your supervisor' and Salary & Benefits or 'The amount of pay for the work you do', 'How your pay compares with that for similar jobs in other Organizations or banks' & 'How your pay compares with that of other workers' with equal mean score (M = 3.4). The Job Security or 'The way your job provides for a secure future' comes in fifth place with average mean score of (M = 3.3). Work Condition or 'The conditions of your workplace on this job', 'The chance to do work that is well suited to your abilities', 'The physical surroundings where you work', 'The routine in your work', 'The pleasantness of working condition' and Status or 'The social position in the community that goes with your job' with equal weighted mean of (M = 3.2) takes in the sixth & seventh place.

An overall response of employees to hygiene factors demonstrates that their satisfaction level (52.20%) is higher than their dissatisfaction level (22.48%). This means that hygiene factors may causes satisfaction in employees at workplace. According to Herzberg's Motivation-Hygiene

Theory, hygiene factors add very little to job satisfaction while they cause dissatisfaction or no dissatisfaction. But responses to hygiene variables received in this study rejected Herzberg's view. In present study, it is has been tested that hygiene factors may also contribute to job satisfaction of employee in Commercial Bank of Ethiopia Jimma district.

4.2 Intrinsic and Extrinsic Factors

Research Question 1: What is the Motivation level of employees on intrinsic (satisfiers) and extrinsic (hygiene) factor?

Table 4.4 (a): Descriptive Statistics result of motivational factors

Intrinsic Variables(Factors)	N	M=Mean	Std. Deviation
Achievement	136	3.6	1.0
Advancement	136	3.1	1.1
Recognition	136	3.0	1.2
Responsibility	136	3.1	1.1
Personal Growth	136	2.6	1.3
Work itself	136	3.3	1.2

Extrinsic (Hygiene) Variables	N	M=Mean	Std. Deviation
CBE Policy & Administration	136	3.4	1.1
Relationship with your supervisor	136	3.4	1.1
Salary & Benefits	136	3.4	1.1
Work Condition	136	3.2	1.2
Relationship with Co-workers	136	3.6	1.1
Job Security	136	3.3	1.1
Status	136	3.2	1.2

N= number of respondent

*The above figure is rounded

Table 4.4 (b): Intrinsic and Extrinsic Motivational Factors

Herzberg's Motivation & Hygiene Factors	No of item	N	M=Mean	Std. Deviation
Extrinsic variables	18	136	3.4	1.1
Intrinsic variables	12	136	3.1	1.2

Total Job Satisfaction level :3.2

The above Table 4.4(a) shows that, when Achievement factor is taken into consideration, average job satisfaction level of employee were (M=3.6, SD=1.0). This indicate that the respondent were satisfied with their Achievement made compared to other Intrinsic variables measured.

When job satisfaction of the employees who participated in research is evaluated in terms of Work itself variable, average job satisfaction level of employee were (M=3.3, SD=1.2). Average job satisfaction level of employee regarding Advancement and

Responsibility were ($M=3.1$, $SD=1.1$) slightly higher than the mean score of the study. This showed that employee were less motivated and satisfied in Advancement and Responsibility when compared with other motivator (Intrinsic) factors.

As seen in Table 4.4 above, When Recognition variable is taken into consideration, average job satisfaction level of employee were ($M=3.0$, $SD=1.2$). This indicated that there was no effect on employees' motivation and job satisfaction level in Recognition variable.

In terms of Personal Growth, average job satisfaction level of employee were ($M=2.6$, $SD=1.3$). This exhibited that employee were no satisfied and the least on the in this aspect of job satisfaction variables measured.

Furthermore, according to the results of Table 4.4, personal growth were run to scores least mean values on job satisfaction level when comparing with all intrinsic variables. This result showed that employees were not satisfied with opportunities for personal growth given by the Commercial Bank of Ethiopia.

To determine the level of job satisfaction and dissatisfaction regarding the hygiene factors and the motivation factors of employees based on their responses, the returned questionnaires were analyzed using descriptive statistics.

The Relationship with Co-workers variable had the highest mean score or average score for employees ($M = 3.6$, $sd=1.1$), which implies that employees almost satisfied with the way they interact with their co workers compared to other hygiene factors. The other that employees shows satisfaction were CBE Policy & Administration, Relationship with supervisor and Salary & Benefits variables show almost equal mean score of ($M=3.4$, $SD=1.1$). Status and Work Condition were lowest mean score ($M=3.2$, $sd=1.2$) next to Job Security, among the employees compared to other hygiene factors. This signified that employees were motivated and not dissatisfied with all hygiene variables.

Moreover, Table 4.4 shows that, as it can be observed from the analysis, employees in Commercial Bank of Ethiopia Jimma District branches achieved their basic needs because hygiene factors belongs to all the three needs of Maslow Motivation theory. e. i basic needs(psychological), safety needs and social needs.

Generally, According to Herzberg's theory of motivation and job satisfaction, hygiene factors largely contribute to dissatisfaction or no dissatisfaction. These factors have a

very little affect on employees' job satisfaction. Still the outcomes of this research study have not totally supported Herzberg's theory of Hygiene and Motivation in respect of hygiene factors. In most places, hygiene variables led to satisfaction of employees on their job at Jimma district. Employees in highest number responded to be satisfied from their relations with their co-workers as compared to other hygiene factors. Herzberg's theory proposed dissatisfaction or no dissatisfaction, but researcher found "satisfaction" with above mentioned hygiene factors in their work conditions.

Generally, Comparing both intrinsic and extrinsic motivational factors, it is found that employees of CBE Jimma District believe that Hygiene factors as more influential than motivator factors on overall job satisfaction as shown by the above table , with their respective average means score (M = 3.4 and M = 3.1). This finding is in line with the findings of the study conducted by TanHong and Amna(2011) On Herzberg's Motivation-Hygiene Theory and Job Satisfaction in the Malaysian Retail Sector. The study revealed that hygiene factors were the dominant motivators of sales personnel job satisfaction.

