

UNIVERSITY OF CAPE COAST

JOB SATISFACTION AND THE PERFORMANCE OF SELECTED BANK
STAFF IN THE CAPE COAST METROPOLIS

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STAFF IN THE CAPE COAST METROPOLIS

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature Date

Name: Richard Appiatse Sam

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation was supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast

Supervisor's Signature Date

Name: Mr. Seyram Kawor

ABSTRACT

The study sought to assess job satisfaction and performance of selected bank staff in the Cape Coast metropolis. This was premised on the grounds that, organizations mostly strive on performances of individual employees in achieving their set objectives and goals. However, the performance of individual employees hinges on the satisfaction on the work. The descriptive study design was employed for the study with the view that, the design facilitates a systematic description of respondent's view on how job satisfaction affects job performance. The study used questionnaires with the help of a census sampling technique to collect information from the respondents. Out of the 74 questionnaires administered, 74 were returned representing 100% response rate. Again, the study used frequency tables, mean and standard deviation as well as the multivariate regression to examine the effects job satisfaction has on performance. The study revealed that job satisfaction factors such as compensation and pay, promotion, relationship with co-workers, relationship with manager/supervisors, and safety of the work were crucial for the performance of workers. The study also found that job satisfaction has positive and significant influence on performance at the work place. The study therefore, recommends that employers and management must try to improve on fairness at work place by making sure that employees get well-deserving salaries, promotions, compensations to motivate them.

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DEDICATION

I dedicate this work to my late father Mr. Thomas Ebow Sam, mother Winifred Akompong and my beloved Aunty of blessed memory Mary Eghan.

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CHAPTER ONE

INTRODUCTION

The employee plays significant role in every organization's success. Employees come with unique qualities that can never be substituted for another. The study sought to research on job satisfaction and the performance of selected bank staff in Cape Coast Metropolis. This is based on preposition that, organisations mostly strive on performances of individual employees to achieve organisational set goals and objectives. Therefore, the performance of individual employee is stuck on job satisfaction.

Background to the study

Employee's state of mind is integral to an organization, which influences productivity and efficiency at the work place. Lack of motivation to work could lead to deficiency at work environment. A spirit of cooperation, commitment and sense of satisfaction within the workplace is crucial to maintain the stability and quality of employees' productivity (Tella, Ayeni & Popoola, 2007). In order to make employees satisfied and committed to their jobs, a robust and effective motivation is crucially needed at the various departments in an organization. There is a common knowledge globally that; organizations strive on performances of individual employees in achieving their set objectives and goals. To this end, Nimalathan and Brabele (2010) stated that the satisfaction of employees in an organization is paramount to the performance of the organization as far as recent competitive environment for businesses are concerned.

Studies have shown that there is no concrete definition for job satisfaction however, the most commonly used definition is the one by Locke (1976). According to Locke job satisfaction is the positive emotional state resulting from the appraisal of one's job. Notwithstanding, the characteristic of the job, a sense of satisfaction may vary across different types of job. That is to say that the interpretation of job satisfaction should include factors such as working condition, salary, rewards, supervision and attitudes of colleague workers influencing job satisfaction (Brady, 2007; Chahal, Chahal, Chowdhary & Jyoti, 2013). For instance, Simatwa (2011) defined job satisfaction as a function which is positively related to the degree to which individual needs are fulfilled in the job place. Nanjamari (2014) also defined job satisfaction to represent or include emotional soundness or clarity and commitments that employees have towards their work. This study adopt the definition by Nanjamari and thus by the same defines job satisfaction as the emotional or physical soundness or clarity and commitments that employees have towards their work.

Herzberg (2008) defined performance at work as the commitment and attitude to work that makes above par or above average. Nanjamari (2014) on the other hand explained performance as the returns to output or returns to work. Since it is, rather the workers at the work place that usually makes the required performance possible, it is important to always make sure the employees are satisfied (Odunlade, 2012). It is very important for workers to be satisfied in order to perform. Meanwhile work performance on the other hand secures the continuity of growth. It is at this end that Odunlade (2012) stated that the opportunity cost of job satisfaction is retrogression,

absenteeism, low productivity, high employee turnover and other organizational difficulties. In this regard, there have been lots of studies in this area to really determine the link between job satisfaction and performance. Though job satisfaction is a construct that is easily defined, the definition cut across the spectrum of factors. Studies in Ghana from different organizations have also shown glimpses of the possibilities of the effect of job satisfaction on an individual's ability to perform creditably (Frimpong & Wilson, 2013; PricewaterhouseCoopers, 2015).

Statement of the problem

Performances of employees in an organization are of great concern to employers since their role is essential in the growth and performances of the organization. Employees are the greatest and the unique resources that competitors cannot imitate (Frimpong & Wilson, 2013). Employers use this notion at the backdrop of their mind to make sure that their employees are satisfied so as to soar the performance of their organisations or businesses. Employees behaviours are changing and as such do not longer stay in jobs that do not motivate or satisfy them. Fair salaries are no longer strong enough incentives to keep employees loyal, but job environments (Indermun & SaheedBayat, 2013). This underscores the fact that in contemporary times, organisations must do more to ensure that they retain talent.

According to Islam and Islam (2014); and Sims (2002) empirical studies suggest a link between employee satisfaction and work or performance. Theories such as the equity theory; two-factor theory; theory of reasoned action and some attitudinal theories all point to the fact that job

satisfaction has something to do with performance at the work place. Research has suggested that understanding job satisfaction, as a management philosophy is essential to managing an organisation and improving its overall performance (Putman, 2002; Zain, Ishak & Ghani, 2009). Understanding job satisfaction components including employees' thoughts, feelings, interactions and performance helps a great deal (Zain et al., 2009). Understanding these components and its correlation to job performance can assist organisations to evaluate their current practices in terms of employees (Buchanan, 2006).

Studies by Indermun and Saheed Bayat (2013) have maintained that research on employee satisfaction and performance have been inconclusive and elusive. This is attributed to the measurement of both constructs. In the study of Cook (2008); Odunlade (2012) even some studies have tended to show the likelihood that job satisfaction and performance simultaneously cause each other. For instance, Nanjamari (2014) maintained that factors of job satisfaction such as remuneration and mentorship have a positive effect on performance and productivity. However, some researchers believe that employee satisfaction has little direct influence on business performance and vice versa. It is however, the motivation of this study to empirically test the two constructs (job satisfaction and job performance) and to know how they are actually related.

Another bone of contention in the literature also has to do with the measurement of job satisfaction and job performance. While some researchers use only one factor, others use a combination of variables to represent the satisfaction and performance. Again, it is the trust of this study to use one variable case and multiple case variables to shed light on which measurement

of performance and satisfaction gives more results that are definitive. It is against this backdrop of rather inconclusive views relating to job satisfaction and performance that the current study seeks to empirically assess the effect job satisfaction has on the performance of staff in some selected banks in Cape Coast Metropolis.

Objectives of the study

The main objective of the study is to assess the effect job satisfaction has on the performance of staff in some selected banks in the Cape Coast Metropolis.

Specifically, the study sought to:

1. Identify the factors of job satisfaction that improve work performance
2. Investigate the relationship between job satisfaction and performance among some selected Bank Staff
3. Assess the challenges of job satisfaction and work performance at the selected banks
4. Suggest measures to improve job satisfaction.

Research questions

Based on the objectives the following research questions were made:

1. What are the factors of job satisfaction that improve work performance?
2. How does job satisfaction relate to performance at the work place?
3. What are some of the challenges to job satisfaction and performance?

4. What are the measures to improve work performance through job satisfaction?

Significance of the study

The rationale of the research was to identify factors that cause job satisfaction among employees and how these factors affect organisational performance. In addition, it sought to recommend effective ways of improving employee's satisfaction level in these organisations to get their commitment. It is hoped that, the outcomes study adds to literature, and form basis for further research. It is also envisaged that, the study helps policy makers and managers in their decision regarding employee welfare. The study may consequently guide various labour Union executives with fair views of attitude of satisfied and dissatisfied workforce at the workplace and consequently, guide them in their negotiations for better condition of service.

Delimitation

There are several banks in the country but the study was limited to banks in the Cape Coast Metropolis. The time bound nature and limited resources available for academic research necessitated the narrowing of the scope. However, four (4) different banks were studied, the study measures the determinants of job satisfaction on performance of selected banks staff. For the findings, since most of the banks in Cape Coast have similar characteristics and it has almost same effect on the employee, then the need of the four banks to be research on. Rural banks in Cape Coast is rarely sited in the metropolis this accounted for the inclusion of one (1) rural bank.

Scope of the study

The study contextually delves into the effects of job satisfaction and employee work performance in some selected banks in the Cape Coast Metropolis. These satisfaction and performances are assessed within the context of the banking industry in the Cape Coast Metropolis.

Organisation of the study

The research is organised into five main chapters. The first chapter which is the introduction discusses the back ground to the study, problem statement, objectives, significance and scope of the study and then the organization of the study. The second chapter reviews relevant literature on the study, it shed light on some relating theories and other empirical studies on the subject matter. The methodology employed in eliciting the required answers to the research questions were detailed in chapter three. Chapter four presents the results and discuss the findings. The final chapter contain the summary of findings, conclusion and recommendations.

CHAPTER TWO

LITERATURE REVIEW

Introduction

The literature reviewed theories of job satisfaction and performance. The chapter captures the theoretical review and empirical studies that examined research concerning the relationship between job satisfaction and job performance and the conceptual framework.

Theoretical review

The debate on job satisfaction started with Maslow's Hierarchy of needs theory but the whole story about the phenomena originated from Scientific Movement by Frederick Winslow Taylor (1911) which considers human being as economic man and money is believed to be the biggest reason for job satisfaction. This idea was criticized by Elton Mayo (1924) in the Hawthorne studies about the nature of human being. They argue that, apart from money, there are other important elements such as personal morale, positive interrelationship, management understanding of individual employee and group behaviour as other factors that contribute to employee satisfaction.

Shajahan and Shajahan (2004) noted that there are content theories such as Maslow's Need Hierarchy, Herzberg's Two Factor Theory, and the Job Characteristics Model.

