

***ASSESSMENT OF 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 FOR A PARTIAL FULFILLMENT OF
REQUIREMENTS FOR AWARD OF MASTER DEGREE IN MASTERS
OF BUSINESS ADMINISTRATION***

BY:

CHALA BOKI GEMECHU



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

MAY, 2018

JIMMA ETHIOPIA

***ASSESSMENT OF RELATIONSHIP BETWEEN EMPLOYEE
MOTIVATION AND JOB SATISFACTION IN COMMERCIAL
BANK OF ETHIOPIA JIMMA DISTRICT***

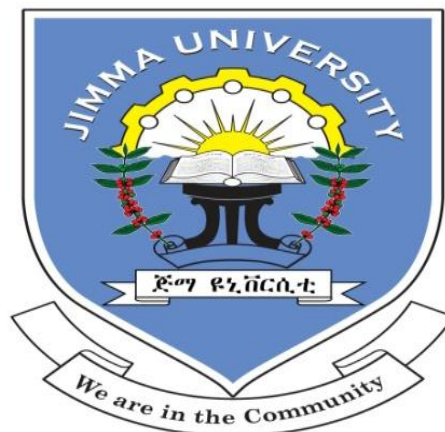
BY:

CHALA BOKI GEMECHU

Under the Guidance of

ADVISOR:-Mr. HayelomNega (MBA)

CO-ADVISOR:- Mrs. Gadise Amansisa



***A Thesis Submitted To the School Of Graduate Studies of Jimma University
for a Partial Fulfillment of Requirements for Award of Master Degree in
Masters of Business Administration***

**JIMMA UNIVERSITY
MBA PROGRAM**

**MAY, 2018
JIMMA, ETHIOPIA**

Declaration

I hereby declare that this thesis entitled “Assessment of Relationship between employee Motivation and Job Satisfaction in Commercial Bank of Ethiopia Jimma District” has been carried out by me under the guidance and supervision of Mr. Hayelom Nega and Mrs. Gadise Amensisa

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

Mr. -----	-----	-----
Main advisor	Signature	Date

Mrs. -----	-----	-----
Co-advisor	Signature	Date

Prepared by:.....signature Date.....

JIMMA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
MBA PROGRAM

Board of Examination Thesis

Approved Sheet

Members of the Board of Examiners

External Examiner	Signature	Date
-----	-----	-----
Internal Examiner	Signature	Date
-----	-----	-----
Advisor	Signature	Date
-----	-----	-----
Co-advisor	Signature	Date
-----	-----	-----
Chairperson	Signature	Date
-----	-----	-----

MAY, 2018
JIMMA UNIVERSITY
MBA PROGRAM

ABSTRACT

The purpose of the study was to examine the 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 132 employees and they were selected by employing stratified sampling methods. Out of 132 participants selected for the study, only 120 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 were tested and found to be reliable. The data were analyzed through descriptive analysis of motivator and hygiene factors variables by using tables and figures. Correlations were applied to test the relationship between job satisfaction and motivator factors. Further, the significance difference of demographic factors and job satisfaction were investigated and tested using ANOVA and T-test. From the seven Hygiene (extrinsic) factors that related to job satisfaction, the respondents agree on five factors. The most correlated Hygiene factor to overall motivation is security, the highest percentage of 94.2 followed by relationship with coworkers by 72.5 % and the employee was not satisfied at working condition and salary. From intrinsic factors the most important factor that related to job satisfaction level of employees came out to be Achievement by percentage of 67.5 followed by responsibility by 62.5% and the least important factor that less related to the satisfaction level of employees came out to be Personal growth, recognition and work itself which got the minimum percentage of 8.3, 10.8 and 35 respectively. 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: Demographic factors, Motivation, job satisfaction

ACKNOWLEDGEMENT

First of all, I would like to thank God, the Almighty, for having made everything possible by giving me strength and courage to write this thesis. My Lord, Thank you for your mercy and your love forever. Secondly I would like to thank my main advisor Mr. Hayelom Nega and Co-Adviser Mrs. Gadise Amansisa. For their exemplary guidance and support, without their help, this thesis would not have been a success.

Finally, yet importantly, I take this opportunity to express my deep gratitude to my loving friends and classmates who are a constant source of motivation and for their never ending support and encouragement during this project.

TABLE OF CONTENTS

Contents	PAGE
Abstract.....	i
Acknowledgement.....	ii
List of Tables.....	v
Table of Contents.....	iii
List of Figures.....	vi
Acronyms /Abbreviations.....	vii
CHAPTER ONE.....	1
1. INTRODUCTION.....	1
1.1. Background of the study.....	1
1.2. Statement of the Problem.....	3
1.3. Research Questions.....	4
1.4. Objectives of the study.....	4
1.4.1.General Objective.....	4
1.4.2. Specific Objectives.....	4
1.5. Scope of the study.....	5
1.6.Significance of the Study.....	5
1.7 Limitation of the study.....	5
CHAPTER TWO.....	6
2. LITERATURE REVIEW.....	6
2.1 <i>The Meaning of Motivation</i>	6
2.2 <i>Theories of Motivation</i>	7
2.2.1 Hierarchy of Needs Theory.....	7
2.2.2 McClelland’s Theory of Needs.....	9
2.2.3 Herzberg’s Two-Factor Theory.....	10
2.2.4 Process Theories of Motivation.....	13
2.3 <i>Importance of Motivation</i>	14
2.4 <i>The Meaning of Job Satisfaction</i>	16
2.5 <i>Empirical Studies related with Relationship between motivation and job satisfaction</i>	17
2.6 <i>Empirical Studies related with demographic characteristics and job satisfaction</i>	20
2.7 <i>Theoretical Framework</i>	21
2.8 <i>Conceptual Framework</i>	23

CHAPTER THREE.....	24
3. RESEARCH METHODOLOGY.....	24
3.1 <i>Introduction</i>	24
3.2 <i>Research design</i>	24
3.4 <i>Sample size</i>	24
3.3 <i>Sampling Technique</i>	26
3.5 <i>Method of Data Collection</i>	26
3.6 <i>Method of Data Analysis</i>	27
3.7 <i>Reliability and validity</i>	27
3.8 <i>Ethics in the study</i>	28
CHAPTER FOUR.....	29
4. RESULTS AND DISCUSSIONS.....	29
4.1 <i>Background of the respondents</i>	29
4.2 <i>Descriptive statistics of motivator (Intrinsic) factors</i>	31
4.3. <i>Descriptive results of Hygiene (Extrinsic) factors</i>	36
4.4 <i>Job Satisfaction</i>	40
4.5. <i>Correlation Analysis</i>	41
4.6. <i>Demographic factors and Job satisfaction</i>	42
CHAPTER FIVE.....	45
5. SUMMARY, CONCLUSISON AND RECOMMENDATION.....	45
5.1. <i>Summary</i>	45
5.2. <i>Conclusion</i>	45
5.3. <i>RECOMMENDATIONS</i>	46
5.4 <i>Recommendations for Future Research</i>	47
REFERENCES.....	48
APPENDIX.....	51

LIST OF TABLES

Table 3.1: Population and Sample distribution.....	25
Table 3.2: Reliability results of motivator and hygiene variable.....	27
Table 4.1 Gender of the respondent.....	29
Table 4.2. Educational qualification of the respondent	30
Table 4.3 The experience of the respondents in year.....	31
Table 4.4 The opportunities for advancement in CBE.	32
Table 4.5 The chance to be responsible for planning your work.....	34
Table 4.6 The job requires you to use complex high level skills.....	35
Table 4.7. Employee relationship with their supervisor	37
Table 4.8 Level satisfaction on salary.....	37
Table 4.9 pleasant working condition on the job place	38
Table 4.10 Relationship with coworkers in the work place.....	38
Table 4.11 CBE cares for employees welfare.....	39
Table 4.12: Level of job satisfaction variables	41
Table 4.13 Relationship between motivational factors and job satisfaction.....	41
Table 4.14 T-test of gender and job satisfaction of male and female.....	43
Table 4.15 Total Job Satisfaction by Age (ANOVA).....	43
Table 4.16 Total Job Satisfaction by E. Qualification (ANOVA).....	44
Table 4.17 T-test of working experience and job satisfaction.....	44
Table 4.18 T-test of marital status and job satisfaction.....	45

LIST OF FIGURES

Figure 1. Maslow’s Need Hierarchy	8
Figure 2 Representation of Herzberg’s two-factor theory	12
Figure:3 Conceptual frame work of the study	23
Figure 4.1 Age of the respondents	30
Figure 4.2 Marital Status of the Respondent	31
Figure 4.3 Level of Satisfaction for Achievement	32
Figure 4.4 Satisfaction Level of respondent on recognition	33
Figure 4.5 Satisfaction Level of personal growth	34
Figure 4.6 CBE policies and administration	36
Figure 4.7 Level of Status	39

ACRONYMS /ABBREVIATIONS

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

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the study

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).

