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TROUBLESHOOTING EMPLOYEE BEHAVIOR ISSUES AT
MUTAHID DEVELOPMENT FINANCE INSTITUTION

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Measuring Job Satisfaction at Mutahid Development Finance Institution

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List of acronyms

DFI – Development Finance Institution

MISFA - Microfinance Investment Support Facility for Afghanistan

MEDA - Mennonite Economic Development Associates

USAID - United States Agency for International Development

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Executive summary

Job satisfaction is an important issue in the field of service. Especially in such a competitive area as banking. Its importance is due to the fact that it affects the performance of the company and may affect the primary goals the company struggles to achieve. This particular consultancy project is aimed at finding the gaps in organizational behavior at Mutahid DFI, namely, the level of satisfaction of its employees with their job.

The consultancy project was carried out by using the convenience sampling method through surveying 94 employees of Mutahid DFI at three branches. The data was gathered via a five-point Liker scale questionnaire developed for this project, which consisted of nine facets (pay, promotion, supervision, peers, contingent rewards, fringe benefits, operating procedures, communication and nature of work) of job satisfaction as well as demographic variables.

Descriptive statistics were employed in order to understand the satisfaction with each facet. Additionally, while cross-tabulations were employed in order to understand job satisfaction with each demographic variable.

According to the results of the study, the general satisfaction of Mutahid DFI employees is ambivalent; this state is also seen for each facet. The employees were relatively satisfied with nature of work, supervision and promotions, whilst relatively less satisfied with operating conditions, pay and fringe benefits.

Appropriate recommendations for improving the state of satisfaction were presented as a logical consequence of this study.

Chapter 1. Introduction

1.1. Background of the study

There is no doubt that human play the central role in the existence and development of any organization, society or other group be it political, social, cultural or economical. It is the human who influences whether the organization will develop or gradually degrade. Given that people spend most of the time at work it becomes crucial to guarantee such working conditions so it brings satisfaction to employees making them not only stay at the organization (Jackofsky & Peters, 1983), but do their best to enhance the development of the organization (Ingersoll, 2001). From this point of view, job satisfaction has always been of great importance making it the most investigated topic in organizational behavior (Rafferty & Griffin, 2009). Job satisfaction is about the way employees feel about the job and it is various dimensions (Spector, 1997). People feel satisfied when their job is appraised at work (Locke, 1976).

It becomes clear from the above-mentioned definitions that low satisfaction level with the job leads to low level of loyalty to the organization and to employees leaving the organization (Le´vy-Garboua, Montmarquette, & Simonnet, 2007), causing high turnover rates, which is one of the strategically crucial issues of any organization. According to one of the first researchers of employee turnover, Jackofsky and Peters (1983), there is relationship between employee turnover and job satisfaction. One should understand that the departure of employees from work is fraught with negative consequences both from a financial point of view and from the point of view of an outflow of human capital, which, as we have already said, is one of the fundamental factors in the existence and development of an organization. From the financial viewpoint, all actions related to

the management of human resources (recruitment, training, orientation etc.) are accompanied by financial costs. A loss of an employee is a loss of costs incurred on the mentioned human resources activities. From the human capital viewpoint, there is a risk of hiring new but inexperienced, who also may not fit to a new organization from personal perspective, which consequently may result in low performance of the department or the whole organization. On the other hand, an organization may dramatically benefit if it knows how to sustain high level of job satisfaction and which factors exactly influences this satisfaction. Hence, investigation of job satisfaction plays a crucial role and has an outstanding significance for the executives such as managers, scientists, policy makers and others.

Given that, the employees are the foundation stone of any organization it is vital to focus on their effective utilization and preservation at work place. In order to be productive and motivated the employees must be satisfied with their job, thereby it's of high importance to measure the level of satisfaction periodically. A snapshot on job satisfaction of employees should be made to understand the internal atmosphere within the organization. Researchers identified several factors influencing job satisfaction. For instance, according to Saeed et al., focuses on relationships at work and highlights "manager's attitude, organizational culture, personal problems, job content and financial rewards" (2013, p. 1200) to have a great impact on the performance of workers. Hong, Hamid, & Salleh (2013), on the other hand, stress out, social demographic variables such as gender, age, salary and literacy of employees. Nonetheless, вepending on the industry, certain factors affect employee satisfaction to a greater or lesser extent.

From this view of point, the banking sector is no exception. Given that the banking sector is one of vanguards of service industry and satisfaction of employees with their job has impact on their performance (Fu & Deshpande, 2014) constantly maintaining the level of satisfaction of its employees is one of the important tasks. To this end, Mutahid Development Finance Institution, is willing to conduct a research among its employees in order to assess their level of satisfaction. This is the first such endevaour and based on the results the Mutahid DFI is considering necessary managerial improvements in order to increase/maintain effectiveness of the staff's performance.

1.2 Research Statement

Undoubtedly, the banking sector is one of the most competitive sectors, given that there are both local and international banks operating in every country. This competition is in terms of not only such assets as technology, resources, marketing and the like but primarily in terms of human capital (Bushra, Usman, & Naveed, 2011), which is the operator of the same technology and resources. The employees of the organization are its main asset (Karim, Islam, & Mahmud, 2014). Given this fact it is of high importance to maintain high level of job satisfaction. Because "If they are highly satisfied with the job they produce more which is profitable for the organization" (Karim, Islam, & Mahmud, 2014, p. 70). Previously, it was mentioned that unsatisfied employees tend change their jobs (Le´vy-Garboua, Montmarquette, & Simonnet, 2007). Accordingly, the companies in this sector must do their best to keep its skilled personnel satisfied. Unsatisfied employees not only quit their jobs but more often negatively impact the company's operations and performance in whole.

Mutahid DFI has been operating in banking industry of Afghanistan since 2011. Currently it employs about 300 employees with eight branches across the country (Najafzadeh, 2021). In order to retain and increase market share, the managers of Mutahid DFI must clearly understand and

ensure a healthy environment within the organization in order to make the its skilled personnel loyal and committed to the organization and its goals.

There are negative consequences as the results of dissatisfied employees. For this reason, it is in the interest of company managers of owners to determine timely if dissatisfaction exist in the organization and make the necessary resources in order to solve this problem (Henne & Locke, 1985). The first problem is related to lack of employee engagement. This problem reveals in low commitment to the policies and targets of company (Najafzadeh, 2021). The second problem is associated with low level of performance (Najafzadeh, 2021). The enhancement of satisfaction of employees with their jobs grants an increase in the productivity of the company and performance of staff (Dickson & Lorenz, 2009). And finally, the third problem is associated with lack of awareness of satisfaction of employees (Najafzadeh, 2021). Since the banking sector is one of the spheres of the entire service industry and satisfaction of employees has "a significant impact on service quality delivered" (Malhotra & Mukherjee, 2004, p. 162), it is extremely important to have one's finger on the pulse.

Having considered the above mentioned, it is of high importance for Mutahid DFI to ensure that satisfaction of its employees is timely assessed and necessary organizational changes are made to prevent undesired consequences which may negatively harm the productivity of the organization.

1.3 Research Purpose and Question

Due to the fact that job satisfaction has impact on job performance (Fu & Deshpande, 2014) and willingness (Jackofsky & Peters, 1983) to stay at an organization, the purpose of this study is to understand how the employees of Mutahid DFI feel about their work in whole. The primary goal is to measure the level of satisfaction with facets of job satisfaction (these facets will be described in the following chapters) and highlight the most lacking ones for further managerial considerations. The second objective is to provide necessary recommendations based on the assessment of job satisfaction and review of literature. Based on the stated objectives this consultancy project aims to find answers to the following questions:

1. What are the factors that affect job satisfaction at Mutahid DFI?
2. To what extent are the employees of Mutahid DFI satisfied with their job?
3. What could be undertaken to improve the level of satisfaction of Mutahid DFI employees?

1.4.1 Company background

Mutahid Development Finance Institution is an Afghan company, which was established in 2011 with direct support of such institutions as USAID, MEDA and MISFA. The main activity of the company consists of providing affordable financial products and services to financially disadvantaged small and medium-sized businesses across Afghanistan (Mutahid Development Finance Institution, 2013). By taking advantage of best components, preserving remarkable financial sources and retrieving previous lessons learned Mutahid DFI is the logical result of merger of six various financial institutions (Mutahid Development Finance Institution, 2013). Main idea behind Mutahid DFI's philosophy is to deliver easy accessible financial services to poor and underserved population. Mutahid DFI is the leading financial institution of the country providing Islamic finance in affordable and simple manner. It also operates in completely cashless structure and actively using agency networking. The company has around 300 employees in 8 branches. Mutahid DFI is also actively providing financial literacy enhancement services through

its agents and employees. The vision of the company is as follows: "to become a world-class financial services organization that provides products and value-added services to the economically challenged and un-banked population of Afghanistan, helping them generate higher incomes, build an asset base and achieve a sustainably better standard of living" (Mutahid Development Finance Institution, 2013). The mission of the company is as follows: "Mutahid DFI's mission is to offer financial services to, and create opportunities for, Afghan entrepreneurs, through an operationally self-sustainable, innovative, development finance institution" (Mutahid Development Finance Institution, 2013). Trying to keep up with global trends in the use of modern technologies, the bank intends to expand in digital finance services, remote payment services and use of digital ecosystems available in the country in near future.

1.4.2 SWOT analysis of Mutahid DFI

In order to be economically sustainable all companies must have a clear understanding of their strengths, weaknesses, emerging opportunities and possible threads. From this point of view, SWOT analysis helps to get necessary information on ongoing situation, available resources and chances. By revealing shortcuts and opportunities for development SWOT analysis is a vital tool which should be considered especially by commercial organizations. Below is shown the SWOT analysis conducted specially for Mutahid DFI.

Strength	Weakness
• Easy access to capital and funding • Leadership in the market of microfinancing • Extensive service network • Loyal customers	• Low automated system • Low performance • No online advertising experience • No online banking
SWOT	
Opportunities	Threats
• Broaden service network • Expand no of products • Developed online engagement with clients • Limited competition in microfinance	• Unstable economic situation • Laggard in technology • Entrance of new competitors

Strength

Access to financial sources is one of the determining factors of the success of any company. This allows a company to be more flexible and strong in terms of facing economic and market challenges. Being supported by MISFA, WorldBank, MEDA and USAID Mutahid DFI benefits

from access to necessary financial resources to be able to tackle the competition in the market. A company possessing **the leading position in the market** has several competitive advantages, e.g. lower product and sales cost, premium price etc. Being the leader in microfinancing market, Mutahid DFI, compared to its competitors, has a higher profitability due to the factors mentioned. In order to gain a large market share and, consequently, a high volume of sales, a company must possess a sufficient quantity of facilities in order to be able to reach its potential clients. With **extensive service network** of 300 employees with 8 branches the bank is able to extend its presence to its potential clients across the country. **Loyal customer base** is another competitive advantage of any company. Given the fact that loyal customers are willing to make repeat purchases it helps to maintain stable cash inflow. During its existence in the microfinance market, the company has acquired a sufficient number of loyal customers that bring it profit in the long term.

Weakness

The **level of automation** in the company is at a very low level. The implementation of operational activities is largely poor due to the low level of application of information technology. Another weakness is associated with **low performance** of the staff. The company lacks high-level customer service and sustainable development due to inappropriate motivation and management. Today, online platforms are one of the forefront of competition in any market. The company is lame in terms of **online advertising experience**, preventing it from advertising its services and products to a wider public. Moreover, with aim of fast and relatively cheap reach of its customers, the modern banks spend large investments into **online banking**. As stated before, due to significantly low automation of its service Mutahid DFI has not developed it is online banking products and services. In modern business, this is one of the most important tools for survival in the field of financing with which the bank must deal as soon as possible.

Opportunities

A thorough examination of the company's capabilities has shown that there are a number of opportunities that the company can and should seize to maintain and strengthen its dominant position in the microfinance market. Although the bank has 8 branches there is a room for increasing the number of facilities to **broaden its network**. Moreover, currently there are few products offered in the market by Mutahid DFI. The **creation of new products** will help in assimilating new market horizons. In order to maintain their position in the market, companies must keep up with current technologies. For this purpose, the bank should be presented on digital platform to be **able to engage** with its customers 24/7. In addition, low competence in microfinance market grants the bank high revenue in the long run.

Threats

Currently, the **economic situation** in the Afghanistan leave something to be desired. This is largely due to the political situation in the country. This, in turn, poses great threat on the existence of the whole financial market. Mutahid DFI, compared to its competitors, is a **laggard in technology**. This is fraught with the fact that competitors, using technological innovations, can take a more leading position. As in any other industry, the financial sector also faces the risk of **new players emerging**. The emergence of new competitors can negatively affect the company's revenues, as well as its profits.

1.5 Research significance

The consultancy project purposes to reveal the factors that cause dissatisfaction of the employees of Mutahid DFI. The significance of this study would affect the following stakeholders: **managers**, **owners** and ordinary **employees**. The primary beneficiary of the results of the research, Mutahid DFI, will benefit from the revealed shortages (if any) in the organizational climate affecting job satisfaction, which consequently leads to low productivity of the organization. Secondly, since this is the first such research conducted for Mutahid DFI, it would serve as a baseline study for the managerial staff for timely measurement of satisfaction of its employees. Based on the results the managers will be able to undertake necessary measurements, such as motivation (e.g. promotion and pay), training etc., and understand whether the undertaken measures were effective or not by conducting re-examination. Consequently, the combination of periodical assessments and improvement measures would enable the company to increase productivity. Not only the managerial staff and owners would benefit from the study. At the end of the day, this study was aimed at the improvement of job satisfaction facets (pay, promotion, supervision, etc.) faced by the employees of the bank. Due to appropriate consequent managerial decisions based on the research results, the employees would benefit from better working conditions, which would also have a personal positive impact on employees.

1.6 Research structure

This consultancy paper consists of five chapters: introduction, literature review, methodology, findings, and recommendations. The first chapter starts with the information on the background of this study followed by purpose and specific questions set to investigate the problem at Mutahid DFI. The third part is devoted to providing general information on company background. The forth part identifies the problems that formed the basis for conducting this study. The significance of this research is explained in the fifth part. Finally, the last part provides brief information on the structure of this paper.

The second chapter is fully dedicated to reviewing existing literature. As with many other studies, the first part of this section is devoted to defining the very concept of job satisfaction. Models and theories of job satisfaction, as well as the factors affecting job satisfaction is reviewed within the frame of second and third parts, accordingly. The fourth part deals with the consequences of inadequate organizational management leading to lowering job satisfaction. The last part reviews most commonly used instruments for measuring job satisfaction.

The third chapter outlines the methodology of this study. In this chapter, the structure of the whole analysis of satisfaction of Mutahid DFI employees is reviewed and justified. This chapter consisting of seven parts starts with explaining the research process and outlining the steps required for conducting a proper study and yielding accurate data. Next, the research design and its components, namely philosophy, approach, strategy, method and time horizon, is explained and justified. Thirdly, the purpose of the study is explained and warranted. The fourth part provides information on chosen sampling technique and undertaken procedures to yield reliable data. In the fifth part, the method of data collection, as well as the analysis, is explained. The last two parts of this chapter is devoted to ethical considerations and methodological gaps.

The fourth chapter discusses the findings yielded from collected data. This chapter presents the results from the assessment of job satisfaction at Mutahid DFI. The collected data is presented in the form of tables and graphs for illustrative purposes.

The last chapter of this master dissertation is devoted to discussions of recommendations. The recommendations are presented as the logical inference based on the results discussed in the fourth and second chapters.

Chapter 2: Literature review

2.1 Definitions of Job satisfaction

A pleasant emotional state that results from evaluating one's job or work experience is called job satisfaction (Locke, 1976). This results when someone values a certain aspect of a job and the corresponding expectations linked to that aspect of the job are met. In this case, the satisfaction of a person is positively impacted. Accordingly, expectations that are not met result in negatively impacted satisfaction. Before deep-diving into specifications and consequences of job satisfaction, it is important to understand this definition.

