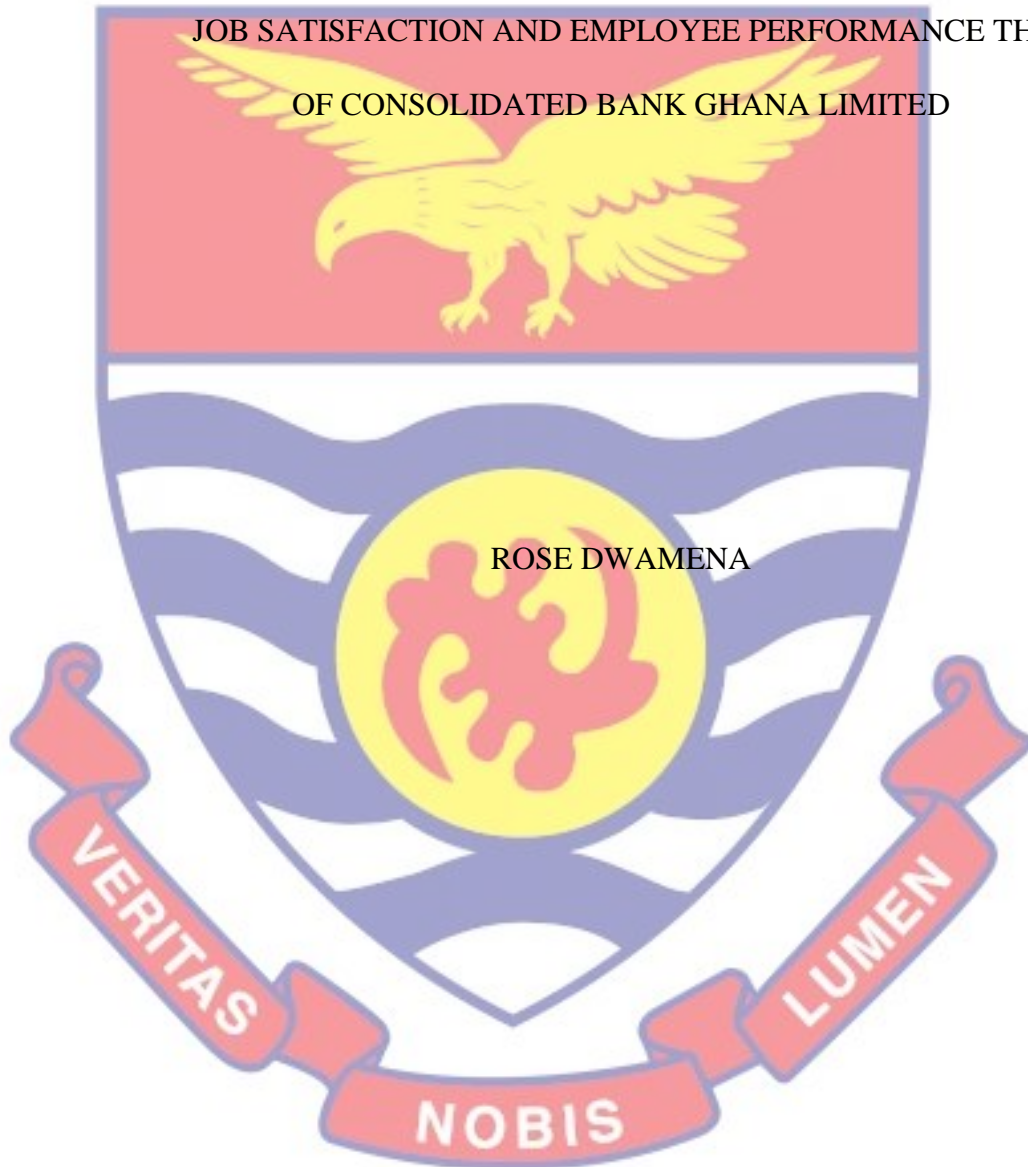


UNIVERSITY OF CAPE COAST

JOB SATISFACTION AND EMPLOYEE PERFORMANCE THE CASE  
OF CONSOLIDATED BANK GHANA LIMITED

ROSE DWAMENA



2022

UNIVERSITY OF CAPE COAST

JOB SATISFACTION AND EMPLOYEE PERFORMANCE THE CASE  
OF CONSOLIDATED BANK GHANA LIMITED

BY

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Dissertation submitted to the Department of Human Resource Management of  
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Coast in partial fulfilment of the requirements for the award of Master of Business  
Administration degree in Human Resource Management

NOBIS

NOVEMBER 2022

## DECLARATION

### Candidate's Declaration

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

Candidate's Signature..... Date.....

Name: Rose Dwamena

### Supervisor's Declaration

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

Supervisor's Signature.....Date.....

Name: Dr Felix Kwame Opoku



## ABSTRACT

The purpose of the study to investigate nexus between job satisfaction and employee performance at Consolidated Bank Ghana in the Greater Accra Metropolis. Specifically, the study sought to identify factors that contribute to job satisfaction; examine the level of employee performance and examine the effect of Job satisfaction on employees' performance. The research approach adopted was a quantitative and research design chosen was a cross sectional descriptive. The sample size was 132 staff out of 141 population which was determined using the Bartlett, Kotrlik, and Higgins (2001) Sample Size Determination Table. The questionnaire comprised close ended questions. The SPSS aided in the coding of the data collected. For objectives one and two, descriptive statistics such as mean standard deviations were used in making the analysis. Linear regression analysis was used to analyse the objective three. The study found that staff at CBG are to some extent satisfied with their job in the form promotion in their workplace, recognition they receive for work done well and interest supervisors show in them. The study again found that the employees are satisfied with the work methodologies as it makes work easier for them. It was found that job satisfaction moderately predicts employees' performance. The study concluded that the satisfaction of employees is key and must incorporate recognition for work done, provide favourable working conditions, good interpersonal relationship, salary/pay, and the work itself. It was recommended that management of CBG provide the benefits they deserve and pay them an amount that is commensurate with the work they do in order to increase their level of satisfaction and, as a result, their performance.

## ACKNOWLEDGEMENTS

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Finally, to the staff of Consolidated Bank Ghana Limited, am truly grateful for readily granting me your support and participating in my work.



## DEDICATION

To my mother Dins Donkoh and my sisters Beatrice Dwamena and Nancy

Dwamena



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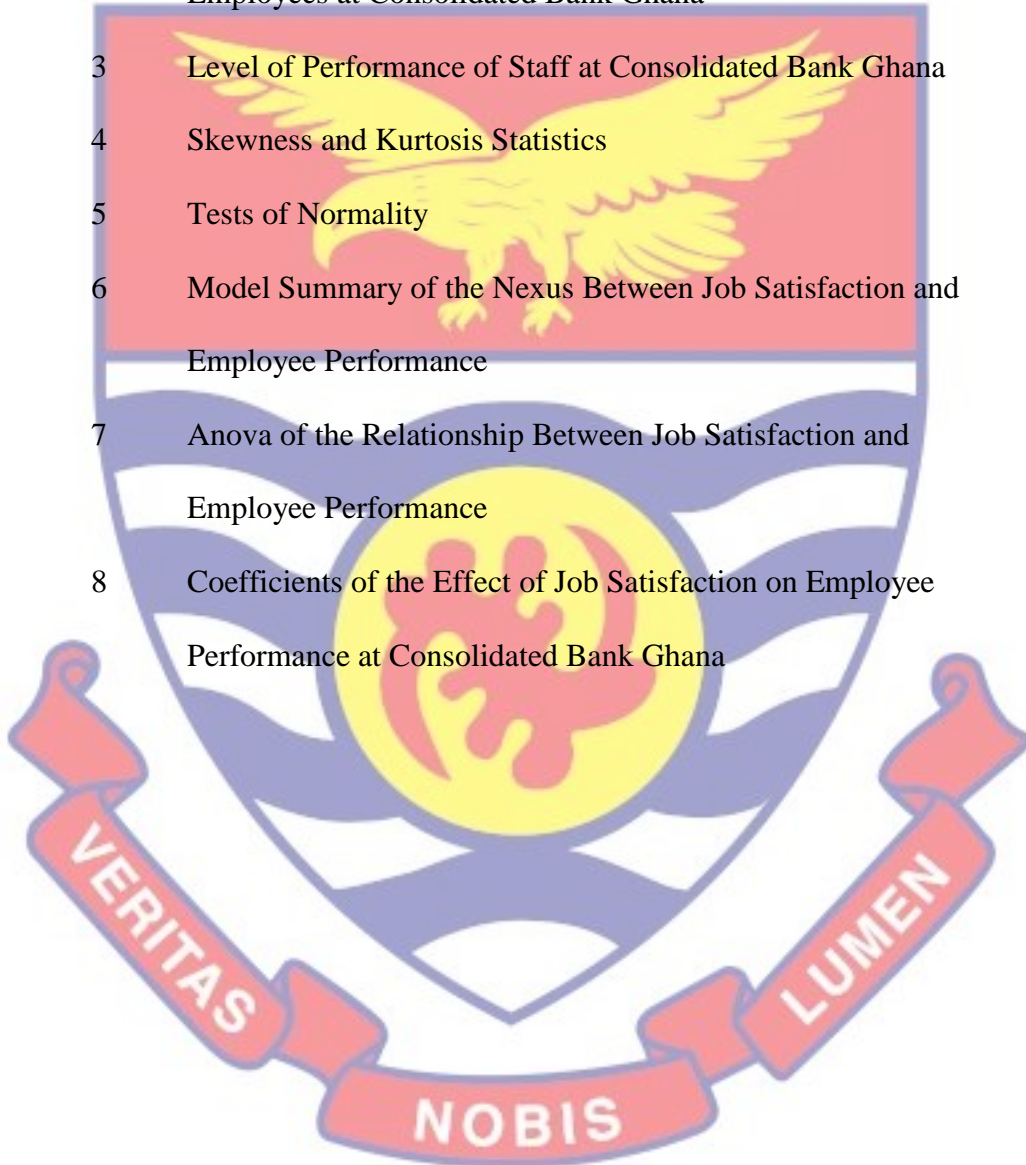
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# CHAPTER ONE

## INTRODUCTION

### Background to the Study

Job satisfaction has become a crucial issue for all organisations everywhere in the world, for both private and public organisations in developed and undeveloped countries alike (Adzei & Atinga, 2012). One reason which account for interest is that satisfied employees are reported to be committed employees, showing indication for high organisational performance and effectual operations (Robbins & Culter, 2005). Employees are seen as the most valuable assets of an organisation as they build the fortunes of the organisation. It is also a fact that all other resources of the organisation are meaningless when there are no willing and satisfied employees in the organisation to put these resources to proper use for profit maximization (Bernarto et al, 2020).

Organisations all over the world endeavour to recruit skilful, well-trained employees who are willing to work for the growth of the organisation and try to provide motivation packages that promote their satisfaction at work. It is well understood that satisfied employees will put up optimum performance. However, in today's increasing competitive environment, organisations face a lot of challenges. Indermun and Bayat (2013) stated that many organisations are struggling to be strong competitor to achieve its goals and objectives. Workforce nowadays are the organisational key success factor, therefore organisations put a lot of thought and effort to discover the degree of employee satisfaction in order to enhance their productivity and attain overall organisations objectives

(Indermun & Bayat, 2013). Therefore, organisations are concerned about the relations between employee and the level of satisfaction and considered to be critical issue in relation with organisation performance and improvement.