Maslow's theory of motivation/satisfaction

Maslow's (1943) Hierarchy of Needs is said to be the most extensively cited theory of motivation and satisfaction (Wehrich & Koontz, 1999). Maslow's (1943) argument based on humanistic psychology and clinical practices revealed that, an individual's motivation/satisfaction requirements could be arranged in pecking or hierarchical order namely physical needs, safety needs, social needs, esteem/achievement needs, and self-actualization (Maslow, 1943). The theory explains that when one level of these needs is fulfilled or satisfied it does no longer motivate. Therefore, next higher level of need must be initiated to inspire the individual so as to feel satisfied (Luthans, 2005). However, needs are affected both by weight attached to them and the level at which an individual want to meet those needs (Karimi, 2007).

Maslow believed that physiological needs such as food, water and sleep are the most basic and instinctive needs in the hierarchy. They are the literal requirements for human survival. Safety needs that is the second refer to the needs that an individual has to produce a secure environment. Needs like job security, personal security, financial security, health and well-being amongst others are all examples of safety needs. In the banks, information on safety needs is stated in collective agreements or employee handbooks. The social need is the need that individuals have for social interaction - love, friendship and belonging. They refer to an individual's desire to be accepted by others. Once people feel safe, secure and physiologically satisfied, they will begin to prioritize their social needs (Maslow, 1943).

Esteem needs are defined as those related to one's psychological image of themselves. As such, they can be external, such as receiving praise,

recognition and promotion; or internal, such as knowing that a job has been done well and having a high level of self-respect. The need for self-actualization represents the highest level of Maslow's hierarchy of needs. He argued that it represents the pinnacle of the human condition, only being reached by the most exemplary people. This need is described as the need to fulfil one's potential. In Maslow's theory, few people would ever completely satisfy this need.

In addition, Maslow argued that the nature of this need is such that it can never be fully satisfied, as people can always strive to better themselves and reach a higher level of achievement. For adequate workplace motivation, it is important that leadership understands the active needs for individual employee motivation.

Even though not every need is equally important to people they fulfil different purposes. Some needs may constitute a more powerful drive towards a goal than others, and the same need could be satisfied by a number of different goals at the same time as one goal may satisfy a number of needs. Considering rewards, for example, a new car may provide you with transportation at the same time as it may be a status symbol, which impresses your colleagues (Armstrong, 1996).

Goff (2003) noted that to satisfy the physiological needs of employees, managers or employers need to provide employees with wages to purchase food and drink, benefits and working conditions. To fill security needs, workers need a safe working environment with job security, together with a wage that is enough to afford their desired lifestyle, house, fair leadership and quality of life. Social needs require managers to focus on team work and social

events such as parties, picnics, amongst others. Esteem needs should focus more on recognition and praise, promotions and competent management.

Finally, self-actualization can only be achieved by allowing employees to reach what they feel is their full career potential and allowing them to continue to develop as they do. Thus, it should show personal growth and advancement and creativity. Employers must know what need to be met in order to satisfy their employees. For instance, in order to influence motivation, the employer should offer opportunities for esteem as an incentive for hard work. When the worker is concerned about making enough money to feed a family, the employer's incentive will have little effect.

In a study by Lindner (1998), respondents who were asked to rank factors that motivate them in order of importance or satisfaction did so by putting interesting work first, followed by good wages, full appreciation or recognition of work done, job security, good working conditions, promotion and growth, feeling of being on top of work, personal loyalty to employees, tactful discipline and sympathetic help with personal problems. From the ranking good wages and interesting work were physiological and self-actualisation factors respectively. This contrasts Maslow's hierarchy. It is worth noting that people differ in what they need to satisfy at work because there are also other factors like socio-economic condition, cultural difference, rank or position within an organisation that can influence the motivation of an employee (Mullins, 2007).

Cole (1996) sees human nature as complex, with human needs and motivations varying according to the different circumstances people face, their life experience, expectations and age. People are motivated to work when they

believe that they can get what they want from their jobs. This might include the satisfaction of safety needs, the excitement of doing challenging work or the ability to set and achieve goals. He emphasised that those with the responsibility for managing people need to be sensitive to people's differing circumstances and different cultural backgrounds and that strategies for motivating staff need to accommodate this diversity.

The main limitation of Maslow's theory is that different people will place different weightings on their needs and will have different relationships between motivating factors and their needs. For example, some people may see money as merely fulfilling a security need and will be happy to work to a certain level of wages and achievement. In contrast, some others may see their earning power as a key part of their self-esteem and will work harder and harder if they are given the opportunity for increasing financial rewards. Some individuals might not see security as lower than esteem need. Maslow's critics were also quick to point out that his theory also fails because people are frequently motivated by needs from several levels simultaneously.

Maslow saw human needs in the form of a hierarchy of five levels, ascending from the lowest to the highest. He concluded that when one set of needs is satisfied, this kind of need ceases to be a motivator. Also, individuals progress up the triangle systematically, meeting needs of each category without any jumps.

Job characteristic model

The Job Characteristics theory of Hackman and Oldham (1975) focuses on measuring the objective characteristics of a task thus building in

task characteristics which lead to high internal work motivation, job satisfaction and high-quality performance. The theory acknowledges that individual employees may respond differently to the same job (individual-job interaction). The model was formulated to “diagnose the motivational properties of jobs prior to redesign” (Hackman & Oldham, 1975). The theory has the ability to measure job characteristics and provides a concrete set of criteria for use in deciding whether change is needed and if so what kinds of change are required. The theory deals only with aspects of the job that can be altered to create positive motivation for jobholders. It also acknowledges and measures the workers' needs for growth and development in their work and then considers these needs in the design of their work.

In the Job Characteristic Model Hackman and Oldham (1975) identified five core dimensions for evaluating the immediate work environment. They say that any job can be analyzed for its motivating potential by using these five dimensions. The job can then be redesigned in order to eliminate its dissatisfying aspects. The five dimensions are skill variety, task identity, task significance, autonomy, and feedback. These core dimensions turned out to be associated significantly with job satisfaction and a high employees' motivation (Arnold et al 1998). Hackman and Oldham's model claims that attention to these five job characteristics produces three critical psychological states (Tosi et al 2000). The first is meaningfulness of work that results from the belief in the intrinsic value of the job. For instance, teachers may experience meaningfulness of work, even in difficult working conditions, because of the belief that their efforts make a difference in the lives of their pupils. The second is the experienced responsibility for outcomes

of work. That is, job efforts are perceived as causally linked to the end results of the work and finally knowledge of the actual results of work activities, often called feedback.

According to the model different job dimensions contribute to different psychological states. Job meaningfulness can be defined as the product of three dimensions: skill variety, task identity and task significance. Experienced responsibility is a function of autonomy and knowledge of results is dependent on feedback. The psychological state that receives the most attention in Hackman and Oldham's study is the meaningfulness of work (Tosi et al., 2000). The presence of these critical states can in turn increase the probability of positive work outcomes, especially for employees with a high growth-need. The positive work outcomes according to are high internal work motivation: motivation is caused by the work itself, high quality performance resulting from the meaningfulness of work (Quality, however, does not necessarily imply quantity), high job satisfaction and low absenteeism and turnover (Tosi et al., 2000)

In terms of critiques, the model was examined critically by different researchers from its inception. King (1974) conducted extensive experimental studies in organizational settings providing strong evidence that employees were responding to managerial expectations resulting from change. This finding cast doubt on the whole motivational basis of the model particularly the causal relationship between job characteristics and outcomes.

Rousseau (1977) acknowledged that Hackman and Oldham pulled together into a cohesive theory many of the ideas that had been circulating among organizational behaviorists. She felt that the Job Characteristics theory

overlapped the Socio-technical Systems theory and that the two should be combined as an optimum theoretical basis for change. Rousseau described her proposed combination. She found also that different job characteristics from the two models were salient indifferent types of technologies.

Pierce, Dunham & Blackburn (1979) examined the main and interaction effects of social system (work unit) structure and concluded that the social system structure must be included in any job redesign project but that the design of the job was more important to the worker than that of the social system.

Roberts and Glick (1981) conducted an extensive literature review of research done using the Job Characteristics Model and concluded that the research had not moved beyond an exploratory stage. They described the statement of the theory as occasionally ambiguous and unclear, with important distinctions among the variables being frequently overlooked or weakly conceptualized. They felt research to that point had failed to actually test the relationships of the model, did not use multi method measures, and confused within person, person-situation and situational relationships.

The two-factor theory

In 1959, Frederick Herzberg, a behavioural scientist proposed a Two-factor theory that addresses the issue of work place motivation and documented that there are certain factors in the workplace that cause job satisfaction, while a separate set of factors cause dissatisfaction. The Two-Factor also often referred to as the Motivation-Hygiene Theory (Davies, 2008).

According to Herzberg (1959), individuals are not content with the satisfaction of lower-order needs at work; rather, individuals look for gratification of high-level psychological needs having to do with achievement, recognition, responsibility, advancement, and the nature of the work itself. The two-factor model of motivation was based on the presence of one set job characteristics or incentives leads to worker satisfaction at work, while another and separate set of job characteristics leads to dissatisfaction at work.

Davies (2008) noted that while the presence of motivators in a job can contribute to the increase in the level of satisfaction, the absence of hygiene factors in the workplace can be the cause of dissatisfaction. Hygiene factors allude to the environment and the context of the work. This can include salary, safe working conditions and motivators are related to the characteristics of the job itself. According to the theory motivators and hygiene factors are non-exclusive. Satisfaction and dissatisfaction cannot be considered as the opposite ends of one continuum. Therefore, an increase in the level of job satisfaction does not necessarily imply a decrease in job dissatisfaction, since the elements affecting satisfaction and dissatisfaction are different. Thus, satisfaction and dissatisfaction are not on a continuum with one increasing as the other diminishes, but are independent phenomena (Herzberg, 1959).