4.3 Correlation Analysis

Research Question 2: What are the Intrinsic (motivator factors) variables which satisfies employees more and their relationship with job satisfaction?

Table 4.5: relationship between motivational factors and job satisfaction

Correlations matrix							
Motivator factors	1	2	3	4	5	6	7
Achievement(1)	1						
Advancement (2)	0.172	1					
Recognition(3)	0.324	0.425	1				
Responsibility(4)	0.368	0.480	0.596	1			
Personal Growth(5)	0.072	0.081	0.221	0.265	1		
Work itself(6)	0.174	0.063	0.178	0.223	0.195	1	
Total Job Satisfaction(7)	0.449	0.448	0.344	0.435	0.326	0.345	1
*. Correlation is significant at the 0.05							

Table 4.5 shows that, Pearson's correlation has been conducted to test the relationship between job satisfactions and motivational factors. Based on the above table 4.5,

Correlation results show that motivational factors have significantly positive relationship with Job Satisfaction. Correlation value for Achievement is 0.449 at 95% confidence level. Second highest correlation value is calculated as 0.448 between Advancement and Job Satisfaction. Correlation value between Work Itself and Job Satisfaction remained as 0.445 which is also significantly high but not like other two independent variables, explaining slightly low relationship as compared to Achievement and Job Satisfaction but still significantly high. The relationship between Recognition at 0.344 and Job Satisfaction and Personal growth at 0.326 and Job Satisfaction is lower than the relationship observed between other independent variables and dependent variable. The results of correlation analysis in the above table show that there is a positive relationship between all Intrinsic Motivation variables and Job Satisfaction.

Moreover, as can be seen from Table 4.5, 'Achievement' is the most important among all factors followed by 'Advancement', 'Work itself' and 'Recognition', while 'Personal Growth', comes last place. The lowest correlation is observed between job satisfaction and intrinsic motivation ($r=0.326$), suggesting that a lot of things left includes new skills, possibility of advancement within the current occupation, training and development, to be done toward personal growth that CBE Jimma district should consider and highest correlation is observed between job satisfaction and intrinsic motivation ($r=0.449$) suggesting that when employees are satisfied with their job, it provides a strong driving force to complete ongoing jobs, solving problems, seeing the results of one's efforts and ready for future assignments.

Finally, the results of correlation analysis are a positive relationship between all intrinsic variables with Job Satisfaction in CBE Jimma District Branch employees.

From the previous tables, it can be observed that, Descriptive statistics reveals that in general respondents agree that both intrinsic and extrinsic motivational factors listed in the questionnaire affect the overall job satisfaction among employees of CBE Jimma District branches average of ($M=3.25$) with verbal interpretation of 'satisfied'.

4.3.1 Regression analysis results

Multiple regressions are widely used to estimate the size and significance of the effects of a number of independent variables on a dependent variable (Antonakis, & Deitz, 2011). The regression analyses were applied to confirm the weighted average results.

Model1 $\rightarrow Y1 = \alpha + \beta_i v_i$ where,

Y1= Job satisfaction (Dependent variable),

α = constant coefficient,

β_i = Coefficient of Motivational factors (Independent variables) (where $i=1,2,3,4,5\&6$),

v1= Achievement,

v2=Advancement,

v3=Recognition,

v4=Responsibility,

v5=Personal Growth and

v6= work itself as Independent variables

Model2 $\rightarrow Y2 = \alpha + \beta_{2i} v_{2i}$ where,

Y2= Job satisfaction (Dependent variable),

α = constant coefficient,

$\beta_{2i} v_{2i}$ =Coefficient of Extrinsic factors (Independent variables) (where $i=1, 2,3,4,5, 6\& 7$)

v21=CBE Policy & Administration,

v22= Relationship with your supervisor,

v23=Salary & Benefits,

v24=Work Condition,

v25=Relationship with Co-workers,

v26=Job Security and

v27=Status as independent variables

Table 4.6: Regression analysis, Relationship between Intrinsic Motivational Factors and the Job Satisfaction

a. Model Summary

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.895 ^a	.801	.792	7.612

b. Coefficients

	Unstandardized Coefficients β	Std. Error	Standardized Coefficients β	t	Sig.
(Constant)	25.254	3.793		6.659	0.052
Achievement	2.401	0.784	0.423	3.061	0.000
Advancement	1.449	0.427	0.331	3.393	0.001
Recognition	2.303	0.285	0.266	8.085	0.000
Responsibility	2.143	0.351	0.330	6.100	0.000
Personal Growth	1.329	0.348	0.159	3.817	0.005
Work itself	1.810	0.670	0.301	2.704	0.008

a. Predictors: (Constant), Work itself, Advancement, Personal Growth, Achievement, Recognition, Responsibility

b. Dependent Variable: Total Job Satisfaction

When comparing of each of the intrinsic variables (independent variables) included in the model contribution to the prediction of the Dependent variable (job satisfaction). Based on the above table 4.6, Achievement (sig 0.000, beta =0.423, p<0.05), Advancement (sig 0.001, beta =0.331, p<0.05), Responsibility (sig 0.000, beta =0.330, p<0.05) and Work itself (sig 0.008, beta =0.301, p<0.05) respectively statistically significant largest contribution to the prediction of Job satisfaction (dependent variable) where as Recognition (sig 0.000, beta =0.266, p<0.05) and Personal Growth (sig 0.008, beta =0.159, p<0.05) slightly least contribution for prediction of Job satisfaction (dependent variable). In this model adjusted R² value = 0.792 this means the model explain 79.2% of the variation in job satisfaction. The equations of this model comes out:

$$Y1=25.25+2.4V1+1.45V2+2.3V3+2.14V4+1.33V5+1.81V6$$

Table 4.7: Regression analysis, Extrinsic Hygiene Factors and Job Satisfaction.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2	.964 ^a	.930	.926	4.565

b. Coefficients

	Unstandardized Coefficients β	Std. Error	standardized Coefficients beta	t	Sig.
(Constant)	6.007	2.394		2.509	0.013
CBE Policy & Administration	1.628	0.158	0.353	10.292	0.000
Relationship with your supervisor	1.075	0.271	0.352	3.972	0.000
Salary & Benefits	0.569	0.198	0.351	2.873	0.005
Work Condition	1.868	0.156	0.348	11.934	0.000
Relationship with Co-workers	1.262	0.291	0.421	4.328	0.000
Job Security	3.001	0.525	0.346	5.712	0.000
Status	2.167	0.389	0.139	5.570	0.000

a. Predictors: (Constant), Status, CBE Policy & Administration, Relationship with Co-workers, Salary & Benefits, Job Security, Relationship with your supervisor, Work Condition

b. Dependent Variable: Total Job Satisfaction

The model P-value is <.05. This is significant at all levels of significance. This means that the model is a good fit for the data. The P-value for the intercept is <.05; this is significant at both the 0.05 and 0.01 levels of significance. This means that the intercept is significance. The equations of this model comes out:

$$Y_2 = 6.00 + 1.63V_{21} + 1.08V_{22} + 0.57V_{24} + 1.87V_{23} + 1.26V_{25} + 3.0V_{26} + 2.17V_{27}$$

When comparing of each of the extrinsic variables (independent variables) included in the model contribution to the prediction of the Dependent variable (job satisfaction). Based on the above table 4.7, CBE Policy & Administration(sig 0.000, beta =0.353, p<0.05), Relationship with your supervisor (sig 0.000, beta =0.352, p<0.05), Salary & Benefits, (sig 0.000, beta =0.351, p<0.05), Relationship with Co-workers(sig 0.000, beta =0.421, p<0.05) and Job Security(sig 0.000, beta =0.346, p<0.05) statistically significant largest contribution to the prediction of Job satisfaction (dependent variable) where as Work Condition (sig 0.000, beta =0.348, p<0.05 and)Status (sig 0.000, beta =0.139, p<0.05) slightly moderate contribution for prediction of Job satisfaction (dependent variable).

In this model adjusted R^2 value = 0.926 this means the model explain 92.6% of the variation in job satisfaction is explained by Extrinsic factors.

Based on the regression of result the above table 4.6 and table 4.7, it is found that all (6) intrinsic and all (7) extrinsic motivational factors have positively statistically significant relationship with overall job satisfaction (Sig=0.000, p<. 05). It also means the availability of the above factors in the organization will result in high job satisfaction of the employees.

With regards to Intrinsic factor, both analyses reveal that Achievement is an intrinsic factor that influences job satisfaction. Additionally, regression analysis found that Relationship with Co-workers positively significantly influences overall job satisfaction. Again, in the intrinsic factor Personal growth and Recognition variables made least contribution to influence job satisfaction and in the extrinsic factors work condition and status made moderate contribution to influence job satisfaction. Therefore, management of Commercial Bank of Ethiopia Jimma District should focus on those variables in order to achieve the maximum job satisfaction of their employees.

In this case, both Intrinsic and Extrinsic factors (Independent variables) made a unique and statistically significant (sign=0.000, p<0.05) contribution to the prediction of Job Satisfaction (Dependent variable).The P-value for both Intrinsic and extrinsic motivation

variable is $<.05$; this is significant at the 0.05 significance level. The results of the regression analysis in general compliment the weighted average results.

4.3.2 Test of Linear Regression

The regression analysis was tested for linearity, normality, random data and collinearity (multicollinearity). Therefore, there was linear relationship between dependent and independent variable in the model on by Normal P-p plot of Regression Standard Residuals (see appendix C).

Again, Normality, Normal data distribution was shown by Histogram generated by SPSS (see appendix C). Other assumption tested was Random data distribution; Scatter Plot shows that data randomly collected (see appendix C). Finally, Multicollinearity was tested to see the collinearity or excessive correlation among the explanatory variables (independent variables). There was no Multicollinearity problem seen in the result of the regression.

4.4 Demographic factors and Job satisfaction

Research Question 3: To test whether there is any significant difference in employee demographic factor with their level of job satisfaction.

Correlation was used to find out the significant of various demographic factors with job satisfaction and one way ANOVA test was performed to determine whether there were significant differences in job satisfaction in relation to participant demographic factors.

In the current study, the technique was used to determine whether employee job satisfaction differ significantly in relation to gender, age, professional qualification, working experience and marital status.

Table 4.8: correlation of Demographic Factor and Job Satisfaction

Correlations						
	1	2	3	4	5	6
Gender Of Respondent(1)	1					
Age of Respondent(2)	0.05	1				
Educational Qualification(3)	-0.01	-0.01	1			
Work experience(4)	0.22	0.49	0.03	1		
Marital Status(5)	0.25	0.24	-0.01	0.44	1	
Are you satisfied with your present job at Commercial Bank of Ethiopia Jimma district(6)	-0.08	0.02	-0.06	0.03	-0.06	1
	0.34	0.82	0.47	0.74	0.48	

4.4.1 Relationship between Job satisfaction and Gender

According to the results shown in Table 4.9 below, there is no statistical significance difference exist between gender and job satisfaction at the predetermined level of significance 0.05 or less, as the mean scores of job satisfaction factors were approximately the same for both sexes and further ANOVA reveals that there is no significant different ($F= 1.5224, p (0.219) > .05$) exist between gender and job satisfaction. Therefore, the differences may be due to random sample variation.