As with many other definitions, there is no sole common definition of job satisfaction within the scientific society. According to Hoppock (1935), one of the earliest researchers, job satisfaction is a bouquet of psychological, physiological, and environmental factors making one truly feel satisfied with his/her job. Along with accepting the influence of external factors on job satisfaction, this approach also deals with the internal attitude of an employee of how he or she feels. Vroom (1964), on the other hand, gives meaning to an employee's role at the organization. Talking about employee satisfaction, he defines it as affective orientation expressed by people arising from the roles they occupy. Kemelgor (1982) defines job satisfaction/dissatisfaction as a functional relationship perceived by an individual between i) his/her expectations towards the job and what he/she gets from it and ii) the degree of importance attached to it. According to Lawler (1990), job satisfaction is a feeling that resulted from received rewards at the workplace. Cranny, Smith, & Stone (1992) interpret job satisfaction as a reaction resulting from the comparison of desired and factual outcomes. Spector (1997), also focusing on the emotional component, states that job satisfaction is about people's feelings towards various facets of their job and their jobs in general. Job satisfaction is an attitude towards one job arising from the inequality between anticipations and observed realities in quantitative terms (Robbins, 1998).

More recent researchers define job satisfaction focus on the content of rewards obtained from a job in terms of intrinsic motivation (Statt, 2004), positive and negative attitude towards the job (Armstrong M. , 2006), and attitude towards the facets of the job (George & Jones, 2008).

Having summarizing all the above-mentioned definitions it can be concluded that job satisfaction, in general, is a state of feeling of an employee with various facets of his/her job. Exactly because of this reason, this study was conducted based on adopting Spector's (1985) scale consisting of 36 items of job satisfaction. This scale reflects respondent's satisfaction with nine facets (pay, promotion, contingent rewards, rewards, satisfaction with co-workers and supervisors, job nature, work environment, and organizational communication) of job satisfaction.

2.2 Models and Theories of Job Satisfaction

According to Shajahan & Shajahan (2004), job satisfaction theories are divided into two parts: content theories and process theories. Process theories emphasize attention to specific values, which are related to job satisfaction, whilst content theories mainly focus on values, which contribute to satisfaction but not necessarily cause the latter (Knoop, 1994). This section will discuss several popular theories and models regarding satisfaction.

Being a motivational theory, **Maslow's hierarchy of needs** (McLeod, 2020) comprises five levels of human needs visually represented as a pyramid. These levels are physiological needs, safety needs, belongingness and love needs, esteem needs, and self-actualization. According to this theory, every previous need must be satisfied before a person can take up a higher one (Maslow, 1953). However, afterward, he made clear that being satisfied does not necessarily mean that a person must be satisfied 100 percent. If a need is more or less satisfied, an employee considers the next level of needs to be satisfied (Maslow, 1987). Disserting on the above-mentioned five levels of needs he identifies each of them as follows:

1. **Physiological needs** – the basic needs for the existence of any person, e.g. food, water, sex, sleep, shelter. Maslow emphasized the primary role of these needs: the latter were secondary.

2. **Safety needs** – followed by physiological needs, a person needs to feel safe in terms of law, physical security, environmental order, etc.

3. **Love and belongingness needs** – after the first two needs are satisfied, the third level of needs, in which the desired person is feeling belongingness, i.e. interpersonal relationships. These are friendship, trust, intimacy, acceptance, being part of society.

4. **Esteem needs** – these needs, according to Maslow, are split into esteem towards oneself (dignity, achievement, mastery, independence) and desire of respect of other people (e.g. prestige, status).

5. **Self-actualization needs** – the desire for self-realization in terms of finance, career, etc.

In brief, i) people are motivated on the basis of this hierarchy, ii) these needs are organized in a such way that before commencing the higher needs, lower needs, which are fundamental, must be met.

Like any other theory, Maslow's theory of hierarchy of needs has also been criticized by the academic community (Neher, 1991; McLeod, 2020). According to Neher (1991), Maslow's theory needs reworking. First of all, Neher claims that Maslow fails to incorporate cultural input into his theory which is vital for the development of human beings. Secondly, the satisfaction of lowers needs does not necessarily diminish their urgency for the arousal of higher needs. Thirdly, higher needs, compared to lower needs, can be chosen by an individual. Hence, they do not necessarily operate with the lower needs, as Maslow proposed. Finally, it's not necessary to satisfy high-level needs in order to feel satisfied: sometimes, the satisfaction of lower needs is enough. McLeod (2020) in his article pointed out flaws and limitations in Maslow's theory. The most important limitation of Maslow's theory is related to methodology. Maslow chose a biographical analysis of the qualitative method in his study, which is considered by the author as "extremely subjective as it is based entirely on the opinion of the researcher" (McLeod, 2020, p. 13). Secondly, McLeod argues that Maslow's theory was based on a biased sample (McLeod, 2020, p. 13). Besides, it is incredibly hard to test Maslow's idea of self-realization such that causal connections can be set up.

One of the conceptual theories of job satisfaction was introduced by **Herzberg** et al. (1959): a **two-dimensional model** of elements affecting work attitudes. In this model, the authors highlight two sets of factors distinguishing events at work that lead either to extreme satisfaction (intrinsic factors) or to extreme dissatisfaction (extrinsic factors). Intrinsic or motivating factors are those factors, which originate from executing work and from experiencing feelings of accomplishment such as recognition, responsibility, achievement, and advancement. According to the authors, these

are strong factors of job satisfaction. Extrinsic or hygiene factors, on the other hand, are supervision, relationships at work, working conditions, payment. Compared to intrinsic factors, extrinsic factors do not lead to job satisfaction but the absence or unsatisfied level of these factors inevitably causes dissatisfaction. That is why these factors are also called as maintenance factors. Even though, this theory is one of the most cited ones in academic literature it was criticized for being "methodologically bound" (House & Wigdor, 1967, p. 371), "based on faulty research" (House & Wigdor, 1967, p. 371) and "inconsistent with past evidence concerning satisfaction and motivation" (House & Wigdor, 1967, p. 371).

Another traditional theory of job satisfaction was put forward by **Hazer** (1976). This theory considers the sense of individuality as a whole, comprising not only environmental factors but also those related to the job. Hazer claims that an employee is not satisfied or not satisfied with his or her job: satisfaction and dissatisfaction, in essence, are viewed as two opposing to each other state.

Vroom (1964) views job satisfaction from viewpoint of reciprocation of both workplace and personal factors. In addition, compared to previously mentioned theories, Vroom's theory incorporates the aspect of employee expectation. That is why it is also called **expectation theory**. According to this theory, the compensation of an employee is positively proportional to the accomplished job and occurred difference between anticipated compensation and real outcomes results in dissatisfaction. This theory views human behavior as a function of three factors: a) discerned value of compensation based on a particular behavior, b) expectation of an employee associated with a reward for a particular behavior and c) the probability of perceived relationships between the degree of efforts and degree of performance.

According to the **discrepancy model**, job satisfaction is the difference between an employee's desires, values, and anticipation and what he/she gets in reality. Thereby, if an employee gets less than expects he/she gets dissatisfied. Maslow's hierarchy of needs theory, two-factor theory, ERG theory, and McClelland's needs theory are based on the discrepancy model (Aamodt, 2004).

The central paradigm of one of the most popular job satisfaction models, the **affect theory** of Locke (1976), is also the discrepancy between an employee's expectations and what he experiences at the workplace. In addition, the author argues that the degree of value placed on a given facet of the job by an employee is a moderate of satisfaction.

Another theory was introduced by **Hackman and Oldham** (1975) and is called the job characteristics theory. According to this theory, there are five factors (autonomy, task significance, variety of skills, identity of task, and job feedback) that have an impact on the results of both employees and the organization. Implementation of Job Diagnostic Survey developed, a tool for evaluation of mentioned factors, by the authors revealed that the combination of these factors are predictors of overall satisfaction with job.

Adams created the **equity theory** (Adams J. S., 1965), which provides helpful and straightforward insights into the relationship between incentives and the likely happiness that individuals derive from them, as well as assisting in the qualification of the expectations model. Adams' equity theory comprises for aspects of inequity: i) the characteristics of inputs and outcomes; ii) the process of social comparison's nature; iii) factors due to which happens inequity and consequent effect and iv) possible responses which lead to the reduction of inequity. According to this theory, all possible factors contributing to the payback of personal investments are perceived by an individual as inputs, e.g. education, effort, beauty, etc. The distinguishing aspect of inputs is that the fact

perception of being valuable on an individual scale. The outputs, on the other hand, are all factors perceived by an individual, which are received as the logical result of inputs, such as advancement, recognition, increased salary, rewardss etc. Adams stresses out that individuals tend to compare the ratio of their inputs and outcomes with those of "others", individual or a group of people perceived as a model for comparison. Inequity happens when the personal ratio of inputs and outcomes is viewed unequally to that of "others'"; similarly, if in the perception of an individual a personal ratio of inputs and outcomes matches to that of "others'" a person feels equity. Adams highlights several cures to reduce or avoid inequity: 1) change his/her inputs or outcomes; 2) change the object of comparison; 3) change the Other's inputs or outcomes by influencing him/her and 4) misrepresenting his or her own or others' inputs or outcomes. Criticism also did not pass by Adams' equity theory. Arguing about the shortcomings of this theory, Pritchard (1969) focuses on three important points. First of all, it's difficult to determine whether a particular aspect of interrelations is perceived as an input or an outcome by an individual. Secondly, the characteristics of the potential "Other" chosen for comparison are not clarified; "How many Others will Person use? Are they mutually exclusive? Is there some ranking of the importance of different Others?" (Pritchard, 1969, p. 179). And thirdly, Adams fails to precisely distinguish the forms of inequity; difficulty emergences when considering these forms for the academic tests.

Situational occurrences theory of **Quarstein** et al. (1992) explains job satisfaction as the result of two factors: situational occurrences and situational characteristics. Situational characteristics include supervision, working conditions, pay, promotional opportunities, and company policies, which are considered by an employee before joining the organization. Situational occurrences, on the other hand, being positive (e.g. additional vacation) and negative (undesirable relationships with other employees), happen after a person joins the organization.

2.3 Factors affecting job satisfaction

There are two kinds of factors influencing job satisfaction: intrinsic and extrinsic factors (Herzberg, Mausner, & Snyderman, 1959). Extrinsic factors are salary, safe and comfortable working conditions, number of working hours, job security, the work itself, promotion, supervision, relationships with co-workers, etc. According to Vroom (1964), there are seven extrinsic factors: salary, promotion, acknowledgment from colleagues, capacity to connect with different specialists, speed of work, an employee's impression of their impact in decision-making, and perceived supervision. Intrinsic factors, on the other hand, include recognition, values, personality, etc. Studies on job satisfaction revealed age, gender and tenure also affect the satisfaction of an employee. Below is a literature review of some of the factors, which pose positive/negative impacts on job satisfaction.

2.3.1 Pay

Perhaps, one of the most important factors making employees feel satisfied at their job is salary. This statement especially holds true for those whose basic needs are not fully met. Although initially payment was not considered as a predictor of job satisfaction, later studies revealed the significance of salary in determining job satisfaction (Kanungo, 1982; Derlin & Schneider, 1994). A regression study conducted by Kim and Loadman (1994) among 2054 teachers from 10 universities, revealed that salary is a significant extrinsic predictor. Another study conducted by Malik, Danish, & Munir (2012) showed that pay has a remarkable effect on job satisfaction. However, according to a study conducted by Judge et al. "pay level is only marginally related to satisfaction" (2010, p. 157).

2.3.2 Promotion

Promotion is generally considered as an accomplishment or an achievement in the profession of a worker. Workers, particularly higher and center level representatives consistently have a powerful urge for advancement as it builds their compensation, notoriety, and status; subsequently, advancement fills in as a wellspring of fulfillment to workers. At the point when workers see that promotions are granted in a reasonable way and because of proper performance, they are likely to feel satisfied with their job (George & K.A, 2018). Several studies intended on identifying interrelationships between extrinsic factors and job satisfaction proved that promotion plays a significant role in job satisfaction (Pergamit & Veum, 1999; Kosteas, 2010; Khan, Nawaz, Aleem, & Hamed, 2012; Malik, Danish, & Munir, 2012; Naveed, Usman, & Bushra, 2011).

2.3.3 Supervision

Herzberg et al. (1959) reviewed this factor as an overall attitude of an employee towards his/her direct supervisor. Researchers who conducted studies intended to investigate the influence of extrinsic factors on job satisfaction found that while negatively reported supervision has a significant impact on lowering job satisfaction, job commitment and intention of employees to quit (Mardanov, Sterrett, & Baker, 2007), positively reported employee-supervisor relationships to have a positive impact job satisfaction, commitment, and lowers intentions among employees to leave the organization (Harris, Harris, & Eplion, 2007; Mardanov, Heischmidt, & Henson, 2008).

2.3.4 Peers

Healthy interpersonal relationships between all employees of the company positively influence good emotions and feelings and mutual support "between co-workers associated with jobs satisfaction (Harris, Winskowski, & Engdahl, 2007). These relationships include mentoring, helping with tasks and giving directions related to the job. According to Shirey (2004), good relationships positively influence the motivation of employees and job stress. Moreover, it helps to reduce intentions related to quitting the job (Morano, 1993). Shirey, at the same time, also points out that if the unsatisfactory level of support of co-workers leads to turnover possibilities and increased stress (Shirey, 2004).

2.3.5 Job Security

Talking about job security Herzberg et al. (Herzberg, Mausner, & Snyderman, 1959; Herzberg F. , 1966) considers objective factors that may have an impact on job security or tenure. According to Meltz, job security is "the maintenance of individuals in employment with no diminution of seniority, pay, pension rights, etc." (1989, p. 159). Job security is vital for affecting work-related outcomes (e.g. employee health, physical and psychological state, turnover, etc.) which is why it is so important (Yousef, 1998). Reduced commitment is the result of cuts in these areas. Job security is harmed by organizational instability and constant change with potentially harmful repercussions (Cooper, 2006).

2.3.6 Fringe Benefits

Fringe benefits are supplementary benefits given to an employee in addition to his monthly salary (CFI, 2021). Health insurance, company car, gym membership, tuition fees, pension are all examples of fringe benefits. General opinion concerning the significance of fringe benefits as a determinant of job satisfaction is controversial. Talking about pension, type of fringe benefits, Artz (2008) Donohue and Heywood (2004) claim that pensions have no significant impact on job

satisfaction. However, Bender et al. (2005) Heywood and Wei (2006) contradict this statement and found that pensions do have a positive impact on job satisfaction.

2.3.7 Contingent Rewards

Contingent rewards are appreciation by leadership, recognition of co-workers and rewards for a performed good job (Spector, 1985). According to Cole (2002), contingent rewards play a significant role in the enhancement of employee performance and overall engagement. Koehn, who conducted research for the dissertation, determined that "setting clear goals and offering contingent rewards both increase job satisfaction, an important attitude linked to job performance" (Koehn, 2015, p. 6). Continent rewards have been found to improve the performance of employees through enhanced creativity, development, flexibility, etc. (Schemerborn, 2009).

2.3.8 Operating Procedures

Human resource policies, work-life balance policies, rewards and promotion policies are examples of institutional policies. Every organization's operating procedure policy is crucial since it sets the tone for how activities are carried out. By creating a healthy and productive environment, organizational procedures contribute to job satisfaction (Maurya, et al., 2015). The exceptional role of organizational procedures has been researched by many researchers (Khushk, 2019; Ode, Kalimin, & Syaifuddin, 2019; Zardasht, Sewa, & Taha, 2020; Arif & Farooqi, 2014). The results of these studies indicate that work-life balance (Ode, Kalimin, & Syaifuddin, 2019), HR policies (Zardasht, Sewa, & Taha, 2020), compensation policies and performance evaluation systems positively influence job satisfaction.

2.3.9 Nature of Work

Employees who like their jobs are happier and more driven than those who don't (Gately 1997, as stated by Aamodt, 2004). Employees want employment that offers variety and freedom, as well as traits that are aligned with their skills. According to Luthans (1995), the content of employees' work is a primary determinant of job satisfaction. Job happiness is boosted by variables such as responsibility, promotion, and acknowledgment. While some employees enjoy a monotonous job, others become bored when they are assigned to one.

2.3.10 Communication

Communication is the central phenomenon of any organization. To build and develop the organization's products and services, members communicate with potential customers and clients. The role of communication within an organization has been studied by many researchers and results show that organizational communication has a positive effect on job satisfaction, job performance and job commitment (De Vries, van den Hooff, & de Ridder, 2006; Carrière & Bourque, 2009; Giri & Kumar, 2010). Hence, managers should pay high attention to the establishment of flourishing communication within the organization.

2.3.11 Personality

Employees have diverse personalities, and an employee's personality determines their level of pleasure. Personality influences a person's mental process and perception, making personality an essential factor in how people think and feel about their jobs. However, according to researchers, the relationship between personality traits and job satisfaction is either weak (Judge, Heller, &

Mount, 2002; Furnham, Petrides, Jackson, & Cotter., 2002) or absent at all (Dole & Schroeder, 2001; Thomas, Buboltz, & Winkelspecht, 2004).

