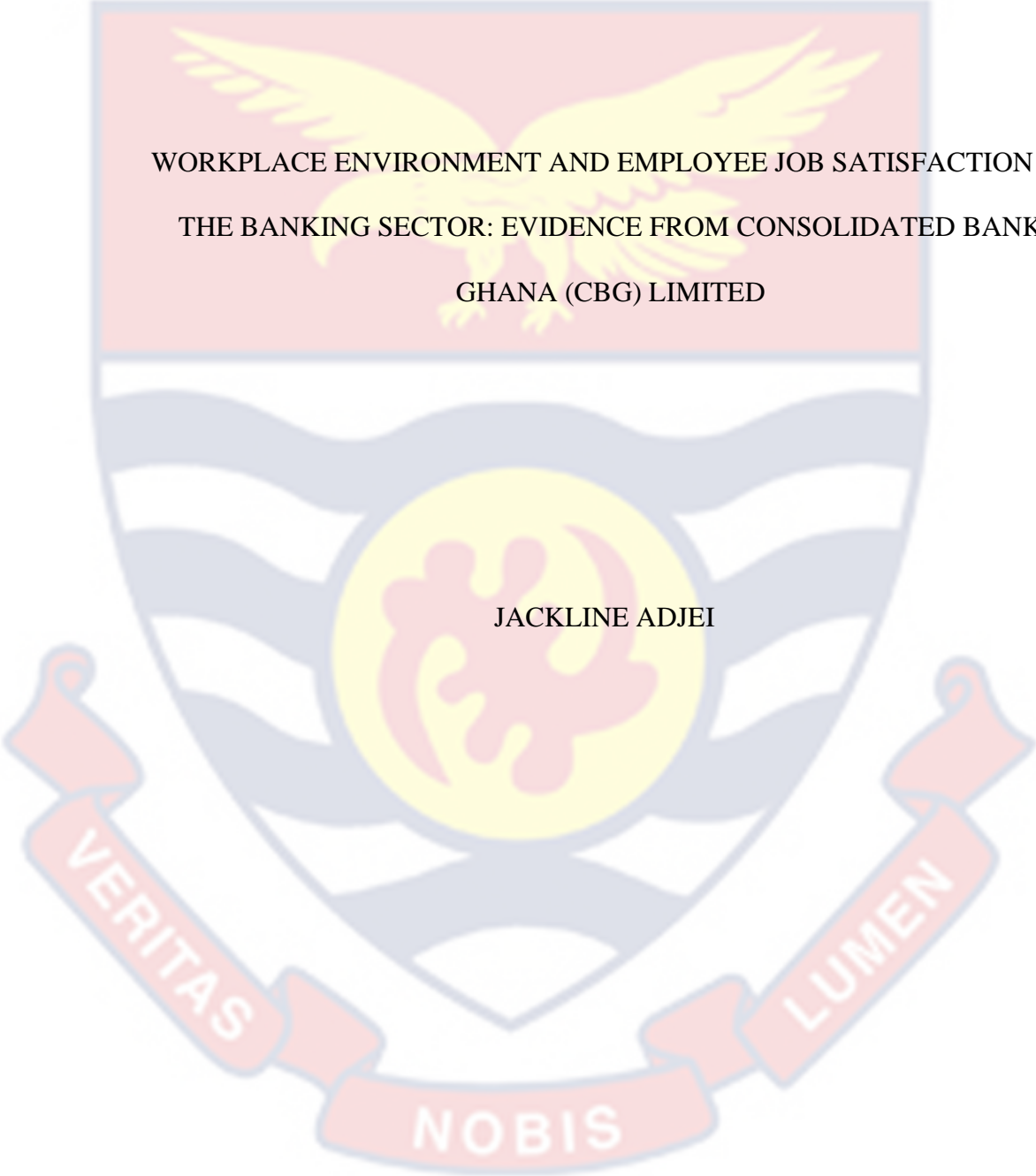


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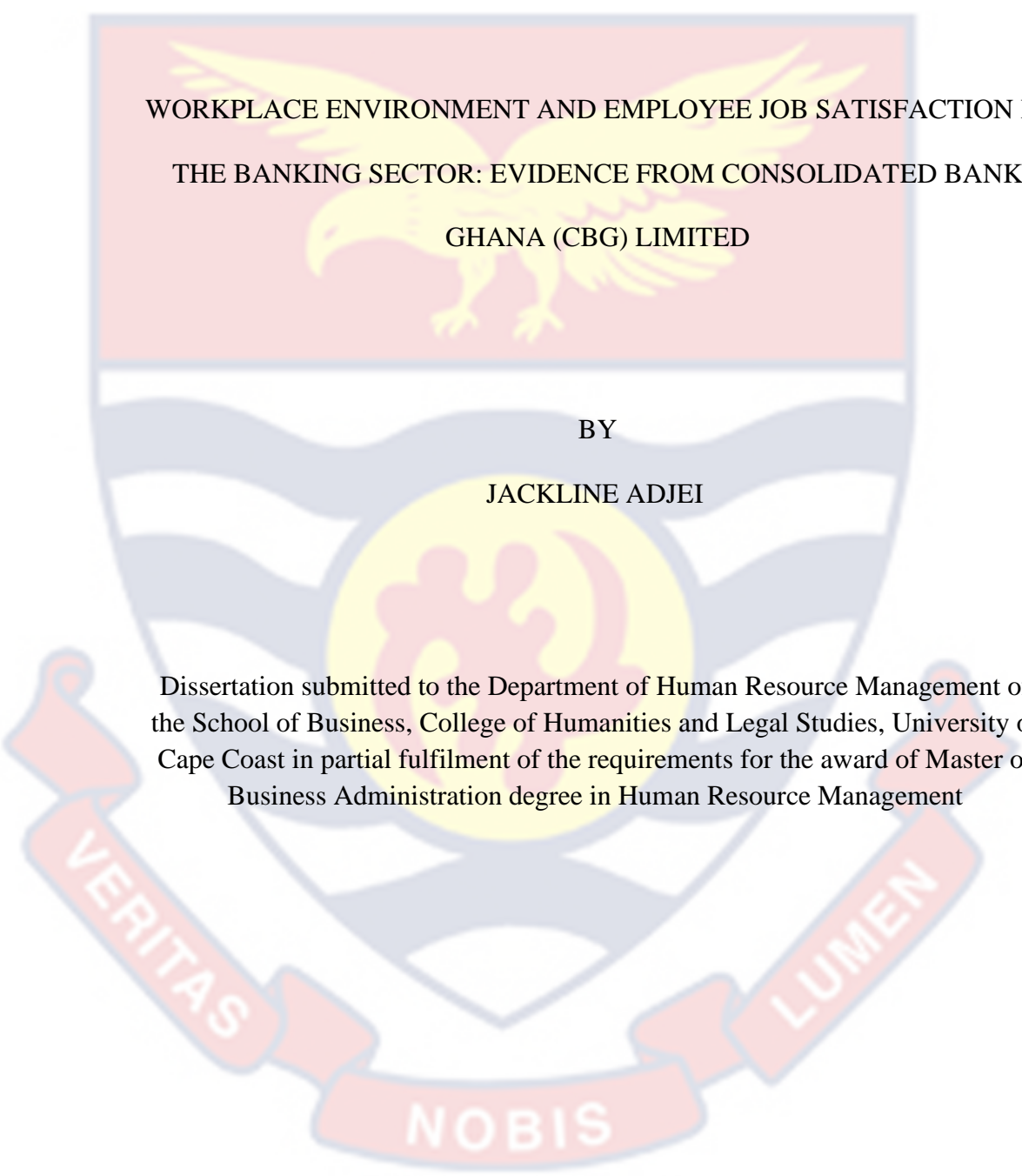


WORKPLACE ENVIRONMENT AND EMPLOYEE JOB SATISFACTION IN  
THE BANKING SECTOR: EVIDENCE FROM CONSOLIDATED BANK  
GHANA (CBG) LIMITED

JACKLINE ADJEI

2024

UNIVERSITY OF CAPE COAST



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THE BANKING SECTOR: EVIDENCE FROM CONSOLIDATED BANK  
GHANA (CBG) LIMITED

BY

JACKLINE ADJEI

Dissertation submitted to the Department of Human Resource Management of the School of Business, College of Humanities and Legal Studies, University of Cape Coast in partial fulfilment of the requirements for the award of Master of Business Administration degree in Human Resource Management