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).

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 is a widely researched area in developed countries but developing countries like Ethiopia have a 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).

1.2. 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's employees.

1.3. Research Questions

The study was aimed to answer the following three basic questions:

1. What are the Motivation and satisfaction level of employee's on intrinsic (satisfiers) and extrinsic (hygiene) factors?
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. Objectives of the study

1.4.1. General Objective

The general objective of the study was to assess the relationship between motivational factors and job satisfaction among employee of Commercial Bank of Ethiopia Jimma district.

1.4.2. Specific objectives

- ✓ To assess the motivation and satisfaction level of employees on intrinsic (motivators) and extrinsic (hygiene) factors.
- ✓ To analyze 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 was practically unattainable to examine all organizations in Ethiopia, therefore, only Commercial Bank of Ethiopia Jimma district employees were selected for the study. This study was tries to investigate the level of employee motivation and job satisfaction of Jimma District staff for the last two year only. The study was conducted in Jimma District, south west Ethiopia for the time being.

1.6. Significance of the Study

To the researcher, the finding of this study was 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 are 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 was help the management to evaluate the current employee motivation strategies.

1.7 Limitation of the study

A possible limitation was 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.

CHAPTER TWO

2. 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 is 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

Motivation, a Latin word ‘movere’ means to move. It is a processes that account for an individual’s intensity, direction and persistence of effort toward attaining a goal (Mitchell T, 1997). It is a psychological processes that origin stimulation, direction and persistence of behavior (Luthans et al 2005. It is a force that gives path to behavior, energies behavior and triggers the tendency to stick with (Bartol and Marthin 1998).

(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 10 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 Maslow's views the highest level of need in 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 or 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]

Maslow'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 Maslow's thinking are important to understanding the need hierarchy approach: A satisfied need ceases to motivate. For example, when 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]

Maslow's Need Hierarchy

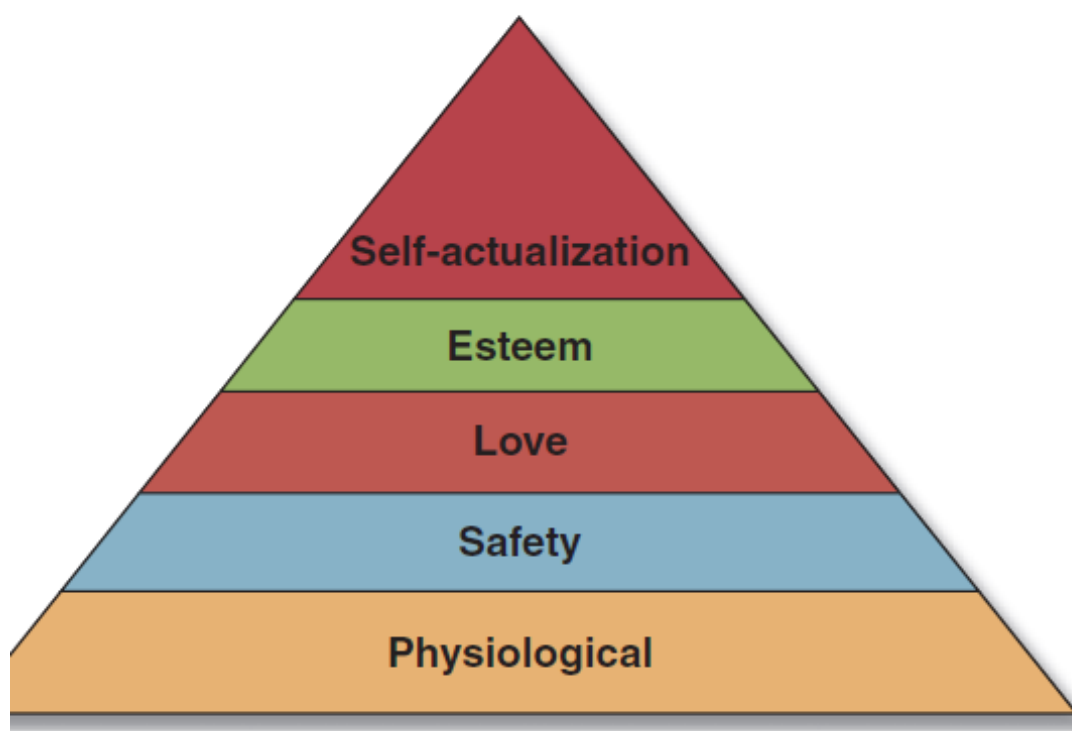


Figure 1. Maslow's Need Hierarchy

According to Robert K. and Angelo K. (2013) Organizational Behavior 10th edition, McGrawHill.com. 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. 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. “Hertzberg 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. [Ma 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 of the job. they are sometimes 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].

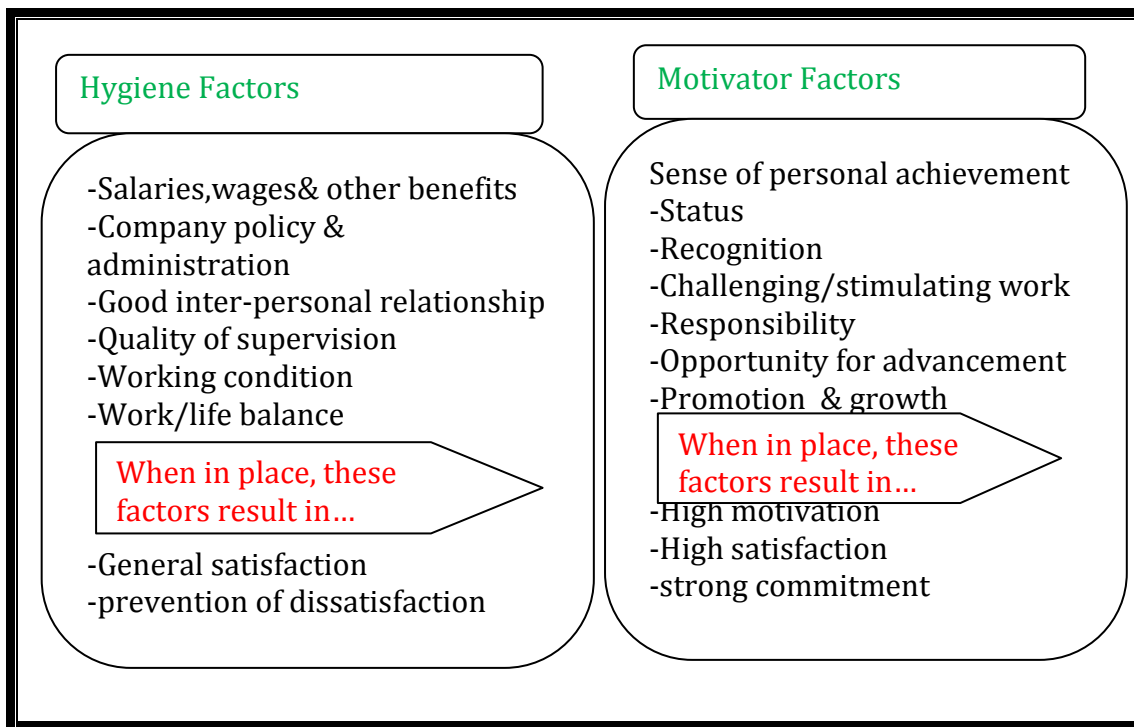


Figure 2. Representation of Herzberg’s two-factor theory

According Angelo K and Mel F.(2012) Organizational Behavior, Key concept and best practices 5th edition,McGram 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.