Herzberg's theory offers an explanation to why employees still lack motivation when confronted with high salaries and great working conditions. According to Herzberg, motivation comes from the job itself. Therefore, it is important for managers to look into the nature of the jobs they ask their employees to do. Herzberg's idea is that if you want an employee to perform well and do a good job, he should have a good job to begin with. So, in order

to improve job attitudes and productivity, employers must attend to both factors and not assume that an increase in satisfaction leads to a consequential decrease in dissatisfaction.

In consequence, Herzberg's work implies that almost anyone will respond positively to a job with highly motivating factors. This implies that the managers must stress upon guaranteeing the adequacy of the hygiene factors to avoid employee dissatisfaction. Also, the managers must make sure that the work is stimulating and rewarding so that the employees are motivated to work and perform harder and better. This theory emphasis upon job-enrichment so as to motivate the employees. The job must utilize the employee's skills and competencies to the maximum. Focusing on the motivational factors can improve work-quality (Hackman, Oldham & Greg, 1976).

The two-factor theory is not free from limitations. The Two Factor Theory or Herzberg's Theory of Motivation is still to this day, holding to the test of time. However, through it's existence there have been many critiques. The two-factor theory overlooks situational variables. Herzberg assumed a correlation between satisfaction and productivity. But the research conducted by Herzberg stressed upon satisfaction and ignored productivity. The two-factor theory is not free from bias as it is based on the natural reaction of employees when they are enquired the sources of satisfaction and dissatisfaction at work. They will blame dissatisfaction on the external factors such as salary structure, company policies and peer relationship. Also, the employees will give credit to themselves for the satisfaction factor at work. The theory also ignores blue-collar workers.

The Two Factor Theory assumes that happy employees produce more and also what motivates one individual might be a de-motivator for another individual. The model does not account for individual personality traits that could provide a different response to a motivator or hygiene factor. The theory lacks in the understanding of the inter-relations between some of the motivators. For example, one might receive adequate job recognition, but he or she may not be satisfied with the level of responsibility. Utilizing the same, research focused on the inter-relations between the hygiene factors and the motivators. Even within the hygiene or motivator categories, one dependent upon his or her professional level might be more or less sensitive to one or the other of the factors (Nathan, 1970).

Despite limitations, Herzberg's Two-Factor theory is acceptable broadly and underpins the study since the main focus of this study is to explore whether job satisfaction can have an effect on organizational performance.

Motivation

The important role of human motivation cannot be over emphasised when viewed in the light of proven positive relationships between motivation and performance. Mullins (2007) holds the view that performance is influenced by a minimum of four factors with the most important element being motivation. The word motivation is coined from the Latin word "movere", which means to move and it is basically concerned with why people behave in a certain way. The basic underlying question is, 'why do people do what they do'? Motivation is the fuel that drives people towards achieving

their goals and objectives. In fact, without this fuel, human beings would be inactive, leading to a mundane and unproductive life. In this sense, motivation is not what the employer does to employees but rather the urge that comes from the employee (Byars & Rue, 2002).

In the organisational context, Boachie-Mensah (2006) referred to motivation as the willingness of an individual to respond to organisational requirements in the short run. He further pointed out that motivation causes people to make choices from the available alternatives, about how best to allocate their energy and time. Similarly, Molander (1996) viewed motivation as an individual's willingness to put efforts into his/her work and on the amount of effects, which are made in order to obtain incentives or a specific form of incentives.

Motivation is further defined as the psychological process that causes the arousal, direction and persistence of voluntary actions that are goal directed (Kreitner & Kinicki, 2001). Mathias and Jackson (1988) also defined motivation as an internal drive (emotion) that activates behaviour and gives it direction. Daft (2006) however does not only see motivation as an internal force but also external or both forces that trigger actions that persist until a certain goal is achieved. A goal is the satisfaction of a need or needs and this need is the difference between the desired state and the actual state. There are various types of motivations that can influence a person. These include primary/basic and secondary motivation.

Primary motivation includes needs such as hunger, thirst, warmth, sex and other primary motives which influence a person's behaviour at a very basic level. Secondary motivation which is known in psychology as "learned"

motivation, differs from one person to another. Here, a person consciously desires a particular goal or result, and behaves in a way that brings them closer to that particular goal. This kind of motivation generally falls into two basic types: intrinsic and extrinsic motivation. In business firms, these 'drives' are various needs that employees are striving to satisfy through various intrinsic and extrinsic rewards they receive at work (Bateman & Snell, 2007; George & Jones, 2006). Examples of intrinsic rewards include feelings of achievement and personal growth, while extrinsic rewards include outcomes such as salary, status, job security and fringe benefits.

Armstrong (1996) argued that using a reward system not only gives instrumental value, but also acts as a powerful symbol of the management's philosophy, attitudes and intent. Rewards are designed to encourage behaviour that will contribute directly to the achievement of the organisation's objective. According to Armstrong (1996), extrinsic rewards provided by the employer will be important in attracting and retaining employees. Shields (2007) similarly claimed that one of the three main purposes with reward management is to retain the best people by recognising and rewarding their contribution.

A study was undertaken by Adu (1993) and Tachie (2007) on University of Cape Coast staff and civil servants in Ghana respectively. Their study revealed that the most satisfying intrinsic factors were social service, followed by activity (keeping busy) and moral values. The four most dissatisfying factors on the other hand were compensation or pay, good working condition service (policies and practices), advancement and recognition. The workers were also satisfied with relationship with co-workers

supervision (both human relations and technical) but dissatisfied with the ability utilisation of civil servants. Their findings are similar to the views of Bassy (2002); Kreitner and Kiniciki (2001) that relationship with peers foster team work and helps to achieve intrinsic motivation.

From the above different definitions of motivation, three common characteristics or denominators can be identified from them. First, what energizes human behaviour? Secondly, what directs this behaviour and thirdly, how is such behaviour maintained or sustained? (Porter, Bigley & Steers, 2003). Different ideas may explain why this occurs. Organisations should strive to enhance motivational level among all employees. The most serious threat to potential productivity stems from low level of motivation among high ability employees (Vroom, 1964). There are three basic categories of variables that determine the motivation in work setting; characteristics of individuals, characteristics of jobs and characteristics of work situation. This has come about because individuals' personalities certainly contribute to their attitude about their jobs. Managers and supervisors cannot do much to control these personal variables. However, managers and supervisors do control other variables that can cause employees to lose motivation.

While motivation theorists differ in opinion as to the source of the energy, they generally agree that motivation requires a "desire to act, ability to act and having an objective" (Ramlall, 2004).

Definitions of job satisfaction

Various schools of thought have in diverse ways tried to explain the meaning of job satisfaction. Locke (1969) states that job satisfaction is a

pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. Spector (1997) defines job satisfaction as an extent to which people like or dislike their jobs. Other authors consider job satisfaction as the attitudes people have toward their job (Ivancervich et al., 2005).

Similarly, Locke (1976) posits that job satisfaction can be conceptualized as a state of happiness that arouse from evaluation of one's job or experiences. According to Cook, (2008), this conceptualization considers both affect (feeling) and cognition (thinking). The cognition aspect considers opinions and beliefs of the job while the affect component on the other hand consists of feelings and emotions relative to the job. In summary, job satisfaction is defined as an extent to which people like or dislike their job which implies whether employees are happy and contented in fulfilling their desires and needs at work.

Job satisfaction and performance

According to Locke (1969) job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. This implies that, satisfied employees have positive attitude toward job which leads to high performance level whereas dissatisfied employees have negative attitude toward work which yields low performance result. Job performance on the other hand, comprises apparent behaviours that people observe in their job that are important in achieving organisational goals and these behaviours must be pertinent to the goals of the organisation (Rotundo & Sackett, 2002).

Satisfaction and job performance relationship has been studied widely over decades and the growing interest in the study of the two phenomena is

unusual (Spector, 1997). Weiss and Cropanzano (1996) describe this relationship as Holy Grail of industrial/organizational psychology and the rationale behind the rising interest in the study of the relationship between the two variables by various organizations around the world is to recognize the components of employee's satisfaction for appropriate control (Saifuddin et al., 2012).

Concept of job satisfaction

Job satisfaction simply explains attitude of employees toward their job. In other words, it describes the level of happiness of employees in fulfilling their desires and needs at the work. Hence, it is the pleasurable feelings that result from an employee perception of achieving the desire level of needs. Job satisfaction as an intangible variable could be expressed or observed via emotional feelings. In other words, it hinges on the inward expression and attitude of individual employee with respect to a particular job. For instance, an employee satisfaction is high if the job provides expected psychological or physiological needs. However, satisfaction is said to be low if the job does not fulfill the psychological or physiological needs (Cook, 2008).

Job satisfaction is also considered to be dispositional in nature (Staw & Rose, 1985). It was discovered from the dispositional perspective that assessing personal traits can give clear indication in the forecast of job satisfaction. Disposition considers how personal characteristics can influence the level of job satisfaction and individual genetic makeup has been identified as a factor. Arvey et al. (1989) conducted a study to support the genetic makeup component to job satisfaction in their study of monozygotic or

identical twins not reared together. They concluded that identical twins even reared at a distance from each other or not in the same environment still tend to have quite significant similar level of satisfaction. This is attributed to their genetic makeup component. Moreover, there is evidence by House et al. (1996) that difference in employees' job satisfaction level can partly be traced to differences in their disposition or temperament.

Lim (2008) posits that job satisfaction plays significant role in both personal interests and organisation success and therefore valuable to study for multiple reasons. In recognizing the role of job satisfaction phenomena, experts are of the view that it can interrupt labour behaviour and influence work productivity and therefore worth to be studied (George & Jones, 2008). This is in line with the belief that happier workers are more productive, but Staw (1985) debunks this assertion. Nevertheless, job satisfaction contributes immensely to organizations in the following dimensions. Improved job satisfaction encourages productivity and has inherent humanitarian value (Smith et. al., 1969). In addition, job satisfaction directly impacts the level of employees' commitment and absenteeism at the workplace (Hardy et. al., 2003; Alamdar et al., 2012). Besides, job satisfaction ensures that counterproductive work behaviours are minimized (Dalal, 2005). Additionally, job satisfaction is so significant that its absence generates lethargy and reduces employees' level of commitment (Levinson, 1998).