Table 4.9: Job satisfaction by gender (ANOVA)

Job satisfaction by gender (ANOVA)					
Total Job Satisfaction					
	Sum of Squares	df	Mean Square	F	Sign.
Between Groups	422.5459178	1	422.546	1.5224	0.219
Within Groups	37191.92467	134	277.552		
Total	37614.47059	135			

4.4.2 Relationship between Job satisfaction and Age

A one-way ANOVA survey has been conducted in order to explore the relation between Relationship between Job satisfaction and Age. No significant relationships were found between age and the job satisfaction as table 4.11 ANOVA ($F=0.54184$, $sign=0.654$) and table 4.10, crosstab ($sign=0.777$, $p>0.05$). Therefore, the differences may be due to random sample variation. The results in Table 4.11 below have been obtained.

Table 4.10: Total Job Satisfaction by Age (ANOVA)

Total Job Satisfaction by Age (ANOVA)					
	Sum of Squares	df	Mean Square	F	Sign.
Between Groups	457.5662446	3	152.522	0.54184	0.654
Within Groups	37156.90434	132	281.492		
Total	37614.47059	135			

4.4.3 Relationship between Job satisfaction and Education Qualification

As is seen in Table 4.10, education has no statistical significant impact on job satisfaction of employee ($sign=0.556$, $p>0.05$) at the predetermined level of significance 0.05 or less. Therefore, the differences may be due to random sample variation or by chance.

Table 4.11: Total Job Satisfaction by E. Qualification (ANOVA)

Total Job Satisfaction by E. Qualification(ANOVA)					
	Sum of Squares	df	Mean Square	F	Sign.
Between Groups	331.048366	2	165.524	0.59047	0.556
Within Groups	37283.42222	133	280.326		
Total	37614.47059	135			

4.4.4 Relationship between Job satisfaction and Marital Status

Table 4.13a and table 4.13b show that, the respondent marital status on the basis of their total job satisfaction. The result indicates that there were no any significant relationships were found between marital status and the job satisfaction. Marital status and job satisfaction (sign=0.482, $p>0.05$).

Table 4.12Total Job Satisfaction by Marital Status (ANOVA)

Are you satisfied with your present job?					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.046	1	.046	.496	.482
Within Groups	12.512	134	.093		
Total	12.559	135			

One-way ANOVA test was conducted to identify any statistically significant differences between demographic factors and job satisfaction. The results of this study reveal that, there are no significant differences in job satisfaction in relation to gender, age, educational qualification, marital status and work experience (years of service). Therefore, the differences may be due to random sample variation.

4.5 Discussion

The purpose of the study was to see Relationship between Employee Motivation and Job Satisfaction using Herzberg's two-factor theory in Commercial Bank of Ethiopia Jimma District. Furthermore, this study identifies the demographic significance difference with job satisfaction among Commercial Bank of Ethiopia Jimma district.

The result of the study shows that, Among the 6 intrinsic motivational factors, the respondents agreed that 4 of them influence job satisfaction. The most influential intrinsic factor to job satisfaction is achievement, with the highest weighted mean ($M = 3.6$)

From 7 Hygiene (extrinsic) factors that influence job satisfaction, the respondents agree in all factors. The most influential Hygiene factor to overall motivation is Relationship with Co-workers, the highest weighted mean ($M = 3.6$). An overall response of employees to hygiene factors demonstrates that their satisfaction level (52.20%) is higher than their dissatisfaction level (22.48%). This means that hygiene factors may cause satisfaction in employees at workplace. According to Herzberg's Motivation-Hygiene, hygiene factors add very little to job satisfaction while they cause dissatisfaction or no dissatisfaction. But responses to hygiene variables received in this study rejected Herzberg's view. In present study, it has been tested that hygiene factors may also contribute to job satisfaction of employee in Commercial Bank of Ethiopia Jimma district.

Comparing both intrinsic and extrinsic motivational factors, it is found that employees of Commercial Bank of Ethiopia Jimma District believe that Hygiene factors are more influential than motivator factors on overall job satisfaction with their respective average means score ($M = 3.4$ and $M = 3.1$). Because survival was still a basic need of these employees, they were not able to desire and place value on Herzberg's motivators or Intrinsic factors.

This finding is in line with the findings of the study conducted by TanHong and Amna (2011) On Herzberg's Motivation-Hygiene Theory and Job Satisfaction in the Malaysian Retail Sector. The study revealed that hygiene factors were the dominant motivators of sales personnel job satisfaction. Another study conducted by Schroder (2008) could not find support for Herzberg's two-factor theory. Schroder used the two-factor theory as the theoretical framework for a study of 835 university employees in order to understand the impact of demographical factors on job satisfaction. The researcher found that overall job satisfaction was related to age and educational level and those levels of intrinsic and extrinsic job satisfaction were not the same for different occupational groups, thus contradicting Herzberg's findings.

Pearson's correlation has been conducted to test the relationship between job satisfactions and motivational factors. The results show that motivational factors have significantly positive relationship with Job Satisfaction. Correlation value for Achievement is 0.449 at

95% confidence level. The relationship between Recognition at 0.344 and Job Satisfaction and Personal growth at 0.326 and Job Satisfaction is lower than the relationship observed between other independent variables and dependent variable. The results of correlation analysis in the above table show that there is a positive relationship between all Intrinsic Motivation variables and Job Satisfaction. This suggest that when employees are satisfied with their job, it provides a strong driving force to complete ongoing jobs, solving problems, seeing the results of one's efforts and ready for future assignments. This finding is consistent with previous study done by Leat and El-Kot (2009) conducted to investigate the relationships between job satisfaction, interpersonal trust, intrinsic motivation, and job-related tension in Egypt. They found that employees, who are satisfied, intrinsically motivated, and trust their peers and managers and suffer from relatively low levels of job tension. They emphasized that the significant predictors of job satisfaction are intrinsic motivation, confidence in the competence of management, and the lack of work-related tension.