JANUARY 2023

## DECLARATION

### Candidate's Declaration

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

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

Name: Jackline Adjei

### 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: Prof. Felix Kwame Opoku

## ABSTRACT

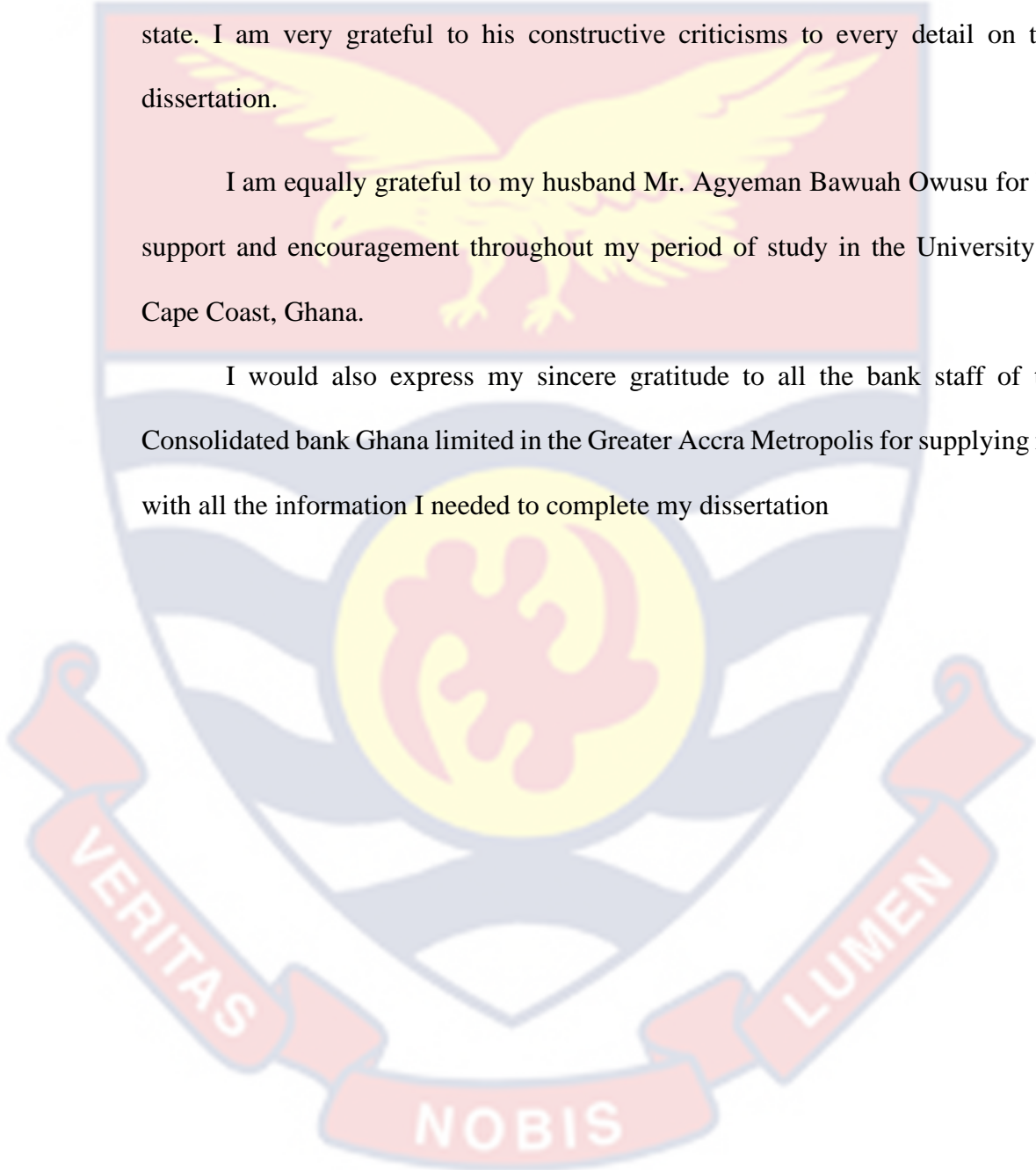
The study examined the effect of workplace environment and job satisfaction of employees in the Banking sector with evidence from Consolidated Bank Ghana (CBG) Limited. Specifically, four research objectives guided the study; to ascertain the overall satisfaction level of employees at Consolidated Bank Ghana (CBG) Limited, to analyse the physical workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited, to examine the psychosocial workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited, and to determine the effect of workplace environment on job satisfaction of employees at Consolidated Bank Ghana (CBG) Limited. The study relied on the quantitative approach and explanatory research design. A structured questionnaire was used to gather data from all the 250 respondents across CBG branches in the Greater Accra. The data gathered was then processed using the IBM SPSS Statistics (version 26). Both descriptive (mean and standard deviation) and inferential statistics (simple regression) were used to address issues in the study. The study found employee job satisfaction to be high among staff of CBG. The study revealed that work environment of Consolidated Bank Ghana (CBG) Limited was characterised by both physical and psychosocial factors. Finally, the study found a moderate effect of work environment on job satisfaction of employee at Consolidated Bank Ghana. The study, recommended that management of Consolidated Bank Ghana (CBG) Limited ensure that, the best workplace environment practices are instituted in order to gain satisfaction of staff who can help the banks achieve its strategic goals.