Besides, Organ and Ryan (1995) found that job satisfaction enhances organizational citizenship behaviour. Moreover, it enhances employees' retention level and avoids the cost of hiring new ones (Murray, 1999). Similarly, Gazioglu and Tansel (2002) posit that employee turnover rate is

influenced by their satisfaction level at the work place. Dissatisfaction retires progress of businesses through increase in cost of recruitment, selection and training employees (Padilla-Velez, 1993).

Determinants of job satisfaction

People usually tend to consider their appraisal of work experiences in terms of liking or disliking and develop feelings of satisfaction or dissatisfaction with respect to their job and the organization as a whole. Many factors account for how favourable an individual appraises his or her job, more especially the attitude of an individual toward his or her work. Research has identified a number of variables that seem to contribute to either job satisfaction or organizational commitment. According to Jex (2002), researchers have considered three approaches to explain the development of job satisfaction namely job characteristics, social information processing (organizational characteristics) and dispositional (worker characteristics).

Job characteristics

The job characteristics approach assumes that the nature of individual's work or the characteristics of organisation is a predominant determinant of job satisfaction (Jex, 2002). According to Hackman and Oldham (1980), job characteristic is facet of a job that causes a rise in level of motivation, satisfaction and performance. They suggest five features of a job for which all jobs have in common including skill variety, task identity, task significance, autonomy and feedback. Again, they define four personal work outcomes such as internal work motivation, growth satisfaction, general

satisfaction and work effectiveness. These job features have been fused together with the most common aspect of job satisfaction assessment which includes promotional opportunities, supervision, work itself and co-worker relations (Smith et al., 1969).

A general principle in study of the outcome of job characteristics on job satisfaction is that individual assesses job satisfaction by comparing benefits they are currently receiving from their jobs with what they believe they should receive. Therefore, satisfaction will be achieved if individual's expectation from the job is fulfilled. Contrary, dissatisfaction sets in if expectations are far exceeding what is being received. Variation in satisfaction is as a result of individual differences and expectation levels. Therefore, in keeping with this, individuals would compare aspect of a job such as skill level, promotional opportunities, seniority, supervision, work recognition, salaries and incentives, autonomy, nature of work, to determining their level of satisfaction in an organization.

Organization characteristics

Jex (2002), states that job satisfaction level of an employee is determined by his or her relation with other co-workers. All things being equal, if employees perceive that their co-workers are positive and satisfied, they will automatically be affected, however, if they are negative and dissatisfied then they are likely to become dissatisfied as well. Jex and Spector (1989) proved that social-information has a prevailing impact on job satisfaction and organizations. They believe that newly engaged workers could

morally be corrupted during their socialization process at the workplace. They are likely to become tainted if they are placed around dissatisfied employees.

In Aamodt (2009); and Weiss and Shaw (1978) conducted a study where participants were asked to view training video of assembly line workers who either gave positive or negative remark regarding their job. Afterwards, the viewers were given the chance to perform the same job. The study observed that participants who had the opportunity to watch the positive tape enjoy performing the task than their counterpart who viewed the negative video. Generally, research on social information processing theory supports that social environment does have an effect on employee's attitudes and behaviours (Aamodt, 2009).

Dispositional (work characteristics)

Research has shown that satisfaction to some extent is based on disposition (Judge& Larsen, 2001). Work characteristics suggests that some people are inclined to be satisfied or dissatisfied with their job regardless of the nature of it or the organisational environment. Again, some people are genetically positive in disposition while others are inherently negative in disposition. For instance, Arvey (1989) conducted a study to support the genetic makeup component to job satisfaction in their study of monozygotic or identical twins not reared together. They concluded that identical twins even reared at a distance from each other or not in the same environment still tend to have quiet significant correlated level of satisfaction.

In addition to the above three approaches, Lamond and Spector (2000), stated firmly that different facets of work in relation to pay (Taylor and Vest 1992),

supervision (Emmert & Taher, 1992; McNeese-Smith 1996), promotion (US Merit Systems Protection Board 1987) reward (Drago et al., 1992), fringe benefits (Bergmann et al. 1994), operating procedure (Bogg & Cooper, 1995), the nature of work (DeSantis & Dust, 1996), and co-workers affect the level of job satisfaction of employees.

Effect of job satisfaction on performance

In modern competitive market, it is the vision of every organisation to attain high performance through productivity and efficiency. However, the attainment of this vision requires highly satisfied workforce as they endeavour to extend more effort to performance and work harder to achieve result. Similarly, the overall performance of an organisation is dependent on resourceful and successful individual performance. In explaining the effect of job satisfaction on performance, Cummings (1970) came out with three major points of view that, satisfaction causes performance, performance causes satisfaction and reward causes both satisfaction and performance.

Mirvis and Lawler (1977) concluded by their findings on the effect of job satisfaction on performance among bank tellers in terms of cash shortages that, satisfied workers are less likely to show shortages and less likely to quit their jobs. In consonance with this, Kornhanuser and Sharp (1976) asset that job satisfaction positively affects performance. However, Katzell et al., (1952) argue that job satisfaction does not have any link neither with turnover nor with quality of production but Smith and Cranny (1968) disprove their assertion after reviewing the literature and concluded that job satisfaction affect performance, effort, commitment and intension. In the Western

electrical studies (1966), the proof from the Relay Assembly test room revealed that increased in employee productivity is attributed in part to increase in job satisfaction.

Lawler and Porter (1967) suggest that satisfaction affects effort of employees. They explain increased satisfaction from performance possibility helps to increase expectations of performance leading to reward. Satisfaction and productivity have critical links to affect each other. Effort leads to effective performance which eventually leads to satisfaction but the kind of reward system under which employees operate ultimately affects satisfaction and performance (David et al. 1970).

Curral et al. (2005) also found that the output and productivity of an organisation is evaluated against the performance of its employees and therefore better performance of employees demands high level of job satisfaction. Nanda and Browne (1997), after examining employee performance indicators at the hiring stage found that employees level of satisfaction and motivation affects their level of performance. In line with this argument, Meyer (1999) confirms that low level of job satisfaction negatively affects employees' commitment which eventually hinders achievement of organisational objectives and performance. Therefore, to retain higher performers requires attractive packages and today's competitive world demands that organisations maintain higher performance to stay competitive in the market (Frye, 2004).

The Hawthorne study is recognized for setting the pace for researchers on the effect of employee attitude on performance. After the Hawthorne's work, more researchers have emerged to critically investigate the idea that a

happier worker is a productive worker. Most of their literature review proposed a weak and conflicting relationship between job satisfaction and performance. Upon further review of literature, Iaffaldano and Muchinsky (1985) proposed that the statistical relationship between job satisfaction and performance was 0.17 which signifies that job satisfaction and performance slightly related. They further declared that the said relationship between the two variables was as a result of illusory. This result is in favour of the views of researchers and organisations, managers as well as human resource practitioners who perceive the relationship between job satisfaction and performance as insignificant.

Further study disagrees with the finding of Iaffaldano and Muchinsky (1985). Organ (1988) proposes that the inability to determine a strong relationship between the two variables is attributable to the narrow definition that is given to job performance. Organ (1988) challenged that when performance is defined to take into consideration critical behaviours not normally revealed in performance appraisal for example organisational citizenship behaviour, its link with job satisfaction improves. According to Organ and Ryan (1995), research inclines to back Organ (1988) argument because job satisfaction has relationship with organisational citizenship behaviour.

Current and in-depth analysis of studies has identified that when the correlations are accurately corrected, the average correlation constrains between job satisfaction and performance must be 0.30 (Judge et al., 2001). They assigned the difference in result to the fact that, Iaffaldano and Muchinsky (1985) research only addresses satisfaction at the facet level

instead of global level. As performance was conceptualized at a general level, is obvious that measuring job satisfaction at the facet level would automatically end up producing lower correlation than gauging satisfaction at the global level. They further found that the correlation between job satisfaction and performance for complex jobs was higher than less complex ones.

Empirical review

Pushpakumari (2008) examined the impact of job satisfaction on performance of manufacturing and services industries in Sri Lanka. In all 237 employees were involved in the study. Pushpakumari considered which reward (intrinsic and extrinsic) determine job satisfaction of employees and revealed that there is positive correlation between job satisfaction and performance of employees. Though there were certain limitations in the study, several conclusions were drawn. It was found that there is a significant impact of job satisfaction on performance of employees. Again, employees who are in higher levels tend to derive more satisfaction from intrinsic rewards while, employees who are in lower levels tends to derive more satisfaction with extrinsic rewards. It was also discovered that higher level employees are more satisfied than the lower level employees in private sector organizations and also financial benefits play an important role to satisfy, retain and attract employees in the services and manufacturing industries in Sri Lanka.

Owusu (2014) in an assessment of job satisfaction and its effect on employee's performance in mining companies in the Bibiani-Anwiaso-Bekwai District in Ghana revealed that compensation/pay is the main factor that

determines the job satisfaction of mine workers. Employees are highly satisfied especially with the safety policies in place. Besides, their performance is positively affected by compensation/pay while the nature of work negatively affects their performance. Lastly, inadequate training and development form their major challenge as far as job satisfaction is concerned. With the key finding emanating from the research and the necessary recommendations aiming at alleviating employee job dissatisfaction to improve performance, Owusu (2014) strongly recommended that management of the mining companies would take measures to mitigate those mentioned problem hindering job performance of the mine workers.

In a research conducted by Nimalathansan (2012) among People's Bank employees in Jaffna Peninsul, Sri Lanka and the result he had was not different from that of Owusu (2014) and Pushpakumari (2008). Nimalathansan derived his sample from fourteen (14) branches of People's Bank operating within Jaffna Peninsula and had 199 employees. His study accepted that there is a positive relationship between job satisfaction and employee's performance. That is high level of fair promotion, reasonable pay system appropriate work itself and good working condition leads to high level of employees' performance. Even though there were several factors affecting employees' satisfaction, he considered four variables such as promotion, work itself and working condition but recommended additional factors for future researchers.