2.3.12 Opportunity for Advancement

This component, according to Herzberg, Mausner, & Snyderman (1959), is related to an employee's attitude after a change in position or status. Research in this area shows that there is a positive relationship between job advancement and job satisfaction. Kosteas (2010) who investigated the effect of promotion and promotion expectations on job satisfaction using longitudinal analysis found that not only those who got promoted in the last 2 years demonstrated an increased job satisfaction but also those who believe to get promoted in the next years. One of the recent studies conducted by Noor, Khan & Naseem also revealed that "job promotion and job advancement have a positive relationship with job satisfaction" (2015, p. 1499).

2.3.13 Demographic variables

Personal characteristics and demographic characteristics of the workforce have been identified as key factors that cause proportional differences in job satisfaction (Khalizani, Hamisah, & Siew-Phaik, 2011). Khan & Khan (2011) state that the effect of demographic variables varies not only by a change in context but also by countries: a difference in the effect of demographic variables in developing and developed countries is observed. In their recent research, Ramachandran & Shanthi found that "the demographic variables age, income and religion had a significant impact on a couple of dimensions of job satisfaction" (2020, p. 3065). The relationship between demographic variables and job satisfaction has been of a wide pool of studies (Bedeian, Ferris, & Kacmar., 1992; Mok & Finley, 1986; Reid, Hurst, & Anderson., 2013; Ozturk & Hancer, 2011).

2.3.13.1 Age

Mottaz (1985), who investigated the relationship between age and job satisfaction among various occupational groups, came to the conclusion that age has an indirect positive effect on the satisfaction of employees given their relationship to rewards and values. Yet Bedian et al. (1992) pointing at the covariance of age tenure, consider that age is a less stable predictor of satisfaction. O'brien & Dowling (1981), on the other hand, claim that age alone cannot be accounted for the correlation between age and job satisfaction. However, satisfaction with job increases as the age of an employee increases (Brush & Moch, 1987; Siu, Spector, Cooper, & Donald, 2001).

2.3.13.2 Gender

The relationship between gender and job satisfaction has been vastly investigated by researchers at different times (Clark, 1997; Garcı́a-Bernal et al., 2005; Hodson, 1989; Mason, 1995). Interestingly, there is no consensus on the role of gender in job satisfaction. Some claim that women are more satisfied with their job (Bartol & Wortman, 1975; Clark, 1997; Murray & Atkinson, 1981; Hodson, 1989), yet others argue the opposite (Hulin & Smith, 1964; Shapiro & Stern, 1975). Nonetheless, the effect of expectations towards various aspects on job satisfaction of males and females is supported by several researchers. For instance, Garcia-Bernal et al. claim that "the degree to which each dimension has an impact is different for each sub-sample" (2005, p. 279). Oshagbemi (2000) who investigated the relationship between gender and job satisfaction found that job satisfaction was not influenced by gender, however, the connection impact of sex and rank (e.g. senior lecturers, professors) was genuinely huge.

2.3.13.3 Occupational position

It is accepted that occupational position may pose a great impact on one's job satisfaction; by providing more prominent self-rule, challenge, obligation and more noteworthy freedom high occupational levels grant more satisfaction (Schultz & Schultz, 2006).

According to Super, one of the early researchers of determinants of job satisfaction, "there is a significant, but not linear, relationship between occupational level and job satisfaction (1939, p. 562). Later researchers in this field also showed that there was a relationship between occupational level and job satisfaction (Dunnette, Campbell, & Hakel, 1967; Landy, 1989; Hancer & George, 2003). Yet some other studies did not support this evidence (Robieet al., 1998; Choudhry, 1989).

2.3.13.4 Education

The studies aimed at investigating organizational behavior also examined the role of education on job satisfaction. For instance, in their study, Glenn and Weaver (1982) using the data of a national survey, hypothesized that education, without taking into consideration extrinsic rewards, had no effect on job satisfaction. The conducted regression analysis did not support the authors' hypothesis, which indicated that education had a positive effect on job satisfaction. Research findings indicate that there is no consensus yet on the degree of the effect of education on job satisfaction Vila & Garcia-Mora (2005) state that the effect of education on job satisfaction differ in terms of size and direction; overqualified people are less satisfied compared to those whose level of education matches the executed job. Yet Fabra & Camison, who investigated both the direct and indirective effects of education on the satisfaction via using structural equation model, claim that workers upholding high educational levels report a high level of job satisfaction, "because they are more likely to access jobs with characteristics that provide greater satisfaction" (2009, p. 600).

2.4 Consequences of Job Satisfaction

Poorly managed job satisfaction leads to unfavorable consequences. These consequences may result in the company may not achieve its goals (Henne & Locke, 1985). From this view of point, it is of high importance to be aware of issues resulting from low job satisfaction in order to be able to identify them in a timely manner and take all necessary measures to eliminate these phenomena. Below are the most common and significant phenomena associated with low job satisfaction.

2.4.1 Job satisfaction and employee performance

Perhaps it is an intuitively comprehended fact that employee performance is highly related to job satisfaction; low job satisfaction causes low performance and vice versa. Nonetheless, several studies have been conducted in order to bring scientific light to this issue. Although initial studies showed that the relationship between job satisfaction and employee performance is either week (laffaldano & Muchinsky, 1985; Brief, 1998) or completely absent (Bowling, 2007), most recent researchers argue that there is a positive and significant relationship between these two variables (Javed, Balouch, & Hassan, 2014; Inuwa, 2016; Siengthai & Pila-Ngarm., 2016). Dickson & Lorenz (2009) further argue that job performance can be improved via the enhancement of job satisfaction. Hence, company executives must pay high attention to maintain a high level of job satisfaction in order to ensure a high level of employees' performance.

All of the above indicates once again the high value of job satisfaction as a tool for increasing labor productivity, also focusing the attention of managers on this important phenomenon of organizational behavior.

2.4.2 Job satisfaction and turnover

Earlier it was already mentioned that turnover is one of the significant issues with which current organizations must deal deliberately. This phenomenon is associated with financial costs (recruitment of new staff, training, orientation, etc.). Job satisfaction has an effect on the turnover intentions of employees. If workers feel that they were unfairly treated (i.e. inappropriate supervision, insufficient rewards) at work, they consider quitting their current job and searching for other potential workplaces (Aydogdu & Asikgil, 2011). There have been conducted many empirical studies (Beecroft, Dorey, & Wenten, 2008; Yucel, 2012; Foon, Chee-Leong, & Osman, 2010) aimed at investigating the relationship between job satisfaction and turnover. A multivariate study conducted by Beecroft et al. among nurses revealed that "when new graduate nurses are satisfied with their jobs and pay and feel committed to the organization, the odds against turnover intent decrease" (2008, p. 41). Another study aimed at examining the relationships among job satisfaction, organizational commitment, and turnover intention was conducted by Yucel (2012). The analysis of 188 completed questionnaires distributed among Turkish manufacturers proved job satisfaction as one of the significant antecedents of turnovers intentions: "high levels of job satisfaction results in higher commitment and lower turnover intention so job satisfaction positively influences on affective commitment, continuance commitment, and normative commitment while it negatively impacts on turnover intention" (Yucel, 2012, p. 44) – summarizes the author. All mentioned show that the satisfaction of employees with their work must be guaranteed in order to dodge turnover intentions.

2.4.3 Job satisfaction and absenteeism

When employees are dissatisfied with their job, co-workers and direct supervisors they tend to miss working days, which consequently leads to absenteeism (George & K.A, 2018). Studies show that there is a relationship between job satisfaction and absenteeism intentions (Dickson & Lorenz, 2009; Steers, Porter, & Bigley, 1996; Thirulogasundaram & Sahu, 2014). Steers et al. (1996) state that low job satisfaction leads to absenteeism of employees. This statement was supported by Thirulogasundaram & Sahu (2014) who investigated the relationship between absenteeism and job satisfaction and found that extrinsic factors of job satisfaction influence have a direct influence on absenteeism.

2.4.4. Job satisfaction and customer satisfaction

Customer satisfaction is viewed today as a gauge standard of execution and a potential norm of greatness for any business organization (Grigoroudis & Siskos, 2010). It's believed that job satisfaction is the key driver of customer satisfaction (Homburg & Stock, 2004). Given these facts, customer satisfaction has possessed a focal position in service research. Studies showed that there is a positive relationship between job satisfaction of employees and customers satisfaction (Homburg & Stock, 2004; Ugboro & Obeng, 2000) and job satisfaction has a positive effect on customers satisfaction (Jeon & Choi, 2012; Pantouvakis & Bouranta, 2013). Evanschitzky et al. argue further that "not only does higher employee satisfaction … directly lead to higher customer satisfaction but it also indirectly strengthens the association between customer satisfaction and

their repurchase intentions" (2010, p. 136). Hence, job satisfaction is an important factor to keep customers satisfied.

2.5 Tools for measuring satisfaction

Organizational behavior is one of the most important issues tackled by most organizations willing to maintain competitive advantage. Researchers have used several tools in order to gauge job satisfaction and find out the organizational gaps. According to Skaalvik and Skaalvik (2009), interviews and surveys are the techniques to gauge job satisfaction employed in the vast majority of studies. Although there is no commonly accepted technique used for the assessment of job satisfaction (Wanous & Lawler, 1972), the literature review has revealed four well-established measurement tools of job satisfaction. Those are the Job Satisfaction Survey (JSS), Minnesota Satisfaction Questionnaire (MSQ), Job Diagnostic Survey (JDS) and Job Descriptive Index (JDI). Below is a brief review of the mentioned tools.

Job Satisfaction Survey (JSS), developed by Paul E. Spector (1985) is one of the most widely used tools for measuring the attitudes of employees towards their job in general and its aspects. The JJS contains 36 statements about job satisfaction. This survey encompasses nine facets of job satisfaction (pay, promotion, supervision, benefits, communication, nature of work, operating procedures, peers and contingent rewards); each facet, in turn, includes four statements. The statements, being positive and negative, are rated on a six-point Likert scale (from 1 = totally disagree to 6 = totally agree). This particular study uses Job Satisfaction Survey (JSS) since it covers the facets of high significance and relevance in the case of Mutahid DFI.

Being the most generally utilized tool of measuring job satisfaction (George & K.A, 2018), **Minnesota Satisfaction Questionnaire (MSQ)** was developed by Weiss et al. (1967). There are two forms of this questionnaire: short and long. While the long-form contains 100 statements for gauging various aspects of job satisfaction, the short form encompasses only 20 items. This questionnaire enables researchers to measure the overall satisfaction too. The assessment is conducted on the basis of a five-point Likert scale (from 1 = totally dissatisfied to 5 = totally satisfied).

The authors of **Job Diagnostic Survey (JDS)** Hackman and Oldham (1975). JDS is utilized for a) diagnosis of organizational environment for the sake of improvements if such needed and b) assessment of the impacts of occupation changes on employees (Hackman & Oldham, 1975). By covering several dimensions of job satisfaction, such as security, pay, social, growth, supervisors and overall satisfaction, this survey is used for explaining the impact of job aspects on employees. The assessment considers using seven-point Likert scale (1 = low, 7 = high).

Job Descriptive Index (JDI) is another instrument in high demand employed for measuring job satisfaction. This instrument was introduced by Smith et al. (1969). By covering five dimensions of job characteristics, namely pay, supervision, promotion job and peers, this tool assesses job satisfaction on the basis of 90 items. In contrast to other tools mentioned above, this tool uses only "yes" and "no" answers for assessment.

2.6 Conceptual framework

Figure 1, which was compiled on the basis of a careful literature review of factors affecting job satisfaction, shows the conceptual framework of this study where Job Satisfaction is the dependent

variable and the nine facets (pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, peers, nature of work and communication) are independent variables.
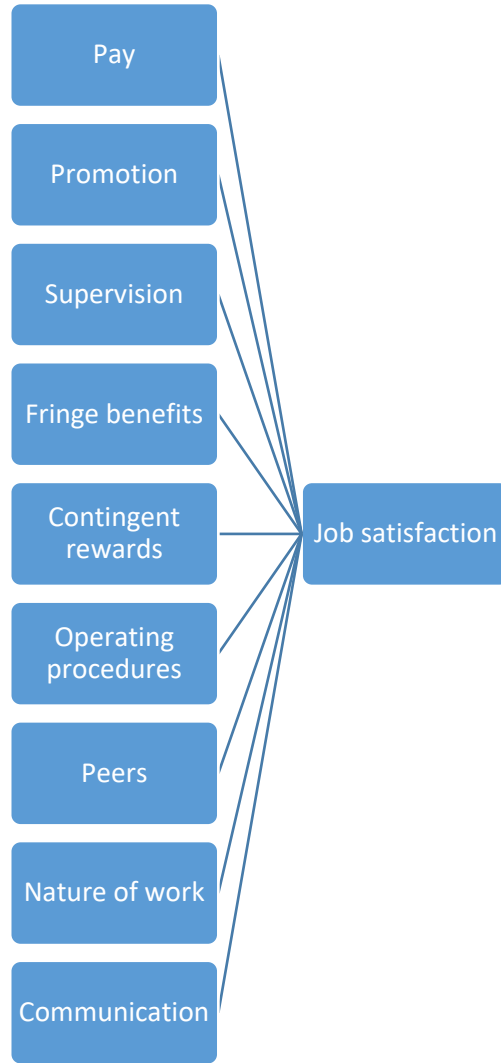
Figure 1: conceptual framework

Chapter 3: Methodology

This research's purpose is dedicated to assessing the level of satisfaction of Mutahid DFI employees with their job at three regional branches through constructing and developing an appropriate methodology for data collection. Accordingly, this chapter is dedicated to providing a detailed methodological framework for gathering necessary data about the research topic. This chapter defines and justifies the research process, as well as the research type and design. Additionally, this chapter discusses the data collection method, target population and sampling methods aimed at collecting data from target samples. The following parts of the research methodology are dedicated to providing information on ethical considerations employed during the data collection process to make sure that the study was conducted in accordance with the ethical standards of the data collection process. The final part of the research methodology points

out the limitations associated with this study aimed at investigating the gaps in organizational behavior of employees of Mutahid DFI.

3.1 Research process

All research studies are conducted comprising several stages, which are called the research process (Saunders, Lewis, & Thornhill, 2007). The idea of the research process refers to the successive phases that a researcher imitates when conducting a research project (Saunders, Lewis, & Thornhill, 2007). There are six main steps, which must be followed by researchers when conducting studies (Saunders, Lewis, & Thornhill, 2007). The first step requires the researcher to identify the topic of interest in conducting a particular study. Therefore, the first step of this study is to identify the research topic, which is in this particular case is devoted to the assessment of the satisfaction level of employees of Mutahid DFI, the leading provider of banking services in Afghanistan. Followed by the identification of the research topic, the second required step is conducting a proper review of existing literature on the discussed topic (Saunders, Lewis, & Thornhill, 2007). Research must analyze the present literature and identify the gaps on the topic discussed by other researchers (Saunders, Lewis, & Thornhill, 2007). Hence, the literature on the topic of job satisfaction is reviewed and explained; additionally, in accordance with research objectives, all necessary implications are derived from empirical studies for consequential consultancy purposes. The third step of the research process is devoted to comprehension and justification of the research design of the relevant study (Saunders, Lewis, & Thornhill, 2007). This step comprises the following stages: analysis and identification of philosophy of the research, research strategy and argumentation of the research (Saunders, Lewis, & Thornhill, 2007). Therefore, the research philosophy, as well as the research design and reasoning of this particular research is defined and justified for investigating the gaps in job satisfaction of Mutahid DFI and consequential recommendations based on the results and literature review are provided. The fourth step comprises considerations related to planning and implementation of data collection regarding the research topic (Saunders, Lewis, & Thornhill, 2007). In this step, a researcher determines and implements the data collecting approach for acquiring data on the research topic. Hence, the process of designing the data collection procedure for generating information on the job satisfaction of Mutahid DFI's employees is the fourth phase of this research. The next step of the research process is about analyzing collected data of the respective research topic (Saunders, Lewis, & Thornhill, 2007). In this step, a researcher examines the acquired data in order to achieve the research goals. As a result, the fifth stage of this research entails data analysis concerning the state of satisfaction with the job of Mutahid DFI's employees. The final step of the research process is report preparation (Saunders, Lewis, & Thornhill, 2007). In this step, a researcher prepares a detailed report for the executives of Mutahid DFI on the job satisfaction of the bank's employees based on the results derived from data collection and literature review of the respective topics.