2.2.4 Process Theories of Motivation

2.2.4.1 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]

2.2.4.2. 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 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 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 he 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 coordinal friendly atmosphere in a concern, the above steps should be taken by a manger. This would help in effective cooperation which brings stability, industrial disupte 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, Hop pock 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 ob. 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 YawarIqbal (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 center agents. A descriptive survey research design approach was adapted where a sample of 150 call center 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 center 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 center 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.

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 out.

An 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 some thing 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 up on 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.

2.8 Conceptual Framework

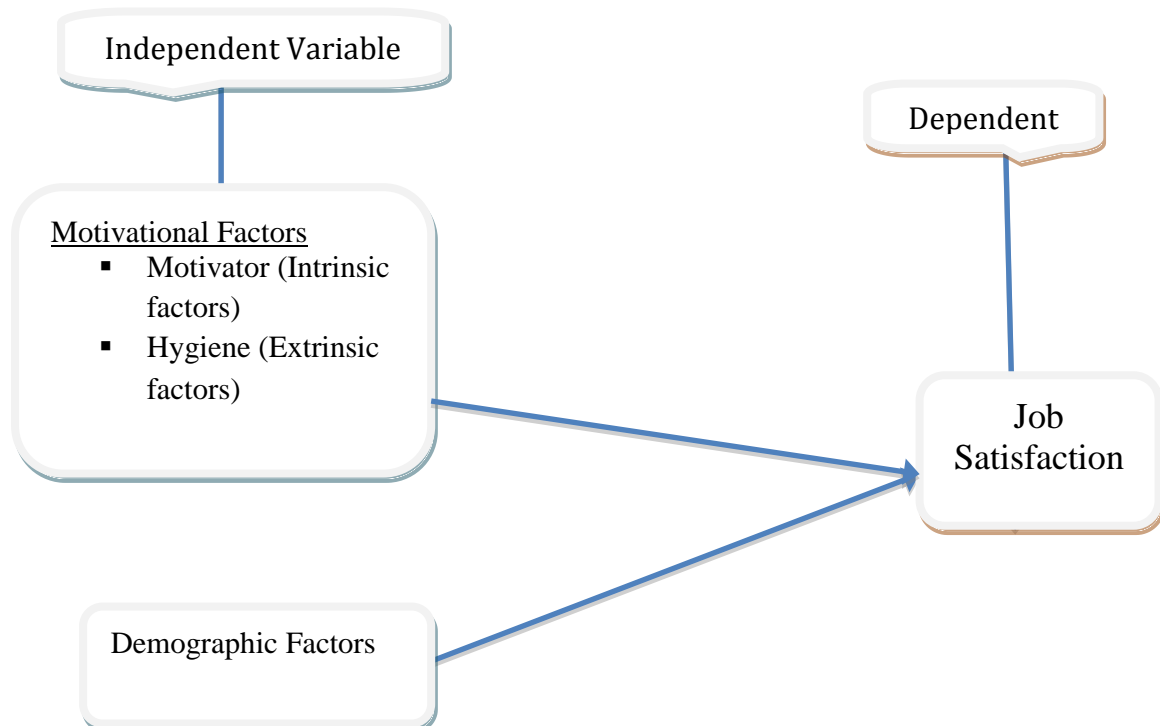


Figure3. Conceptual frame work of the study
Source: (Developed for this research, 2018)

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodology used in order to conduct the study. It was describes the types of methods selected for data collection and analysis and the reasons for why these methods were chosen in comparison to the other alternative methods.

3.2 Research design

Descriptive research design was selected for this specific research study to understand the ways how employee motivation was 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 CBE 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.

3.4 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 1,204 employees as of December 31,2017 .This study included all categories of Workers those served for more than a year in the different branches at the time of the data collection because benefits packages are not applied for employees with less than one year of service so, they may over estimate or underestimate the result of the study due to little knowledge of organizational culture and less exposure to organization policies and procedure or they might not experience any motivation given to them and other. The researcher utilizes primary data that was collected from respondents.

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

Sample Size= $s = 10\% \text{Population (N)}$ where,

N=Total Population

s=Sample Size so,

$s = 1,204 * 10\% = 1,204 * 0.10 = 120.4 \sim 120$

None Response rate = 10% (calculated sample size):

None Response rate = $120 * 10\% = 12$

Total Sample Size = $120 + 12 = 132$

The Sample size was composed of 132 employees, including none Response rate at 10% which is selected from 1204 populations.

Table 3.1: Population and Sample distribution

Employee Categories	Description	Total	Proportionate sample size	sample
Management staff	Branch managers, Customer Service mgrs.	178	$132/1204 * 178 = 19$	19
Customer services (Clerical) staff	Customer service officer (CSO), credit relation officer (CRO), Senior CSO	900	$132/1204 * 900 = 98.67 \sim 99$	99
Non clerical Staff	Messengers, Guards and Drivers	126	$132/1204 * 126 = 13.8 \sim 14$	14
Total		N=1204		s=132

Therefore, the study has been conducted using 132 as sample from the total population of One thousand two hundred four (1204) but only 120 respondents filled the questionnaire properly and ready for further analysis. This gives a 120(90%) response rate, which, therefore, taken to be acceptable according to Punch (2003) response rate at least 60 percent of the sample selected.

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 are collected from Jimma district HR and used to select the participant.

3.5 Method of Data Collection

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.

The primary data collected from 132 staff using standardized adapted Minnesota satisfaction Questionnaire (MSQ). Once the totals of 1204 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 120 respondents completely filled up the questionnaire. The response of 120 respondents were used for data analysis

3.6 Method of Data Analysis

The researcher was used descriptive analytical tools; Statistical Packages for Social Science (SPSS), reliability test, correlation analysis, ANOVA and T-test were 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 and dependent variables. The opinions of the employees we recollected through 5 point Liker scale. In the Likert scale, the values 1, 2, 3, 4, and 5 are taken as ‘strongly dissatisfied’, ‘dissatisfied’, ‘Nether 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.

3.7 Reliability and validity

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 0.821, 0.900 and 0.759 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 variable

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Intrinsic Factors	5.52	.308	.807	.821
Extrinsic Factors	5.83	.436	.737	.900
Job Satisfaction	5.01	.269	.878	.759

3.8 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 discusses the results of the findings of the data analyzed from the questionnaires. The data was analyzed based on the research objectives and questionnaire items using a statistical tool, to generate frequency distribution tables, charts, graphs and the results of analysis presented. The subjects of the study were 132 employees and they were selected by employing stratified sampling methods. Out of 132 participants selected for the study, only 120 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. Descriptive and Correlation analysis were applied to identify the relationship between job satisfaction and motivator factors. Further, the significance difference of demographic factors and job satisfaction were investigated and tested using ANOVA (Analysis Of Variance) and T-test.

4.1 Background of the respondents

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

4.1.1 Gender

Table 4.1 Below shows that, the majority of respondents were males 99 (82.5%) and 21(17.5) were female participated in the study.

Table 4.1 Gender of the respondent

Gender	Frequency	Percent
Male	99	82.5
Female	21	17.5
Total	120	100.0

4.1.2 Age of the respondents

Figure 4.2 shows the results that were obtained when the respondents were classified by age. Sixty (50%) of respondents were between 26 to 35 years of age, and Fifty three (44.2%) of respondents were between 18 to 25. Five (4.2%) of the respondents were between 36 to 45 years of age, and 2 or 1.7% were 46 to 55 years and above.