Furthermore, regression analysis found that Relationship with Co-workers positively significantly influences overall job satisfaction. Again, in the intrinsic factor Personal growth and Recognition variables made least contribution to influence job satisfaction and in the extrinsic factors work condition and status made moderate contribution to influence job satisfaction. Therefore, management of Commercial Bank of Ethiopia Jimma District should focus on those variables in order to achieve the maximum job satisfaction of their employees.

In this case, both Intrinsic and Extrinsic factors (Independent variables) made a unique and statistically significant (sign=0.000, $p < 0.05$) contribution to the prediction of Job Satisfaction (Dependent variable). The results of the regression analysis in general compliment the weighted average results.

Correlation was used to find out the significant relationship between demographic factors with job satisfaction to determine whether there were significant differences in job satisfaction in relation to participant demographic factors. In the current study, the technique was used to determine whether employee job satisfaction differ significantly in

relation to gender, age, professional qualification, working experience and marital status.

One-way ANOVA test was conducted to identify any statistically significant differences between demographic factors and job satisfaction. The results of this study reveal that, there are no significant differences in job satisfaction in relation to gender, age, educational qualification, marital status and work experience (years of service). Therefore, the differences may be due to random sample variation. This in line with the previous study conducted to see the relationship of demographic characteristics and job satisfaction which was conducted by Malik (2011) under the title of, “Study of job satisfaction factors of faculty members at university of Baluchistan”. The researcher tried to explain the relationship between demographic factors “Age, Gender, Family size, Income, Occupation, Education, Ethnicity, Nationality, Religion, Social standards” and job satisfaction. As far as conclusion was concerned the demographical factors have no significant impact on job satisfaction.

CHAPTER FIVE

5. SUMMARY AND CONCLUSISON

5.1. Summary

The purpose of the study was to see Relationship between Employee Motivation and Job Satisfaction using Herzberg's two-factor theory in Commercial Bank of Ethiopia Jimma District. The subjects of the study were 151 employees and they were selected by employing stratified sampling methods. Out of 151 participants selected for the study, only 136 valid questionnaires were collected and filled the properly representing 90% of the total sample. Data were collected by adapting Minnesota job satisfaction scales. The reliability of the adapted scales was tested and found to be reliable. In analyzing, the data through descriptive analysis mean and standard deviation of motivator and hygiene variables were computed. Correlation and regression analysis were applied to identify the relationship, explain or estimates the predictor and test statistical significance between job satisfaction and hygiene and motivator factors. Further, the significance difference of demographic factors and job satisfaction were investigated and tested using ANOVA (Analysis Of Variance).

The result of the study shows that, Among the 6 intrinsic motivational factors, the respondents agreed that 4 of them influence job satisfaction. The most influential intrinsic factor to job satisfaction is achievement, with the highest weighted mean score.

From the seven Hygiene (extrinsic) factors that influence job satisfaction, the respondents agree in all factors. The most influential Hygiene factor to overall motivation is Relationship with Co-workers, the highest weighted mean.

An overall response of employees to hygiene factors demonstrates that their satisfaction level was higher than their dissatisfaction level. This means that hygiene factors may causes satisfaction in employees at workplace.

Comparing both intrinsic and extrinsic motivational factors, it is found that employees of CBE Jimma District believe that Hygiene factors as more influential than motivator factors on job satisfaction.

There is a strong positive correlation ($r = 0.895$) between the Motivation and Job Satisfaction of the employees and the functional relationship between them also indicates that the value of Motivation increases with increase in the value of Job Satisfaction and vice-versa

The most important factor affecting the satisfaction level of employees came out to be Achievement and Relationship with co-workers which got the maximum weight mean score ($M=3.6$). This was inferred directly from the responses of the employees which the employees indicated in the questionnaire. The least important factor affecting the satisfaction level of employees came out to be Personal growth which got the minimum weight mean score ($M=2.6$). Therefore, management of Commercial Bank of Ethiopia Jimma District should focus on those variables in order to achieve the maximum job satisfaction of their employees.

One-way ANOVA test was conducted to identify any statistically significant differences between demographic factors and job satisfaction. The results of this study reveal that, there are no significant differences in job satisfaction in relation to gender, age, educational qualification, marital status and work experience (years of service). Job satisfaction remains unaffected by the demographic factors. Therefore, we conclude that the differences may be due to random sample variation or other variables.

5.2. Conclusion

- ✓ Among the 6 intrinsic motivational factors, the respondents agreed that 4 of them influence job satisfaction. The most influential intrinsic factor to job satisfaction is achievement, with the highest weighted mean ($M = 3.6$) and the least influential factor was Personal growth.
- ✓ From the seven Hygiene (extrinsic) factors that influence job satisfaction, the respondents agree in all factors. The most influential Hygiene factor to overall motivation is Relationship with Co-workers, the highest weighted mean ($M=3.6$). And the least influential factor was Working condition and Status but above average mean which was ($M=3.2$) both.