3.2. Research design

According to Saunders et al. (2007) there are five layers of research design that are used to formulate an appropriate data collection and analyzing method. In the formulation of Saunders et al. these layers make up the "Research onion", a visualized theoretical framework used to explain the multiple-level process of discovering and carrying out data collecting and processing tasks. In this particular consultancy project, the framework is used to create and justify the data collection study design of measuring job satisfaction of Mutahid DFI employees.

3.2.1 Research philosophy

A philosophical evaluation is an important part of the research process "as it opens researchers' minds to other possibilities, which can lead to both an enrichment of their research skills and an enhancement in their confidence that they are using the appropriate methodology" (Holden & Lynch, 2004, p. 407). There are four types of research philosophy: positivism, realism, interpretivism and pragmatism.

According to the **pragmatist** worldview, it's important for research to focus on the research problem itself and then use all necessary approaches in order to obtain the necessary knowledge on the research problem (Creswell, 2013). Adherents of this worldview are given freedom in terms of choosing "the methods, techniques, and procedures of research that best meet their needs and purposes (Creswell, 2013, p. 11). Pragmatists opt for employing mixed methods because they believe that the application of several methods help them better to derive necessary data for consequential analysis purposes, rather than focusing on a sole method (e.g. qualitative or quantitative) (Creswell, 2013). Thus, this worldview enables a researcher to employ multiple facets of methodology, data collection and analysis.

The **positivist** worldview is based on the stance of observing objective reality. According to positivists, "only phenomena that you can observe will lead to the production of credible data" (Saunders, Lewis, & Thornhill, 2007, p. 113). This way of understanding implies that a researcher would use an existing theory for developing hypotheses, which, afterward, would either be rejected or accepted, resulting in the formation of a theory that can subsequently be tested through additional studies. One of the significant elements of the positivist viewpoint is that all studies are conducted in such a way that they are free of the personal values of a researcher, meaning that a researcher has no influence on the nature of collected data.

The third type of research philosophy is **realism**. Accepting the truth as what is provided by our senses is the quintessence of realism (Saunders, Lewis, & Thornhill, 2007). This means that reality is not subject to the human mind. According to the perspective of realists, knowledge is obtained using a scientific approach. Two types of realism are distinguished in literature: direct realism and critical realism. While adherents of direct realism state that what we see objectively does exist in the world, the adherents of critical realism contradict this statement and say that what we see is only the sensations rather than the things themselves.

Another type of worldview is associated with **interpretivism**. Interpretivism requires a researcher to comprehend the differences of human beings as "social actors". This means that "we interpret our everyday social roles in accordance with the meaning we give to these roles" (Saunders, Lewis, & Thornhill, 2007, p. 114). Additionally, the social roles of others are interpreted based on an individual collection of meanings. The significant point of interpretivism is that research must be empathetic. This means that a researcher must share the prism of view of research subjects and comprehend the world from their perspective.

The philosophy of this study dedicated to the assessment of job satisfaction of employees at Mutahid DFI, is consistent with a realistic worldview. Because the reality, i.e. job satisfaction of the Mutahid DFI employees, is formulated based on the circumstances and events perceived by their sense. Secondly, a scientific approach is implemented for research design with consequential data collection and analysis.

3.2.2 Research approach

The research approach is the next step of the research process. There are two contrasting directions regarding the methodology of theory and knowledge building. Those are deductive and inductive research methods (Lancaster, 2005).

Being the most used research approach in the natural sciences (Lancaster, 2005), the essence of the **deductive** method is that by using techniques it develops theories and hypotheses and tests those theories and hypotheses empirically via the observation method. This method comprises three steps: theory/hypothesis formulation, operationalization and testing the developed theory through observation (Lancaster, 2005). Theories and hypotheses are mainly formulated based either on the previous experience of a researcher or existing literature on the research topic. In addition, another source stems from managerial problems. It is worth noting that most management consultancy projects commence with a particular problem, which a researcher as a consultant aims to investigate and provide necessary recommendations based on the gathered data. Therefore, the deductive method is the most appropriate form of consultancy project (Lancaster, 2005). After formulating theories and hypotheses, it is necessary to operationalize them. Operationalization is the set of actions aimed at defining the mentioned theories and hypotheses so that they could be measured through empirical observation (Lancaster, 2005). It is vital to make sure that measurement is defined properly. The last stage of the deductive method, theory testing, deals "with the process of measurement and observation such that we can eventually, in the next stage of the process, decide whether our theory/hypothesis can be supported or rejected" (Lancaster, 2005). At this stage, a researcher identifies other possible techniques, which could be employed within the framework of a research study.

Being the opposite of the deductive research method, the **inductive** research method implies the development of theories and hypotheses based on empirical observations, which consequently could be used to explain real-world problems (Lancaster, 2005). There are several sources of these empirical observations in the inductive method and one of them, as in the deductive method, is the personal experience. A researcher, who observes certain phenomena, can develop his/her own ideas, which could explain those phenomena. An important feature of the inductive method is the fact that a researcher can build up his/her own theories without any pre-established theories.

The research approach of this study carried out for Mutahid DFI in order to measure the level of satisfaction of its employees with their work is consistent with the deductive research method. Because, firstly, this study does not attempt to observe a real-world problem and develop a consequential theory or hypothesis to explain this problem. Secondly, on the contrary, this study employs the existing theory to explain the satisfaction of the employees of Mutahid DFI with their job. Hence, as mentioned before, the deductive method best matches this purpose (Lancaster, 2005).

3.2.3 Research strategy

Strategy refers to a way a researcher opts for data collection purposes. The strategy is chosen based on whether research is exploratory, descriptive or explanatory (Yin, 2003). While choosing a strategy, it is not important focusing on the label itself, rather on whether the chosen strategy helps the researcher to achieve his/her goal or not (Saunders, Lewis, & Thornhill, 2007). Saunders et al. (2007) identify seven types of research strategy aimed at data collection:

experiment, survey, case study, action research, grounded theory, ethnography and archival research. Since this study is a consultancy project, the last two types will not be reviewed within the scope of this paper: i) ethnography - for being a rarely used method in conducting business and management researches (Bryman, 2012) and ii) archival research – for being used in recording and documenting purposes as the primary source of gathered data (Saunders, Lewis, & Thornhill, 2007).

Experiments, as the name suggests, are used only in those cases when a researcher has control over measured variables. In this strategy, a researcher manipulates independent variables to see whether they have an impact on the dependent variable and if they do, then to what extent (Bryman, 2012). However, this is the least used method in social researches, since there is no control over observed variables due to objective reasons (Bryman, 2012): as example, a researcher cannot influence the perceived satisfaction level with the job of a research object and consequently cannot manipulate it to see its effect on the dependent variable, e.g. on turnover intentions. Two groups are identified within the framework of experiments: the experimental group and the control group (Bryman, 2012). For the purpose of explanation of roles of these two groups, an example of the introduction of a new medicine is described. In order to test the effectiveness of the new medicine, the real medical drug is given to the experimental group, whereas the control group is given a vitamin (for the so-called placebo effect); the comparative results would witness whether the introduced drug does help to cure some disease.

Another type of research strategy is **surveying** (Saunders, Lewis, & Thornhill, 2007). Surveying, which is often called cross-sectional strategy, is the commonly used strategy for data collection purposes (Bryman, 2012). There are several elements, which distinguish this strategy from others. First, surveying is a multiple-case strategy. The main objective of a researcher conducting a study via this strategy is an investigation of variation in observed variables. For this purpose, more than one case must be observed and consequently analyzed. For this reason, the data must be collected based on a pre-defined sample of observations. Second, data on the variables of interest is collected "more or less simultaneously" (Bryman, 2012, p. 59). Third, the collected data must be quantifiable by nature in order to enable a researcher to conduct analysis and derive necessary inferences (Bryman, 2012). The fourth element is associated with patterns of association, meaning that all that can be concluded based on the gathered data is whether there is a relationship between the observed variables or not; no certainty concerning the casual relationships.

As the name suggests, the **case study** strategy implies the investigation of a particular problem in *a detailed manner* within the framework of one particular case (Bryman, 2012). The accentuation will in general be upon an escalated assessment of the setting. Thanks to this feature, case studies are sometimes associated with qualitative studies (Bryman, 2012). Communities, families, organizations and other social institutions are the units of analysis of case studies (Bryman, 2012).

Being commonly used in social research studies**, action research** can be characterized as a mutual interaction of action researcher and members of a group on the investigation of a particular problem and consequential mutual conclusion aimed at solving this problem (Bryman, 2012). Here, the researcher acts as a component of a field study. Action researches involve the collection of either quantitative or qualitative data. This strategy is mostly used in social, managerial and business researches. Though this strategy is supported by a certain group of

researchers for engaging people for investigation of a problem rather than forcing them to follow a newly established solution, another sort of researchers, on the other hand, criticize it for "lacking rigor and for being too partisan in approach" (Bryman, 2012, p. 397).

One of the most used methods in qualitative studies is **grounded theory** (Bryman, 2012). This method, developed by Glaser and Strauss (Glaser & Strauss, 1967), implies a theory emerged from collected data. This feature makes it inductive in terms of the research approach. However, its most distinguishing feature is that no precise number of elements to be included in sampling is defined beforehand; an explorer who began his/her search collects data till the level of "saturation", where no more data in terms of quantity of quality can be gathered. This method widely uses in-depth interviews and focus groups as sources of data collection.

This study conducted for Mutahid DFI for assessment of job satisfaction of its employees employs surveying within the framework of research design. Because, as stated before, being associated with a deductive approach, surveying is used to this study a managerial issue through employing an existing theory (Saunders, Lewis, & Thornhill, 2007). Secondly, according to its characteristics (sample, timing of collected data and quantifiability), this study is consistent with the surveying strategy. Thirdly, all others strategies are not relevant due to the above-discussed features and characteristics.

3.2.4 Choosing method

Hypotheses and research questions of a research topic conducted by a researcher dictate the type of method to be chosen (Matthews & Ross, 2010). Moreover, choosing a method is dependent on the type of data to be gathered for addressing the research questions. There are two types of methods employed for data collection purposes: quantitative and qualitative (Matthews & Ross, 2010). The main distinguishing feature of the **quantitative** approach is that it deals with gathering and analyzing data, which is structured, - "categorized or coded so that it can be counted" (Matthews & Ross, 2010, p. 147). This method is employed when a research topic suggests using an existing theory for hypotheses formulation purposes and their subsequent test based on gathered data. The Quantitative method usually uses predefined research tools and analyzing methods (Matthews & Ross, 2010). The **qualitative** method, on the other hand, is associated with gathering stories and accounts. In contrast to the quantitative method, the qualitative method does not suggest using pre-defined research tools and means of analysis. Qualitative methods are mainly employed:

i.   **before** the quantitative study – a researcher who is unfamiliar with the research topic may a) define via this method the aspects which are more relevant to the study and b) ensure that the questionnaire is understood and meaningful to research attendants;
ii. **together** with the quantitative method – both methods can be used to address both quantitative and qualitative data:
iii. **after** quantitative study – some issues that emerged from quantitative research may need further exploration.

Additionally, **mixed method** is also a common type of method. The use of quantitative and qualitative data in the study of various research questions determines the use of this method (Matthews & Ross, 2010).

The strategic decision for building the exploration configuration is quantitative on the grounds that a quantifiable information gathering and investigating method is executed in this

examination. Accordingly, this research is aimed at gathering numerical data on the level of job satisfaction of Mutahid DFI employees.

3.2.5 Time horizon

According to Sekaran (2003), depending on the duration studies are dived into cross-sectional and longitudinal ones. Those studies, which are aimed at the investigation of a problem within a short period (e.g. week, month) are called cross-sectional studies. Most surveys employ exactly a cross-sectional time horizon providing a "snapshot" of the current condition of the investigating problem (Easterby-Smith, Thorpe, & Lowe, 2008). In other cases, on the other hand, a researcher may be interested in investigating a problem, which lasts for several time intervals. For instance, one might investigate customer satisfaction before and after the undertaken measures aimed at improving the satisfaction of the latter. Such projects are called longitudinal studies (Sekaran, 2003).

The time horizon of this consultancy project conducted for Mutahid DFI aimed at assessing the current level of satisfaction of the employees is cross-sectional. Because the research has been conducted once and during a short period.

3.3 Purpose

In a general sense, research is attempted to improve our insight into what we definitely know; to broaden our insight about parts of the universe of which we know either almost no or nothing, and to empower us to more readily comprehend the world we live in (Adams, Khan, Raeside, & White, 2007). From this point of view, studies are divided into exploratory, descriptive and explanatory. As the name suggests, descriptive studies are concerned with describing phenomena and do not deal with comprehending the reason of a particular behavior (Adams, Khan, Raeside, & White, 2007). Mostly serving as the baseline research, these studies are handy for understanding how the nature of, e.g. social systems and connections between occasions, is. Explanatory researches, on the other hand, not only describe phenomena but also attempt to explain the existing relationships among them. This sort of exploration focuses on, for example, clarifying social relations or occasions, propelling information about the construction, cycle, and nature of get-togethers, connecting elements and components of issues into general explanations and building, testing or reconsidering a hypothesis (Adams, Khan, Raeside, & White, 2007). The exploratory studies are concerned with "what is happening; to seek new insights; to ask questions and to assess phenomena in a new light" (Robson, 2002, p. 59). Exploratory studies are conducted in three ways: literature review, interviewing experts and conducting focus groups.

This study conducted for Mutahid DFI for assessment of job satisfaction in terms of purpose is descriptive and exploratory. Because this study is aimed at i) describing the current situation in regards to satisfaction of the employees (descriptive) and ii) reviewing of literature on factors influencing the level of satisfaction (exploratory).

3.4 Sample

It is possible to collect and analyze data from all representatives of a small group. Such an approach is called census (Saunders, Lewis, & Thornhill, 2007). However, in the vast majority of cases, it is simply impossible to collect data from all representatives of the target population due to time and financial constraints, not to mention the fact that physically it is practically impossible (Saunders, Lewis, & Thornhill, 2007). In such cases, picking a sample from the target

population is quite handy. Sampling is the process of gathering data from an appropriate number of people corresponding to the requirements of the selection process (Saunders, Lewis, & Thornhill, 2007). According to the theory of sampling, there are two main principles (Bairagi & Munot, 2019):

a) Principle of statistical regularity – an adequate number of samples chosen randomly from the target population of study have the necessary highlights of the population.
b) Principle of inertia of large numbers – the larger the sample size, the more precise the results are yield.

Bairagi and Munot (2019) highlight seven necessary steps before commencing the sampling design.

i.   **Population** – before starting a data collection process, a researcher should clearly define the target population of the research in order to collect data from appropriate respondents; additionally, the comprehension of the target population in terms of quantity enables a researcher to calculate an adequate number of units to be included in the final sampling;

ii. **Sample frame** – a precisely prepared outline of data items with names for selection of sample;

iii. **Unit of sampling** – a study may consider not only persons for data collection purposes but also geographical locations;

iv. **Size of sample** – a thoroughly calculated number of sampling units must be included in the final sample size; a low sample size leads to inaccurate results, whilst a large sample size may result in "generalization and lack the actual precise findings" (Bairagi & Munot, 2019, p. 90);

v.   **Parameters** - the study should take into account those parameters of the sample that correspond to the objectives set in the study;

vi. **Monetary requirements** – in most cases the budget allocated for a research "dictates" the number of the total sample size (i.e. its costly to collect data in some fields), hence a researcher must deal with this issue before commencing data collection;

vii. **Method of sampling** - determination of strategies and techniques to be applied for the example choice are significant. Considering the prior referenced variables, the plan choice should be capable of obliging and fulfill the prerequisites the analyst is keen on.

Two basic sampling techniques are identified by Bairagi and Munot (2019): probability and non-probability sampling. Probability sampling implies the probability of each population unit to be included in the sample size of the study (Bairagi & Munot, 2019). Probability sampling, in turn, is divided into the simple random, systematic, stratified, cluster and multistage types.

a. **Simple random sampling** – being a preferred technique, simple random sampling considers the equal probability of selection of any set of units with replacement or without; simple random sampling is mainly considered for small populations (Bairagi & Munot, 2019);

b. **Systematic sampling** – another technique of sampling used for small populations. This technique considers including into the final set of sample size every ith element of the population. It's worth noting that this technique is not widely used due to low reliability (Bairagi & Munot, 2019);

    c. **Stratified sampling** – in contrast to two previous techniques this technique is employed when the target population is not homogenous. In order, the sample to be accurately representative of each "strata", a group of people with common features, of the target population must be represented in the final set based on the subsequent random sampling. A researcher employing this technique must make sure each stratum represent the target population proportionally in terms of sample size (Bairagi & Munot, 2019);

    d. **Cluster sampling** – cluster technique is useful when the target population is grouped into smaller groups; the sample then picked from this clusters randomly (Bairagi & Munot, 2019);

    e. **Multistage sampling –** the extended version of cluster sampling when several stages of clusters (e.g. state>city>county>school>pupils) are defined for a selection of sample size (Bairagi & Munot, 2019).