The concept of job satisfaction has been explained by some scholars including Kumari and Pandey (2011) as a pleasurable emotional state arising from the appraisal of one's job; an effective reaction to one's job; and an attitude towards one's job. Robbins and Coulter (2005) cited in Rehman and Rehman (2013), asserted that employees with high degree of job satisfaction have a positive feeling towards their job. On the other hand, employees with who are unhappy with their job have a negative attitude towards their job. Few researchers were of the view that job satisfaction is an emotive response to a working condition, which is frequently chosen by how pleasantly results get together or surpass desires. For instance, if laborers believe that they are dealt with unfairly, get less compensations, they are all the more likely to have a negative inclination toward their work, superior or colleagues (Manzoor et al, 2011).

Job satisfaction derives from intrinsic factors that are related to work itself or extrinsic factors which are related to instrumental values (Watson, 2012). While Aziri (2011) mentioned that job satisfaction is under the influence of many factors such as: the nature of work, salary, advancement opportunities, management, work groups and work conditions. According to Mount (2006), job satisfaction can be a significant pointer of how employees feel about their positions and an indicator of work practices such as organisational citizenship, absenteeism, and turnover. Locke (1976) also stated that job satisfaction is a

negative or positive evaluative judgement of an employee's job or job experiences and concerns employees' assessment of the extent to which they like or dislike their jobs (Yucel & Bektas, 2012). The concept could include specific connections related to affective behaviours including pay, promotion, fringe benefits, supervision, contingent rewards, operating conditions, nature of work, co-workers, and communication (Wegge et al, 2007).

Many things influence how positively an individual views his or her job, particularly an employee's attitudes toward his or her employment. A number of elements have been identified in research that appear to contribute to job satisfaction. Scholars have investigated three ways to explain the creation of job satisfaction, according to Jex (2002): job characteristics, social information processing (organisational attributes), and dispositional factors (worker characteristics) are all ways to explain the creation of job satisfaction. There are major factors that enhance and maintain the overall performance of the organisation.

Understanding job performance for each employee is essential as organisational decisions are based on individual performance (Sonnentag et al, 2008), leading to an organisational success. However, scholars continuously insist through the literature that there is no standardized or uniform definition of performance, and they argue about how it is a multidimensional concept. Samsonowa (2012) argues that in the performance measurement literature, all the different definitions she had to review have one common characteristic; they are all related to two terms: effectiveness and efficiency; effectiveness as an indicator

of the degree of achievement of a goal; and efficiency as an indicator of the resources consumed to achieve the level of achievement. The term "performance" is described as an organisation/department's level/degree of goal achievement rather than individuals' (Samsonowa, 2012).

In the work environment like the banking sector, employee performance in an organisation is a vital concept. Employee performance can help the company increase and use the human resource capacity it has. This translates into excellent service delivery and interaction in which all areas of the organisation are affected (Cahill et al, 2015). The job performance of an employee depends on or is a consequence of some combination of ability, effort, and chance. But in terms of results or results produced, the measurements can be done (Truelove et al, 2016). The researchers have therefore established the working concept of employee performance, and employee performance is the achievement of objectives of the tasks assigned to employees within a specific period of time for the purpose of this study (Truelove et al, 2016).

There are lots of researches who have tested the impact of job satisfaction on employee performance (Aziri, 2011; Indermun & Bayat, 2013; Kappagoda, 2012). Most of them indicated that there is an impact of job satisfaction on employee performance since, there is a large impact of the job satisfaction on the motivation of workers, and the level of motivation has an impact on productivity, hence also on performance (Aziri, 2011). Kappagoda (2012) posited that the job satisfaction is one of the factors that affects the improvement of the task performance and citizenship performance. Indermun and Bayat (2013) agreed that

there is an undeniable correlation between job satisfaction and employee performance. They suggest that psychological and physical rewards have significant impact on job satisfaction. They believed that employees should be rewarded and motivated to achieve job satisfaction, which will eventually lead to a significant, positive impact on the efficiency and effectiveness of employees and thus, better overall performance (Indermun & Bayat, 2013).

At the same time, there are some recent research evidences indicates that satisfaction may not necessarily lead to individual performance improvement (Aziri, 2011) especially in the volunteer work (Pugno & Depedri, 2009). Some researchers suggested that employee performance does not affects their level of satisfaction. Pugno and Depedri (2009) examines the relationship between job performance to job satisfaction by considering the roles of economic incentives such as reward and promotions. They ended up with a negative route from job performance to job satisfaction (Pugno & Depedri, 2009). These variations in the relationship between job satisfaction and employee performance may be as a result of different organisational context. Again, the banking industry in Ghana is considered to be an important source of the country's gross domestic product and a significant income-generator (Bank of Ghana, 2015). As such this study sought to examine the effect of job satisfaction on employee performance at Consolidated Bank Ghana Limited in the Greater Accra Metropolis.

### **Problem Statement**

Globally, only 59% of bank employees are satisfied with their jobs (Thompson & Siciliano, 2021). As a result of low job satisfaction, in Ghana,



commercial banks' records indicated a decline in productivity, a general cost increase, and an increase in service failures (Agbozo et al, 2017). The decline in job satisfaction resulted in an 85% turnover rate of bank employees in Ghana (Dartey-Baah et al, 2020). Job dissatisfaction accounts for lower performance of employees (Addae & Boso, 2020). The declines in performances are due to employees' job dissatisfaction (Dartey-Baah et al, 2020). The general business problem was that bank leaders face a decline in job satisfaction among Consolidated Bank Ghana employees. From anecdotal evidence, for some time now the problems of low pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-workers, nature of work and communication have become the biggest complaints among the staff of Consolidated Bank Ghana. The employees turn to talk about this issue a lot and ask for management intervention at whatever opportunity they get being it at staff durbars or departmental meetings.

In Ghana, not much research has been done on job satisfaction in the banking sector. The only current study by Dartey-Baah et al (2020) aimed at examining occupational stress, job satisfaction and gender difference among bank tellers found that tellers are more likely to exhibit counterproductive behaviours such as job dissatisfaction due to work-related stress. Though not in the banking sector, Amoah et al. (2020) assessed job satisfaction among the workers of Ghana Water Company Limited (GWCL) in Ashanti South Region and found that the workers have some level of psychological satisfaction with the job, though they are not economically and health-wise satisfied with the job. These results

although very useful cannot be generalised because they involve only tellers. This study therefore, examines the effect of job satisfaction on the job performance of employees at the Consolidated Bank Group Limited.

### **Purpose of the Study**

The purpose of the study to investigate how job satisfaction affects employee job performance at Consolidated Bank Ghana in the Greater Accra Metropolis.

### **Specific Objectives**

In order to meet the general purpose, specific objectives needed to be met.

The study specifically;

- 1) Identify factors that contribute to job satisfaction at Consolidated Bank Ghana.
- 2) Examine the level of employee performance at Consolidated Bank Ghana.
- 3) Examine the effect of Job satisfaction on employees' performance at Consolidated Bank Ghana.

### **Research Questions**

- 1) What are the factors that contribute to job satisfaction at Consolidated Bank Ghana?
- 2) What is the level of employee performance at Consolidated Bank Ghana?
- 3) What is the effect of Job satisfaction on employees' performance at Consolidated Bank Ghana?

## **Significance of the Study**

The significance of the study is three-fold. The study is first and foremost significant because it is believed that the study will generate important findings that will be necessary for policy makers in the banking sector and government in formulating and implementing policies that enhance job satisfaction, thereby contributing to employee performance. Second, this study will not only be significant to the policy makers but also, to students and researchers. For students and other researchers, the study will generate literature that will contribute to the body of knowledge on the effects of job satisfaction on employee performance; helping in academic work and in the conduct of similar researches.

## **Delimitation**

The study focuses on the extent to which job satisfaction affects employee performance at CBG in the Greater Accra Metropolis. It is therefore intended to cover the entire population of staffs at the head office of the bank. Given that there are several factors that can result in employee performance, the study aimed at assessing mainly job satisfaction variables, and whether Job dissatisfaction leads to employees' counterproductive behaviours at the bank. The study would be carried out within the period of January 2021 to May 2021. Data for the study would be collected from randomly selected employees from the bank.

## **Limitations**

The study focuses on the effects of job satisfaction on the employee performance at CBG. The study was limited to only the head office branch which is located in Greater Accra. A sample of less than 100 and the descriptive cross-sectional design were employed. Thus, generalization could not be done to other branches of the bank. Also, the findings of the study may not still be valid in the long term as the descriptive cross-sectional design cannot be used to determine behaviour pattern over a long period of time.

## **Organisation of the Study**

Basically, the study was organized into five chapters. The first chapter has the introduction and background of the study, the problem statement, objectives, research questions, significance, and scope as well as the limitation of the study. The second chapter reviewed relevant literature surrounding the subject matter. The chapter discusses the theoretical literature and concepts of job satisfaction, employee performance and how the two concepts are related. Third chapter outlined the methods the researcher employed in conducting the study. Thus, the chapter outlined the research design, approach, population, sampling techniques, and sample size, data collection methods and instruments as well as how data collected was analyzed. Chapter four presents empirical results of the study, i.e., the analysis of data collected from the field and the findings. The final chapter summarizes the findings of the study, draws the conclusions and states the recommendations of the study in line with the findings.

## LITERATURE REVIEW

### Introduction

The previous literature on the ideas and linkages in the current study is reviewed in this chapter. The literature was reviewed both theoretically and empirically. Herzberg's two-factor theory and social exchange theory were discussed in the chapter for the theoretical review. The chapter also includes a literature assessment of the study's pertinent areas, such as the idea of job satisfaction and employee performance. In the literature, the conceptual framework was also explained.

### Herzberg's Two-Factor Theory

In 1959, Frederick Herzberg created the well-known Two-Factor Theory. Herzberg defined two sets of criteria in determining employees' working attitudes and levels of performance, dubbed Motivation and Hygiene Factors, based on feedback from 200 engineers and accountants in the United States about their personal feelings about their working settings (Robbins, 2009). Motivation factors are intrinsic factors that improve employee job happiness, whereas Hygiene factors are Extrinsic Factors that keep employees from being dissatisfied. Herzberg went on to say that having a full supply of Hygiene Factors does not guarantee employee satisfaction. Motivational factors must be addressed in order to improve employee performance or productivity. The Two-Factor Theory is similar to Maslow's hierarchy of requirements, but it adds more aspects to determine how people are motivated at work. Individuals' lower-level demands

(extrinsic or hygiene aspects) would not encourage them to invest effort, but would just keep them from being unhappy, according to this view.

Higher-level needs (intrinsic or motivation factors) must be met in order to motivate employees. The result for firms using this theory is that addressing employees' extrinsic or hygienic criteria will simply keep them from being actively dissatisfied, not drive them to put in extra effort to improve performance. Organisations should focus on providing intrinsic or motivating factors to motivate employees (Robbins, 2009). Extrinsic Factors, according to theory, are less likely to contribute to employees' motivation needs. These features were present solely to avoid any dissatisfaction from arising in their workplaces.

Extrinsic factors, also known as work context factors, are external satisfactions provided to employees by others (Robbins, 2009). Employers can use these criteria as a guide to help them create a pleasant working atmosphere where employees feel at ease. Employees will be free of unpleasant external working conditions that will banish their feelings of dissatisfaction when all of these external factors are met, but they will remain neutral in terms of satisfaction and motivation; however, when employers fail to meet employees' Extrinsic factors needs, employees' job dissatisfaction will arise. The intrinsic and extrinsic factors, according to this view, are interdependent on one another.

Extrinsic factors will only reduce employee dissatisfaction with their jobs; they will not provide job satisfaction. On the other hand, a significant supply of Intrinsic Element will promote employees' inner growth and development, leading to increased productivity and performance; nevertheless, a lack of this factor will

just negate their feelings about their jobs, leaving them neither satisfied nor dissatisfied. Employees' propensity to work is determined by extrinsic factors, but their quality of work is determined by intrinsic factors. These two classes of extrinsic and intrinsic factors are not always diametrically opposed, because the opposite of contentment is not discontent, but rather a lack of contentment. Similarly, not satisfaction but no discontent are the polar opposites of dissatisfaction (Robbins, 2009).