## ACKNOWLEDGEMENTS

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I would also express my sincere gratitude to all the bank staff of the Consolidated bank Ghana limited in the Greater Accra Metropolis for supplying me with all the information I needed to complete my dissertation



## DEDICATION

To my son Abraham-Nyamekye Agyeman-Bawuah Owusu for the joy he has  
brought to me





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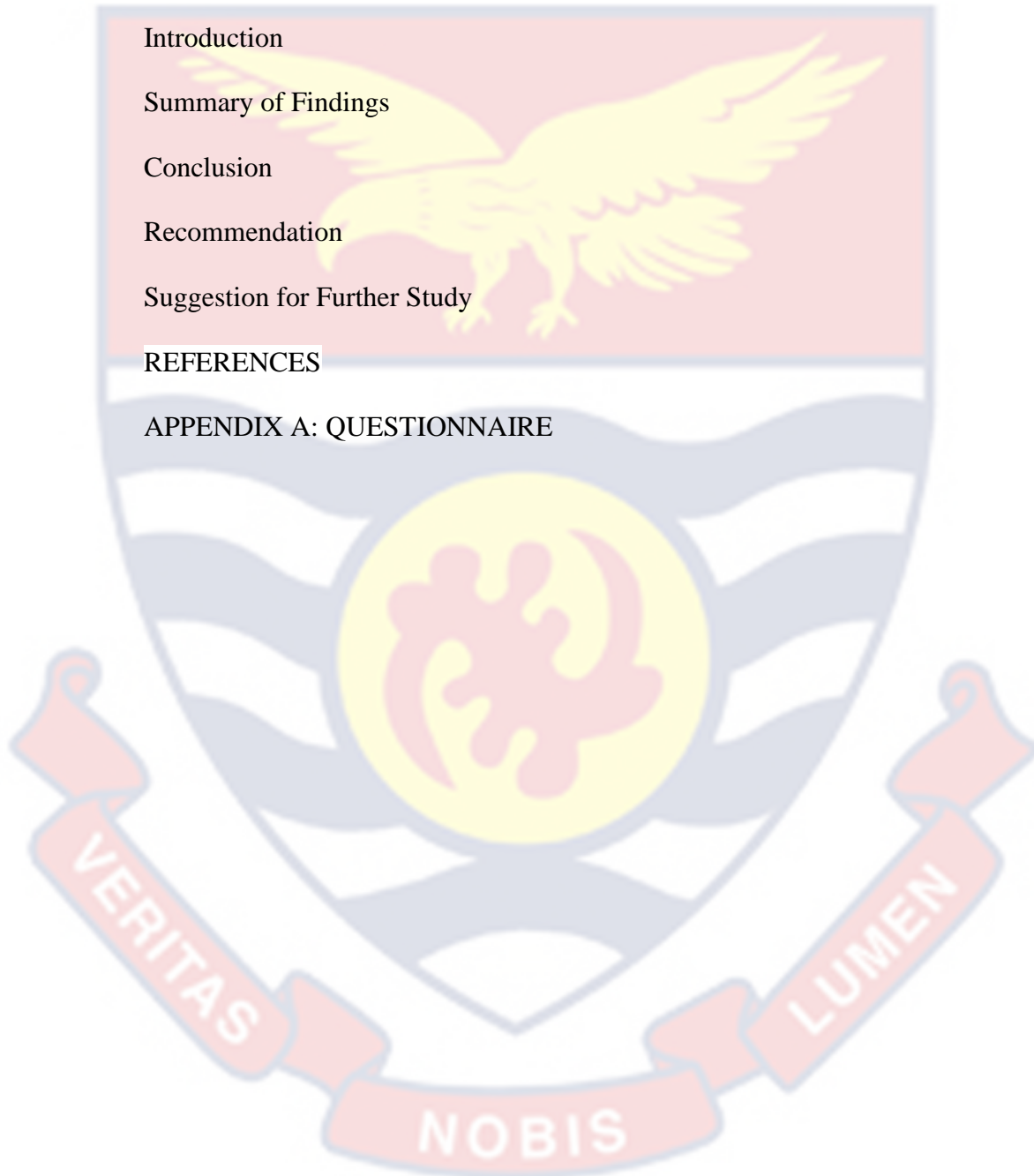
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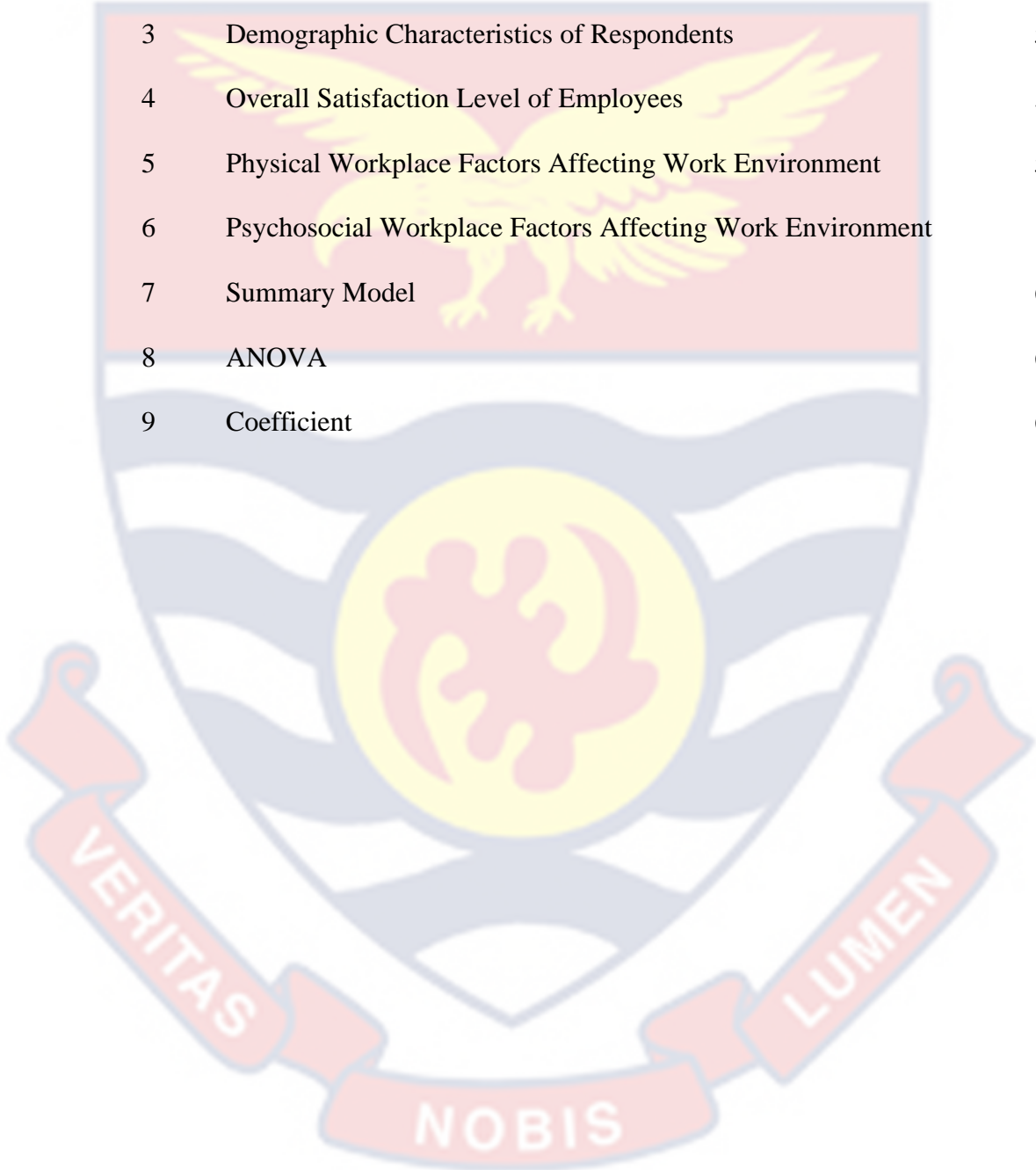
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**FIGURE**