- ✓ An overall response of employees to hygiene factors demonstrates that their satisfaction level was higher than their dissatisfaction level. This means that hygiene factors may causes satisfaction in employees at workplace
- ✓ Correlation the results show that, motivational factors have significantly positive relationship with Job Satisfaction.
- ✓ Regression analysis found that Relationship with Co-workers positively significantly influences overall job satisfaction. Again, in the intrinsic factor Personal growth and Recognition variables made least contribution to influence job satisfaction and in the extrinsic factors work condition and status made moderate contribution to influence job satisfaction
- ✓ The results found that job satisfaction is caused by both motivation and hygiene factors. the important motivational factors employees job satisfaction were Achievement (sig 0.000, beta =0.423, p<0.05), Advancement (sig 0.001, beta =0.331, p<0.05), Responsibility (sig 0.000, beta =0.330, p<0.05) and Work itself (sig 0.008, beta =0.301, p<0.05) respectively statistically significant largest contribution to the prediction of Job satisfaction (dependent variable) where as Recognition (sig 0.000, beta =0.266, p<0.05) and Personal Growth(sig 0.008, beta =0.159, p<0.05) slightly least contribution for prediction of Job satisfaction (dependent variable) and CBE Policy & Administration(sig 0.000, beta =0.353, p<0.05), Relationship with your supervisor (sig 0.000, beta =0.352, p<0.05), Salary & Benefits , (sig 0.000, beta =0.351, p<0.05), Relationship with Co-workers(sig 0.000, beta =0.421, p<0.05) and Job Security(sig 0.000, beta =0.346, p<0.05) statistically significant largest contribution to the prediction of Job satisfaction (dependent variable) where as Work Condition (sig 0.000, beta =0.348, p<0.05 and)Status (sig 0.000, beta =0.139, p<0.05) slightly moderate contribution for prediction of Job satisfaction (dependent variable).
- ✓ The results of this study reveal that, there were no significant differences in job satisfaction in relation to employee demographic factors. Therefore, we conclude that the differences may be due to random sample variation or by chance.

5.3. Recommendations

It is clear from the literature review that motivation directly affects the amount of input that an employee is willing to put towards an organizational goal, and that the higher the level of motivation, the more the intended input. The findings of this study allow some suggestions to be made for enhancing job satisfaction of employees since survival was still a basic need of these employees the following recommendations were given.

1. Organization should focus its efforts more on designing personal growth, Since the result of the study indicated that employees were being dissatisfied with their opportunity for personal growth, it is recommended that the opportunity for personal growth and promotion policies and procedures be checked , which will make them more valuable and more fulfilled professionally. By linking the performance of employees with the appropriate educational opportunity that leads to personal growth in order to train, motivate, and to enhance their job satisfaction. Opportunities for professional growth and development should be implemented.
2. Individuals at all levels in the organization want to be recognized for their achievements, Management should sincerely appreciate employees by praising them on regular basis for doing good job. This should be done promptly. It can be done by publicly thanking them for handling a situation or by writing a note of praise. The manager can even establish a formal recognition program, such as “employee of the month”. Recognition can include public statements and awards, as well as private statements of praise and congratulations.
3. The management at CBE should give credit or recognition for especial effort or achievement done by employees. Should Put effort into ensuring that employees are properly credited and receive recognition for the good work they do in their respective positions.
4. Employees should also receive regular, timely feedback on how they are doing and should feel they are being adequately challenged in their jobs.

5. Employees could be more motivated to do their jobs well if they have ownership of their work. This requires giving employees enough freedom and power to carry out their tasks so that they feel they own.
6. This further echoes what respondents said when they were asked which advice they can give to the management to boost their motivation and job satisfaction:
 - ✓ CBE's Promotion was depending on experience alone, educational qualification has no value. It recommended that, CBE should consider both experience and educational qualification and advancement should have to have transparency.
 - ✓ Bureaucracy at CBE should be relaxed and respect the right of employees.
 - ✓ Employees should be treated equally.
 - ✓ Employees should be informed well about CBE policy and procedure
 - ✓ Family problem related with employee transfer should be considered, which generates demotivation and dissatisfaction at work place.
 - ✓ There should be smooth relationship with management and employees or relationship with supervisor.
 - ✓ Regular employee motivation assessment should be done
 - ✓ Value employees
 - ✓ CBE should provide Training rather than punishment.
 - ✓ Excess time of work should be given proper credit.

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7.APPENDICES

Appendices A

Jimma University

College of Business and Economics

Department of Management (MBA Program)

Dear participant,

On behalf of my final thesis at Jimma University, I am conducting a research in Commercial Bank of Ethiopia Jimma District. The research is about “**Relationship between Employee Motivation and Job Satisfaction.**” It is in this regard that I’m respectfully requesting your support in answering the questions here below and I assure you that all information provided will be treated confidentially and will not be use for any other purpose than academic.

Thanking you in advance for your time.

Yours Faithfully,

NegeraAkuma

Section A .Personal Data

Please put an x in the block that relates to you

1. Gender

Male

Female

2. Age in years

18-25

26-35

36-45

46-55

55+

3. Educational Qualification

Secondary Education

Diploma

1st Degree

2nd Degree

Above

4. Work Experience in year

1-5

6-10

1-15

16-20

21-29

30+

5. Marital Status

Single

Married

Section B. Motivation & Job Satisfaction

Keeping in mind:

- Strongly satisfied= 5
- Satisfied=4
- Neither satisfied nor dissatisfied=3
- Dissatisfied=2
- Strongly Dissatisfied=1

Based On your Satisfaction Level put (√) in the block that relates to you.

No	Variables To Be Measured	Level of Satisfaction				
		Strongly satisfied	Satisfied	Neutral	Dissatisfied	Strongly Dissatisfied
1	The CBE policies and practices towards employees					
2	CBE policies and the way in which it is administered					
3	The way you are informed about CBE policy					
4	The way CBE policies are put into practice					
5	The way your supervisor and you understand each other					
6	The technical “know- how” of your supervisor					
7	The amount of pay for the work you do					
8	How your pay compares with that for similar jobs in other					
	Organizations or banks					
9	How your pay compares with that of other workers					
10	The conditions of your workplace on this job					
11	The chance to do work that is well suited to your abilities					
12	The physical surroundings where you work					
13	The routine in your work					
14	The pleasantness of working condition					
15	The spirit of cooperation among your co-workers					
16	The chance to develop close friendship with your co-workers					
17	The way your job provides for a secure future					
18	The social position in the community that goes with your job					
19	The feeling of accomplishment you get from the job					
20	The opportunities for advancement on the job					

21	The way promotions are given out on your job					
22	The way you are noticed when you do good job					
23	The way you get full credit for the work you do					
24	The recognition you get for the work you do					
25	The chance to be responsible for planning your work					
26	The chance to make decisions on your own					
27	The chance to be responsible for the work of others					
28	The current training provided to you					
29	The chance you get educational opportunities					
30	The job requires you to use complex high level skills					
31	Are you satisfied with your present jobat jimma district?					