### **Social Exchange Theory**

Blau's social exchange theory served as the foundation for the research (1964). Social exchange theory is a relationship-explaining instrumental theory.

The idea lays the groundwork for understanding how leaders and subordinates' exchange relationships evolve over time. According to this idea which was established by Blau (1964) and may be traced back to Gouldner (1960) and Homans (1958), social exchange comprises undefined duties in a connection between two parties, in which one party does the other a favour in exchange for an unknown future return. Implicit duties and trust, according to Martin (2011), are the foundations of social interaction. In a nutshell, the social exchange theory suggests that employees who receive favourable perks and treatment at work feel bound to repay those benefits (Irca et al, 2012). As a result, it can be concluded that a well-executed contract between an employer and an employee result in a continuous stream of fair manager–employee transactions. As a result, it's been established that the social exchange theory is made up of connections that develop

over time into parties' trustworthy, loyal, and mutual commitments (Tanova & Holtom 2008).

The two sides in this interaction are characterized as the employer of the organisations and the employees of these organisations, according to this view.

When employees are treated fairly in the workplace, they are less likely to seek alternative jobs or leave the company. Employees who see unfair practices and negative treatment by the organisation, on the other hand, are more likely to consider departing. Employees may feel less devoted to the organisation and opt to leave if institutions fail to advance an employer when he or she is due for advancement.

### **Job Satisfaction**

Job satisfaction is a crucial topic for organisational behaviour researchers because a person with a high level of job satisfaction has favorable thoughts about his or her work. Job satisfaction is defined by Ivancevich and Matteson (2002) as an employee's feelings and attitudes about his or her job, as well as the attitudes that influence his or her sense of belonging in an organisation. When people talk about employee attitudes, Robbins and Judge (2013) suggest that they usually imply work satisfaction. Having pleasant thoughts about a job is referred to as job satisfaction. People with low levels, on the other hand, have unpleasant sensations.

To put it another way, job satisfaction is defined as a self-assessment of the degree and task of meeting one's demands. This assessment is gained or experienced as a result of a job or job conditions. Employees feel a sense of



accomplishment and satisfaction when they are compensated for their achievements. As a result, pay satisfaction can reflect the perks and financial remuneration that are the previous variables impacting job satisfaction.

Job satisfaction basically describes how employees feel about their jobs.

It reflects how happy employees are at work when their desires and needs are met. As a result, it is the pleasant sensations that arise when an employee perceives that he or she has met the desired level of needs. Emotional feelings can be used to convey or observe job satisfaction, which is an intangible characteristic. In other words, it is dependent on an individual employee's internal expression and attitude toward a specific job. Employee satisfaction, for example, is high if the employment meets predicted psychological or physiological demands. However, if the employment does not meet the psychological or physiological needs, contentment is said to be low (Cook, 2008).

Job satisfaction is also thought to be a dispositional trait (Staw & Rose, 1985). Assessing personal qualities can give a clear indicator in the prognosis of job happiness, according to the dispositional approach. Individual genetic makeup has been found as a component in how personal qualities can influence the level of job satisfaction. In research of monozygotic or identical twins who were not reared together, Arvey et al. (1989) conducted a study to support the genetic makeup component to job happiness. They came to the conclusion that identical twins, even if raised separately or in different environments, have a fairly similar level of pleasure. This is due to a genetic component in their makeup.

Furthermore, House et al. (1996) found that disparities in employee job satisfaction can be related in part to variances in their disposition or temperament.

Job satisfaction, according to Lim (2008), has a substantial effect in both personal interests and organisational success, making it worthwhile to research for a variety of reasons. Experts believe that identifying the significance of job satisfaction phenomena might disrupt labor behaviour and influence work productivity, and that it is thus worth studying (George & Jones, 2008). This corresponds to the belief that "happier workers are more productive," although Staw (1986) refutes this claim. Nonetheless, work satisfaction has a significant impact on the following dimensions of an organisation. Improved job happiness boosts productivity and has humanitarian implications (Smith et al.,1969).

Furthermore, job satisfaction ensures that ineffective work behaviours are decreased (Dalal, 2005). Furthermore, job satisfaction is so important that its absence causes drowsiness and lowers employee commitment (Levinson, 1998). Furthermore, Organ and Ryan (1995) discovered that job satisfaction boosts organisational citizenship behaviour. Furthermore, it improves employee retention and reduces the cost of acquiring new personnel (Murray, 1999). Similarly, Gazioglu and Tansel (2002) claim that employee pleasure at work influences employee turnover rates. Dissatisfaction halts business growth by raising the cost of recruiting, selecting, and training staff (Padilla-Velez, 1993).

### **Factors that Contribute to Job Satisfaction**

People frequently evaluate work experiences in terms of like or disliking, and they acquire feelings of contentment or discontent with their job and the

organisation as a whole. Many things influence how positively an individual views his or her profession, particularly an individual's attitude toward his or her employment. A number of elements have been identified in research that appear to contribute to job satisfaction or organisational commitment. (Characteristics of the worker). Researchers have studied three ways to explain the development of job satisfaction, according to Jex (2002): job features, social information processing (organisational attributes), and dispositional factors (worker characteristics).

### **Job Characteristics**

The job characteristics method suggests that the characteristics of an individual's work or organisational features are a major factor in job satisfaction (Jex, 2002). Job characteristics, according to Hackman and Oldham (1980), are aspects of a job that cause an increase in motivation, satisfaction, and performance.

They propose five characteristics of a job that all jobs share: skill variety, task identity, task significance, autonomy, and feedback. Internal work motivation, growth satisfaction, general satisfaction, and job effectiveness are all defined as personal work outcomes. These job characteristics have been combined with the most typical part of job satisfaction evaluation, which includes promotions, supervision, work itself, and coworker relations (Smith et al., 1969).

Individuals measure job satisfaction by comparing the benefits they now receive from their work with what they believe they should receive, according to a general premise in the study of the impact of job features on work satisfaction. As

a result, if an individual's job expectations are met, he or she will be satisfied. On the other hand, if expectations are significantly exceeded by what is obtained, dissatisfaction sets in. Individual variances and expectation levels cause variation in satisfaction. As a result, to determine their degree of happiness in an organisation, individuals would compare aspects of a job such as skill level, advancement chances, seniority, supervision, work recognition, wages and incentives, autonomy, kind of work, and so on.

### **Social Information Processing (Organisation Characteristics)**

According to Jex (2002), an employee's job satisfaction is determined by his or her relationships with co-workers. If employees see their co-workers to be happy and satisfied, they will automatically be affected; nevertheless, if they view their co-workers to be negative and dissatisfied, they will be likely to become unsatisfied as well. Social-information has a predominant impact on job satisfaction and organisations, Jex and Spector (1989). They believe that throughout the socialization process at work, freshly hired employees may become ethically compromised. If they are exposed to disgruntled personnel, they are likely to get tainted. Weiss and Shaw (1978) conducted research in which participants were invited to watch a training video of assembly line workers who made either good or negative comments about their jobs. Following that, the audience was given the opportunity to do the same job. The study discovered that individuals who watched the positive clip had more fun executing the activity than those who saw the negative movie. The social environment does have an

effect on employees' attitudes and behaviours, according to research on social information processing theory (Aamodt, 2009).

### **Dispositional (Work Characteristics)**

According to previous studies, satisfaction is influenced to some extent by one's personality (Aamodt, 2009; Judge & Larsen, 2001). Work characteristics show that regardless of the nature of the job or the organisational environment, some people are more likely to be content or unsatisfied with it. Again, some people are born with a positive temperament, while others are born with a negative one. For example, Arvey et al. (1989) conducted research of monozygotic or identical twins who were not reared together to support the genetic composition component to job satisfaction. They came to the conclusion that identical twins, even whether raised separately or in different environments, had a substantial correlated level of contentment.

In relation to the three approaches outlined above, Lamond and Spector (2000) asserted that different aspects of work in relation to pay (Taylor & Vest 1992), supervision (Emmert & Taher 1992; McNeese-Smith 1996), promotion (US Merit Systems Protection Board 1987), reward (Drago et al., 1992), fringe benefits (Bergmann et al., 1994), operating procedure (Bogg & Cooper 1995), the nature of work.

### **Employee Performance**

Employee performance is defined as an individual's contribution to specific objectives that are established by standard job descriptions (Murphy &

Kroeker, 1988). It represents employee-managed behaviours and actions that contribute to the organisation's objectives (Rotundo & Sackett, 2002). Campbell et al. (1990) describe employee performance as "apparent behaviours that people perceive in the workplace that are significant in accomplishing organisational goals, and these behaviours must be related to the organisation's goals." In contrast to this rigorously behavioural definition of employee performance, Motowidlo et al. (1997) propose that performance is defined as evaluative behaviours rather than just the behaviours themselves. This concept is consistent with the most common method for determining job performance, which is supervisory and coworker performance ratings (Newman, 2004). Motowidlo et al. (1997) highlight this aspect in their definition of the performance domain. They also believe that job effectiveness is determined by behaviours rather than outcomes.

Similarly, according to Murphy (1989), employee performance should be defined in terms of behaviours rather than outcomes, because focusing on outcomes may encourage employees to find shortcuts to achieve results, which may negatively impact the organisation due to a lack of certain performance behaviours.

In this context, Campbell et al. (1993) claim that performance is the result of behaviour rather than the behaviour itself. Simply said, performance refers to observable behaviours that show that employees are actually engaged.

Carmeli (2003) stated that intelligent workers are able to manage their emotions in order to keep a positive mentality, which leads to improved job

performance. Because of the importance of great productivity at the workplace, employers are very worried about job performance (Hunter & Hunter, 1984). The importance of job performance, on the other hand, is determined by the amount of work, the organisation's goals and mission, and the organisation's accepted behaviours (Befort & Hatrup, 2003). In their performance literature, Katz and Kahn (1978) distinguish between in-role and extra-role performance. Extra-role performance is conceptualized as organisation citizenship behaviour, according to Smith et al. (1983). On the other hand, Borman and Motowidlo believe that there are two forms of job performance: task and contextual performance.

Task performance describes how an individual employee performs the key responsibilities that are explicitly stated in his or her job description. These functions, according to Borman et al. (1997), add directly to or allow the production of commodities or services. Conceptual performance, on the other hand, refers to activities that are voluntary and not part of a job description and through which a person aids and improves the workplace environment.

Contextual performance entails the ability to see what needs to be done even if it isn't explicitly stated in one's job description, as well as the ability to communicate positive behaviours to and among managers, colleagues, and stakeholders (Bormand & Motowidlo, 1997). Theoretically, organisational citizenship behaviour and contextual performance are similar (Edward et al. 2008). Their literature, on the other hand, arose independently and displays minor distinctions in terms of behaviours, causes, effects, and techniques (Organ, 1997).

The amount to which an organisation succeeds is determined by task and context performance (Bormand & Motowidlo, 1997: Conway, 1999).

In the banking sector, the following has been mentioned as indicators of employee performance- timing, evaluating at against clear objectives, variety of viewpoints, knowledge and understanding, commitment. Timing refers to how long it takes employees to undertake specific duties, such as completing a client transaction, the length of time each customer waits to be seen, and how frequently documentation is given on time. *Measuring employee performance against specific goals:* It is critical to be able to measure employees' performance against well stated objectives when evaluating their performance. Prior to being evaluated, these must be attainable and known by the employee. It is unethical to evaluate someone against objectives that they are unaware of. Errors, customer satisfaction, attendance, and even timekeeping are all measurable objectives.