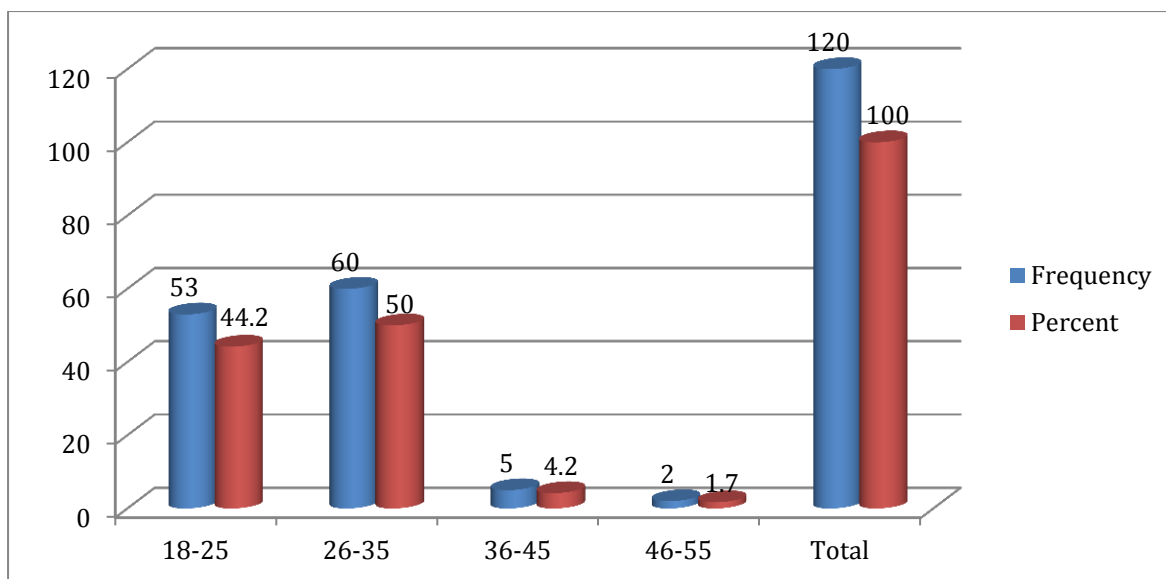


Figure 4.1 Age of the respondents

4.1.3 Educational Background

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 10(8.3%) diploma followed by large number of employees having first Degree 106 (88.3%). Only 4 (2.9%) had second degree and none of employee had doctoral degree. This could imply the need for further expanding chance of education.

Table 4.2. Educational qualification of the respondent

	Frequency	Percent
Diploma	10	8.3
Degree	106	88.3
Second degree	4	3.3
Total	120	

4.1.4 Experience

Table 4.3 shows that, the majority of the employees 86 (71.7%) have 1-5 years' of work experience in the bank. The second biggest group of respondents were 26 (21.7%) 6-10 years' of work experience. 2 (1.7%) were 11-15 years', 4(3.3%) was 16-20 years and 2(1.7%) were more than 30 years' of work experience in the bank.

Table 4.3 The experience of the respondents in year

Service Year	Frequency	Percent
1-5	86	71.7
6-10	26	21.7
11-15	2	1.7
16-20	4	3.3
above30	2	1.7
Total	120	100.0

4.1.5 Marital Status

Figure 4.2 shows that sixty nine (55.8%) of respondent were single and 53(44.2%) were married.

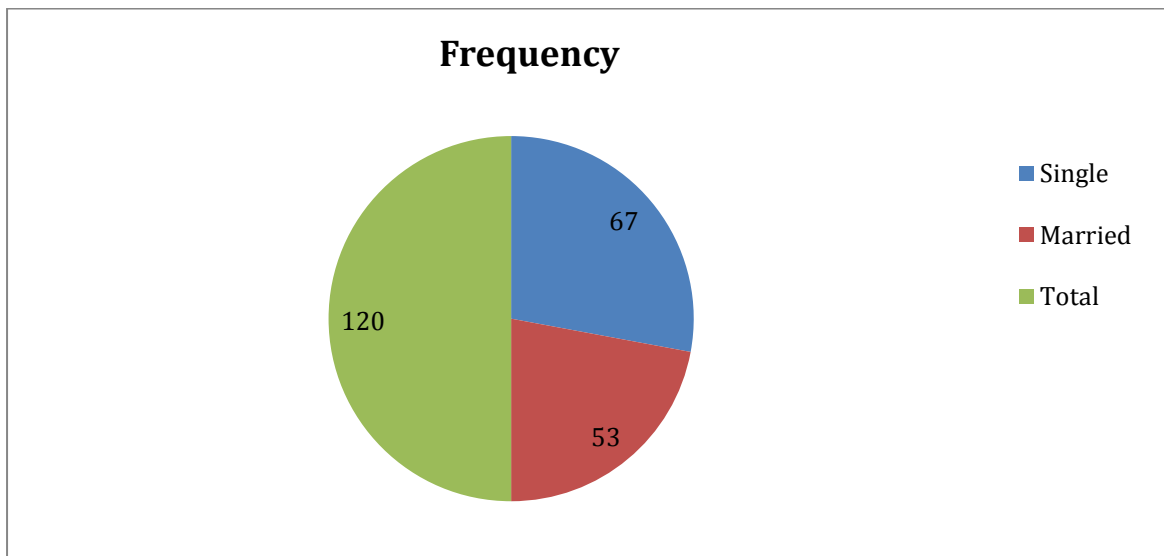


Figure 4.2 Marital Status of the Respondent

4.2 Descriptive statistics of motivator (Intrinsic) factors

Motivation factors (Intrinsic) such as achievement, advancement, recognition, responsibility, personal growth and work itself 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.

4.2.1 Achievement

Most of the employees were satisfied with opportunity for achievement. About 67.5% of the respondents were satisfied, while 12.5% of the respondents strongly satisfied that their job provides them with opportunity for achievement. Whereas, 19.2% of the employees were indifferent with only 12.5% of the respondents dissatisfied on this aspects. Therefore, it can be concluded that employees were almost satisfied with opportunity for achievement that their job provides.

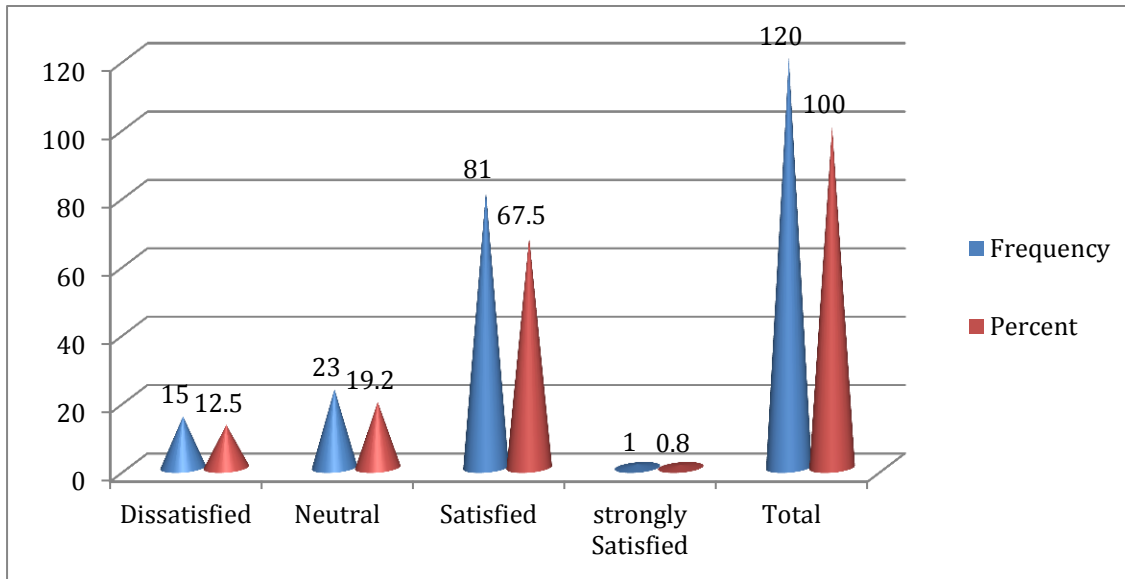


Figure 4.3 Level of Satisfaction for Achievement

4.2.2 Advancement

Above half of the employees were satisfied with opportunity for advancement. About 53.3 % of the respondents were satisfied, where as 25% of the employees were indifferent and 21.7% of the respondents dissatisfied on this aspects. Therefore, it can be concluded that average of the employees are almost close to satisfied with opportunity for advancement.