A similar finding of Nimalathansan (2012) was previously made by Khan, Nawaz, Aleem and Hamed (2011). The study was conducted to find out determinants of job satisfaction and impact of job satisfaction on the employee

performance in the autonomous medical institutions of health department of Pakistan. It can be concluded from the study that facets of job satisfaction such as pay, promotion, job safety and security, working conditions, job autonomy, relationship with co-workers, relationship with supervisor, and nature of the work significantly affect the level of job satisfaction among autonomous medical institutions of Pakistan. The government should consider all factors like promotion, working conditions, co-workers and nature of work which have significant impact on the job satisfaction level as proved in this study. In the light of above results the study recommended that in order to enhance the employee performance in the autonomous medical institutions, the government should focus on all facets of job satisfaction and not only on any one of these factors.

Cook (2008) saw a partial positive relationship between the two variables (satisfaction and performance) when he observed that the relationship between satisfaction and performance is partly spurious. Meaning that part of the relationship is actually due to common causes of satisfaction and performance rather than a substantive causal relationship between the two. Specifically, approximately one half of the satisfaction-performance relationship is spurious. This finding is important because it helps to theoretically clarify a commonly studied relationship, by incorporating individual differences. Job performance is about 50 percent who you hire (50% attributable to individual differences) and 50 percent not due to individual differences. So, whom an organization hires is important in his recommendation.

Another important implication for practice regards job characteristics and the redesign of jobs to increase performance and satisfaction, in light of personality and ability. Results of the current study imply that the work redesign movement may have been a bit backwards. If an organization does an intervention to increase job complexity, it might be that satisfaction increases but performance does not increase as much. Or it could be the case that after a job complexity-increasing intervention both satisfaction and performance decrease. This can be seen in various experiments that have examined the effects of job redesign to increase job complexity on satisfaction and performance.

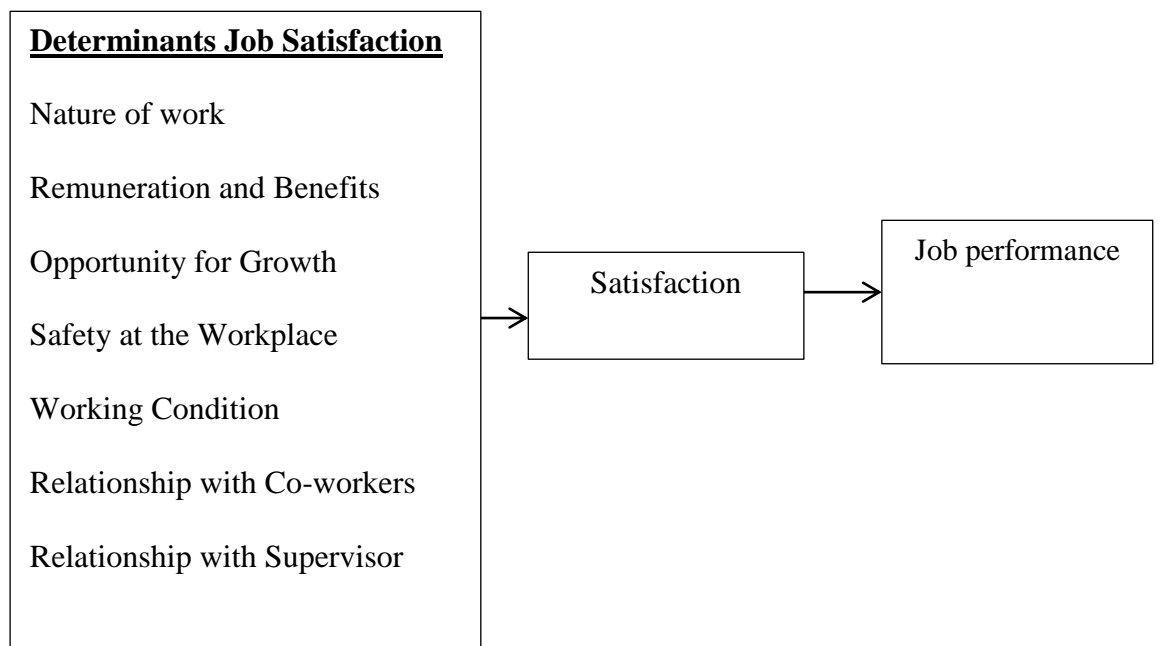
In summary, it is clear that there is a positive relationship between satisfaction and job performance in all the studies reviewed and conducted. This relationship is not limited to influences of the determinants such as nature of work, remuneration and benefits, opportunity for growth, safety at the workplace, working condition, Relationship with Co-workers, Relationship with Supervisor. However, such relationship is not guaranteed at certain instances and organizations due to an individual difference of workers/employee specifically relating to the person's attitude as noted by Cook (2008).

Conceptual framework

Job satisfaction and how it affects job performance in reference to the above literature review to accomplish the research objectives, the following conceptual research model is developed as shown in figure 1 below. It illustrates the theories underpinning the conceptualization including Maslow's

Hierarchy of Needs Theory, Herzberg's Two-Factor Theory and Job Characteristics Model. It also depicts the components of job satisfaction which are nature of work, remunerations and benefits, opportunity for growth, working condition etc. The conceptual framework demonstrates how a satisfied employee can be inspired to extend more effort to enhance performance. The determinants of job satisfaction have effect on the job satisfaction. Those determinants can dissatisfy or satisfy a worker's performance either bad or good respectively as demonstrated in the diagram.

Figure 1: Conceptual model on job satisfaction and performance



Source: Author's construct, (2017)

Lessons learnt

Maslow saw human needs in the form of a hierarchy of five levels, ascending from the lowest to the highest. He concluded that when one set of needs is satisfied, this kind of need ceases to be a motivator. Also, individuals progress up the triangle systematically, meeting needs of each category without any jumps.

Job aspects of an employee will show the level of his or responsibility in the organization. The level of exercising self-control, the more independent a worker feels, the more responsibilities he or she assumes.

Individual employees may respond differently to the same job because different job dimensions contribute to different psychological states. Also workers' needs for growth and development must be considered in the design of their work.

Individuals are not content with the satisfaction of lower-order needs at work; rather, individuals look for gratification of high-level psychological needs having to do with achievement, recognition, responsibility, advancement, and the nature of the work itself. Job characteristics or incentives leads to worker satisfaction at work and almost anyone will respond positively to a job with highly motivating factors.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter present the methods adopted for the study. It covers the research design, study area, population of the study, sample determination and sampling procedures, data collection instruments and methods, data analysis and ethical consideration.

Research design

The approach for the study is the quantitative approach. According to Punch (2005) quantitative research approach is one in which the investigator primarily uses post positivist claims for developing knowledge (i.e. cause and effect thinking, reduction to specific variables and hypotheses or questions, use of instrument and observation, etc.). It also employs strategies of inquiry such as experiments and surveys. The study however employed descriptive design within the cross-sectional framework. Studies have shown that descriptive are very much useful when one wants to assess the attitudes, opinions and behaviour of a particular group (Thisted, 2006). Again, the design helps to study the attitude and perceptions of people, and able to make causal relationships on the same people in a single study.

Moreover, Bernard (2008) mentioned that the cross-sectional design affords good control over the measurement or ascertainment process and has greater control over precision of estimates in sub-groups. This assertion above and the views expresses by Payne (2004); and Bryman (2006) that with descriptive survey designs, information is collected without manipulating the

environment and provides information about naturally occurring issues, influenced the choice for this design. However, Payne (2004) noted that one of the weaknesses of the descriptive survey design is its difficulty in ensuring that questions to be responded to are clear and not misleading. The only way to sway this challenge is to pre-test the instruments. Thus, it may not be out of place to use it as the design for the study, which is to assess job satisfaction and the performance of some selected bank staff in the Cape Coast Metropolis.

Study area

The study area is Cape Coast Metropolitan Assembly (CCMA). The CCMA serves as the administrative capital of the region and is one of the two hundred and sixteen (216) administrative districts in Ghana. The Cape Coast Metropolis is bounded to the south by the Gulf of Guinea, to the west by Komenda-Edina-Eguafo-Abrem Municipality and to the east by Abura-Asebu-Kwamankese District and to the north by the Twifo Heman-Lower Denkyira District. It occupies an area of approximately 122 square kilometres. The occupation of the population is largely farming, trading and small business operation with few in the formal sector (education, health and banking). The area has a wide array of banks from the private to the public, small and big and other financial institutions. According to a survey by the Pricewaterhouse Coopers (2015), CCMA has 16 commercial banks, 4 rural banks and 4 other financial institutions. This can help put CCMA into a category of commercial place.

Population

The population of the study included all banks in the CCMA. The idea is enshrined in the definition of population by Bazeley (2009) that population is the total aggregation of subjects being studied. However, the target population were staff of one rural bank (Kakum Rural Bank), two commercial banks (Prudential Bank and GCB Bank) and an investment bank (National Investment Bank). A preliminary check at the banks put the entire staff of banks in all branches in the Cape Coast Metropolis at 74 as at November 2017.

Sample size determination and sampling procedure

A sample is a set of individuals selected from a population which is usually of similar characteristics to the entire population and is intended to represent the population in a research study (Slavin, 2007). In this study however, all the employees of the banks were included and this therefore means that the entire target population was used for the study. Using the entire target population (74) is called census. Census has to do with the use of the total enumeration of the target population for a study. Harding (2006) defined census as a process of collecting data from every unit of a population under study rather than choosing a unit or fraction. With this technique, a true measure of the population is provided and again, detailed information about groups is provided. To Harding the margin of error associated with the use of this technique is reduced. However, it may be costly and time consuming if the target population is very large.

Table 1: Respondents who participated in the study

Respondents	Number
National Investment Bank (NIB)	14
GCB Bank	32
Prudential bank	11
Kakum rural bank	17
Total	74

Source: Field data, Sam (2017)

Data collection instruments and methods

The study used the questionnaire to generate the information for the study. Though questionnaires are mostly used because of its strength, the use of the questionnaires is not without challenges. Questionnaires have been associated with low response rates (Creswell, 2010). That is, in most cases not all the questionnaires are returned or even answered. For this reason, the researcher administered the questionnaires personally and also persuaded the respondents in order to obtain high response rate.