*Multiple perspectives:* Employee performance that is measured from multiple perspectives is more accurate, reliable and successful. Employees, as well as bosses, coworkers, and customers, will have better understanding of their strengths and weaknesses. Incorporating customer survey data into performance data provides a more objective assessment of the service than that offered by the bank itself. *Knowledge and Understanding:* It is just as vital for staff to understand why they do certain things as it is for them to be able to do them effectively and efficiently. To determine the breadth of an employee's knowledge, specific questions might be asked directly of them. *Commitment of Employees:* Both the bank and the employee must be committed to employee performance. It's



a win-win situation that raises standards and discourages misconduct in the system. Willingness to learn new abilities and undergo training can be used to gauge commitment.

### **Effect of Job Satisfaction on Employee Performance**

Every organisation's objective in today's competitive market is to achieve high performance through productivity and efficiency. However, achieving this vision necessitates a highly satisfied staff, as they strive to put in more effort and work harder to accomplish results. Similarly, an organisation's total performance is reliant on resourceful and successful individual performance. Cummings (1970) proposed three basic points of view to explain the impact of job satisfaction on performance: satisfaction causes performance, performance causes satisfaction, and reward causes both satisfaction and performance. Mirvis and Lawler (1977) found that satisfied employees are less likely to indicate shortages and are less likely to quit their employment based on their findings on the effect of job satisfaction on performance among bank tellers in terms of cash shortages.

According to Kornhanuser and Sharp (1976), job satisfaction has a favourable impact on employee performance. However, Katzell et al. (1952) say that job satisfaction has no relation to turnover or product quality, while Smith and Cranny (1968) contradict this claim after analyzing the literature and concluding that job satisfaction has an impact on performance, effort, commitment, and intention. The proof from the Relay Assembly test room in the Western electrical studies (1966) demonstrated that enhanced staff productivity is linked in part to higher worker satisfaction. Employee effort is influenced by

employee satisfaction, according to Lawler and Porter (1967). They argue that increased satisfaction from performance possibilities leads to higher performance expectations, which leads to a reward. Satisfaction and productivity are intertwined and have a significant impact on one another. Effort leads to successful performance, which leads to contentment, but the type of compensation system that workers work under has an impact on satisfaction and performance (David et al. 1970).

Curral et al. (2005) also discovered that an organisation's output and productivity are measured against the performance of its employees, and that greater employee performance necessitates a high level of job satisfaction (Sousa-Posa & Sousa-Posa, 2000). After evaluating employee performance indicators during the hiring stage, Nanda and Browne (1997) discovered that an employee's degree of pleasure and motivation influences their degree of performance. Meyer (1999) supports this theory by stating that low job satisfaction has a detrimental impact on employee commitment, which ultimately impairs the attainment of organisational goals and employee performance. As a result, retaining top performers necessitates appealing compensation packages, and today's competitive environment necessitates those businesses maintain greater performance in order to remain competitive (Frye, 2004).

The Hawthorne studies are credited with pioneering study into the impact of employee attitude on performance. More studies have emerged in the aftermath of Hawthorne's study to critically examine the concept that "a joyful worker is a productive worker." The majority of their research found a shaky and

contradictory link between job satisfaction and performance. Iaffaldano and Muchinsky (1985) argued that the statistical association between job satisfaction and performance was 0.17, indicating that job satisfaction and performance are only modestly related. They went on to say that the association between the two factors was false and the outcome of a managerial fad. This finding supports the viewpoints of scholars, organisations, managers, and human resource professionals who believe there is no link between job happiness and performance.

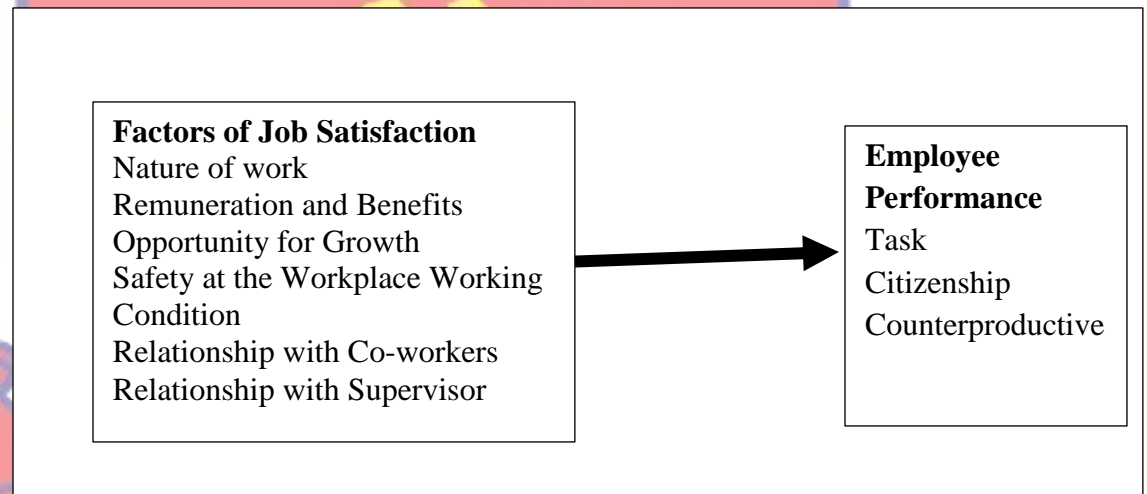
Further research contradicts Iaffaldano and Muchinsky's findings (1985).

According to Organ (1988), the inability to find a substantial association between the two variables is due to the restricted definition of job performance used. Organ (1988) argued that when performance is defined to include essential behaviours not generally exposed in performance appraisals, such as organisational citizenship behaviour, the relation between work satisfaction and performance improves. Organ and Ryan (1995) claim that research supports Organ's (1988) hypothesis because job satisfaction is linked to organisational citizenship behaviour. The average correlation constraint between job satisfaction and performance must be 0.30 when the correlations are accurately corrected, according to a recent and in-depth examination of 301 studies (Judge et al., 2010). They attributed the disparity in results to Iaffaldano and Muchinsky's (1985) research, which only looked at satisfaction at the facet level rather than the overall level. Because performance was envisioned at a broad level, it is self-evident that assessing work satisfaction at the facet level would yield a lower correlation

than evaluating satisfaction at the overall level. They also discovered that difficult jobs had a better association between job satisfaction and performance than those that were less complex.

### Conceptual Framework

The conceptual framework of this study presents the relationship between job satisfaction and employee performance at Consolidated Bank Ghana in the Greater Accra Metropolis. This is presented diagrammatically in Figure 1.



Source: Field survey (2021)

### Figure 1: Conceptual Framework

The preceding discusses on issues relating job satisfaction and employee attitude toward performance. Job satisfaction is key independent variable which should be of concern to managers in organisations as it has the potential to influence behaviours and subsequent productivity in their organisations. The discussion puts forth job factors which stimulate job satisfaction among employees which include nature of work, remuneration and benefits opportunity

for growth, safety at the workplace working condition, relationship with co-worker's relationship with supervisor. It can be ascertained that; employees will extend effort to increase performance if they are satisfied in the form of using resources well, skilfulness in delivery, knowledgeable on the job, demonstrates willingness to learn new skills, shares of information. According to the researcher, the when employees are satisfied would enhance their performance. As such it can be concluded that there is a positive relationship exist between orientation and employee performance.



## CHAPTE THREE

### RESEARCH METHODS

#### **Introduction**

This chapter presents the research approach and the methods employed to collect the data for the study. It comprises a brief description of the study area, the research design, data and sources, study population, sample and sampling procedures, methods and instrument of data collection. The others are ethical concerns and data processing and analysis.

#### **Research Approach**

Quantitative and qualitative research approaches are the most common. A third approach, which combines the two, is gaining traction as a means of improving and substantiating study findings. For data analysis, the quantitative approach, which has its roots in the scientific method, relies on statistical procedures. For data analysis, qualitative approaches, on the other hand, rely on the descriptive narrative (Berrios & Lucca, 2016). Quantitative studies have dominated the research literature for a long time. Qualitative research, on the other hand, is beginning to be acknowledged as a valuable source of information. A mixed methods approach, which blends quantitative and qualitative methodologies into a new approach, has recently evolved.

The research approach adopted for this study was a quantitative. This approach to research is specific, well structured, have been tested for their validity and reliability, and can be explicitly defined and recognised (Gefen et al, 2011). This approach is considered apt because it enables the researcher to generate data

through the standardized collection procedures based on highly structured research instrument(s) and well-defined study concepts and related variables.

### **Research Design**

A research design is a blueprint or plan, structure, and strategy of a scientific inquiry that is conceived in a way that is appropriate to a given study so as to help adequately answer the research questions and achieve the study objectives (Kumar, 2011). The descriptive research design was used for this study. Descriptive research design is a scientific method which involves observing and describing the behaviour of a subject without influencing it in any way. It involves gathering data that describes events and then organises, tabulates, depicts, and describes the data collection (Xiaodan & Deepark, 2019). The descriptive research design was chosen mainly because it comprises a cross-sectional design in relation to which data are collected predominantly by questionnaire or by structured interview (Buchanan & Bryman, 2007). It also provides evidence concerning an existing situation or current conditions; hence surveys provide a more accurate picture of events and seek to explain people's perception and behaviour on the basis of data gathered at a point in time. Further, it has the advantage of producing good responses from a wide range of people and also it involves accurate and objective collection of data to describe an existing phenomenon (Amaratunga et al, 2002).

## Study Area

The study unit for this study is the CBG employees, specifically the head office. The bank is delighted in sharing their underlying business principles, fundamental values and brand systems. Through these assets, and with the commitment and support of its shareholders and partners, the bank is confident to enjoy growth and prosperity for all stakeholders and, of course its customers. Its vision is to be the most trusted bank in Ghana and a mission to be the preferred Ghanaian bank providing simple, secure and differentiated banking experience to customers. As such employee satisfaction is key in achieving both the vision and mission statement.

## Population of the Study

Bell et al (2018) posit that study population is the group or community that a researcher intends to carry out research on for the purpose of generalisation. Quinlan et al (2019) refers to a study population as the entire group of respondents or elements relevant to research. The population for this research constitutes employees of the CBG. The total number of employees is one hundred and forty-one (141). The population is categorised in branches – Madina Market (12), Lapaz (14), South Legon (22), Makola (45) and Kokomlemle (48).

## Sample and Sampling Procedure

A subset of a larger population that shares some set of characteristics of the larger group is termed as a sample (Zikmund et al, 2013). Bambale (2014) emphasized that a sample of a population consists of that proportion of the



number of units selected for investigation. Gravetter (2012) described sampling as the deliberate choice of a number of people who are to provide the data from which conclusions about those people can be drawn. The sample size for the study was 132 staff which were determined using the Bartlett et al (2001) sample size determination table. The simple random sampling technique (lottery method) was used in selecting the respondents from the population. This technique was used because it ensures that each person within the population had equal chances of being included in the sample and also, it is probability sampling technique used in quantitative studies (Saunders & Lewis, 2012).

### **Data and Sources**

The study made use of primary and secondary source of data collection. The term "primary data" refers to information obtained by the researcher himself. Data that has already been collected by someone else is referred to as secondary data. Surveys, observations, experiments, questionnaires, personal interviews, and so on are all examples of primary data. Publications, websites, books, journal articles, and internal records from the government are examples of secondary data. Some of the data collected from the field are the socio-demographic characteristics of respondents' job satisfaction and performance level of the respondents. The secondary data included information from journals, books and articles.