As the name suggests, non-probability sampling techniques are not based on the probability principle of sample selection (Bairagi & Munot, 2019). In contrast to probability sampling techniques, where each sample has an equal chance of being selected, in the non-probability sampling technique, the sample units are defined by the researcher. The most important disadvantage of this technique is the accompanying bias due to subjective selection (Bairagi & Munot, 2019). Three types of non-probability sampling techniques are identified:

    a. **Quota sampling** – being similar to stratified sampling, this technique considers the division of the general population into small sub-groups and then selecting the units for data gathering based on a judgmental approach (Bairagi & Munot, 2019);

    b. **Convenience sampling** – this method is based on the choice of easily available samples; accompanied with bias, this technique is preferred for the pilot stage (Bairagi & Munot, 2019);

    c. **Snowball sampling** – being more preferred technique when data collection is hard in terms of reachability (e.g. sensitive groups such as drug users, members of religious communities), this technique implies gathering data from participants who agreed to be a part of the study and recommend units for data gathering whom they personally know (Bairagi & Munot, 2019).

The sample design of this study conducted for Mutahid DFI is as following:

1. **Population** – all staff members of Mutahid DFI;
2. **Sample frame** – the list of all employees of Mutahid DFI;
3. **Unit of sampling** – a bank employee;
4. **Size of sample** – 94 employees at three branches were surveyed;
5. **Parameters** – the employees of particular three branches; those branches were recommended by the bank executives for surveying since they form the biggest portion of the revenue;
6. **Monetary requirements** – no monetary constraints due to the fact that the company surveyed its own employees via a printed self-administered questionnaire at the workplace;
7. **Method of sampling** – this study employs the convenience sampling method of the non-probability method.

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3.5 Method of data collection and analysis

Data collection is one of the crucial elements of the research process (Thomas, 2021). Here all information gathered for explaining a particular issue is called data. Based on the origin of the source, data is characterized as primary and secondary (Thomas, 2021). **Primary data** refers to acquiring data from first-hand to explain phenomena. However, **secondary data** deals with acquiring necessary information from previous studies. Reports, newspapers and books are good examples of secondary data. Since this study is aimed at assessing the level of satisfaction of employees of Mutahid DFI it uses primary data. Because primary data by asking specific and pertinent questions about the topic of research enables a researcher to extract more valuable and reliable data necessary (Delbridge & Kirkpatrick, 1994).

Thomas (2021) identifies two ways of gathering primary data: observation and surveying. **Observation** is a method of watching and capturing a certain encounter or phenomenon as it happens. Hence, the observation method is more relevant to experimental studies (Thomas, 2021). When researchers want to collect data on elements of human behavior that are difficult to observe directly, **surveys** are extremely beneficial. For this reason, this method of data collection is widely used in social, managerial and business studies (Thomas, 2021). This study employs a structured questionnaire as a means of surveying for data collection purposes since the primary goal of this study is to understand the human behavior, i.e. job satisfaction of banking employees.

The questionnaire (see Annex 1) was developed by adopting Spector's Job Satisfaction Survey (JSS) (Spector, 1985). This survey was developed as the result of interviews with the executives of the company following the findings of the literature review and preceded the adaptation of the JSS to the needs of the company. It helps to bring light to almost all facets of job satisfaction, namely pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work and communication, which are of interest for the bank. The questionnaire consists of three parts: the first part – a brief introduction of the aim of the research topic and its importance for all bank members of Mutahid DFI; it was also mentioned that the data will not be transferred to third parties and will be used only for academic purposes; the second part – demographic variables (gender, age, education and occupational level); the third part – 36 statements of job satisfaction in 9 aspects with 4 statement per each aspect. The respondents were asked to provide their personal information on demographic variables by marking the answer options appropriate to their case. The third part, which responds to 36 statements, was asked to be completed using a five-point Likert scale (strongly disagree, disagree, neither agree nor disagree, agree and strongly agree) since this arrangement permits the respondent to mark the appropriate answer option as indicated by their assessment, permitting the specialist to handily acquire exact information (Cohen, Manion, & Morrison, 2010).

The data collection process took ten days between the 20th and 30th of June 2021. A total of 100 self-administered questionnaires were collected from which 94 questionnaires were included in the final analysis; 6 questionnaires were excluded due to incomplete fulfillment.

Before analysis the collected data were coded as following:

    a. **gender** – 1 = male; 2 = female;
    b. **age** – 1 = 18-25; 2 = 26-30; 3 = 31-35; 4 = 36-40; 5 = 41-45; 6 = 45>

c. **education** – 1 = high school graduate; 2 = college graduate; 3 = university graduate; 4 = uneducated;
d. **occupational level** – 1 = managerial; 2 = non-managerial;
e. all 36 statements of **job satisfaction** - 1 = totally disagree; 2 = disagree; 3 = nor disagree nor agree; 4 = agree; 5 = totally agree.

The collected primary data were analyzed by means of IBM Statistical Package for the Social Sciences 21 (SPSS) analytical software. The data were analyzed using descriptive statistics, namely, frequencies and percentages were calculated in order to explain the current state of satisfaction of employees of Mutahid DFI with their job. The demographic variables were cross-tabulated with 36 statements of job satisfaction in order to discover potential discrepancies of satisfaction (if any) within demographic variables. The results are presented in the form of graphs and tables.

3.6 Ethics

A researcher conducting a study must pay careful attention to the ethical aspects of access to data to be gathered and developed (Saunders, Lewis, & Thornhill, 2007). This study conducted for Mutahid DFI was conducted in consistency with ethical requirements of conducted research projects. First of all, the surveying was conducted on a voluntary basis, meaning that no employee was demanded to fulfill the questionnaire. Secondly, all members of Mutahid DFI who took participation in surveying were informed about the objectives of the study in a detailed manner. Finally, in order to ensure the anonymity of the respondents, no questions enabling the disclosure of a person were included in the questionnaire.

3.7 Gaps

As well as other thoroughly designed and carefully conducted research projects this study is also accompanied by certain gaps. The first two gaps are associated with the data collection, namely with the questionnaire itself. There was developed only one questionnaire assessing the level of satisfaction of both managerial and non-managerial staff of the bank as the whole with the above-mentioned facets of satisfaction; it is assumed that other facets of satisfaction could be of more relevance to managerial staff in contrast to non-managerial. Additionally, by using only one research tool, i.e. questionnaire, which encompassed nine aspects of job satisfaction, the researcher was not able to focus on one specific facet. The third gap is associated with the time horizon of the study. Since this study was conducted during a short period, it is possible that the gathered data was accompanied by fleeting negative moods of employees, which could affect their general attitude towards their job. The final gap is associated with the sample. As stated before, only the employees of three selected branches were surveyed, which may result in inaccurate generalization of findings.

Chapter4: Findings

The findings of this study, after providing demographic information, consists of the level of satisfaction of the employees of Mutahid DFI with 9 facets (pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, peers, nature of work and communication) of job satisfaction and cross-tabulations of these facets with demographic variables.

In **Table 1** the demographic variables such as gender, age, level of education and occupational level are presented.

Measuring Job Satisfaction at Mutahid Development Finance Institution

Table 1: Demographic indicators of respondent's (N = 94)

Variables	Frequency
Gender	
male	34
female	60
Age	
18-30	42
31-45	37
46>	15
Education	
High school graduate	33
College graduate	19
University graduate	42
Occupational level	
Managerial	34
Non-managerial	60

More than half (63.8%) of those surveyed for this study were females, while the rest (36%) were males. From the viewpoint of the age of the surveyed respondents a little less than half, namely 44.7% were young employees between 18-30; the employees between 31-45 and 46> age groups accounted for 39.4% and 16% accordingly. Almost half of the respondents (44.7%) hold university degrees. High school graduates account for 35.1% of the respondents, whilst the college degree holders made up 20.2%. Non-surprisingly, the majority of the surveyed respondents represent non-managerial staff (63.8%); the portion of managers among surveyed respondents was 36.2%.

4.1 Level of job satisfaction with nine facets

The level of satisfaction is calculated based on the answers presented by the respondents on nine facets of job satisfaction, where each facet is represented with four statements totaling to 36 statements. The final score of each facet is calculated on the basis of its constituent elements. Although the JSS methodology, which was used within the framework of this study, uses a 6-scale Likert scale, the researcher adapted it to a 5-point scale for simplicity purposes in terms of both answering the statements and presenting the results. This, in turn, led to the further adaptation of the scoring presented by the author of JSS, Spector (Paul Spector, 2021), who in the original version of scoring interpretation of 4-item subscales with a range from 4 to 24 identified the range of 4-12 as dissatisfied, 12-16 – ambivalent, and 16-24 – satisfied. The final adaptation resulted in the following satisfaction values: 4-8 points = dissatisfied; 8-16 points = ambivalence; 6-20 points = satisfied. Furthermore, as required by the methodology of JSS (Paul Spector, 2021), negatively worded statements (2, 4, 6, 8, 10, 12, 14, 16, 18, 19, 21, 23, 24, 26, 29, 31, 32, 34, 36) were reversed before calculation of the final scores; this approach was not applied when providing results for each facet separately in **Figures 2-11**. By calculating based

on the adapted version of scoring the researcher reached the figures presented in the below figure (**Figure 2**).

Figure 2 shows that all nine facets of job satisfaction (pay, promotion, supervision, fringe benefits, contingent rewards, operating condition, peers, nature of work and communication) were rated as ambivalent with "Nature of work" and "Supervision" scoring relatively higher (14.6 and 13.7 points respectively) and "Operating conditions" and "Pay" scoring relatively lower (10.5 and 11.8 points respectively). Further, each facet of satisfaction will be considered separately.

Figure 2: Satisfaction with nine facets
dissatisfied = 4-8 points; ambivalent = 8-16 points;
satisfied = 16-20 points

Facet	Score
Pay	11.8
Promotion	12.8
Supervision	13.7
Fringe benefits	12.0
Contingent rewards	12.4
Operating conditions	10.5
Peers	12.7
Nature of work	14.6
Communication	12.2
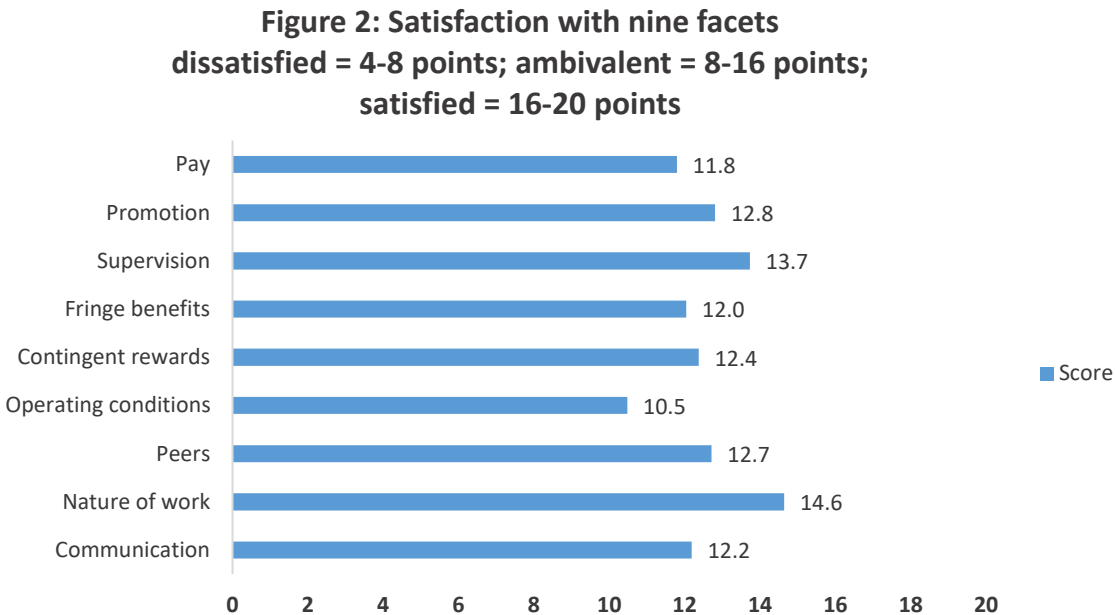
As it was already mentioned in the methodology chapter the questionnaire designed for data collection purposes used a five-point scale, where 1 = totally disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = totally agree. For the sake of simplicity of presenting the results, the researcher compressed the values of "totally disagree" with those of "disagree", as well as the values of "agree" and "totally agree"; the third option "neither agree nor disagree" was left untouched. Hence, the attitude of Mutahid DFI employees towards all nice facets of job satisfaction are presented in terms of "Disagree", "Nor agree nor disagree" and "Agree".

Pay:

The results of the analysis show that (**Figure 3**) about half of the employees (50%) responded as "Agree" when asked about their satisfaction with the chances for salary increases, and when asked about the fairness of the amount they get for the job they do (48.9%). On the other hand, the majority expressed dissatisfaction with the other clauses of reimbursements. Specifically, 42.6% of the surveyed felt unappreciated by the organization given the amount the organization pays them. Additionally, more than half of surveyed (54.3%) were not satisfied with raises, which are too few and far between.

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Figure 3: Pay

Statement	Disagree	Nor agree nor disagree	Agree
I feel satisfied with my chances for salary increases.	31.9%	18.1%	50.0%
I feel unappreciated by the organization when I think about what they pay me.	29.8%	27.7%	42.6%
Raises are too few and far between.	19.1%	26.6%	54.3%
I feel I am being paid a fair amount for the work I do.	28.7%	22.3%	48.9%

■ Disagree ■ Nor agree nor disagree ■ Agree
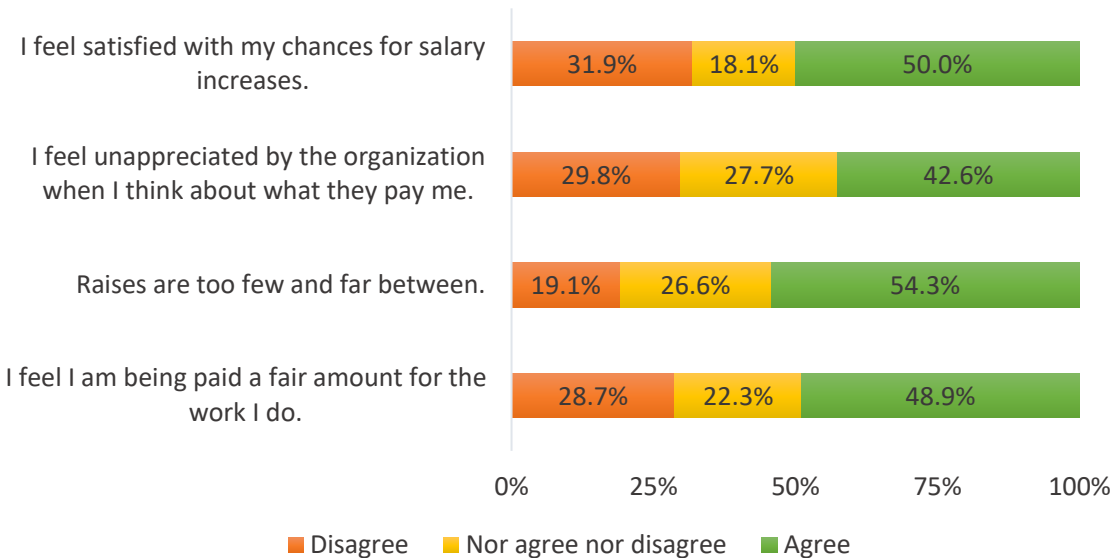
Promotion:

The biggest portion of surveyed (see **Figure 4**; 59.6%) believe that those who do well on the job stand a fair chance of being promoted. What comes to chances for promotion, approximately the same share of respondents answered as "Disagree" (43.6%) and "Agree" (44.7%) to the questions "There is really too little chance for promotion on my job"; the rest (11.7%) nor agree nor disagree with this statement. Additionally, more than half (57.4%) of surveyed are either dissatisfied (35.1%) or nor satisfied nor dissatisfied (22.3%) with their chances for promotion. When asked "People get ahead as fast here as they do in other places", the majority (60.6%) either disagreed (34%) or nor agreed nor disagreed (26.6%).