32. Please describe a situation which brings you the most satisfaction and dissatisfaction in your job other than the above.

33. Do you have any other suggestions or comments? Please, write them here.

Appendices B

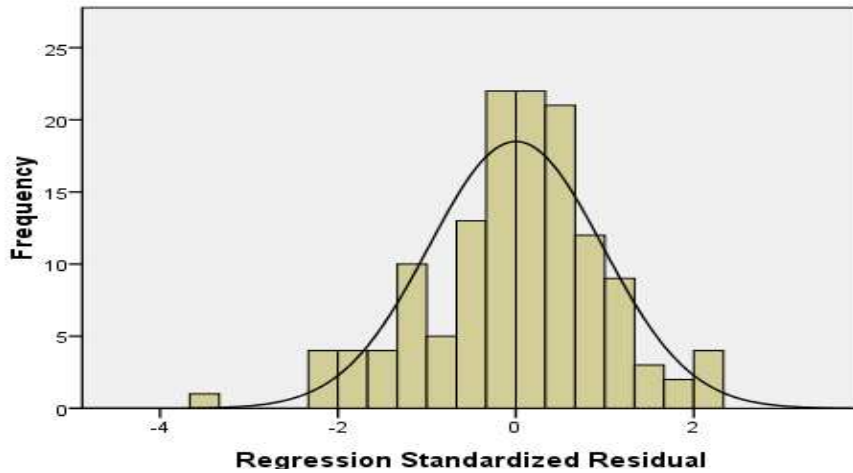
No	Hygiene factors(Extrinsic)	Variables To Be Measured
1	The CBE policies and practices towards employees	CBE Policy & Administration
2	CBE policies and the way in which it is administered	
3	The way you are informed about CBE policy	
4	The way CBE policies are put into practice	
5	The way your supervisor and you understand each other	Relationship with your supervisor
6	The technical “know- how” of your supervisor	
7	The amount of pay for the work you do	Salary & Benefits
8	How your pay compares with that for similar jobs in other Organizations or banks	
9	How your pay compares with that of other workers	
10	The conditions of your workplace on this job	Work Condition
11	The chance to do work that is well suited to your abilities	
12	The physical surroundings where you work	
13	The routine in your work	
14	The pleasantness of working condition	Relationship with Co-workers
15	The spirit of cooperation among your co-workers	
16	The chance to develop close friendship with your co-workers	Job Security Status
17	The way your job provides for a secure future	
18	The social position in the community that goes with your	

job		Variables To Be Measured
Motivators (Intrinsic)		
19	The feeling of accomplishment you get from the job	Achievement
20	The opportunities for advancement on the job	Advancement
21	The way promotions are given out on your job	
22	The way you are noticed when you do good job	Recognition
23	The way you get full credit for the work you do	
24	The recognition you get for the work you do	
25	The chance to be responsible for planning your work	Responsibility
26	The chance to make decisions on your own	
27	The chance to be responsible for the work of others	
28	The current training provided to you	Personal Growth
29	The chance you get educational opportunities	
30	The job requires you to use complex high level skills	Work itself
31	Are you satisfied with your present jobat jimma district?	Job Satisfaction

Appendix C

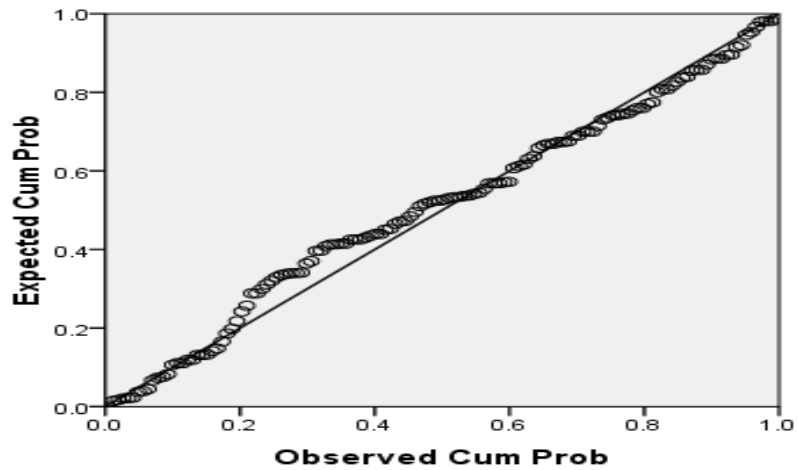
Histogram

Dependent Variable: Total Job Satisfaction



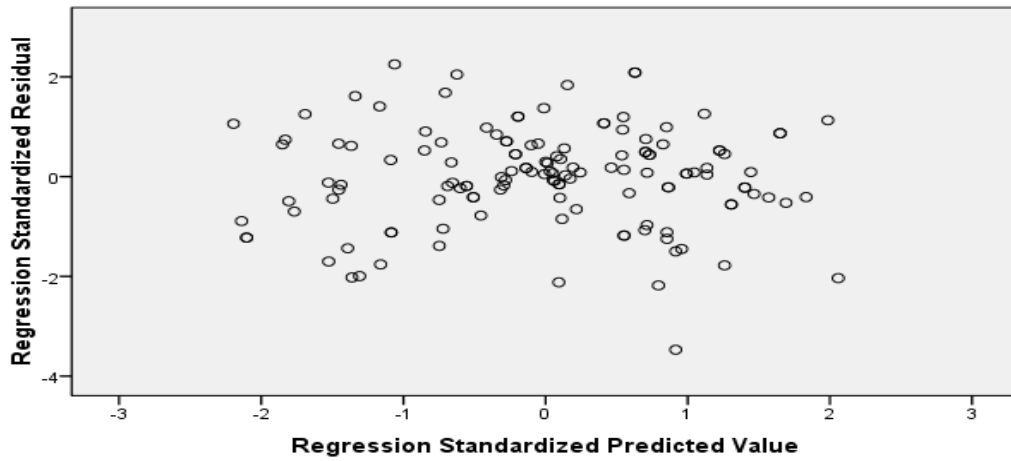
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Total Job Satisfaction