## Data Collection Instruments

A self-administered questionnaire was used in the data collection. The questionnaire had three sections (A, B and C). Section “A” dealt with the demographic characteristics of respondents. The Section “B” focused on job satisfaction for employees at CBG. Section “C” focused on the performance of respondents. The questionnaire comprised close ended questions. Close-ended questions were relevant for the reason that they were easy to ask and quick to answer. This is significant since data had to be collected quickly to meet the time frame for the research. Another reason was that analysis of closed-ended questions was easy and straight forward.

## Reliability and Validity

Reliability and validity are two key components to be considered when evaluating a particular instrument. Reliability, according Gravetter (2012) is concerned with consistency of the instrument, and an instrument is said to have high reliability if it can be trusted to give an accurate and consistent measurement of an unchanging value. A test of reliability was run using SPSS software and the Crobach Alpha coefficient was .847 which was greater than the required threshold .70. The validity of an instrument, on the other hand, refers to how well and instrument measures the particular concept it supposed to measure (Saunders and Lewis, 2012).

Saunders and Lewis (2012) further argue that an instrument must be reliable before it can be valid, implying that an instrument must be consistently reproducible; and that once this has been achieved, the instrument can then be

scrutinized to assess whether it is what it purports to be. To ensure validity of questionnaires, the researcher reviewed other relevant literature that served as evidence and support the answers that would be found using the questionnaire, relevance being determined by the nature of their research question and their own judgement (Saunders, Lewis & Thornhill, 2016). Further, the designed questionnaire was submitted to the project supervisor for vetting, correction and approval before distributing it to the respondents.

### **Data Collection Procedure**

After formal permission for the data collection was granted by management of CBG, the questionnaires were self-administered to the respondents who participated in the study. The purpose of the study was explained to them to pave way for retrieval of the questionnaires from the respondents without difficulty. This mode of primary data collection provided the opportunity for the researcher to establishing rapport with the respondents, thereby ensuring higher recovery rate (Leedy & Ormrod, 2010).

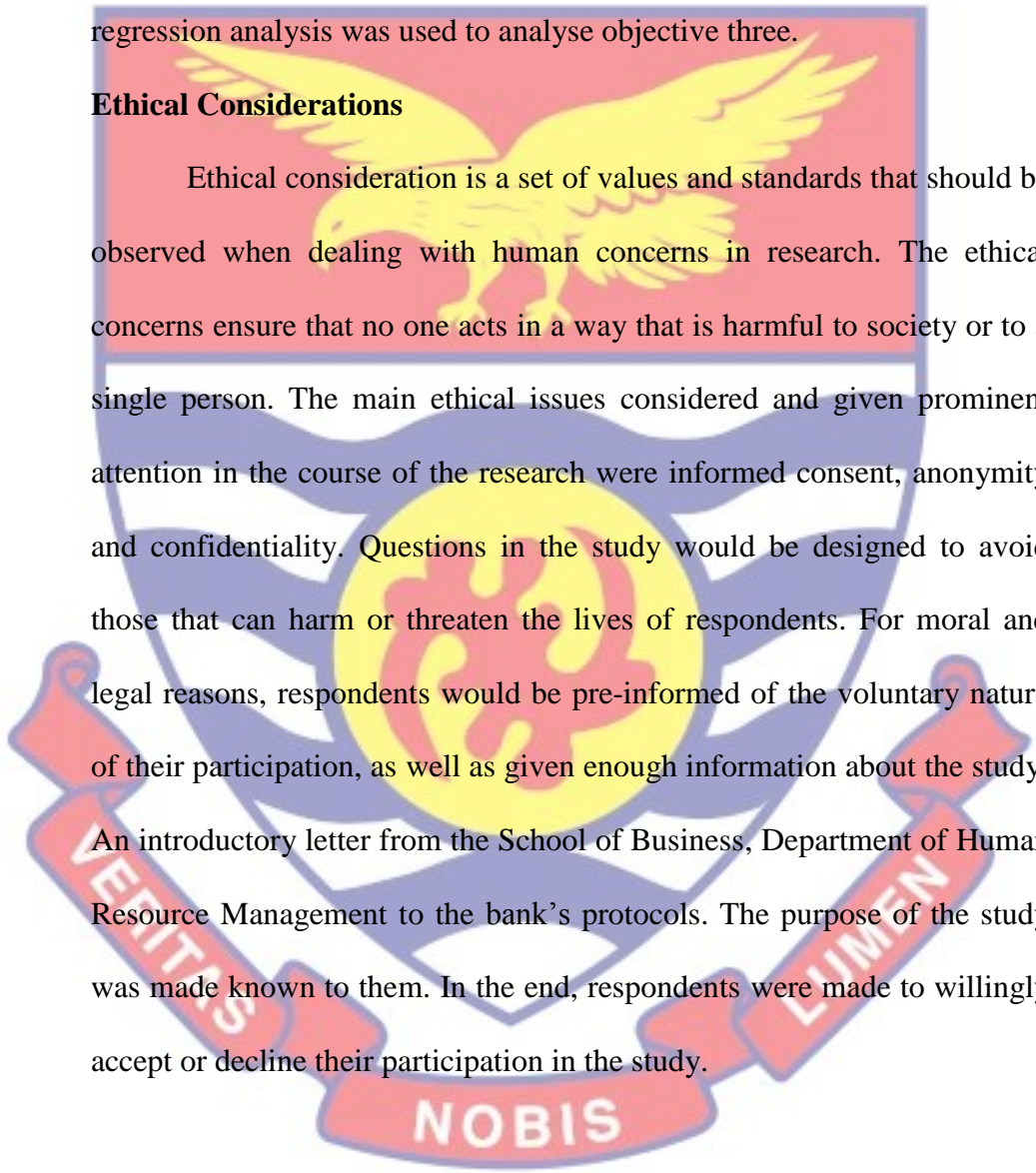
### **Data Processing and Analysis**

Collected questionnaires have to be managed properly if decision-making is to be made of it. Consequently, it is important that raw data is handled properly so as to transform it into information for the purpose of decision making. The questionnaires that were retrieved were first sorted out to find out those that were not answered and to check for consistency, clarity and accuracy of recording. Each of the questionnaires were given an identification number to avoid double

entry or data loss. The questionnaires were be coded using the Statistical Package for the Social Sciences (SPSS) Version 25.0 template. The SPSS aided in the analysis of the data collected. For objectives one and two, descriptive statistics such as frequencies and percentages were used in making the analysis. The regression analysis was used to analyse objective three.

### **Ethical Considerations**

Ethical consideration is a set of values and standards that should be observed when dealing with human concerns in research. The ethical concerns ensure that no one acts in a way that is harmful to society or to a single person. The main ethical issues considered and given prominent attention in the course of the research were informed consent, anonymity and confidentiality. Questions in the study would be designed to avoid those that can harm or threaten the lives of respondents. For moral and legal reasons, respondents would be pre-informed of the voluntary nature of their participation, as well as given enough information about the study. An introductory letter from the School of Business, Department of Human Resource Management to the bank's protocols. The purpose of the study was made known to them. In the end, respondents were made to willingly accept or decline their participation in the study.



## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### **Introduction**

This chapter of the study presents the findings emanating from the data collected from the self-administered questionnaires. The discussions included the interpretation of the findings in reference to previous findings and theories. The chapter is organised into two main parts. The first part deals with the background characteristics of respondents and covers areas such as respondents' sex, age, and educational qualification. The second part is devoted to responses given by the respondents in accordance with the purpose of the study. It tackles the specific research objectives based on data collected. One hundred and thirty-two (132) questionnaires were distributed and retrieved from the various employees of CBG in the Greater Accra Metropolis.

#### **Demographic Characteristics of Respondents**

Before the main analysis, information relating to gender, level of education, age, work experience and employment status of respondents were captured. These are discussed below.

Table 1 shows that, out of 132 respondents, 87 (65.9%) of the respondents are male while 45 (34.1%) are female. Table 2 also shows the age profile of the respondents in years, 53 respondents representing 40.15% were aged between 25 –30 years, 40 representing 30.30% were aged between 31 - 35 years, 36 representing 19.69% were aged between 36 - 40 years and 13 representing 9.84% aged 41 years and above.

**Table 1: Demographic Characteristics of Respondents**

Variables	Sub-scale	N	%
Gender	Male	87	65.90
	Female	45	34.10
	<b>Total</b>	<b>132</b>	<b>100%</b>
Age range	25-30 years	53	40.15
	31-35 years	40	30.30
	36 - 40 years	26	19.69
	41years and above	13	9.84
	<b>Total</b>	<b>132</b>	<b>100%</b>
Educational background	HND	15	11.36
	1 <sup>st</sup> Degree	51	38.63
	Post graduate	43	32.57
	Professional	23	17.42
	<b>Total</b>	<b>132</b>	<b>100%</b>

Source: Field survey (2021)

With respect to respondents' highest educational background, Table 1 revealed that, 15 (11.36%) had HND, 51 (38.63%) had 1<sup>st</sup> degree, 43 (32.57%) and 23 (17.42) had professional certification. This presupposes that the workforce is competent since at least some had an HND education.

## **Factors that Contribute to Job Satisfaction of Employees at Consolidated Bank Ghana**

The second section of the chapter presents the results pertaining to the specific objectives of the study. With the help of the SPSS Version 25.0, mean, standard deviation, and simple regression analysis were used to tackle the objectives. Research objective one sought to identify the factors that contribute to job satisfaction of employees at Consolidated Bank Ghana limited and the results were presented thereof. Nine (9) indicators (items) were used to measure the job satisfaction and the measurement of this was done using mean and standard deviation to measure their level of agreement where 1 = least agreement and 5 = highest agreement.

The mean showed the average responses to each item whereas the standard deviation showed the variation in the responses to each item. Also, on a scale of 1 to 5, the accepted midpoint is 2.9 such that any mean score below 2.9 is regarded as low agreement and mean score above 2.9 is regarded as high agreement (Chyung, Roberts, Swanson & Hankinson, 2017). According to Wan, Wang, Liu & Tong (2014), anytime measures of central tendencies are computed, there is the need to also compute the measure of variation. However, there is no threshold for acceptable variation but each variation can be compared with the variations of other items under the same construct. Table 2 therefore present the results of the factors that contribute to job satisfaction of employees at Consolidated Bank Ghana limited.

From Table 2 the respondents revealed that, those who do well on job stand the fair chance of being promoted and they satisfied with that ( $M = 3.57$ ;  $SD = 1.01$ ). This was followed by them indicating that they are satisfied with the recognition they receive ( $M= 3.93$ ;  $SD = .43$ ). Again, the respondents indicated that they satisfied with their supervisors' interest in their feelings ( $M =3.32$ ;  $SD = 1.02$ ).