Figure 4: Promotion
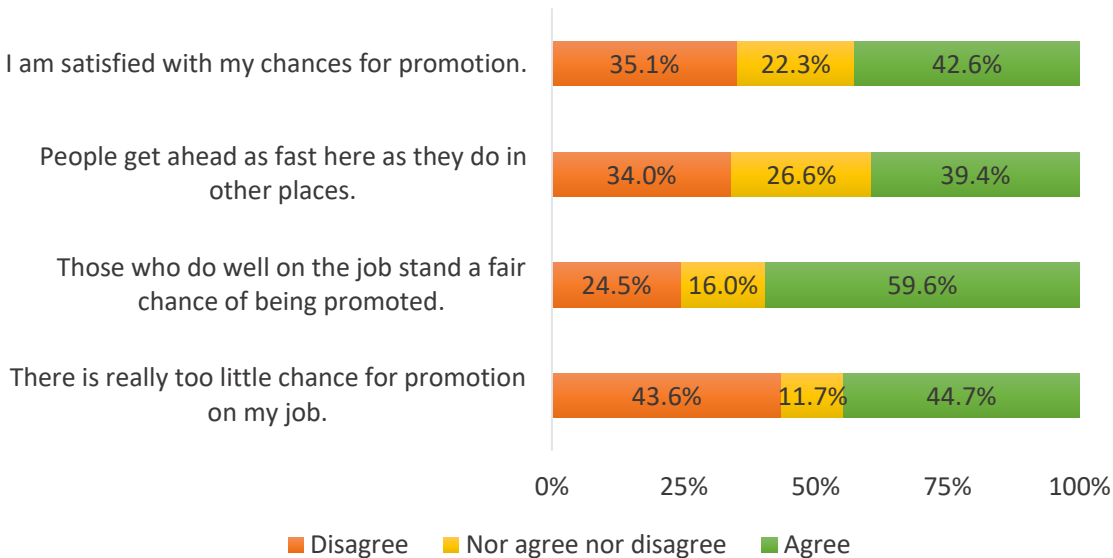
Supervision:

The satisfaction of Mutahid DFI employees with supervising was also studied with the framework of this particular study. Although the general score for Supervision was 13.7 points, which is equivalent to ambivalence, the analysis (**Figure 5**) showed that the majority of surveyed are satisfied with their supervisors themselves (63.8%) and their competencies and skills (61.7%). Even though more people (41.5%) answered "Disagree" when asked whether their supervisor shows little interest towards the feelings of their subordinates, the portion of those who opposed were large enough (37.2%). A little less than half (47.9%) of respondents do not consider the way their supervisors treat them unfairly. However, as with the previous statement, the portion of those who ever felt treated unfairly by their supervisors is also large (38.3%).

Measuring Job Satisfaction at Mutahid Development Finance Institution

Figure 5: Supervision

Statement	Disagree	Nor agree nor disagree	Agree
I like my supervisor.	16.0%	20.2%	63.8%
My supervisor shows too little interest in the feelings of subordinates.	41.5%	21.3%	37.2%
My supervisor is unfair to me.	47.9%	13.8%	38.3%
My supervisor is quite competent in doing his/her job.	14.9%	23.4%	61.7%

■ Disagree   ■ Nor agree nor disagree   ■ Agree
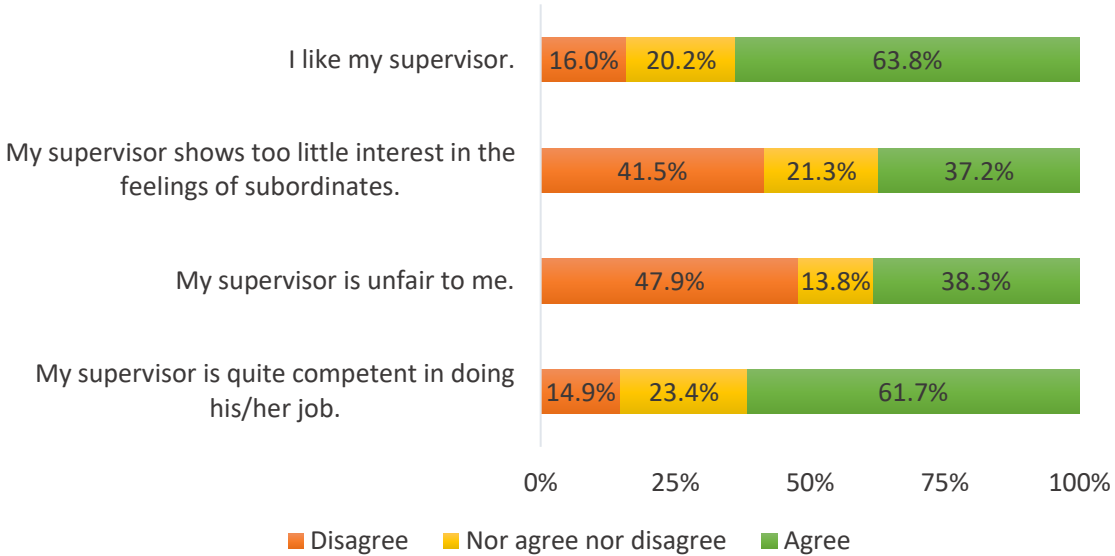
Fringe benefits:

Fringe benefits were the third facet with which the employees were less satisfied (12 points). The analysis of the items included in the fringe benefits (**Figure 6**) showed that less than half (46.8%) of Mutahid DFI employees are not satisfied with the benefits they receive. Additionally, 43.6% of surveyed consider that they are deprived of additional benefits. When asked the equitability of the benefits packages they receive 40.4% answered that they were satisfied, while 32% were not satisfied. Nonetheless, half of the surveyed consider that the benefits they receive are identical to those received at other organizations.

Figure 6: Fringe benefits
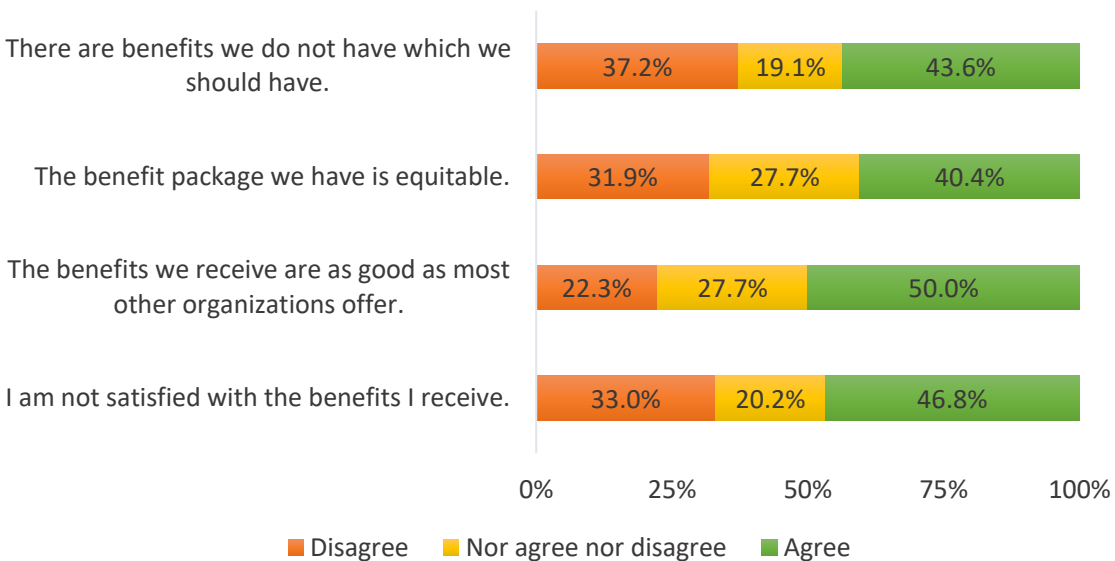
Statement	Disagree	Nor agree nor disagree	Agree
There are benefits we do not have which we should have.	37.2%	19.1%	43.6%
The benefit package we have is equitable.	31.9%	27.7%	40.4%
The benefits we receive are as good as most other organizations offer.	22.3%	27.7%	50.0%
I am not satisfied with the benefits I receive.	33.0%	20.2%	46.8%

■ Disagree   ■ Nor agree nor disagree   ■ Agree

Contingent rewards:

According to the research results (**Figure 7**), more than half, namely 60.6% of surveyed expressed agreement when asked whether they received recognition for a good job done. However, further analysis showed that relatively more people are prone to i) feel being unrewarded for the efforts (45.7%) and unappreciated with the work they do (41.5%) and ii) getting few rewards (41.5%).

Figure 7: Contingent rewards
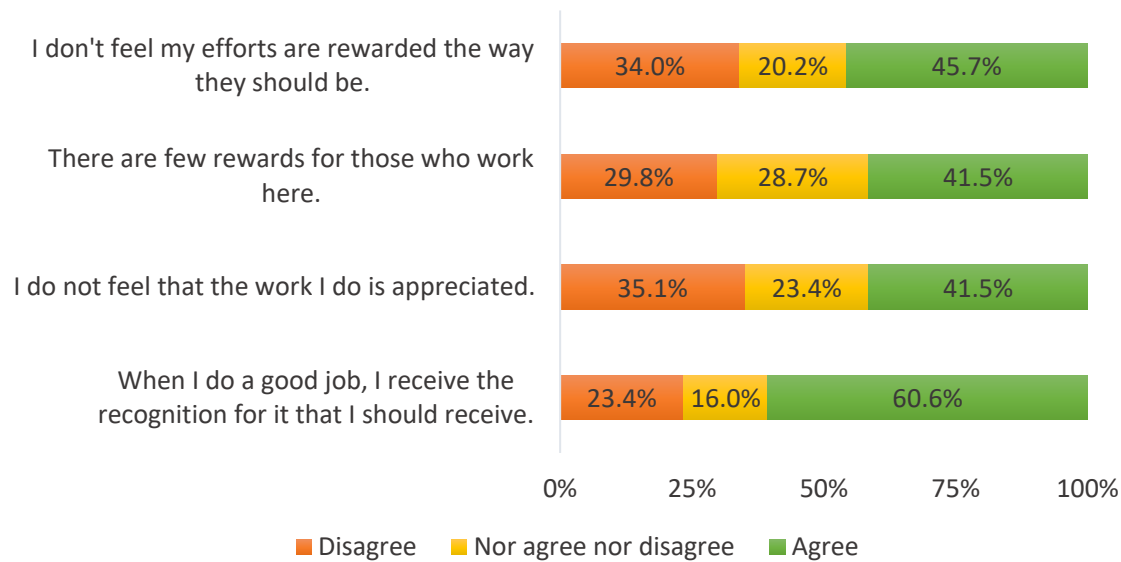
Operating procedures:

The analysis of the satisfaction with the facets of the job showed that operating procedures (10.5 points) catered the least to satisfaction of Mutahid DFI's employees. So that, the majority of the respondents (see **Figure 8**; 60.6%) agreed that there were many organizational rules and procedures which unnecessarily complicated their god job. Moreover, 53.3% were dissatisfied with a large number of tasks, as well as paperwork 59.6%. On the other hand, 40.4% of surveyed answered that their efforts were rarely blocked by red tape; 36.2% of respondents neither agreed nor disagreed.

Figure 8: Operating procedures

Figure 8: Operating procedures. Horizontal stacked bar chart showing responses (Disagree, Nor agree nor disagree, Agree):
- I have too much paperwork. — Disagree 18.1%, Nor agree nor disagree 22.3%, Agree 59.6%
- I have too much to do at work. — Disagree 12.8%, Nor agree nor disagree 31.9%, Agree 55.3%
- My efforts to do a good job are seldom blocked by red tape. — Disagree 23.4%, Nor agree nor disagree 36.2%, Agree 40.4%
- Many of our rules and procedures make doing a good job difficult. — Disagree 22.3%, Nor agree nor disagree 17.0%, Agree 60.6%
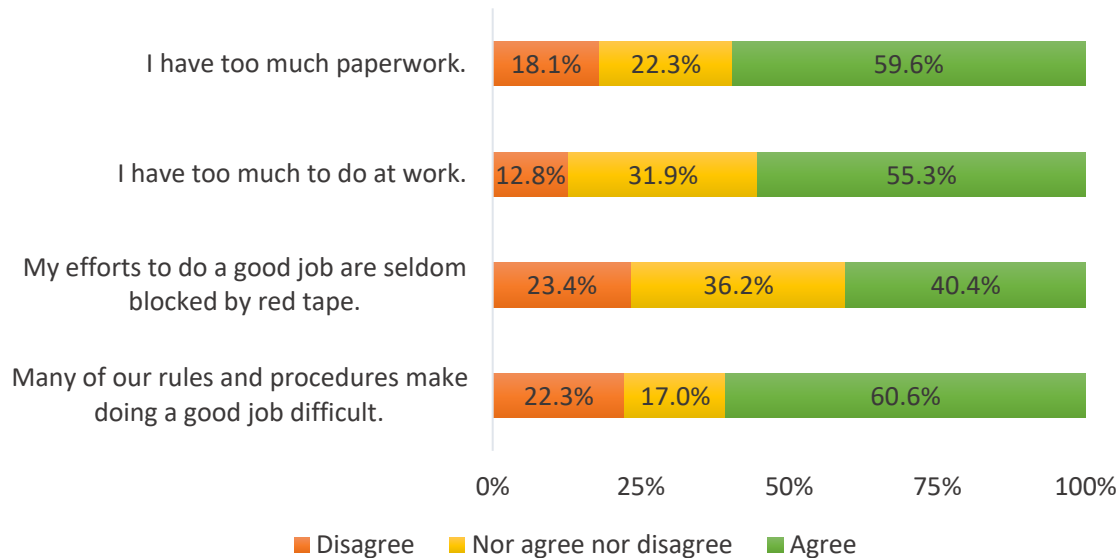
Peers:

From **Figure 9** it becomes obvious that the bank has developed a rather peculiar atmosphere of interpersonal relations. More than two-thirds, 69.1%, of surveyed agreed that bickering and fighting are not uncommon in this organization. However, the vast majority of respondents answered that they like the people they work with (83%) and they enjoy the latter (75.5%). A big portion, 63.8%, of respondents expressed the opinion that they had to work hard due to the incompetence of their co-workers.

Figure 9: Peers
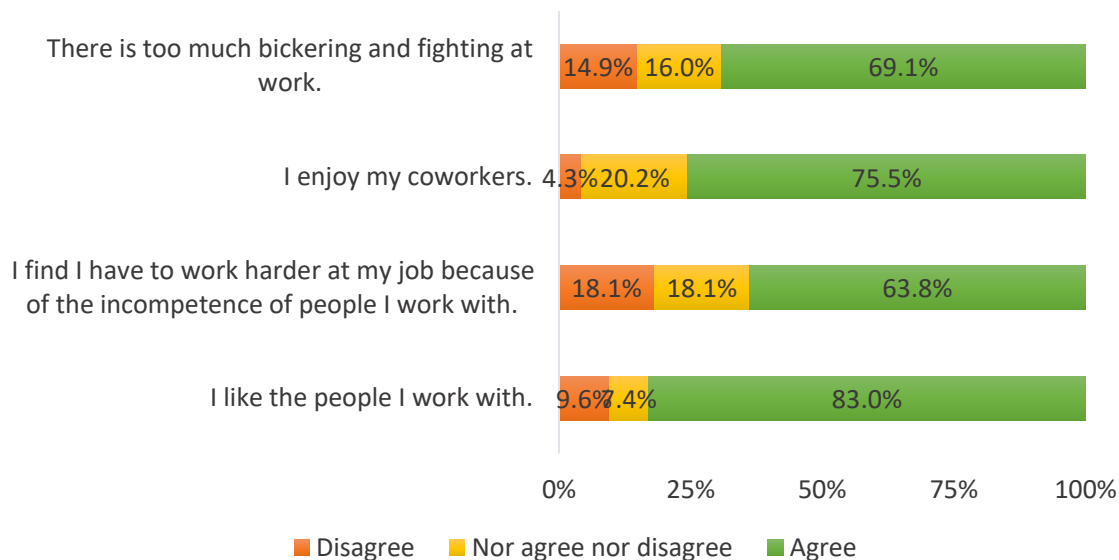
Figure 9: Peers. Horizontal stacked bar chart showing responses (Disagree, Nor agree nor disagree, Agree):
- There is too much bickering and fighting at work. — Disagree 14.9%, Nor agree nor disagree 16.0%, Agree 69.1%
- I enjoy my coworkers. — Disagree 4.3%, Nor agree nor disagree 20.2%, Agree 75.5%
- I find I have to work harder at my job because of the incompetence of people I work with. — Disagree 18.1%, Nor agree nor disagree 18.1%, Agree 63.8%
- I like the people I work with. — Disagree 9.6%, Nor agree nor disagree 7.4%, Agree 83.0%

Nature of work:

According to the results of the study nature of work (**Figure 10**) was the most highly ranked facet of job satisfaction – 14.6 points. The vast majority of employees, 75.5%, answered that they liked doing the things they do at work, and felt a sense of pride (64.9%) in doing their job. More than half, 54.3% of respondents said that they enjoyed their job. Yet, only 50% of surveyed didn't agree that their job was meaningless; the rest either remained ambivalent (20.2%) or agreed that their job was meaningless.