The questionnaire is made up of both open-ended questions and close-ended questions. Open-ended questions are questions which give respondents the freedom to express themselves whilst the close-ended questions are that which restrict respondents in their responses by providing a set of predetermined or coded answers for them to choose from. The questionnaire for the study were grouped into sections, first it determined the factors or determinant of job satisfaction and performance; the next section investigated

the relationship existing between job satisfaction and job performance. The other section would look at the challenges to job satisfaction and performance. The final section also looks at the demographic information of the respondents.

For the data collection procedure, an introductory letter was taken from the School of Business, University of Cape Coast and sent to the managers or administrators of the bank. After the approval was given, the researcher gave the questionnaire to the human resource manager to be given to the staff of the banks. Respondents, who were not physically present, received the questionnaire via the e-mail. Respondents were given one (1) week to complete the questionnaires and were collected by the researcher. Others who were able to complete the questionnaire on the same day were also collected. Enough time was given so that respondents would be able to understand the questions and also to make respondents feel they are under no pressure.

Data analysis

The questionnaires were coded and entered into a computer using the Statistical Products and Service Solutions (SPSS) version 22 software. The SPSS software was used because, it is the mostly used, has flexibility and convenience over the others. For the analysis, the study used frequencies and percentages. A descriptive statistical analysis (means and standard deviation) was also used to determine the extent to which factors affecting job performance are different from others. The study also used the multivariate regression analysis to determine how the factors of job satisfaction influenced performance at the work place. This multivariate regression was used because

its estimates a single regression independent variable (job satisfaction/work performance) with more than one predictor (pay, compensation, training and development etc.).

Ethical consideration

In order to abide by the ethics of research, first an introductory letter was taken from the School of Business, University of Cape Coast (Department of Management Studies) and sent to the banks. This would convince the respondents that the information would be used purely for academic purposes. Informed consent was also sought from the respondents before giving them the questionnaires. This informed consent was achieved by explaining the purpose of the study to them and giving them an informed consent form to fill. The purpose is to guarantee that respondents are willing to participate in the study. Respondents were made aware that information given will be confidentially kept and not exposed to individuals or groups who are not expected to have access to it. Their names, phone numbers and other demographic characteristics such as house numbers that identify them personally were also not taken.

CHAPTER FOUR
RESULTS AND DISCUSSIONS

Introduction

This chapter seeks to analyze data gathered and discuss research findings on job satisfaction on work performance in accordance with objectives of the study. The results and discussions of the study are presented as follows; first is the demographic characteristics of respondents, factors of job satisfaction on work performance, relationship between job satisfaction and work performance, challenges of work performance and satisfaction and lastly measures to improve work performance.

Demographic characteristics of respondents

Table 2: Bio-data of respondents (N= 74)

Characteristics		Frequency	Percent
Sex	Male	38	51.4
	Female	36	48.6
Marital Status	Married	48	64.9
	Single	21	28.4
	Separated/Divorced	5	6.7
Position	Front office staff	41	55.4
	Back office staff	33	44.6
Years of experience	Less than 5years	18	24.3
	5-10years	33	44.6
	10years and above	23	31.1
Total			

Source: Field data, Sam (2017)

According to the results on Table 2, there are almost the same number of males and females working in the financial institutions understudy. Males

were (51.4%) and 48.6% were females. It is also found that most of the respondents (64.9%) are married, while 28.4% represent those that are single and only just few (6.8%) were either divorced or separated. In terms of job position majority of the respondents (55.4%) were front office workers. These front office workers are made up of tellers, cashiers, customer service representatives, relationship officers, sales executives whilst the back-office workers were made up of accountants, loan officers, IT administrators, managers, facility managers and all bank back office staff.

It is a fact that majority of the respondents have worked for more than 5 years in the banking sector, that account for 75.7% with only 24.3% having less than 5 years of working experience. The percentages above give an indication of the fact that the selection of the respondents was not biased against a particular gender, or a particular position, years of experience or marital status of respondents in the selected financial institutions under study. However, the staff working in the financial institutions in the region are based on merit or equal opportunity given to all. Again, from the years of experience perspective, it can be inferred that most of the banks are able to retain most of their workers indicating management are doing something positive to keep their workers.

Research Question 1: What are the factors of job satisfaction?

The objective underlying this question was to identify the factors of job satisfaction on work performance and the following are the discussions thereof.

Table 3: Factors that determines job satisfaction

Factors of job satisfaction	Frequency	Percent
Compensation/pay	12	16.2
Promotion	26	35.1
Relationship with co-workers	17	23.0
Relationship with Managers/supervisors	1	1.4
Nature of work	5	6.8
Safety at the workplace	7	9.5
Training and development	6	8.0
Total	74	100.0

Source: Field data, Sam (2017)

Results on Table 3 shows that, the major factors affecting the performance of bank workers were promotion at work that forms 35.1% of responses collected. This moreover implies that in every work place, promotion play important role to job satisfaction and thereby hard working. In other words, for employees to be happy and satisfied with their job in order that their performances are not thwarted, those who deserve promotions must be given. This view coincides the assertion of Cook (2008) that, promotions at the job place is a psychological ingredient to performance. The study further stated that satisfaction is said to be low if the job does not fulfill the psychological needs of its employees.

Another factor was the relationship that exists between workers. According to the results, it forms 23% of the entire responses and it means that for workers to be actually satisfied at the job side there must be unity and

harmony with each other. Logically the health of the work progresses with members or workers having cordial relationships. This is in line with what Jex (2002), observed in his study. He stated that his or her relation with other co-workers determines job satisfaction level of an employee. Additionally, he said if employees perceive that their co-workers are positive and satisfied, they will automatically be affected; however, if they are negative and dissatisfied then they are likely to become dissatisfied as well. Jex and Spector (1989) also proved that social-information has a prevailing impact on job satisfaction and organizations. They believe that newly engaged workers could morally be corrupted during their socialization process at the workplace. They are likely to become tainted if they are placed around or under dissatisfied employees.

Additionally, it was revealed that compensation and pay make up 16.2% of all job satisfactions at the workplaces. Logically people get comfortable and work in institutions that pay well deserving salaries to its workers. To this end every worker would be eager or willing to work in such institutions regardless of whether other concerns at the workplaces. This support the study of Chahal et al (2013) that factors such as working condition, salary, rewards, supervision, attitudes of colleague workers are some of the factors influencing job satisfaction in most institutions. Lim (2008) singled out better pay or remunerations as the most important aspect of job satisfactions factors that drives employees to apply for particular jobs.

Moreover, safety at work place contributed 9.5% of all job satisfactions in the workplaces. It is very common to assume that employees at workplaces would be comfortable and satisfied when their safety is secured. If one works at any institutions or organisations and his or her safety is

compromised, his performance at the workplace would be suspect. This is because every time the person works he would be mindful and careful not to dare into other areas. This rather dampens the morale of the workers. Again, training and development at the workplace were revealed to contribute 8.1% of job satisfaction. That is to say that workplaces where there exists some form of training for the employees, they become happy and satisfied with the work. Compared to other areas where there are no form of training and development, workers become uneasy. According to Alamder et al (2012) training and development even affect the rate of turnover at workplaces. And any workplace where turnover rate is high, the performance of that job is low.

Also, nature of work was seen to contribute 6.8% of job satisfaction. This also implies that work that employees perceive to be good and healthy, they become satisfied with that job. This factor rather has to do with the perceptions of employees. Employees become satisfied with certain jobs where they see it to be in line with their perceptions and their beliefs. This also urges them on to give off their best. Another factor was the relationship with supervisors and managers. It is no secret to state that for an employee to be satisfied with his or her job, there must be a cordial relationship between him and his boss(es) or superiors. This is because in certain types of jobs if there is a bad breath between employees and their superior, they may not find the workplace so good. This is also in line with the study of Aamodt (2009).

Moreover, studies such as Smith (1969) were consistent with above-mentioned that job satisfaction features have been fused together with the most common aspect of job satisfaction assessment which includes promotional opportunities, supervision, work itself and co-worker. In more

recent studies, Nimalathan and Brabele (2010) stressed that in order to make employees satisfied and committed to their jobs, an effective motivation is crucially needed at the various departments in an organization.

Research question 2: How does job satisfaction relate to performance at the work place?

The research objective for this question was to investigate the relationship between job satisfaction and performance at the work place. This was also discussed below

Table 4: Extent to which factors of job satisfaction affect work performance

Descriptive Statistics			
Factors	Mean	Std. Deviation	N
Compensation/Pay	1.4595	.68625	74
Promotion	1.4730	.66668	74
Relationship with managers	2.0811	.90291	74
Supervisors	2.2027	.79346	74
Management recognition	2.0000	.90660	74
Safety at the work place	1.5946	.75705	74
Training and development	1.6486	.78396	74

** Most Important 1 More Important 2 Important 3 Not Important 4

Source: Field data, Sam (2017)

Table 4 showed that the extent to which pay and compensation (1.45), promotion (1.47), safety at work (1.59) and training and development (1.64) affect work performance is most important amongst all the other factors. The table further reveals that there is no significance difference in their means as they all fall the range of 1 (one) interpreted as most important. Relationship with managers, supervisors influence, and management recognition in terms of ranking are “More important” when it comes to job satisfaction and performance. This revelation matches with what Owusu (2014) in an assessment of job satisfaction and its effect on employee’s performance in mining companies in the Bibiani-Anwiaso-Bekwai District in Ghana revealed that compensation/pay is the main factor that determines the job satisfaction of mine workers.

As indicated by Chahal et al (2013) factors such as working condition, salary, rewards, supervision and attitudes of colleague workers are very much important in terms of influencing job satisfaction. This is because they believed that in deed job satisfaction has a positive relationship on job performance. This also reiterates the view of Locke (1976) on satisfaction that job satisfaction is the positive emotional state resulting from the appraisal of one's job. Frimpong and Wilson (2013) also added that in recent time, employers have realised that employees are the greatest resources that competitors cannot imitate. With this in mind, employers try to make sure that, their employees are satisfied to say the least so as to have a clear thought to give off their utmost performance.