Table 4.4 The opportunities for advancement in CBE.

Level of satisfaction	Frequency	Percent
Dissatisfied	26	21.7
Neutral	30	25
Satisfied	64	53.3
Total	120	100.0

4.2.3 Recognition

Most of the employees were dissatisfied with the recognition they got on their job or for the work they do. About 82.5 % of the respondents were dissatisfied, while 6.7% of the respondent was neutral and 10.8% of the employees were satisfied on this aspects. Therefore, it can be concluded that employees are almost dissatisfied with the recognition for the job they done.

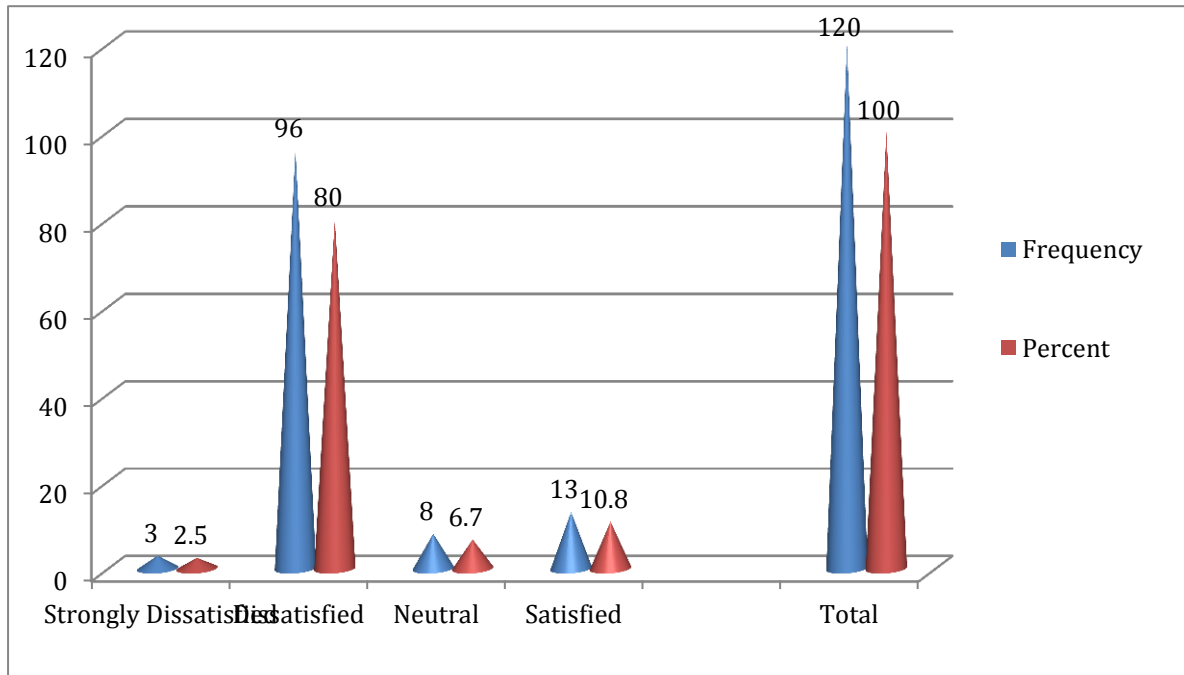


Figure 4.4 Satisfaction Level of respondent on recognition

4.2.4 Responsibility

Most of the employees were satisfied with the chance to be responsible for planning and doing their work. About 62.5 % of the respondents were satisfied. whereas 25 % of the respondents were indifferent, and 12.5 % of the employees were dissatisfied on this aspects. Therefore, it can be concluded that most of the employees were satisfied with responsibility on their job.

Table 4.5The chance to be responsible for planning your work

Level of satisfaction	Frequency	Percent
Dissatisfaction	15	12.5
Neutral	30	25
Satisfied	64	53.3
Strongly Satisfied	11	9.2
Total	120	100.0

4.2.5 Personal growth

Most of the employees were dissatisfied with the chance of getting educational opportunities. About 77.5 % of the respondents were dissatisfied; whereas 8.3% of the employees were satisfied. While 14.2 % of the respondents were indifferent on this aspects. Therefore, it can be concluded that employees are almost dissatisfied with the educational opportunity.

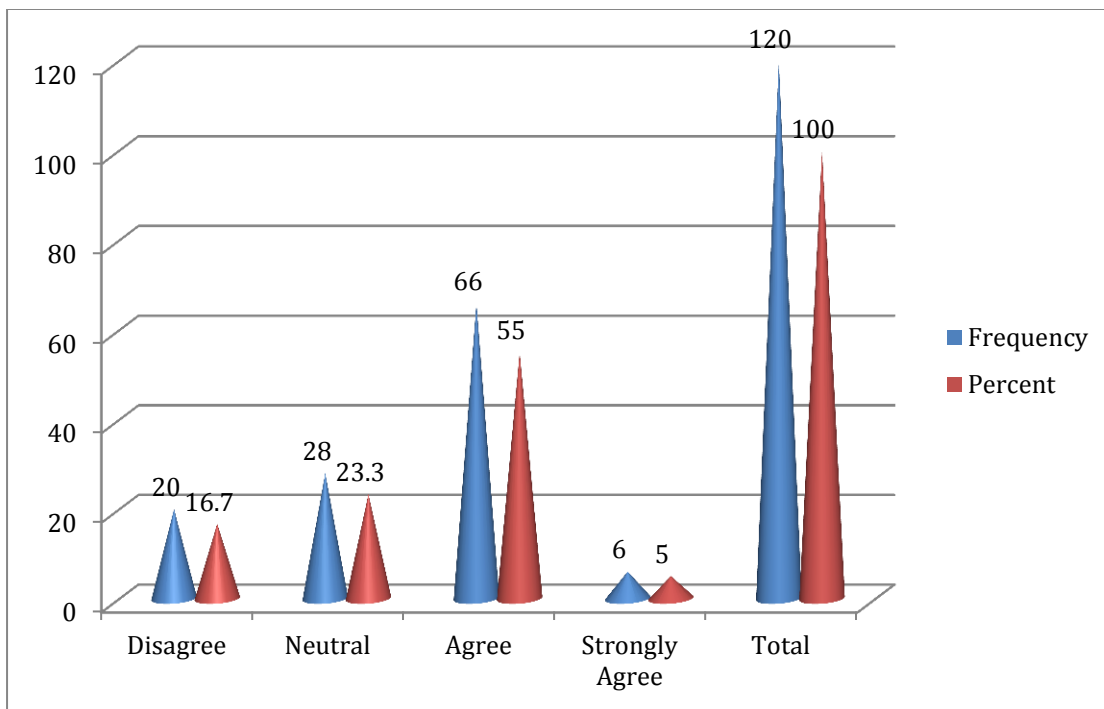


Figure 4.5 Satisfaction Level of personal growth

4.2.6 Work it self

A high proportion of the employees expressed their dissatisfaction with the amount of Challenge work. About 54.2 % of the employees were dissatisfied on their engagement in performing a challenging work. Whereas 35 % were satisfied on their work being challenging. The rest of the employees which constitute 10.8 % of the respondents were indifferent on this matter. Therefore, it can be concluded that employees are almost dissatisfied with the job requires them to use complex high level skills. 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). But according to this finding CBE jimma district did not apply this assumption.