**Table 2: Factors the That Contribute to Job Satisfaction of Employees at Consolidated Bank Ghana**

Items	Mean	SD
I feel I am being paid a fair amount for the work I do.	2.50	.86
Those who do well on job stand the fair chance of being promoted.	3.57	1.01
The benefit I receive is as good as most other organisations offer.	2.11	1.27
When I do a good job, I receive the recognition for it that I should receive	3.93	.43
My supervisor shows interest in the feelings of subordinates	3.32	1.02
Many of our rules and procedures make doing a good job less difficult.	3.98	.90
I like the people I work with.	3.83	.93
I like doing the things I do at work.	3.67	1.06
Communications seem good within this organisation.	3.95	1.20

Source: Field survey (2021)

This was also followed by the respondents asserting that they satisfied with the rules and procedures that make doing a good job less difficult ( $M = 3.98$ ;  $SD = .93$ ). Lastly, the respondents asserted that they satisfied with the



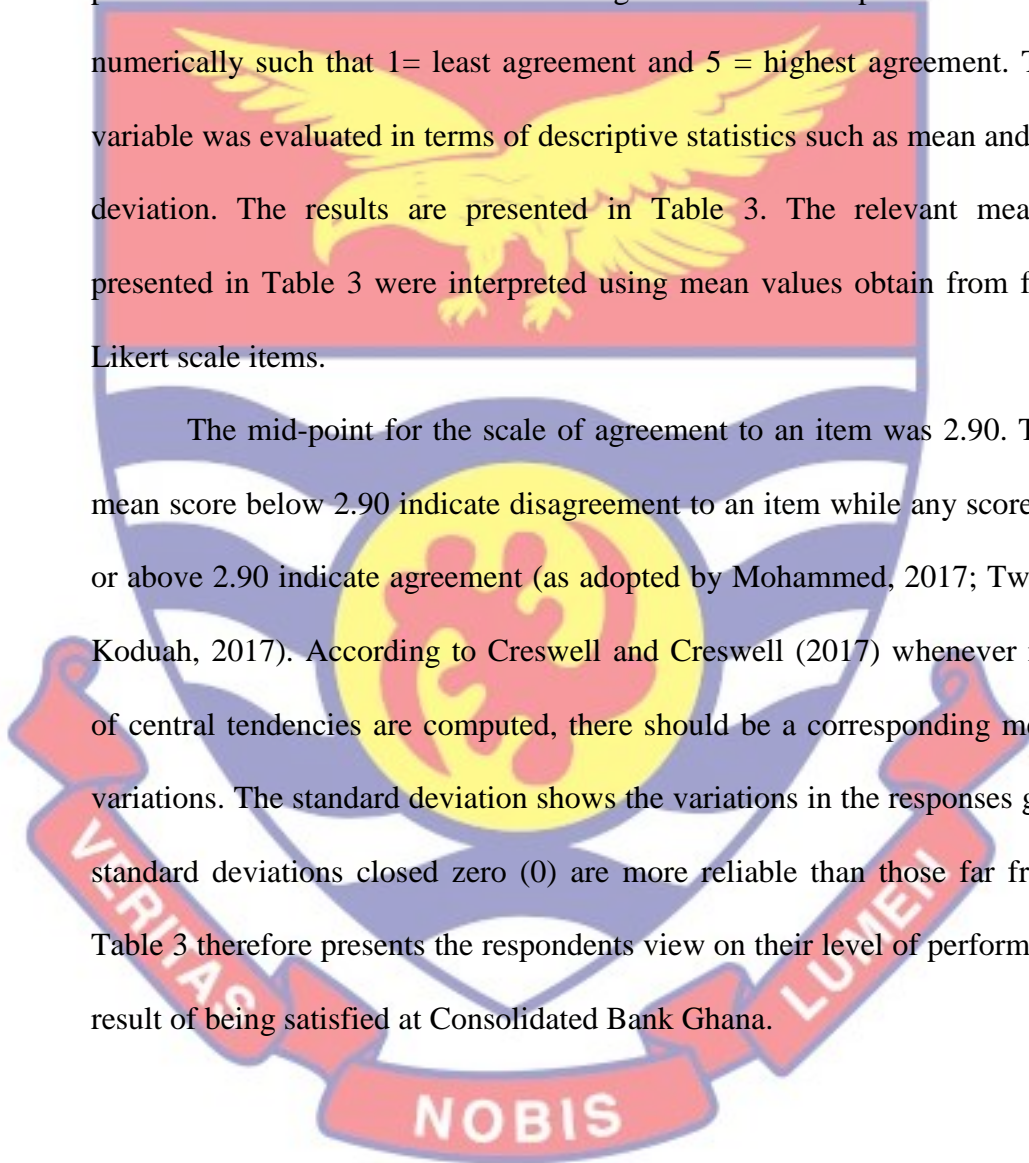
communications within the organisation ( $M = 3.95$ ;  $SD = 1.20$ ). However, the respondents were not satisfied by the benefit they receive as most other health care organisations offer ( $M = 2.11$ ;  $SD = 1.27$ ). Likewise, they were dissatisfied with their salary as the amount being paid is unfair comparing the work they do ( $M = 2.50$ ;  $SD = .88$ ).

The result implies that job satisfaction is an orientation of emotions that employees possess towards role they are performing at the work place (Eslami & Gharakhani, 2012; Vroom, 1964). The result indicates that promotion, recognition, supervision, working conditions, co-workers, work itself and communication are elements of job satisfaction that effect on overall job satisfaction construct (Chou, Fu, Kröger & Ru-Yan, 2011; Peters, Chakraborty, Mahapatra, & Steinhardt, 2010; Ahmed & Azumah, 2010). The results further imply that over the time employees' productivity would increase, intention to stay would be high (Asamani et al., 2015; Cummings et al., 2010). However, the dissatisfaction of respondent on benefits and salary could make them feel neglected as they will not perform up to the standards or the expectations of their supervisor, they will be fired, resulting firms to bear additional costs for recruiting new staff (Clark, 2017). Again, the subordinate employees who are adequately compensated would tend to feel obliged to reciprocate (Meyer & Allen, 2017 as quoted by Thamrin, 2018) which would be a negative or counterproductive (Spector, 2012).

## Level of Employee Performance at Consolidated Bank Ghana

The second objective sought to assess the level of performance of employees at Consolidated Bank Ghana and as a result of being satisfied. The performance variable was measured using 10 items. The responses were measured numerically such that 1= least agreement and 5 = highest agreement. The main variable was evaluated in terms of descriptive statistics such as mean and standard deviation. The results are presented in Table 3. The relevant mean values presented in Table 3 were interpreted using mean values obtain from five-point Likert scale items.

The mid-point for the scale of agreement to an item was 2.90. Thus, any mean score below 2.90 indicate disagreement to an item while any score equal to or above 2.90 indicate agreement (as adopted by Mohammed, 2017; Tweneboah-Koduah, 2017). According to Creswell and Creswell (2017) whenever measures of central tendencies are computed, there should be a corresponding measure of variations. The standard deviation shows the variations in the responses given and standard deviations closed zero (0) are more reliable than those far from zero. Table 3 therefore presents the respondents view on their level of performance as a result of being satisfied at Consolidated Bank Ghana.



**Table 3: Level of Performance of Staff at Consolidated Bank Ghana**

Statement	Mean	Std. Dev.
Demonstrates effective positive client/student service	3.32	1.31
Present at work always	3.56	1.37
Demonstrates willingness to learn new skills	3.4	1.46
Shares of information	3.08	1.28
Develops professional working relationships with co-workers	3.36	1.45
Maintains professional working relationships with co-workers	3.48	1.49
Performs the full range of duties and responsibilities associated with the job	3.6	1.32
Meets deadlines in a timely and efficient manner	3.58	1.46
Uses resources well	3.48	1.4

Source: Field survey (2021)

From Table 3, it could be observed that agreed the items used to elicit their level of performance a result of incentive given. Meaning they demonstrate effective positive client/student service ( $M=3.32$ ;  $SD=1.31$ ), and are also present at work always ( $M=3.56$ ;  $SD=1.37$ ). Similarly, as a means of enhancing performance, they also demonstrate willingness to learn new skills ( $M=3.40$ ;  $SD=1.46$ ). Majority of the respondents indicated that they develop professional working relationships with co-workers ( $M=3.36$ ;  $SD=1.45$ ) as well as maintain professional working relationships with co-workers ( $M=3.48$ ;  $SD=1.49$ ). Further, it was shown that respondents also perform full range of duties and responsibilities associated with the job ( $M=3.60$ ;  $SD=1.32$ ). As a measure of their

performance, the respondents mentioned that they meet deadlines in a timely and efficient manner ( $M=3.58$ ;  $SD=1.462$ ) and also use resource well in the academic institution ( $M=3.48$ ;  $SD=1.40$ ). Lastly, the respondents asserted that they develop and implement effective solutions when the need arises ( $M=3.44$ ;  $SD=1.36$ ).

It is to note that, this finding was in line with assertion of Hill, Jones and Schilling (2014) who describes performance of employees as an extent of how efficiently and effectively managers use resources to satisfy customers and achieve organisational goals. Similarly, it is also confirming Elnaga and Imran (2013) contention that when measuring performance, a number of measures are taken into consideration and include using productivity, efficiency, effectiveness, quality and profitability measures. Also, the findings were also congruent to Aswathappa (2008) statement that employee performance common to most jobs including quality and quantity of service, timeliness and presence at work always. Further, the findings are in line with Salanova, Agut, and Peiró (2005) who mentioned that employee performance is measured by full range of duties and responsibilities performed by the individual. Again, these finding are in line with Allen, Whittaker, Kontopantelis and Sutton (2018) who proclaimed that employee performance like employees is also measured as how the individual develops and maintain professional working relationships with co-workers.

### **Checking for Assumptions and Normality**

In order to use regression to analyse the effect of job satisfaction on performance, it is imperative to check that assumptions of normality of the dependent variable (Tabachick & Fidell, 2012). One assumption is that the

dependent variable should be a continuous scale. Another basic assumption of regression is that the dependent variable should be normally distributed. As a result, skewness, kurtosis and test of normality were used. For data to be normally distributed, their skewness and kurtosis values should be less than or equal to  $\pm 1$  (Cain, Zhang & Yuan, 2017). From Table 4, it could be inferred that the skewness and kurtosis values for the dependent variable (employees' performance) was less than  $\pm 1$  indicating that the data for the dependent variable was normally distributed.

**Table 4: Skewness and Kurtosis Statistics**

Variable	Skewness	Kurtosis
Level of Performance	-0.333	-0.421

Source: Field survey (2021)

Also, the test of normality was used to check whether the data does not violate the assumptions of regression. Table 5 presented the results of two well-known test of normality, namely the Kolmogorov-Smirnov Test and the Shapiro-Wilk Test. The Shapiro-Wilk Test is more appropriate for small sample sizes (<50 samples), but can also handle sample sizes as large as 2000. If the sig. value of both Kolmogorov-Smirnov Test and Shapiro-Wilk Test is greater than 0.05, the data is normal. If it is below or equal to 0.05, the data significantly deviate from a normal distribution. Table 5 therefore present the test of normality.