Table 5: Multivariate Regression of factors affecting job satisfaction

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	85.562	8	10.695	2.608	.015 ^b
Residual	266.559	66	4.101		
Total	352.122	73			

a. Dependent Variable: Job satisfaction

b. Predictors: (Constant), Training and development, Compensation/Pay, Management recognition, Safety at the work place, Promotion, Relationship with managers

Source: Field data, Sam (2017)

Results on Table 5 present the diagnostic statistics of the multivariate regression on table 5. The table indicates that at 0.015 significant level there is a joint significance of the variables and that the model was good in explaining the dependent variable. According to studies non-significance would have meant that the model failed that would require a rerun or specification of the model. Again, the Analysis of Variance (ANOVA) table shows that all the independent variables under consideration are significant at ($p < 0.05$) 5% significant level, given an indication that the data collected were not manipulated but a true representation of what is actually the situation at the bankers.

Table 6: Regression Model

Model	Unstandardized Coefficients		T	Sig
	B	Std. Error		
(Constant)	2.795	1.014	2.756	.006
Compensation/Pay	.149	.052	2.854	.005
Promotion	.607	.062	9.790	.000
Relationship with managers	-1.268	.433	-2.928	.002
Management recognition	.299	.306	.977	.379
Safety at the work place	1.304	.410	3.180	.000
Training and development	.792	.399	1.984	.067

a. Dependent Variable: performance at work

Source: Field data, Sam (2017)

Table 6 reveals a multivariate analysis of the various factors of job satisfaction affecting the job performance of bankers in the study area. The table shows the factors of job satisfaction have positive and significant influence on performance at the work place except relationship with managers. From the results, a unit increase in compensation or pay of workers increase their performance by 0.149. Again at 0.0% significance level, increases in promotions of employees increase their performance by 0.607. This also revealed that relationship with managers had negative but significant effect on the performance of employees. This is such that any increase in the relationship by one unit reduces the performance of employees by -1.268. Safety at the work places was also seen to be significant at 0.0% significant

level. This is such that a unit increase in safety improves job performance by 1.304 and then finally, at 0.067% significance level, an increase in training and development increase the employee performance by 0.792. The study again realised that management recognition was not significant and as such did not have any influence on employee performance at work.

These revelations synchronise with the studies of Indermun and SaheedBayat (2013) and Islam and Islam (2014). However, Indermun and SaheedBayat (2013) stated that in recent times fair salaries are no longer enough incentives to keep employees loyal, but job environments. This view underscores the essence of safety at the work place in the area of employee job performance. The negative influence of relationship with managers also support the assertion of Zain et al (2009) that understanding job satisfaction components and its correlation to job performance can assist organisations to evaluate their current practices in terms of employees and that helps a great deal in terms of their performance. The results on the other hand contradict the study of Bassett (2004). Bassett (2004) maintained that employee satisfaction has little direct influence on business performance in most instances. Again, Indermun and SaheedBayat (2013) stated that the proposition that a satisfied worker is a great performer is elusive since the arguments are not concrete.

In other studies, like Pushpakumari (2008) who examined the impact of job satisfaction on performance in Sri Lanka, indicated that reward as a determinant of job satisfaction of employees have positive correlation with performance of employees. To this end, employees with higher pay are more satisfied and therefore have a higher productivity. In addition, Nimalathansan (2012) mentioned that high levels of fair promotion, reasonable pay system

appropriate work itself and good working condition leads to high level of employees' performance.

Research Questions 3: What are some of the challenges to job satisfaction and performance?

Here the basic objective is to examine the challenges to job satisfaction on performance. The following explains how it was discussed:

Table 7: Challenges to work satisfaction and performance

Challenges	Frequency	Percent
My salary hardly covers my needs	26	35.1
I have not obtained promotion	25	33.7
My work does not allow rest time	13	17.6
My work does not take into account my training	4	5.4
Attitudes/Behaviour of co-workers related to a task	4	5.4
My supervisors take impulsive decision and are often not available when needed	2	2.7
Total	74	100.0

Source: Field data, Sam (2017)

From Table 7, the data revealed that salary and job promotion issues were the most pressing challenges facing bankers in the selected financial institution under the study. About 35 percent complained that their salary hardly covers their needs and wish there had been an increase in the magnitude of the salaries and compensations. This may support the notion

above that compensation or pay was a factor to job satisfaction. Working at the bank gives the picture that in terms of money and remuneration everything is fine. However, the study reveals that in recent times salaries in some small banks are nothing to write home about and this also support the view of Lim (2008).

Equally, important problem faced by the bankers was the issue of promotion; about 33.7% said they have not obtained promotions at the work place. Promotion at the workplace was seen as a psychological urge to job satisfaction. That is for workers to really work hard and be satisfied they must be promoted duly. To this end any challenge in this area is likely to affect the performance of the bank. This view is also in line with the study of Cook (2008).

Other challenges that prevailed were the issue of rest time at work (17.6%), training and development and attitude of co-workers which were both 5.4%. The least (2.7%) has to do with supervisors taking impulsive decisions and not always available when critically needed. It is also common to argue that bankers do not get adequate rest at their job places. Especially, those who work in some urban and crowded areas, they do not close from work on time, there are also traffic congestion of the roads and couple with the fact that they have to get to work on time. These concerns affect the satisfactions of the employees. The study of Khan et al (2011) clearly stated that job satisfaction such as pay, promotion, job safety and security, working conditions, job autonomy helps the employee to give off the utmost best. However, the study admitted that it might not always be the case since; these

may be selectively administered to employees. When this happen its breeds rift between employees and employers.

Research Question 4: What are the measures to improve work performance through job satisfaction?

The objective was to suggest measures to improve work performance through job satisfaction

Table 8: Measures to improve work performance & satisfaction

Measures	Frequency	Percent
Increase salaries	30	40.5
Fringe benefits/promotions	15	20.3
Training and development	15	20.3
The bank should have a strategic plan to follow	14	18.9
Total	74	100.0

Source: Field data, Sam (2017)

Table 8 clearly reveals that majority of the bank workers (40.5%) needs salary increment in order to be motivated enough to improve their performance. Moreover, other bankers interviewed cited promotions and training and development, which were both 20.3%, as measures the bank needs to put in place in order to ensure work performance and satisfaction. However almost 19% think the bank should have a strategic plan to follow in order to realize a full improvement in work satisfaction and performance. Other measures that were mentioned include fairness and uniformity at work, staff durbars and meetings, job audit, junior officer should be made involved

in decision making and improving the quality of work environment to enhance work performance.

For the analysis, the study deployed frequency and percentage as well as mean and standard deviation to test the independence and to analyse the significant associations between variables. These were done to answer research questions 1 and 3. For the research question 2, the study used the multivariate regression analysis to determine how the factors of job satisfaction influence performance at the work place. The results on table 8 partly support the study of Khan et al (2011) that job satisfaction such as pay, promotion, job safety and security, working conditions and job autonomy positively influence job performance. Moreover, in other studies, Nimalathansan (2012) conceded that there is a positive relationship between job satisfaction and employees performance. That is because high level of fair promotion, reasonable pay system appropriate work itself and good working condition leads to high level of employees' performance.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the summary of major findings of the study. The conclusions drawn from the study and recommendations made were also presented. The first section of this chapter summarizes the entire study and also presents the key findings. The subsequent sections cover the conclusions and recommendations drawn from the findings. Suggestions for further studies were added in the end.

Summary

The study assessed job satisfaction and the performance of selected bank staff in Cape Coast metropolis. A descriptive design was used for the study. This design facilitated a systematic description of respondent's view how job satisfaction affects job performance. The study used set of questionnaires to collect information from the respondents. Out of the 74 questionnaires used, 74 questionnaires were returned representing 100% responses rate. Again, the study simply used frequency tables, mean and standard deviation as well as the multivariate regression to examine the effects. For the key findings:

Factors of job satisfaction and work performance

1. The study revealed that promotion (35.1%), relationship with co-workers (23%), and pay or compensation (16.2%) were the most important factors to job satisfaction.

2. It was also found that other factors of job satisfaction included relationship with manager/supervisors (1.4%), nature of the work (6.8%) and safety of the work (9.5%).

Relationship between job satisfaction and performance at the work place

1. The study found that over two thirds of the entire respondents mentioned that job satisfactions affect performance at work.
2. The study moreover revealed that the factors of job satisfaction have positive and significant influence on performance at the work place except relationship with managers
3. The study moreover revealed that the factors of job satisfaction have positive and significant influence on performance at the work place except relationship with managers.
4. However, while there was no relationship between management recognition and performance, the results found a negative effect of relationship between managers on performance.

Challenges to job satisfaction and performance

1. The study found that the major challenge was salaries or pay such that, about 35% stated that their salaries hardly cover their needs (35.1%).
2. It was also founded that promotion (33.8%) and rest time (17.6%) were some of the challenges working against the performance of the workers at the banks.
3. Others (5.4%) also stated that the work at the bank does not take into account their training.

Suggested measures to improving work performance

1. It was seen that most of the respondents (40.5%) suggested that there should be increases in the salaries of workers.
2. Again, about also 20% stated that employers must pay fringe benefits and ensure the promotions of workers.
3. It was also suggested the banks have training and development in place (20.3%) and also have a strategic plane to follow.

Conclusion

Based on the findings of this study, the following conclusions can be drawn concerning the staff of banks captured under the study.

Factors of job satisfaction on work performance

Factors that determine job satisfaction are compensation/pay, promotion, relationship with co-workers and managers, nature of work, training and development and safety at the workplace. The study established that bankers are aware that their satisfaction at their respective position in the banking fraternity has a level of effect or influence on their performance at work even though few disagreed with the assertion.