Figure 10: Nature of work
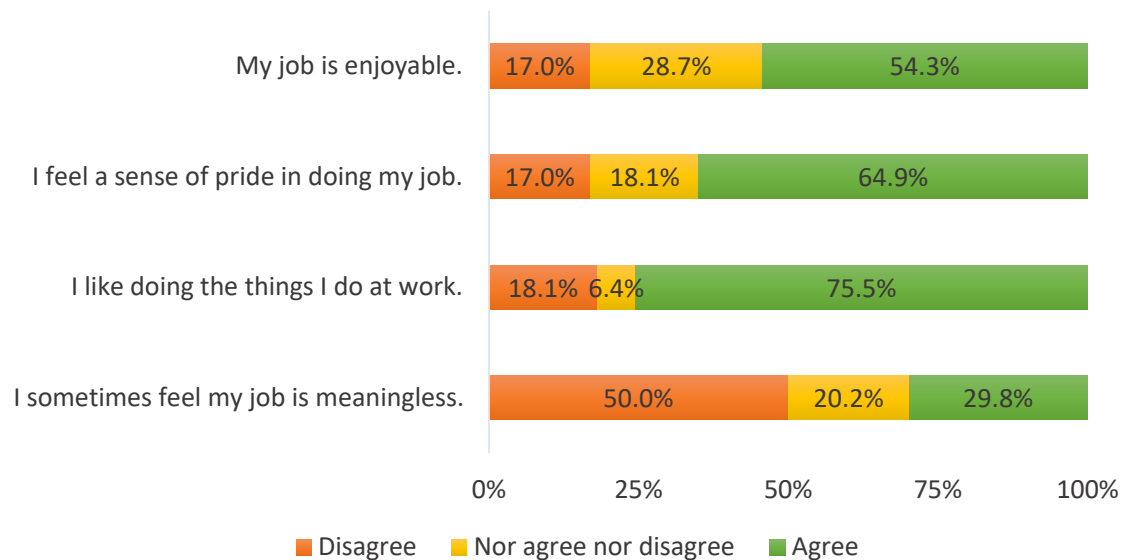
Communication:

The final facet of job satisfaction included in this study's framework was the communication (**Figure 11**) between banking members. According to the survey results, almost two-thirds, 63.8% of surveyed, are satisfied with the communication within the organization. Yet, the same portion of employees (63.8%) felt that they didn't know what was going on with the organization. Less than half consider that the work assignments are fully explained (43.6%) and the organization's goal was clear to them (44.7%).

Figure 11: Communication

Work assignments are not fully explained.	43.6% · 24.5% · 31.9%
I often feel that I do not know what is going on with the organization.	18.1% · 18.1% · 63.8%
The goals of this organization are not clear to me.	44.7% · 16.0% · 39.4%
Communications seem good within this organization.	11.7% · 24.5% · 63.8%

0%   25%   50%   75%   100%

■ Disagree   ■ Nor agree nor disagree   ■ Agree

Job satisfaction by demographic indicators

Figure 12: Job satisfaction by gender

■ male   ■ female
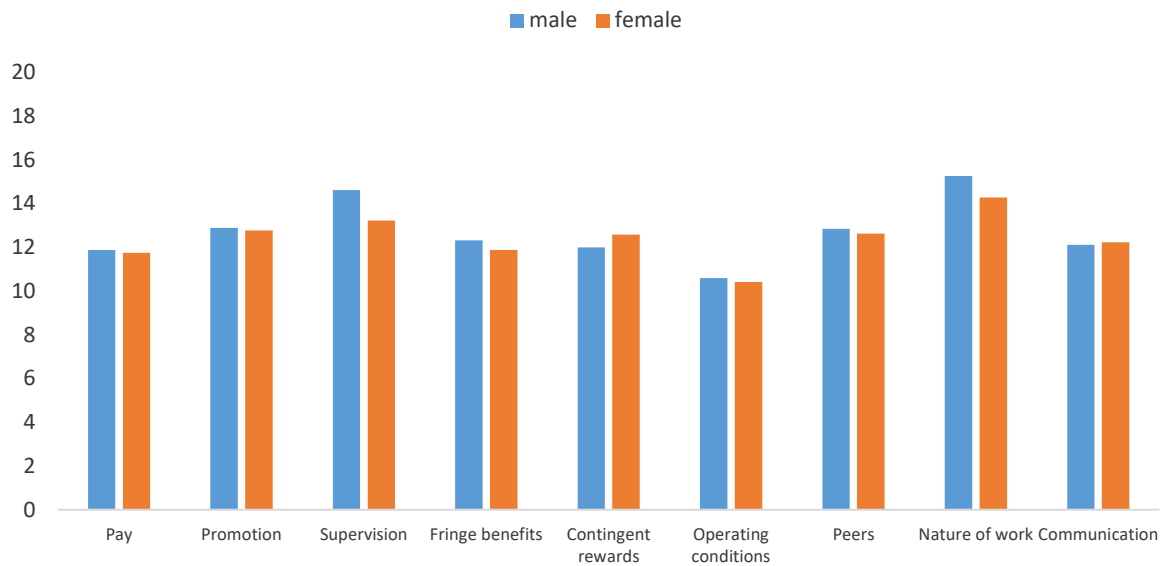
The comparative analysis of all facets by gender revealed that the male half of employees are relatively more satisfied with most facets of job satisfaction compared to women. Men were mostly satisfied with supervision (+1.4), nature of work (+0.98), fringe benefits (+0.44), followed by peers (+0.22), operating conditions (+0.17), pay (+0.13) and promotion (+0.11). Yet, women were a little more satisfied with contingent rewards (+0.6) and communication (+0.11).

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Figure 13: Job satisfaction by age
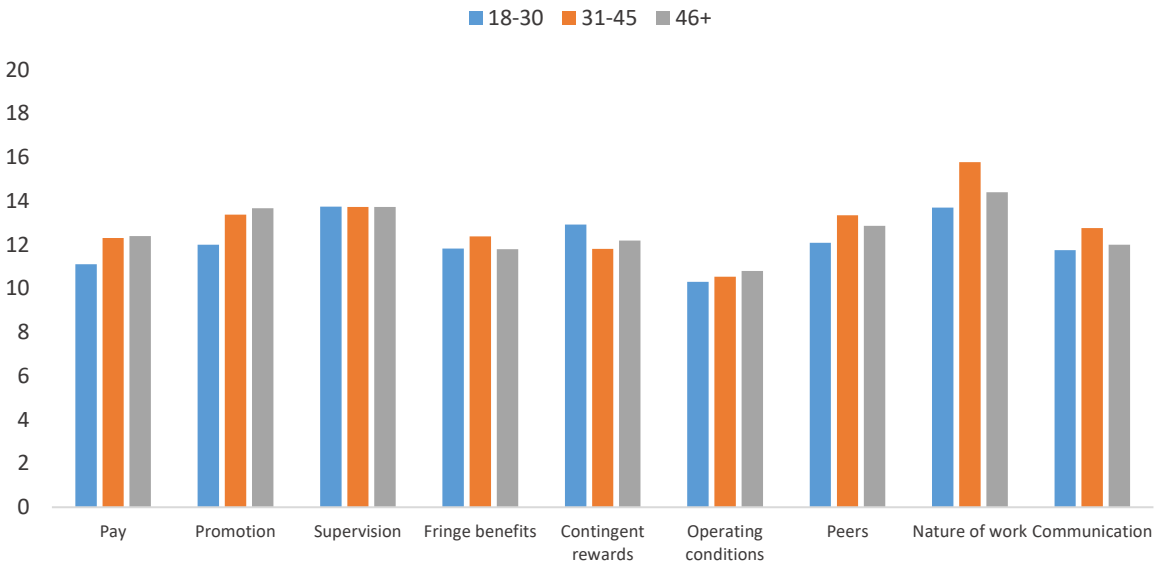
Cross-tabulation of all facets with age showed that the youngest generation (18-30 age group) of Mutahid DFI employees were less satisfied with all facets except for supervision, fringe benefits and contingents rewards compared to other age groups. 31-45 age group were more satisfied with fringe benefits, peers, nature of work and communication within the organization. The elder generation (46+ age group) was more satisfied with promotion and operating conditions in comparison to other age groups.

Figure 14: Job satisfaction by education
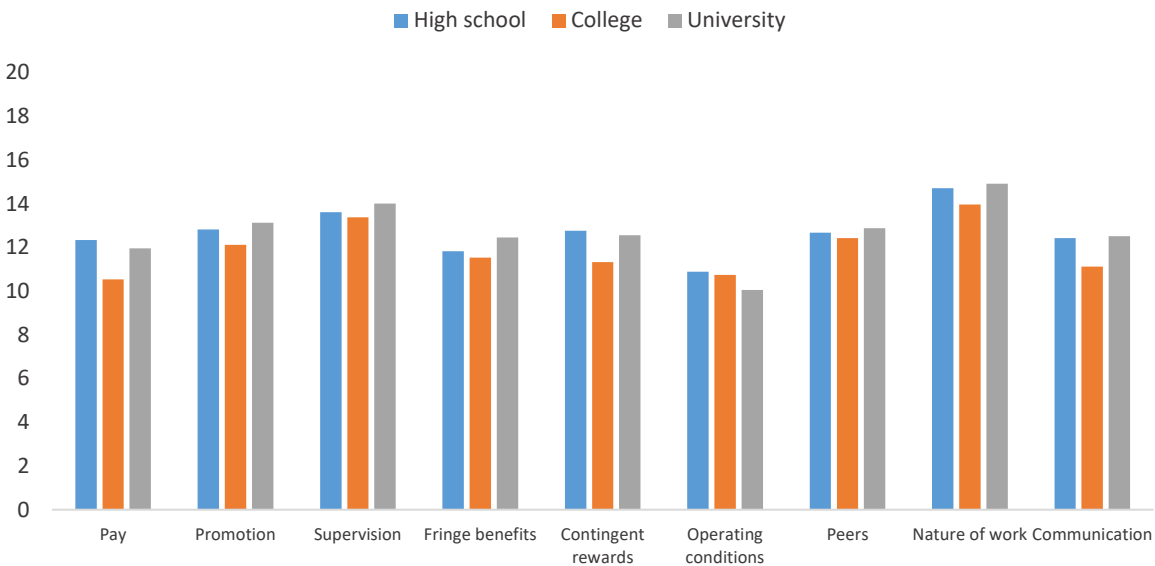
The analysis showed that college graduates were less satisfied with all facets of the job compared to other representatives of education level except for operating conditions. No significant discrepancies among other groups by job facets were observed.

Figure 15: Job satisfaction by occupation level
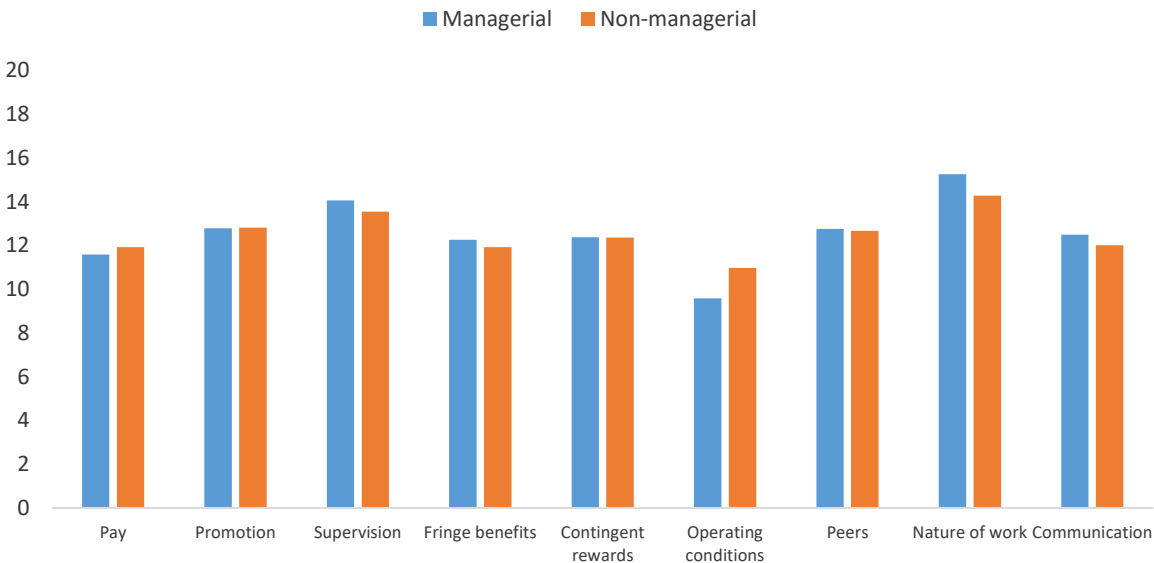
The final comparative analysis of job satisfaction facets by occupation level revealed that managers, compared to non-managerial staff, were relatively more satisfied with the majority of facets: supervision (+0.51 points), fringe benefits (+0.34 points), peers (+0.1 points), nature of work (+1 point) and communication (+0.5 points). Yet, managers were less satisfied with operating conditions (-1.4 points) than non-managerial staff.

Chapter 5: Conclusion and Recommendations

5.1 Conclusion

The primary objective of this consultancy project was to assess the employee's satisfaction at Mutahid DFI. Particularly, it sought to i) find out what are the main factors affecting job satisfaction, ii) measure the level of satisfaction with nine facets of job satisfaction (pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, peers, nature of work and communication) and iii) come up with consequent recommendations based on the results of the assessment of job satisfaction at Mutahid DFI. For this purpose, a sample of 94 employees was selected to be surveyed at three branches of Mutahid DFI. A thorough literature review on factors affecting job satisfaction was conducted, followed by the development of a structured five-point scale questionnaire that was used for data collection purposes which were adopted from Spector's Job Satisfaction Survey (JSS) methodology (Spector, 1985).

Descriptive analysis was used to analyze each facet of job satisfaction whereas cross-tabulations were used to understand the level of satisfaction with the job by demographic variables.

The findings show that overall satisfaction of Mutahid DFI is ambivalent. More specifically, this ambivalence can be seen for each facet of job satisfaction. The comparative analysis showed that

the employees of Mutahid DFI were relatively more satisfied with the nature of work, supervision and promotion, whilst less satisfied with operating conditions, pay and fringe benefits.

The cross-tabulations of job satisfaction facets with demographic variables revealed that i) men are more satisfied than women, ii) employees over 31 are relatively more satisfied than younger employees, iii) college graduates are less satisfied compared to high school and university graduates and iv) the managerial staff is slightly more satisfied than non-managerial.

5.2 Recommendations

As stated before, the human is the most valuable capital of any organization. Those organizations that understand these better than others invest not small resources in the development of their human resources. According to the findings which were described in detail in the previous paragraph, the state of satisfaction with the job of Mutahid DFI employees is ambivalent; this mark is inherent to all facets of job satisfaction. Although the results of this consultancy project have not been compared with those of other banks in Afghanistan, the very fact that the level of employee satisfaction is not satisfactory obliges the bank's management to take the necessary measures to improve organizational behavior. Thereby, it becomes obvious that a thorough and comprehensive strategy for improving job satisfaction is of paramount importance. Since all facets of satisfaction were scored ambiguously, the recommendations cover all aspects of job satisfaction.

As the analysis was carried out on the basis of the above-mentioned satisfaction facets, recommendations for improving organizational behavior will be based on measures to improve the same facets. Given the nature of the facets, measures for improving job satisfaction are grouped into three components: **financial, human resources** and **operations**.