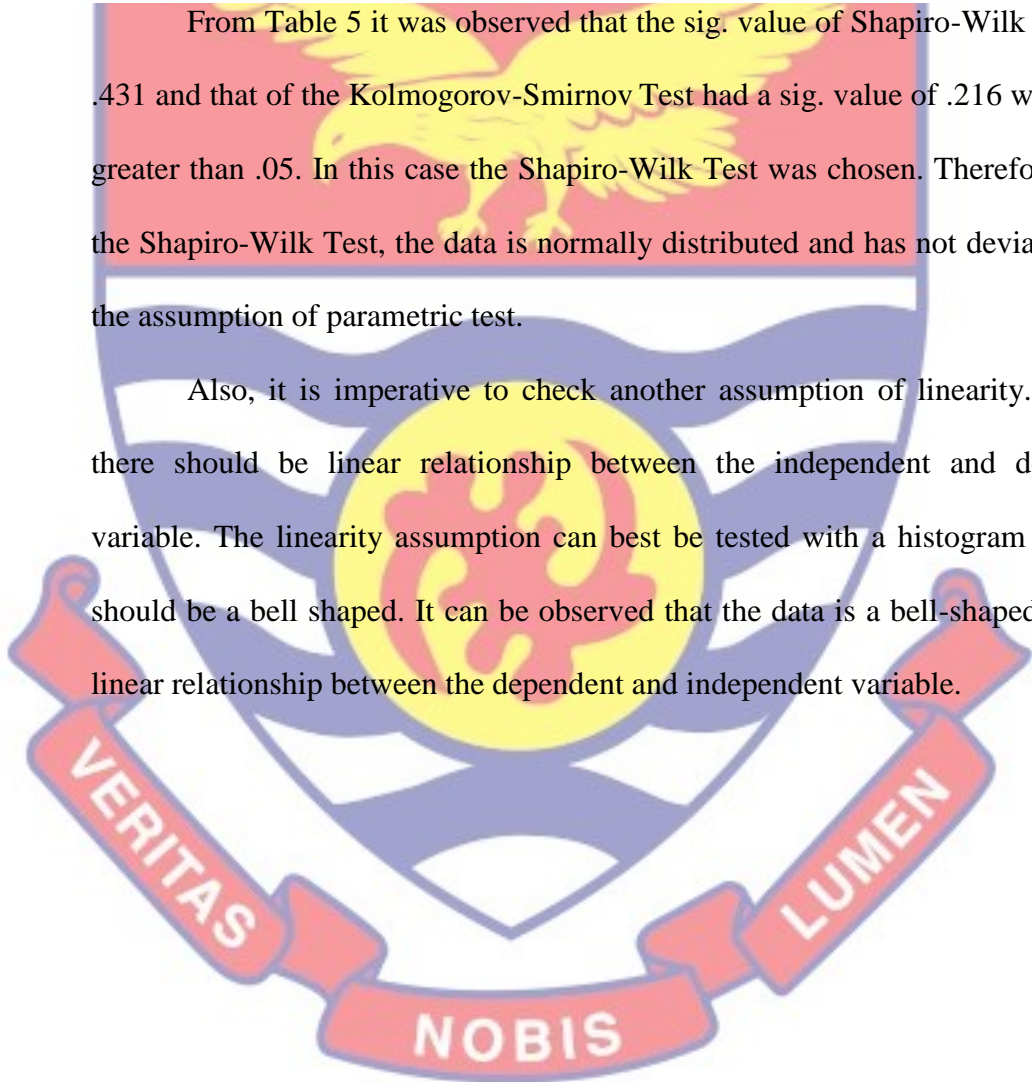
**Table 5: Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
EMP	.071	181	.216	.992	181	.431

a. Lilliefors Significance Correction

From Table 5 it was observed that the sig. value of Shapiro-Wilk Test was .431 and that of the Kolmogorov-Smirnov Test had a sig. value of .216 which was greater than .05. In this case the Shapiro-Wilk Test was chosen. Therefore, using the Shapiro-Wilk Test, the data is normally distributed and has not deviated from the assumption of parametric test.

Also, it is imperative to check another assumption of linearity. That is, there should be linear relationship between the independent and dependent variable. The linearity assumption can best be tested with a histogram where it should be a bell shaped. It can be observed that the data is a bell-shaped hence a linear relationship between the dependent and independent variable.



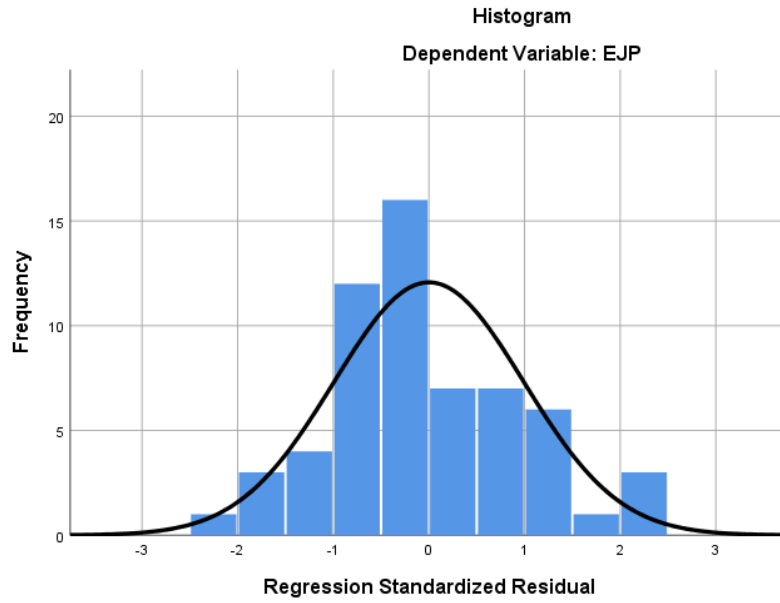


Figure 2: Histogram on linearity of the dependent Variable

Also, from the P-P plot, the data is linear.

Normal P-P Plot of Regression Standardized Residual

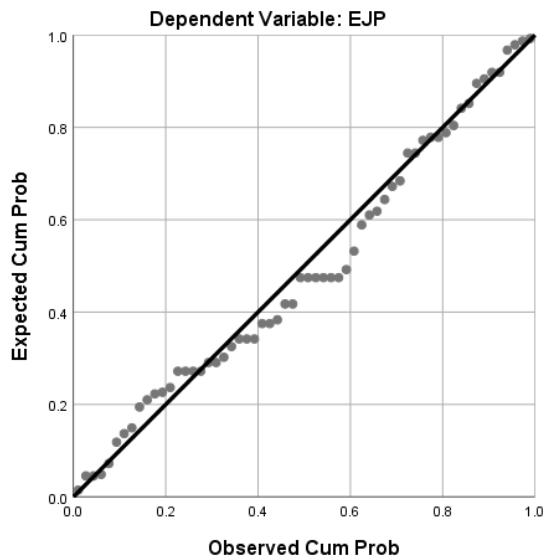


Figure 3: P-P plot on linear assumption.

## Effect of Job Satisfaction on Employees' Performance at Consolidated Bank Ghana

The objective three looked at the effect of job satisfaction on employees' performance at Consolidated Bank Ghana. Regression analysis was done where the linearity and the relationship between the two variables were analysed with job satisfaction as the independent variable and employees' performance as the dependent variable. Table 6 gave the model summary of the output and it displayed the R, R squared, adjusted R squared, and the standard error. R is the Pearson product moment correlation coefficient which indicates the strength and direction of the linear relationship between the dependent variable (employees' performance) and the independent variable (job satisfaction).

**Table 6: Model Summary of the Nexus Between Job Satisfaction and Employee Performance**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.590 <sup>a</sup>	.348	.337	2.91101

a. Predictors: (Constant), JS

b. Dependent Variable: EP

Source: Field survey (2021).

Hence from Table 6, job satisfaction and employees' performance are positively correlated, and the strength of the relationship is strong at (.590). The R Square explains the amount of variation that exists in the dependent variable (Employee performance) caused by the independent variable (job satisfaction).



Therefore, the result further indicates that (34.8%) variation in the employees' performance (as dependent variable) is explained by the independent variable (job satisfaction) and the remaining (65.2%) is explained by the residual (other factors not captured by the model). The implication is that, an increase in job satisfaction would result in a moderate increase in employees' performance and as such, job satisfaction alone cannot influence the employee to perform well.

Table 7 is the ANOVA table which provides the test significance for R and R<sup>2</sup> using the F-statistic. The F statistic is the regression mean square (MSR) divided by the residual mean square (MSE). If the significance value of the F statistic is small (smaller than say 0.05) then the independent variables do a good job explaining the variation in the dependent variable.

**Table 7: ANOVA of the Relationship Between Job Satisfaction and Employee Performance**

		Sum of				
Model		Squares	df	Mean Square	F	Sig.
1	Regression	262.244	1	262.244	30.947	.000 <sup>b</sup>
	Residual	491.489	58	8.474		
	Total	753.733	59			

a. Dependent Variable: EP

b. Predictors: (Constant), JS

Source: Field survey (2021)

In this analysis, the  $\rho$ -value is well below .05 ( $\rho = .000$ ). Therefore, it can be concluded that, the R and  $R^2$  between job satisfaction and employees' performance is statistically significant.

The Table 8 also provides information that is useful for understanding the regression equation. Under the column marked unstandardized coefficient and sub-column B, the numerical value for the first row, labelled (constant), is the value for the intercept (a) in the regression equation. The numerical value on the second row, labelled as job satisfaction in this case (representing the independent variables), is the value for the slope (b) for the regression equation.

**Table 8: Coefficients of the Effect of Job Satisfaction on Employee Performance at Consolidated Bank Ghana**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	12.859	2.049		6.274	.000
	JS	.420	.075	.590	5.563	.000

a. Dependent Variable: EJP

Source: Field survey (2021)

Based on these results, the researcher can report the following regression equation, predicting employees' performance based on the available job satisfaction.

$$Y (\text{Employees' performance}) = 12.859 + 0.420X (\text{Job Satisfaction})$$

Hence, taking the values for the slope and the intercept in the resulting regression equation, the researcher can make the following assertions: According

to the intercept, when there is no satisfaction for employees, thus, when satisfaction is zero, their performance will be constant at 12.859, and according to the slope, for any satisfaction gained, there will be an increase in their performance by (42%). Therefore, job satisfaction at Consolidated Bank Ghana has a moderate significant influence on employees' performance.

It is to note that the result is line with Macleani (2018) whose study concluded that job satisfaction has positive impact on employees' job performance in public senior secondary schools. Also, the result is consistent with Hervie and Winful (2018) study which revealed that, poor performance of employees was due to lack of incentives and motivation, and improper supervision. Implying that job satisfaction is a predictor better performance of employees. Again, the result is congruent with Antwi, Anderson and Abagali (2016) whose study showed that employees had initial moderate self-efficacy beliefs but developed high self-efficacy beliefs after the intrinsic and extrinsic motivation was made for them. Further, the findings are in line with Essel, Badu, Owusu-Boateng and Saah (2009) whose results indicated that 60% of the employees were in favour of getting more recognition, allowances, achievement and increased salary and that these indicators boost their performance. They suggested and recommended that the authorities should adapt the best strategy to organise and sustain the satisfaction of all categories of employees.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Introduction

This chapter presents the summary, conclusions and recommendations of the study. The summary and conclusions are based on the findings captured in chapter four. The chapter also presented the recommendations of the study based on the study's conclusions. The chapter concluded with suggestions for further research.

#### Overview

The purpose of the study to investigate how job satisfaction affects employee job performance at Consolidated Bank Ghana in the Greater Accra Metropolis. The study specifically sought to;

1. Identify factors that contribute to job satisfaction at Consolidated Bank Ghana.
2. Examine the level of employee performance at Consolidated Bank Ghana.
3. Examine the effect of Job satisfaction on employees' performance at Consolidated Bank Ghana.

The research approach adopted was a quantitative and a cross sectional descriptive research design was chosen. The population for this research constituted employees of the CBG. The total number of employees is one hundred and forty-one (141). The sample size was 132 staff which were determined using the Bartlett, Kotrlik, and Higgins (2001) sample size determination table. The questionnaire comprised close ended questions. The

SPSS aided in the coding of the data collected. For objectives one and two, descriptive statistics such as mean standard deviations were used in making the analysis. Linear regression analysis was used to analyse the objective three.

### **Summary of Key Findings**

For the first objective, the study found that staff at CBG are to some extent satisfied with their job in the form promotion in their workplace, recognition they receive for work done well and interest supervisors show in them. The study again found that the employees are satisfied with the work methodologies as it makes work easier for them. Further, it was found that communication in the institution had a role in their satisfaction. The study however found that salary received by the employees does not commensurate the work they do and applies to the benefits they receive.

Also, based on the second objective study found that irrespective of low benefits and salary as they claim, the nature of work, opportunity for growth, safety at the workplace, working condition and relationship with co-workers and supervisor are enough for them to demonstrate effective services as well as willingness to learn new skills. Further it was found out that the staffs develop and maintain professional working relationships with co-workers and perform the full range of duties and responsibilities associated with the job.

Again, the study found out that job satisfaction of employees at CBG has a moderate positive significant relationship with their performance. On the regression result, it was found that job satisfaction moderately predicts employees' performance. However, the actual change in performance was weak.

Meaning the influence of recognition, working conditions, interpersonal relations, salary/pay on employees' performance at CBG is weak. On the predictive model, job satisfaction could lead to a moderate increase in employees' performance.