Relationship between job satisfaction and performance at the work place

On the extent to which factors of job satisfaction affect performance, the study revealed that compensation/pay, promotion, safety at work place and training and development are the most important factors influencing job satisfaction and work performance. This is followed by the other factors such

as relationship with managers, supervisors, management recognition and training and development which are considered by the bankers as 'more important' in terms of ranking. The study had no factor which was considered not important, as none of the respondents responded to that effect. Several factors affecting job satisfaction and work performance was considered under this study, these include Compensation/Pay, Promotion Relationship with managers and co-workers, management recognition, Safety at the work place and Training & development. A multivariate regression analysis showed that all the factors have a significant influence on job satisfaction and performance at the work place, however pay and compensation, Safety at work place, promotion and training and development are the factors with the greatest influence.

Challenges to job satisfaction on performance

From the trending analysis, there were some key factors that ran through the study. Issues with pay, promotion, safety and training and development were the prevailing factors. This trend reflected in their challenges faced by these bankers. Challenges related to salary and job promotion issues were the most pressing challenges facing bankers in the selected financial institution under the study. Most of them complained that their salary hardly covers their needs and wished for an increment. The other problems were promotion, the issue of, training and development and attitude of co-workers, supervisors and managers.

Recommendations

Based on the findings and conclusion the following recommendations were made;

1. The study established that for banks to satisfy their workers and increase their work performance thus employers must pay attention to some key factors such as pay and compensation, promotions, training and development of their employees. It is recommended that promotion should be done when it is due to help curb routine activities that dissatisfy employees at a particular point in time of their career to help utilise their potentials.
2. Employers and management must also try to improve on fairness and uniformity at work thus making sure employees get well-deserving salaries, given promotions to deserving employees by juxtaposing it with qualifications and experiences and given opportunities to the workers to upgrade themselves as well as organising refresher courses for employees.
3. Management should make it a point to develop teamwork amongst employees. This will help develop relationship among co-workers and managers thus helping workers to and share ideas to foster unity and bonding to develop job satisfaction among employees.
4. It is also recommended that financial institution must take into consideration to adjust their pay structure to include fringe benefits and compensation to motivate the workers to be satisfied at work. This is

because for performance of a worker to increase, their corresponding salary must be adjusted to suit their input at work place.

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APPENDICES

Appendix A: Questionnaire

**UNIVERSITY OF CAPE COAST
SCHOOL OF BUSINESS
QUESTIONNAIRE ON JOB SATISFACTION AND THE
PERFORMANCE OF SELECTED BANK STAFF IN CAPE COAST
METROPOLIS**

Dear Respondent,

I am a student of the University of Cape Coast, offering Master of Business Administration programme at the School of Business. This questionnaire attempts to solicit for information for my research work on assessing job satisfaction on the performance of selected bank staff in cape coast. This research is in partial fulfillment of the requirement for the award of a Master of Business Administration Degree in General Management at the University of Cape Coast. This data is purely for an academic exercise and your anonymity is assured. Again, while assuring you of absolute confidentiality, you are also implored to be as sincere as possible in your responses. I shall be grateful if you could take a little time to complete the questionnaire.

Thank you for your co-operation.

Please tick (✓) the appropriate responses to the questions, unless otherwise stated, responses are both open and closed.

DEMOGRAPHIC INFORMATION

1. Sex
 - i. Male []
 - ii. Female []
2. Job position
.....
3. Years of work/experience
 - i. Less than 5 years []
 - ii. 5-10 years []
 - iii. 10years and above []
4. Marital status
 - i. Single []
 - ii. Married []
 - iii. Separated/Divorced []

FACTORS OF JOB SATISFACTION AND WORK PERFORMANCE

5. Which of the following factors do you consider to be a factor that determines your job satisfaction? Please tick the appropriate factor.
 - i. Compensation/Pay []
 - ii. Promotion []
 - iii. Relationship with co-workers []
 - iv. Relationship with managers/supervisors []
 - v. Nature of work []
 - vi. Management recognition []
 - vii. Safety at the workplace []
 - viii. Training and development []

ix. Others (Please specify)

.....

6. To what extent do you consider these factors important to your job satisfaction?

Please tick from the alternatives 1, 2, 3, and 4. Most Important – 1, More Important – 2, Important – 3 Not Important – 4

	Most Important	More Important	Important	Not Important
i. Compensation/Pay				
ii. Promotion				
iii. Relationship with managers				
iv. Supervisors				
v. Nature of work				
vi. Management recognition				
vii. Safety at the workplace				
viii. Training and development				

**RELATIONSHIP BETWEEN JOB SATISFACTION AND
PERFORMANCE AT THE WORK PLACE**

7. Do you think job satisfaction affect performance at work?

- i. Yes [] ii. No []

8. Are you motivated enough to achieve your work target?

- i. Yes [] ii. No []

9. What are the work related factors influencing your work performance over the last 2 months

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10. To what extent does employee satisfaction affect employee performance?

GE= greater extent; SE = small extent; NE = no extent

No	Item	NE	SE	GE
i.	Pay/compensation			
ii.	Less work stress/less workload			
iii.	Training and development			
iv.	Safety at the workplace			

CHALLENGES TO JOB SATISFACTION AND PERFORMANCE

Please tick the one(s) that is applicable to you

11. What are the challenges to job satisfaction and performance at the work?

- i. My salary hardly covers my needs []
- ii. I have not obtained promotion []
- iii. My work does not allow rest time []
- iv. My work does not take into account my training []
- v. Attitudes/behaviour of co-workers related to a task []
- vi. My superiors take impulsive decision and are often not available when needed []

MEASURES TO IMPROVE WORK PERFORMANCE

Please tick the one(s) that is applicable to you

12. What are the measures to improve work performance and job satisfaction?

- i. Fringe benefits/promotions []
- ii. The bank should have a strategic plan to follow []
- iii. Training and development []
- iv. Increase salaries []

13. What other measures can you mention?

.....
.....
.....

**APPENDIX B:
INTRODUCTORY LETTER**

**UNIVERSITY OF CAPE COAST
COLLEGE OF HUMANITIES AND LEGAL STUDIES
SCHOOL OF BUSINESS
DEPARTMENT OF MANAGEMENT**

Dear Sir/ Madam,

INTRODUCTORY LETTER

The bearer of this letter, Mr. Richard Appiatse Sam, is an MBA (General Management) student of the above-named department. He is writing his dissertation on the topic “Assessing job satisfaction on performance of selected bank staff in Cape Coast Metropolis”.

Kindly assist him to administer his questionnaire in your organization.

We appreciate your co-operation.

Yours faithfully,

Signed

Dr. (Mrs.) Abigail Opoku Mensah

HEAD

APPENDIX: C

Table 1: Respondents who participated in the study

Respondents	Number
National Investment Bank (NIB)	14
Ghana commercial bank	32
Prudential bank	11
Kakum rural bank	17
Total	74

Source: Field data, Sam (2017)

APPENDIX: D

Table 1: Bio-data of respondents

Characteristics		Frequency	Percent
Sex	Male	38	51.4
	Female	36	48.6
Marital Status	Married	48	64.9
	Single	21	28.4
	Separated/Divorced	5	6.7
Position	Front office staff	41	55.4
	Back office staff	33	44.6
Years of experience	Less than 5years	18	24.3
	5-10years	33	44.6
	10years and above	23	31.1

Source: Field data, Sam (2017)

APPENDIX: E

Table 2: Factors that determines job satisfaction

Factors of job satisfaction	Frequency	Percent
Compensation/pay	12	16.2
Promotion	26	35.1
Relationship with co-workers	17	23.0
Relationship with Managers/supervisors	1	1.4
Nature of work	5	6.8
Safety at the workplace	7	9.5
Training and development	6	8.0
Total	74	100.0

Source: Field data, Sam (2017)

APPENDIX: F

Table 3: Do you think job satisfaction affect performance at work?

Response	Frequency	Percent
Yes	65	87.8
No	9	12.2
Total	74	100.0

Source: Field data, Sam (2017)

APPENDIX: G

Table 4: Extent to which factors of job satisfaction affect work performance

Descriptive Statistics			
Factors	Mean	Std. Deviation	N
Compensation/Pay	1.4595	.68625	74
Promotion	1.4730	.66668	74
Relationship with managers	2.0811	.90291	74
Supervisors	2.2027	.79346	74
Management recognition	2.0000	.90660	74
Safety at the work place	1.5946	.75705	74
Training and development	1.6486	.78396	74

** Most Important 1 More Important 2 Important 3 Not Important 4

Source: Field data, Sam (2017)

APPENDIX: H

Table 5: Multivariate Regression of factors affecting job satisfaction

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	85.562	8	10.695	2.608	.015 ^b
Residual	266.559	66	4.101		
Total	352.122	73			

a. Dependent Variable: Job satisfaction

b. Predictors: (Constant), Training and development, Compensation/Pay, Management recognition, Safety at the work place, Promotion, Relationship with managers

Source: Field data, Sam (2017)

APPENDIX: I

Table 6: Regression Model

Model	Unstandardized Coefficients		T	Sig
	B	Std. Error		
(Constant)	2.795	1.014	2.756	.006
Compensation/Pay	.149	.052	2.854	.005
Promotion	.607	.062	9.790	.000
Relationship with managers	-1.268	.433	-2.928	.002
Management recognition	.299	.306	.977	.379
Safety at the work place	1.304	.410	3.180	.000
Training and development	.792	.399	1.984	.067

a. Dependent Variable: performance at work

Source: Field data, Sam (2017)

APPENDIX: J

Table 7: Challenges to work satisfaction and performance

Challenges	Frequency	Percent
My salary hardly covers my needs	26	35.1
I have not obtained promotion	25	33.7
My work does not allow rest time	13	17.6
My work does not take into account my training	4	5.4
Attitudes/Behaviour of co-workers related to a task	4	5.4
My supervisors take impulsive decision and are often not available when needed	2	2.7
Total	74	100.0

Source: Field data, Sam (2017)

APPENDIX: K

Table 8: Measures to improve work performance & satisfaction

Measures	Frequency	Percent
Increase salaries	30	40.5
Fringe benefits/promotions	15	20.3
Training and development	15	20.3
The bank should have a strategic plan to follow	14	18.9
Total	74	100.0

Source: Field data, Sam (2017)