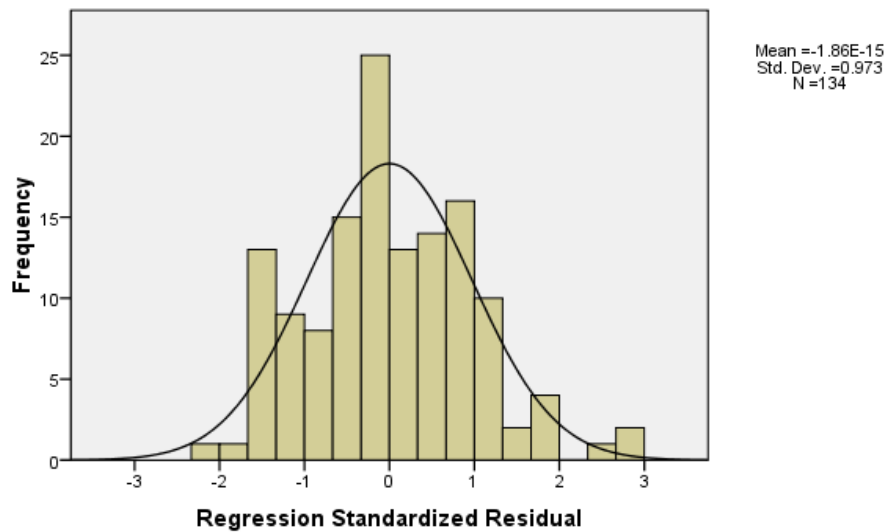
Scatterplot

Dependent Variable: Total Job Satisfaction



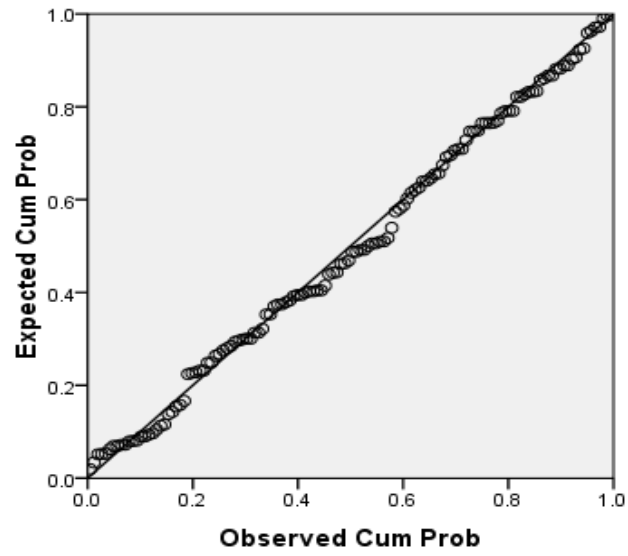
Histogram

Dependent Variable: Total Job Satisfaction



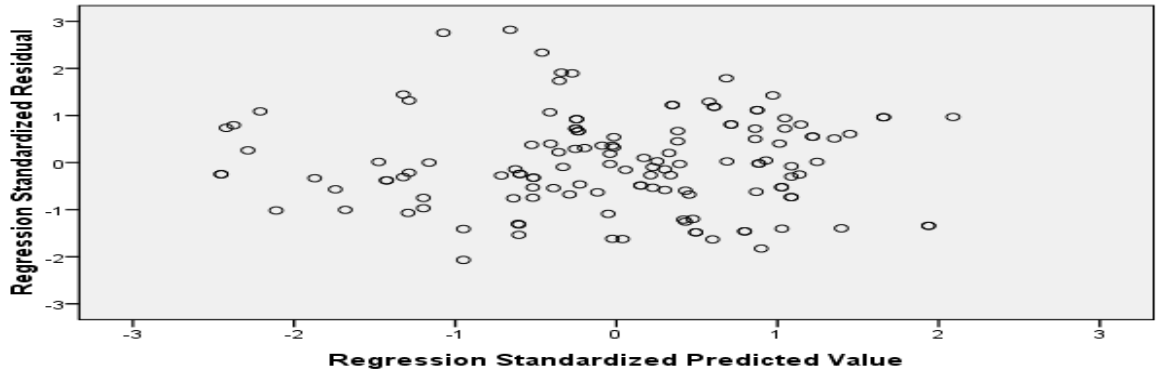
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Total Job Satisfaction



Scatterplot

Dependent Variable: Total Job Satisfaction



Multicollinearity

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Achievement	0.840	1.191
	Advancement	0.756	1.323
	Recognition	0.605	1.653
	Responsibility	0.526	1.903
	Personal Growth	0.888	1.126
	Work itself	0.907	1.102
a. Dependent Variable: Total Job Satisfaction			

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
2	(Constant)		
	CBE Policy & Administration	0.644	1.553
	Relationship with your supervisor	0.579	1.727
	Salary & Benefits	0.689	1.452
	Work Condition	0.477	2.098
	Relationship with Co-workers	0.644	1.553
	Job Security	0.648	1.543
	Status	0.892	1.121
a. Dependent Variable: Total Job Satisfaction			