### **Conclusions**

This study has provided an overview and relevant discussion on job satisfaction and employees' performance and the effect of job satisfaction on employees' performance at CBG. The study concluded that the satisfaction of employees is key and must incorporate recognition for work done, provide favourable working conditions, good interpersonal relationship, salary/pay, and the work itself. Finally, the study further concluded with confirmation to other studies and assertions that job satisfaction is statistically significant and positively related to employees' performance at CBG in the Accra Metropolis. However, the effect on employee's performance is weak.

### **Recommendations**

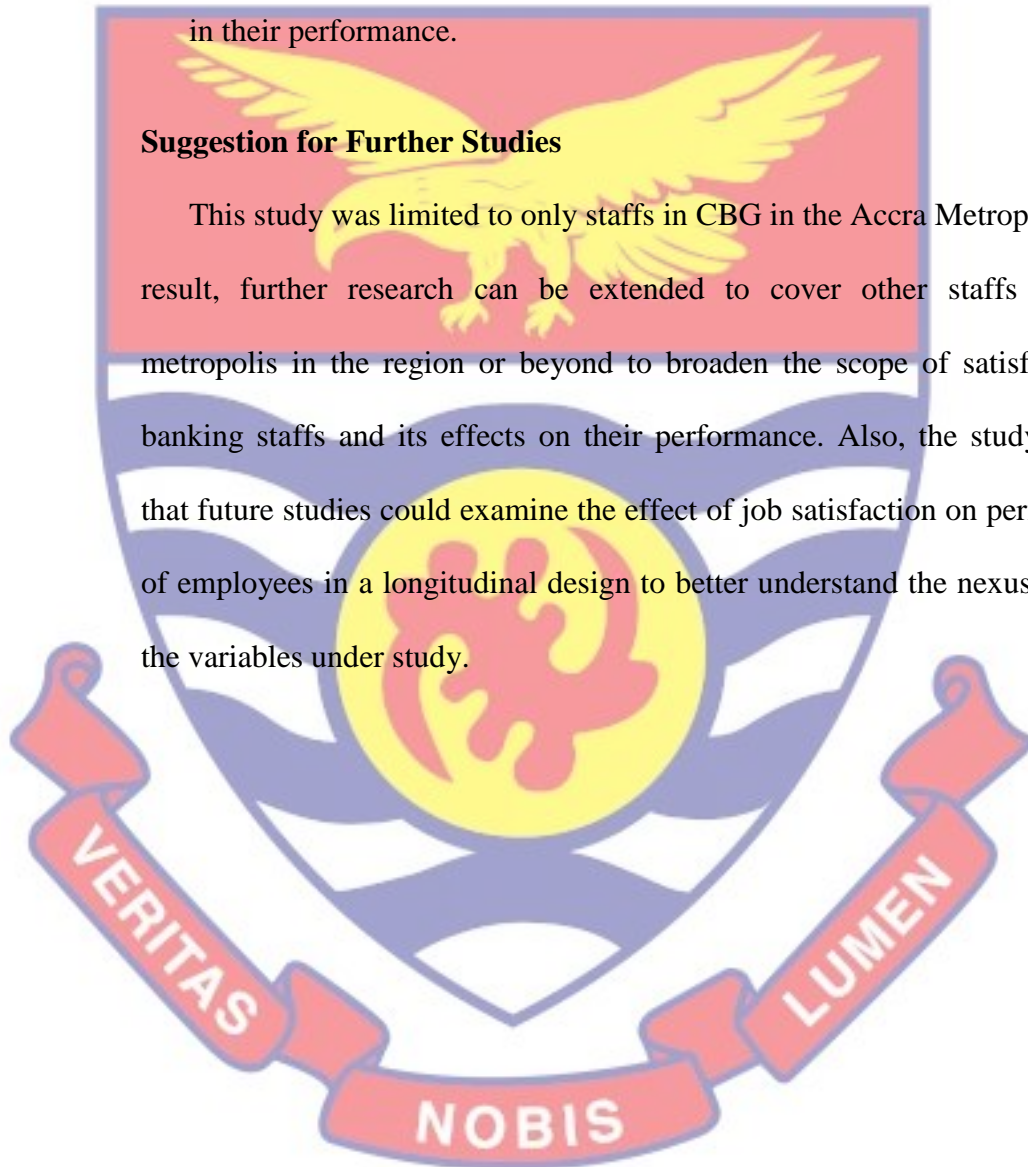
Based on the study's conclusions, the following recommendations were hereby made.

1. Since it has been discovered that staffs are dissatisfied with their pay and benefits, it is suggested that management of CBG provide the benefits they deserve and pay them an amount that is commensurate with the work they do in order to increase their level of satisfaction and, as a result, their performance.

2. Also, it was discovered that the change in staff performance as a result of their satisfaction was weak. Therefore, the study recommends that management of CBG cushion the elements of job satisfaction captured under this study to elevate employee's satisfaction level so as to translate in their performance.

### **Suggestion for Further Studies**

This study was limited to only staffs in CBG in the Accra Metropolis. As a result, further research can be extended to cover other staffs in other metropolis in the region or beyond to broaden the scope of satisfaction of banking staffs and its effects on their performance. Also, the study suggest that future studies could examine the effect of job satisfaction on performance of employees in a longitudinal design to better understand the nexus between the variables under study.



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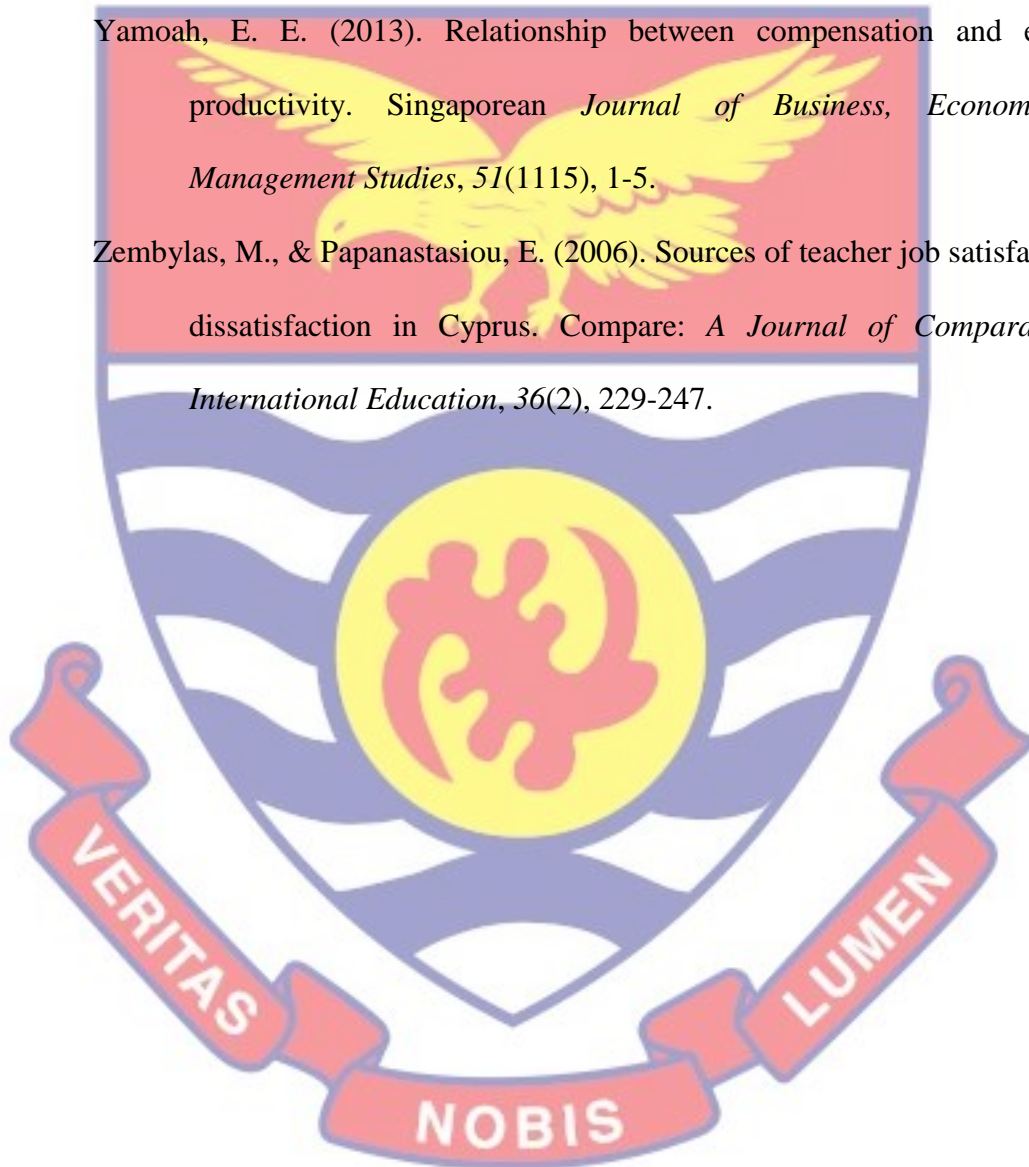
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**UNIVERSITY OF CAPE COAST**

**COLLEGE OF HUMANITIES AND LEGAL STUDIES**

**SCHOOL OF BUSINESS**

**DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

**QUESTIONNAIRE**

Dear respondent, the researcher is a final year student from the University of Cape Coast, Ghana. The purpose of the study is to investigate how job satisfaction affects employee job performance at Consolidated Bank Ghana in the Greater Accra Metropolis. Your sincere answers to the questions below would be most appreciated. Any information provided would be used purely for academic purpose and would be treated confidentially. Filling the questionnaire will take 10-15 minutes.

Please tick (✓) answers or options where appropriate and provide answers where applicable.

**Section A: Demographic Characteristics**

1. Age
  - a. 20-24 [ ]
  - b. 25-29 [ ]
  - c. 30-34 [ ]
  - d. 35-39 [ ]
  - e. 40-44 [ ]
  - f. 45-49 [ ]
  - g. 50 and above [ ]
2. Gender
  - a. Male [ ]
  - b. Female [ ]
3. Highest Educational

Qualification.....

4. Number of years with the organisation.....

5. What is your position in the organisation?  
.....

6. Which department do you work under?  
.....

**Section B: Job Satisfaction**

From the statements below indicate your level of agreement with respect to information on the satisfaction you derive at your institution. Your responses shall be measured such that 1 denotes least agreement and 5 denotes strongest agreement.

Facets	Meaning of the Facets	1	2	3	4	5
Pay/Salary	I feel I am being paid a fair amount for the work I do.					
Promotion	Those who do well on job stand the fair chance of being promoted.					
Benefit	The benefit I receive is as good as most other organisations offer.					

Recognition	When I do a good job, I receive the recognition for it that I should receive					
Supervision	My supervisor shows interest in the feelings of subordinates					
Working Conditions	Many of our rules and procedures make doing a good job less difficult.					
Co-Workers	I like the people I work with.					
Work Itself	I like doing the things I do at work.					
Communication	Communications seem good within this organisation.					

**Section C: Employee Performance**

To what extent do you attribute these indicators of employee performance to how satisfied you are in your institution? Where 1 denotes least agreement and 5 denotes strong agreement each item.

<b>Performance Indicators</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

Demonstrates effective positive client/student service					
Present at work always					
Demonstrates willingness to learn new skills					
Shares of information					
Develops professional working relationships with co-workers					
Maintains professional working relationships with co-workers					
Performs the full range of duties and responsibilities associated with the job					
Meets deadlines in a timely and efficient manner					
Uses resources well					
Develops and implements effective solutions					

**Thank you!!**