Table 4.6 The job requires you to use complex high level skills

Level of satisfaction	Frequency	Percent
Strongly Dissatisfied	5	4.2
Dissatisfied	60	50
Neutral	13	10.8
Satisfied	42	35
Total	120	100.0

4.2.7 Discussion for intrinsic factors

Regarding Intrinsic factors, Among the 6 intrinsic motivational factors, the respondents agreed that 3 of them were more correlated with job satisfaction. From intrinsic factor that has more relationship with job satisfaction was achievement by percentage 67.51%. It is followed by the Responsibility by percentage of 62.5 %. The Advancement comes in the third place by percentage of 53.3 %. The intrinsic factor where the respondents are not sure on its effect on overall job satisfaction level is work itself by 35 %, recognition by 10.8 % and personal growth takes the sixth place 8.3 %. Herzberg says, that “motivators are related to job satisfaction but not to dissatisfaction. When these factors are present in a work situation, they lead to strong 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]. But according to this research the absence of motivators like work itself, recognition and personal growth leads employee to dissatisfaction.

4.3.Descriptive results of Hygiene (Extrinsic) factors

Hygiene factors (Extrinsic) that do not add satisfaction rather they 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.

4.3.1 CBE policies and administration

Most of the employees were satisfied with the CBE policies and the way it administered. About 60 % of the respondents were agree, where as 16.7 % of the employees were disagree. While 23.3 % of the respondents were indifferent on this aspects. Therefore, it can be concluded that employees are almost agree with CBE policies and administration

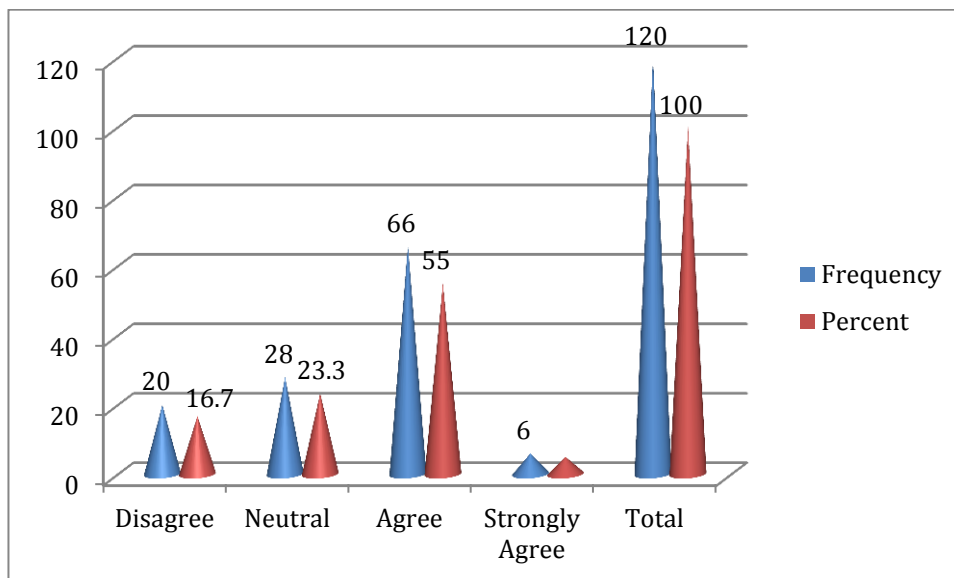


Figure 4.6 CBE policies and administration

4.3.2 Employee Relationship with supervisor

The highest proportion of the respondents expressed that there were no dissatisfaction with the relationship with supervisor. About 66.7 % of the respondents were agreeing with this aspect and 15 % of the respondents were indifferent, whereas, 17.51% were disagreed. This

shows that majority of the respondents were not dissatisfied with relationships of their supervisor in CBE.

Table 4.7. Employee relationship with their supervisor

Level of agreement	Frequency	Percent
Strongly Disagree	1	.8
Disagree	21	17.5
Neutral	18	15
Agree	80	66.7
Total	120	100.0

4.3.3 Salary

The highest proportions of the respondents were not agree with their salary they earn from the CBE. About 80.08 % of the employees expressed their dissatisfaction with the amount of salary they get paid. Particularly, 80 % of the respondents disagreed and .8 % were strongly disagreed. Whereas, 1.7 % of the respondents were indifferent, with only 17.5 % agreed on satisfaction with their salary. Accordingly, it can be concluded that the employees of the CBE were dissatisfied with the amount of salary they are getting paid.

Table 4.8 Level satisfaction on salary

Level of agreement	Frequency	Percent
Strongly Disagree	1	.8
Disagree	96	80.0
Neutral	2	1.7
Agree	21	17.5
Total	120	100.0

4.3.4 Working condition

Majority of the employees of the CBE were dissatisfied with working condition. About 60 % of the respondents expressed their dissatisfaction with condition of work place. Specifically,

57.5 % of the employees disagreed and 2.5 % were strongly disagreed on this matter. On the other hand, 11.7 % of the respondents were indifferent.

Accordingly, it can be concluded that employees were dissatisfied with working condition of their place.

Table 4.9 pleasant working condition on the job place

Level of agreement	Frequency	Percent
Strongly Disagree	3	2.5
Disagree	69	57.5
Neutral	14	11.7
Agree	34	28.3
Total	120	100.0

4.3.5 Relationship with coworker

The highest proportion of the respondents expressed that there were agree with the relationship with co-workers. About 72.5 % of the respondents were not dissatisfied with this aspect. More specifically, 46.7 % of the respondents agreed and 25.8 % strongly agreed. Whereas, 19.1 % of the respondents were indifferent and 1.7 % strongly disagreed with the existence of attractive co-worker relationship. This shows that majority of the respondents were not dissatisfied with the co-worker relationships in the CBE.

Table 4.10 Relationship with coworkers in the work place

	Frequency	Percent
Strongly Disagree	2	1.7
Disagree	8	6.7
Neutral	23	19.1
Agree	56	46.7
Strongly agree	31	25.8
Total	120	100.0

4.3.6 Security

Majority of the respondents satisfied with security in CBE. About 82.5% of the respondents were agreed on their security in CBE, whereas 14.2% disagreed and 3.3 % of the respondents

were indifferent on this aspect. This shows that employees satisfied with CBE care for their welfare.

Table 4.11 CBE cares for employees welfare

Level of agreement	Frequency	Percent
Strongly Disagree	3	2.5
Disagree	14	11.7
Neutral	4	3.3
Agree	99	82.5
Total	120	100.0

4.3.7 Status

Majority of the respondents satisfied with their status in CBE. About 69.2 % of the respondents were satisfied on their status by being doing in CBE. Particularly 67.5 % were agreed and 1.7 % strongly agreed on this aspect. While, 30.8 % of the respondents were indifferent on this aspect. This shows that employees satisfied with their status by being doing in CBE.