1. **Financial** – it is recommended to revise the financial policy of the company aimed at remuneration of the employees. Namely, increasing the employees' salaries and revising their career development opportunities, as well as increasing bonuses for work performed, can have a positive effect on improving satisfaction; these improvements should be consistent with at least the average market figures in order to meet the expectations;

2. **Human resources management**
   a. Supervision – given that supervisors play an important role in the wellbeing of employees it is recommended to make the first carry responsibility of health and wellbeing of the latter (Armstrong, 2021). For this purpose, a corresponding item should be included in the list of KPIs for the supervisors.
   b. Communication – in order to enhance communication within the organization it is recommended i) to make it clear the tasks before communicating (Adu-Oppong & Agyin-Birikorang, 2014), ii) for executives consult with non-managerial staff in planning communication (Adu-Oppong & Agyin-Birikorang, 2014);
   c. Peers – provide dedicated facilities for socializing at workplace (Armstrong, 2021), as well as hold team building activities (Fapohunda, 2013);
   d. Contingent rewards – increase recognition and appreciation of employees via establishing intangible rewards, e.g. "Best employee of the year".

3. **Operations management**

      a. Nature of work – although this facet was the most highly scored still some attention should be paid to understanding of the objectives of the organization. For this purpose, before setting specific objectives and tasks, all objectives and tasks should be clearly communicated and developed with all staff members;

      b. Operating conditions – it is recommended to "review job demands to ensure that they are not excessive and therefore negatively affect work–life balance and lead to undue stress and even burnout" (Armstrong, 2021, p. 270).

It is worth noting that due to the fact that job satisfaction is an ever-changing phenomenon it is highly important keep finger on the pulse. Hence, it is paramount to conduct reexamination of job satisfaction after implementing the above-mentioned measurements aimed at improving job satisfaction to understand whether those measurements were effective or not, and to what extent.

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Appendix 1: questionnaire

Introduction

Hi. My name is Farid and I am Masters student at ADA university. This is my final project research and it is devoted to "Measuring Job Satisfaction at Mutahid Development Finance Institution". The purpose of this questionnaire is to collect data 9 facets of job satisfaction at Mutahid. It is purely for academic purpose and the obtained information will not be used for any other purposes and will be treated with confidentiality. This questionnaire is going to take about 10 minutes to fulfil. Hence, I kindly ask you to allocate some of your valuable time and fulfill this questionnaire with honest and help me accomplish my master degree. Thanks in advance for your help!

1. **Gender**
   male ☐   female ☐
2. **Age**
   18-25 ☐   26-30 ☐   31-35 ☐   36-40 ☐   41-45 ☐   46> ☐
3. **Education**
   High school graduate ☐   college graduate ☐   university graduate ☐ uneducated ☐
4. **Job position**
   Managerial ☐ non-managerial ☐

Statements	Please circle the one number for each question that comes closest to reflecting your opinion about it. Where 1 = Totally disagree, 2 = Disagree, 3 = Nor disagree nor agree, 4 = Agree, 5 = Totally agree				
1	I feel I am being paid a fair amount for the work I do.	1	2	3	4	5
2	There is really too little chance for promotion on my job.	1	2	3	4	5
3	My supervisor is quite competent in doing his/her job.	1	2	3	4	5
4	I am not satisfied with the benefits I receive.	1	2	3	4	5
5	When I do a good job, I receive the recognition for it that I should receive.	1	2	3	4	5
6	Many of our rules and procedures make doing a good job difficult.	1	2	3	4	5
7	I like the people I work with.	1	2	3	4	5
8	I sometimes feel my job is meaningless.	1	2	3	4	5
9	Communications seem good within this organization.	1	2	3	4	5
10	Raises are too few and far between.	1	2	3	4	5
11	Those who do well on the job stand a fair chance of being promoted.	1	2	3	4	5
12	My supervisor is unfair to me.	1	2	3	4	5

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

Appendix 2: tables

Table 2: Pay

Pay		Gender of respondents					
		male		female		Total	
I feel I am being paid a fair amount for the work I do.	Totally disagree	10	29.40%	17	28.30%	**27**	**28.70%**
	Nor agree nor disagree	6	17.60%	15	25.00%	**21**	**22.30%**
	Totally agree	18	52.90%	28	46.70%	**46**	**48.90%**
Raises are too few and far between.	Totally disagree	5	14.70%	13	21.70%	**18**	**19.10%**
	Nor agree nor disagree	8	23.50%	17	28.30%	**25**	**26.60%**
	Totally agree	21	61.80%	30	50.00%	**51**	**54.30%**

I feel unappreciated by the organization when I think about what they pay me.	Totally disagree	9	26.50%	19	31.70%	**28**	**29.80%**
	Nor agree nor disagree	11	32.40%	15	25.00%	**26**	**27.70%**
	Totally agree	14	41.20%	26	43.30%	**40**	**42.60%**
I feel satisfied with my chances for salary increases.	Totally disagree	9	26.50%	21	35.00%	**30**	**31.90%**
	Nor agree nor disagree	8	23.50%	9	15.00%	**17**	**18.10%**
	Totally agree	17	50.00%	30	50.00%	**47**	**50.00%**

Table 3: Promotion

Promotion		Gender of respondents					
		male		female		Total	
There is really too little chance for promotion on my job.	Totally disagree	18	52.90%	23	38.30%	**41**	**43.60%**
	Nor agree nor disagree	3	8.80%	8	13.30%	**11**	**11.70%**
	Totally agree	13	38.20%	29	48.30%	**42**	**44.70%**
Those who do well on the job stand a fair chance of being promoted.	Totally disagree	6	17.60%	17	28.30%	**23**	**24.50%**
	Nor agree nor disagree	6	17.60%	9	15.00%	**15**	**16.00%**
	Totally agree	22	64.70%	34	56.70%	**56**	**59.60%**
People get ahead as fast here as they do in other places.	Totally disagree	10	29.40%	22	36.70%	**32**	**34.00%**
	Nor agree nor disagree	11	32.40%	14	23.30%	**25**	**26.60%**
	Totally agree	13	38.20%	24	40.00%	**37**	**39.40%**
I am satisfied with my chances for promotion.	Totally disagree	12	35.30%	21	35.00%	**33**	**35.10%**
	Nor agree nor disagree	9	26.50%	12	20.00%	**21**	**22.30%**
	Totally agree	13	38.20%	27	45.00%	**40**	**42.60%**

Table 4: Supervision

Supervision		Gender of respondents					
		male		female		Total	
My supervisor is quite competent in doing his/her job.	Totally disagree	2	5.90%	12	20.00%	**14**	**14.90%**
	Nor agree nor disagree	10	29.40%	12	20.00%	**22**	**23.40%**
	Totally agree	22	64.70%	36	60.00%	**58**	**61.70%**
My supervisor is unfair to me.	Totally disagree	22	64.70%	23	38.30%	**45**	**47.90%**
	Nor agree nor disagree	5	14.70%	8	13.30%	**13**	**13.80%**
	Totally agree	7	20.60%	29	48.30%	**36**	**38.30%**

My supervisor shows too little interest in the feelings of subordinates.	Totally disagree	15	44.10%	24	40.00%	**39**	**41.50%**
	Nor agree nor disagree	5	14.70%	15	25.00%	**20**	**21.30%**
	Totally agree	14	41.20%	21	35.00%	**35**	**37.20%**
I like my supervisor.	Totally disagree	3	8.80%	12	20.00%	**15**	**16.00%**
	Nor agree nor disagree	4	11.80%	15	25.00%	**19**	**20.20%**
	Totally agree	27	79.40%	33	55.00%	**60**	**63.80%**

Table 5: Fringe benefits

Fringe benefits		Gender of respondents					
		male		female		Total	
I am not satisfied with the benefits I receive.	Totally disagree	8	23.50%	23	38.30%	**31**	**33.00%**
	Nor agree nor disagree	10	29.40%	9	15.00%	**19**	**20.20%**
	Totally agree	16	47.10%	28	46.70%	**44**	**46.80%**
The benefits we receive are as good as most other organizations offer.	Totally disagree	5	14.70%	16	26.70%	**21**	**22.30%**
	Nor agree nor disagree	8	23.50%	18	30.00%	**26**	**27.70%**
	Totally agree	21	61.80%	26	43.30%	**47**	**50.00%**
The benefit package we have is equitable.	Totally disagree	8	23.50%	22	36.70%	**30**	**31.90%**
	Nor agree nor disagree	8	23.50%	18	30.00%	**26**	**27.70%**
	Totally agree	18	52.90%	20	33.30%	**38**	**40.40%**
There are benefits we do not have which we should have.	Totally disagree	10	29.40%	25	41.70%	**35**	**37.20%**
	Nor agree nor disagree	9	26.50%	9	15.00%	**18**	**19.10%**
	Totally agree	15	44.10%	26	43.30%	**41**	**43.60%**

Table 6: Contingent rewards

Contingent rewards		Gender of respondents					
		male		female		Total	
When I do a good job, I receive the recognition for it that I should receive.	Totally disagree	7	20.60%	15	25.00%	**22**	**23.40%**
	Nor agree nor disagree	7	20.60%	8	13.30%	**15**	**16.00%**
	Totally agree	20	58.80%	37	61.70%	**57**	**60.60%**
I do not feel that the work I do is appreciated.	Totally disagree	13	38.20%	20	33.30%	**33**	**35.10%**
	Nor agree nor disagree	8	23.50%	14	23.30%	**22**	**23.40%**
	Totally agree	13	38.20%	26	43.30%	**39**	**41.50%**

There are few rewards for those who work here.	Totally disagree	10	29.40%	18	30.00%	**28**	**29.80%**
	Nor agree nor disagree	10	29.40%	17	28.30%	**27**	**28.70%**
	Totally agree	14	41.20%	25	41.70%	**39**	**41.50%**
I don't feel my efforts are rewarded the way they should be.	Totally disagree	10	29.40%	22	36.70%	**32**	**34.00%**
	Nor agree nor disagree	6	17.60%	13	21.70%	**19**	**20.20%**
	Totally agree	18	52.90%	25	41.70%	**43**	**45.70%**

Table 7: Operating procedures

Operating procedures		Gender of respondents					
		male		female		Total	
Many of our rules and procedures make doing a good job difficult.	Totally disagree	7	20.60%	14	23.30%	**21**	**22.30%**
	Nor agree nor disagree	6	17.60%	10	16.70%	**16**	**17.00%**
	Totally agree	21	61.80%	36	60.00%	**57**	**60.60%**
My efforts to do a good job are seldom blocked by red tape.	Totally disagree	6	17.60%	16	26.70%	**22**	**23.40%**
	Nor agree nor disagree	12	35.30%	22	36.70%	**34**	**36.20%**
	Totally agree	16	47.10%	22	36.70%	**38**	**40.40%**
I have too much to do at work.	Totally disagree	4	11.80%	8	13.30%	**12**	**12.80%**
	Nor agree nor disagree	13	38.20%	17	28.30%	**30**	**31.90%**
	Totally agree	17	50.00%	35	58.30%	**52**	**55.30%**
I have too much paperwork.	Totally disagree	5	14.70%	12	20.00%	**17**	**18.10%**
	Nor agree nor disagree	5	14.70%	16	26.70%	**21**	**22.30%**
	Totally agree	24	70.60%	32	53.30%	**56**	**59.60%**

Table 8: Peers

Peers		Gender of respondents					
		male		female		Total	
I like the people I work with.	Totally disagree	2	5.90%	7	11.70%	**9**	**9.60%**
	Nor agree nor disagree	2	5.90%	5	8.30%	**7**	**7.40%**
	Totally agree	30	88.20%	48	80.00%	**78**	**83.00%**
I find I have to work harder at my job because of the	Totally disagree	6	17.60%	11	18.30%	**17**	**18.10%**
	Nor agree nor disagree	4	11.80%	13	21.70%	**17**	**18.10%**

incompetence of people I work with.	Totally agree	24	70.60%	36	60.00%	60	63.80%
	Totally disagree	1	2.90%	3	5.00%	4	4.30%
I enjoy my coworkers.	Nor agree nor disagree	7	20.60%	12	20.00%	19	20.20%
	Totally agree	26	76.50%	45	75.00%	71	75.50%
There is too much bickering and fighting at work.	Totally disagree	7	20.60%	7	11.70%	14	14.90%
	Nor agree nor disagree	6	17.60%	9	15.00%	15	16.00%
	Totally agree	21	61.80%	44	73.30%	65	69.10%

Table 9: Nature of work

Nature of work		Gender of respondents					
		male		female		Total	
I sometimes feel my job is meaningless.	Totally disagree	22	64.70%	25	41.70%	47	50.00%
	Nor agree nor disagree	2	5.90%	17	28.30%	19	20.20%
	Totally agree	10	29.40%	18	30.00%	28	29.80%
I like doing the things I do at work.	Totally disagree	4	11.80%	13	21.70%	17	18.10%
	Nor agree nor disagree	3	8.80%	3	5.00%	6	6.40%
	Totally agree	27	79.40%	44	73.30%	71	75.50%
I feel a sense of pride in doing my job.	Totally disagree	3	8.80%	13	21.70%	16	17.00%
	Nor agree nor disagree	8	23.50%	9	15.00%	17	18.10%
	Totally agree	23	67.60%	38	63.30%	61	64.90%
My job is enjoyable.	Totally disagree	5	14.70%	11	18.30%	16	17.00%
	Nor agree nor disagree	8	23.50%	19	31.70%	27	28.70%
	Totally agree	21	61.80%	30	50.00%	51	54.30%

Table 10: Communication

Communication		Gender of respondents					
		male		female		Total	
Communications seem good within this organization.	Totally disagree	5	14.70%	6	10.00%	11	11.70%
	Nor agree nor disagree	6	17.60%	17	28.30%	23	24.50%
	Totally agree	23	67.60%	37	61.70%	60	63.80%
	Totally disagree	18	52.90%	24	40.00%	42	44.70%

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The goals of this organization are not clear to me.	Nor agree nor disagree	5	14.70%	10	16.70%	**15**	**16.00%**
	Totally agree	11	32.40%	26	43.30%	**37**	**39.40%**
I often feel that I do not know what is going on with the organization.	Totally disagree	6	17.60%	11	18.30%	**17**	**18.10%**
	Nor agree nor disagree	5	14.70%	12	20.00%	**17**	**18.10%**
	Totally agree	23	67.60%	37	61.70%	**60**	**63.80%**
Work assignments are not fully explained.	Totally disagree	14	41.20%	27	45.00%	**41**	**43.60%**
	Nor agree nor disagree	7	20.60%	16	26.70%	**23**	**24.50%**
	Totally agree	13	38.20%	17	28.30%	**30**	**31.90%**

Table 11: Satisfaction by gender

	Gender	
	male	female
	Mean	Mean
Pay	11.9	11.8
Promotion	12.9	12.8
Supervision	14.6	13.2
Fringe_benefits	12.3	11.9
Contingent_rewards	12.0	12.6
Operating_conditions	10.6	10.4
Peers	12.9	12.6
Nature_of_work	15.3	14.3
Communication	12.1	12.2

Table 12: Satisfaction by level of education

	Education		
	High school	College	University
	Mean	Mean	Mean
Pay	12.3	10.5	12.0
Promotion	12.8	12.1	13.1
Supervision	13.6	13.4	14.0
Fringe_benefits	11.8	11.5	12.5
Contingent_rewards	12.8	11.3	12.6
Operating_conditions	10.9	10.7	10.1
Peers	12.7	12.4	12.9
Nature_of_work	14.7	14.0	14.9
Communication	12.4	11.1	12.5

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Table 13: Satisfaction by level of position

	Position	
	Managerial	Non-managerial
	Mean	Mean
Pay	11.6	11.9
Promotion	12.8	12.8
Supervision	14.1	13.6
Fringe_benefits	12.3	11.9
Contingent_rewards	12.4	12.4
Operating_conditions	9.6	11.0
Peers	12.8	12.7
Nature_of_work	15.3	14.3
Communication	12.5	12.0

Table 14: Satisfaction by age

	Age		
	18-30	31-45	46+
	Mean	Mean	Mean
Pay	11.1	12.3	12.4
Promotion	12.0	13.4	13.7
Supervision	13.7	13.7	13.7
Fringe_benefits	11.8	12.4	11.8
Contingent_rewards	12.9	11.8	12.2
Operating_conditions	10.3	10.5	10.8
Peers	12.1	13.4	12.9
Nature_of_work	13.7	15.8	14.4
Communication	11.8	12.8	12.0