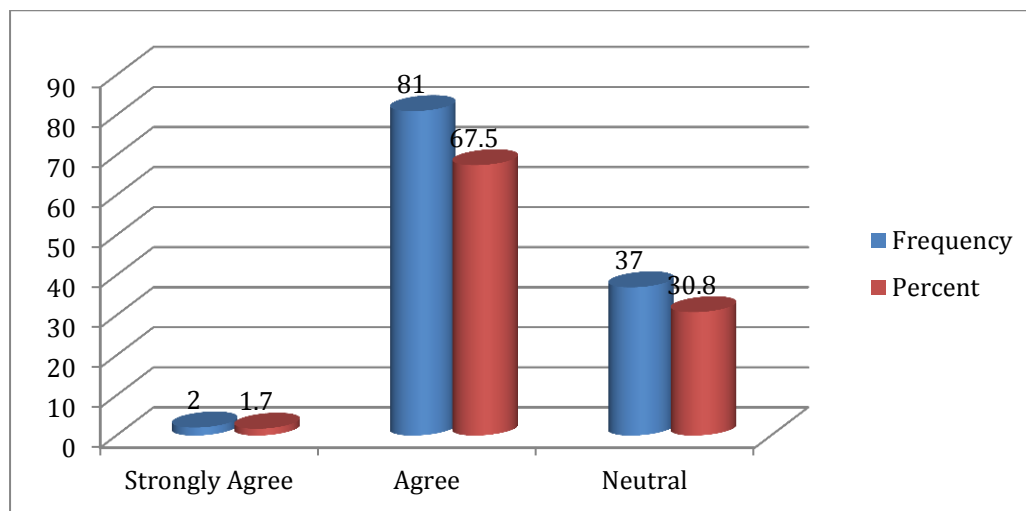


Figure4.7 Level of Status

4.3.8 Discussion for hygiene factors

In general the above tables and figures, summarizes that, the percentage 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 except salary and working condition. The most influential Hygiene factor to overall motivation is security as shown by the highest percentage of 94.2. It is followed by relationship with coworker 72.5 %, status 69.2 %, Relationship with your supervisor 66.7, CBE policies and practices 60%, working condition 28.3 and Salary 17.5 %. From those extrinsic factors working condition and salary were increased dissatisfaction of the employees.

According to Herzberg's Motivation-Hygiene Theory, hygiene factors add very little to job satisfaction while they cause dissatisfaction or no satisfaction. But responses to hygiene variables received in this study support Herzberg's view. In present study, it has been tested that absence of hygiene factors cause to job dissatisfaction of employee in Commercial Bank of Ethiopia Jimma district. Specifically, working condition and salary cause dissatisfaction to employees.

4.4 Job Satisfaction

Majority of the respondents were dissatisfied by their present job at CBE jimma district. About 60% of the respondents were dissatisfied while 28.3 were satisfied. 72.5 % of the respondents were satisfied with the relationship of their colleagues, and 82.5 of the respondent were satisfied with the security in CBE. Whereas 82.5 of the respondents were satisfied with the incentives, but 80.8% were dissatisfied at salary they got at CBE. 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.

Table:12 Level of job satisfaction variables

	Variables	Strongly disagree(%)	Disagree(%)	Neutral(%)	agree	Strongly agree(%)
1	I am satisfied with my present Job at CBE jimma district.	2.5	57.5	11.7	28.3	
2	My colleagues are great to work with	1.7	6.7	19.1	46.7	25.8
3	The job security is high in this organization	2.5	11.7	3.3	82.5	
4	I am satisfied with the incentive system	3.3	2.5	11.7	66.7	15.8
5	I am satisfied with salary I received	.8	80	1.7	17.5	

4.5. Correlation Analysis

4.4.1 Relationship Between Motivator Factors and Job satisfaction

Table 4.13 Relationship between motivational factors and job satisfaction

Level of agreement	1	2	3	4	5	6	7
Job Satisfaction(1)	1						
Achievement(2)	.578	1					
Advancement(3)	.377	.140	1				
Recognition(4)	.288	-.224	-.095	1			
Responsibility (5)	.438	.115	-.039	-.112	1		
Personal Growth(6)	.096	-.119	.270	.118	-.120	1	
Work itself (7)	.374	-.049	-.076	.057	.052	.050	1

Table 4.12 shows that, Pearson’s correlation has been conducted to test the relationship between job satisfactions and motivational factors. Based on the above table 4.12, Correlation results show that motivational factors have significantly positive relationship with Job Satisfaction. Correlation value for Achievement is .578 at 95% confidence level. Second

highest correlation value is calculated as .438 between responsibility and Job Satisfaction. Correlation value between advancement and Job Satisfaction remained as 0.377 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 work itself and Job Satisfaction was 0.374, Recognition at .288 with Job Satisfaction, personal growth 0.096 with job satisfaction is lower than the relationship observed between other independent variables and dependent variables. 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 4.12, 'Achievement' is the most important among all factors followed by 'responsibility', 'advancement', 'work itself' and 'Recognition', while 'Personal Growth', comes last place. The lowest correlation is observed between job satisfaction and intrinsic motivation ($r=0.096$), suggesting that a lot of things left includes new skills, education opportunity, training and development, to be done toward personal growth that CBE Jimma distinct should consider and highest correlation is observed between job satisfaction and intrinsic motivation ($r=0.578$) 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.

4.5. Demographic factors and Job satisfaction

One way ANOVA and T-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.

4.5.1 Relationship between Job satisfaction and Gender

According to the results shown in Table 4.13 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 T-test reveals that there is no significant difference p (0.096) for male and (0.075) for female was $>.05$ exist between gender and job satisfaction. Therefore, the differences may be due to random sample variation.

Table 4.14 T-test of gender and job satisfaction of male and female

	The gender of the respondents	N	Mean	Std. Deviation	Sig.(2- tailed)
Job Satisfaction	Male	99	3.14	.360	0.096
	Female	21	3.29	.314	0.075

4.5.2 Relationship between Job satisfaction and Age

A one-way ANOVA survey has been conducted in order to explore the relation between Job satisfaction and Age. No significant relationships were found between age and the job satisfaction as table 4.14 ANOVA ($F=0.230$, $sign=0.633$). Therefore, the differences may be due to random sample variation.

Table 4.15: Total Job Satisfaction by Age (ANOVA)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.029	2	.029	.230	.633 ^b
Within Groups	15.010	118	.127		
Total	15.040	120			

4.5.3 Relationship between Job satisfaction and Education Qualification

As seen in Table 4.15, education has no statistical significant impact on job satisfaction of employee ($sign=0.360$, $p>0.05$) at the predetermined level of significance 0.05 or less. Therefore, the differences may be due to random sample variation or by chance.

Table 4.16: Total Job Satisfaction by E. Qualification (ANOVA)

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.107	2	.107	.844	.360 ^b
Within Group	14.933	118	.127		
Total	15.040	120			

4.5.4 Relationship between work experience and job satisfaction

As seen in Table 4.16, work experience has no statistical significant impact on job satisfaction of employee (sign=0.360, $p>0.05$) at the predetermined level of significance 0.05 or less. Therefore, the differences may be due to random sample variation or by chance.

Table 4.17 T-test of working experience and job satisfaction

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.554	5			
Within Group	14.485	115	.139	1.100	.360
Total	15.040	120	.126		

4.5.5 Relationship between Job satisfaction and Marital Status

Table 4.17 shows that, the respondent marital status on the basis of their total job satisfaction. The T-test result indicates that there were no any significant relationships were found between marital status and the job satisfaction. Marital status and job satisfaction sign=(0.334) for single and (0.340) for married , $p>0.05$).

Table 4.18 T-test of marital status and job satisfaction

	Marital status of the respondent	N	Mean	Std. Deviation	Sig.(2-tailed)
Job Satisfaction	Single	67	3.14	.338	.334
	Married	53	3.20	.377	.340

4.5.6 Discussion of demographic factors and job satisfaction

One-way ANOVA and T-test was conducted to identify any statistically significant differences between demographic factors and job satisfaction. The results of this study reveal that, there were no significant differences in job satisfaction in relation to gender, age, educational qualification, experience and marital status. Therefore, the differences may be due to random sample variation. This finding was support 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 study was concluded that demographical factors did not contribute significantly toward job satisfaction. It may be due to the ratio of male and female academic staff.

CHAPTER FIVE

5. SUMMARY, CONCLUSISON AND RECOMMENDATION

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 132 employees and they were selected by employing stratified sampling methods. Out of 132 participants selected for the study, only 120 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 of motivator and hygiene variables were computed. Correlation analyses were applied to identify the relationship between job satisfaction and motivator factors. Further, the significance difference of demographic factors and job satisfaction were investigated and tested using ANOVA (Analysis Of Variance) and T-test.

5.2. Conclusion

- Among the 6 intrinsic motivational factors, the respondents agreed that 3 of them were most related to job satisfaction. The most correlated intrinsic factor to job satisfaction was achievement, with the highest percentage of 67.51 and the least correlated factor was Personal growth, recognition and works itself.
- From the seven Hygiene (extrinsic) factors that related to job satisfaction, the respondents agree in all factors except salary and working condition. The most influential Hygiene factor to overall motivation is security, the highest percentage of 94.2. And the least influential factor was salary and Working condition.
- Correlation results show that, motivational factors have significantly positive relationship with Job Satisfaction.
- The results of this study reveal that, there were no significant differences in job satisfaction in relation to employee demographic factors. Therefore, it was concluded 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.

- ✓ 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, specifically, chance of education.it is recommended that the opportunity for personal growth should 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 through giving educational opportunity.
- ✓ 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 orby 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. The management at CBE should give credit or recognition for special 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.
- ✓ The management at CBE should motivate the employee by giving him (her) challenging work in which he (she) can assume responsibility. It was not must be boring or routine always rather it must be interesting work.

- ✓ The organization should improve the extrinsic factors of work, such as, salary and working condition by assessing the level of those factors available in organizations, within and outside the organization, since employees were dissatisfied at those factors.

5.4 Recommendations for Future Research

Future researchers should conduct a comparative study on the relationship between employee motivation and job satisfaction to have a wider understanding of this intricate concept. Future research should also concentrate on one of the several factors (either extrinsic or intrinsic) factors and control for the other so as to establish exactly the manner and extent in which the chosen factors do determine employee motivation. Future researcher should use the current study as part of their literature review and conduct more research on the issues that this studies has examined in order to improve the current study and the general understand of employee motivation.

REFERENCES

- Adams, J.S. (1963) *Towards an Understanding of Inequality. Journal of Abnormal and Normal Social Psychology.* (67), pp. 422-436.
- Adams, J.S., 1965. *Inequity in social exchange.* In Berkovitz, L. *Advances in experimental social psychology.* Academic Press, London.324p.
- Amabile, (1993). "Comment on: 'Why Incentive Plans Cannot Work' by Alfie Kohn." *Harvard Business Review* 71, no. 6 (November–December 1993
- Angelo K and Mel F. (2012). *Organizational Behavior, Key concept and best practices* 5th edition. McGrawHill.com.
- Berhan Ayenew (2007). *The Impact of Intrinsic and Extrinsic Factors of Motivation towards Organizational Commitment in Private Colleges thesis,* Addis Ababa, Ethiopia,
- C.R. KOTHARI (2004). *Research Methodology methods and Technique* 2ed, New Age International (P) Ltd., Publishers, India, New Delhi.
- Carrell, M., Jennings, D. and Heavrin, C. (1997). *Fundamentals of Organizational Behavior.* Saddle Brook, Prentice Hall.
- Cole (1997). *Personnel management: theory and practice.* New York Cooper and Schindler (2008), *Business Research Method* 12ed, Florida Atlanta, USA.
- Eskildsen, J. and Dahlgard, J.J. (2000). "A Causal Model for Employee Satisfaction." *Total Quality Management* 11(8): 1081-1094.
- G EIKot, M Leat *Journal of Organizational Behavior* 24 (6), 709-731 Gage & Berliner (1992). *Educational psychology* (5th ed.), Boston, MA
- Gary Johns (1996), *Organizational Behavior, Understanding and Managing Life at Work,* 4th edition.
- Glen George Thomas (2012). *Employee Motivation and Job Satisfaction in Project-based Organization: The case of the UAE,* Journal of Project Management.

- Hersey, P. & Blanchard, K.H. (1988). *Management of organizational behavior*(5th Ed.), pp. 169-201. Englewood Cliffs, NJ: Prentice Hall.
- Herzberg, F., 2003. (Original in 1969), "*One more time: How do you motivate Employees?*" Harvard Business Review, reprint in the Best of HBR.p. 87.
- Herzberg, Frederick. "*One more time: How do you motivate employees?*" Harvard Business Review No. 90010. Boston, Massachusetts.
- Hong and Amna (2011).*On Herzberg's Motivation-Hygiene Theory and Job Satisfaction In The Malaysian Retail Sector:*
- Huczynski, A. (2001) *Encyclopedia of Development Methods*. Gower :Aldershot, UK John M. Ivancevich, Michael. T. Matteson (1990), *Organizational Behavior and Management*, 2nd edition.
- John R. Schermerhom Jr. (1996), *Management and Organizational Behavior Essentials*.
- Kamal and Hanif(2009).*Pay and Job Satisfaction: A Comparative Analysis of Different Pakistani Commercial Banks*.
- Kamau R. Nduta (2013). *Relationship between motivation and job satisfaction among call centre agents*.
- Kelli Burton(2012), "*A Study of Motivation: How to Get Your Employees Moving*" SPEA
- Laurie J. Mullins (2007), *Management and Organizational Behavior*,8th edition.
- Leach (2000). "*Middlemen and the Allocation of Heterogeneous Goods*," *Department of Economics Working Papers 2000-06, McMaster University*.
- Leat, Ghada El Kot, (2009). *Interpersonal trust at work, intrinsic motivation, Work related, Egyptian*
- Luthans, F., 1989.*Organizational behavior*.(5th Edition).McGraw-Hill, New York.
- Luthans, F., 1992.*Organizational behavior*.(6th Edition). McGraw-Hill, NewYork.
- Luthans, F., 1998.*Organizational behavior*.(8th Edition). McGraw-Hill, India.

Luthans, F., 2002. *Organizational behavior* .(9th Edition). McGraw-Hill, New York. M.J.

Mathew, (1999), *Business Management*.

Maddock, Richard C., and Richard L(1998). Fulton. *Motivation, Emotions, and Leadership:*

The Silent Side of Management. Quorum Books - Westport 1998

Maslow,A., 1954. *Motivation and personality*.Harper and Row, New York. Oliver, R. (1974).

Expectancy Theory Predictions of Salesmen's Performance

Journal of Marketing Research 11, 243-253. P.oYalokwu (1999), *Management Concept and*

Techniques, 2nd edition

Petrescu, Rob Simmons, (2008) "*Human resource management practices and workers' job*

satisfaction", *International Journal of Manpower* , Vol. 29 Iss: 7, pp.651 – 667

APPENDIX
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 “**Assessment of 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. Your involvement is regarded as a great input to the quality of the research results. Hence, I believe that you will enlarge your assistance by participating in the study.

Thanking you in advance for your time.

Section I .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 11-15 16-20 21-29 30+

5. Marital Status Single Married

Section II. Motivation & Job Satisfaction

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

Strongly dissatisfied =1 , Dissatisfied = 2, Neutral =3, Satisfied=4, strongly Satisfied=5

No	Variables To Be Measured	Level of Satisfaction				
		Strongly Satisfied	Satisfied	Neutral	Dissatisfied	Strongly Dissatisfied
	Motivator factors(intrinsic)					
1	The feeling of accomplishment you get from the job					
2	The opportunities for advancement in CBE					
3	The recognition you get for the work you do					
4	The chance to be responsible for planning your work					
5	The chance you get educational training opportunities					
6	The job requires you to use complex high level skills					
	Hygiene Factors(Extrinsic)	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	I am satisfied with CBE policies and the way in which it is administered					
2	There is good relationship with me and supervisor					
3	I am satisfied with the salary					
4	There are pleasant work conditions at my workplace on this job.					
5	I am satisfied with the relationship with coworkers in the work place					

6	The management of the CBE cares for employees welfare					
7	I am satisfied with my job, since it gives me good status.					
	Job satisfaction					
1	I am satisfied with my present Job at CBE jimma district.					
2	My colleagues are great to work with					
3	The job security is high in this organization					
4	I am satisfied with the incentive system					
5	I am satisfied with salary I received					