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## CHAPTER ONE

### INTRODUCTION

The workplace environment is the prime prerequisite for the successful running of an organisation. The satisfaction employee derives from their job hinge on how compatibility of both the physical and psychosocial of the work environment in which they work. Yet many organisations fail to understand the importance of the work environment in which they find themselves and suffer to keep up their operational demands (Taheri et al., 2020). This introductory chapter presents the overview of the study which includes the background to the study, statement of the problem, the purpose of the study, the specific objectives and a corresponding research question. The chapter further elaborate on the significance of the study, delimitation, and ends with an outline of how the subsequent chapter will be organised.

#### **Background to the Study**

In this new world of work, the dynamic nature of the workplace environment presents organisations with several challenges. An employee job satisfaction is one of the many challenges that confront organisations in their quest cope with the ever-changing workplace environment and remain competitive (Raziq & Maula-Bakhsh, 2014). Workplace environment is the sum of the interrelationships that exists within the employees and the environment in which they work (Agbozo, Owusu, Hoedoafia & Atakorah, 2017). According to World Health Organisation (2006), the work environment involves the physical location

as well as the immediate surroundings, behavioural procedures, policies, rules, culture, resources, working relationship, all of which influence the satisfaction level of employees. The quality of workplace environment impacts on employees' satisfaction and subsequently influences the organisation competitiveness (Agbozo, et al, 2020). As advanced by the job characteristics theory, effective workplace environment management entails making work environment attractive, comfortable, satisfactory and motivating to employees so as to give employees (Muhammad, Ishrat & Afridi, 2022).

Correspondently, the job demands–resources theory alludes that all working environments or job characteristics can be modelled around two different categories, namely job demands and job resources (Akinwale & George, 2020). Employees will and are always contended when they feel their immediate environment; both physical sensations and emotional states are in tandem with their obligations and how well employees connect with their organisation's immediate workplace environment, influences to a great extent their collaboration with other employees, absenteeism and ultimately their retention (Vohra, Özyeşil & Aktürk, 2022). The type of workplace environment in which employees operate determine whether or not such organisation will prosper (Fida, Khan & Safdar, 2019). Physical workplace environment contextualizes the office layout and design while psychosocial factors include working condition, role congruity and social support from supervisors (Akinwale & George, 2020). A healthy workplace environment makes good business sense and is characterised by respect that supports employees'



engagement and creates high satisfaction that encourages innovation and creativity (Muhammad, Ishrat & Afridi, 2022).

Organisations deemed as a positive place to work will more likely have a competitive edge since they are in better position to attract and retain highly skilled employees. This is a significant consideration in the current labour market (Taheri et al., 2020). A positive workplace environment is likely to result in less employee turnover, fewer cases of fraud, better safety practices, easier to attract and retain qualified employees and improved employees' wellbeing (Donley, 2021). In almost all high performing banks, one message that holds true above them all is that people are an organisation's most important asset (Akinlade, Ajegbomogun & Okorie, 2022). The dimensions of physical and psychosocial are still unclear in respect of how they affect employees' satisfaction in the banking sector. The studies that have looked at this phenomenon in the banks have limited themselves to financial performance without paying attention to the workplace environment and especially from an employees' perspective (Watson, 2012).

To build up the business competitiveness, many firms in the past decades paid most of their attentions to improve their productivities. Production management, such as the use of new technology and innovation for production, therefore became the first priority among the other business functions (Muhammad, Ishrat & Afridi, 2022). The other functions of the business- like satisfying employees, which used to receive less attention from the management, then now also become the critical parts of the firm's success which the management cannot overlook (Akinwale & George, 2020).



In any organisation employees can be thought of as internal customers and there is the need to satisfy them if external customers are to be retained and satisfied. In other words, successful organisations can maintain their advantage only by satisfying the employees towards continuous improvement (Αβραμίδης, 2019). Employee satisfaction shows how much an employee likes his work as well as the level of his worry with work (Akinlade et al., 2022). Monroe et al (2021), posit that generally, it can be stated that employee satisfaction is a sense of comfort and positive experience that an employee has related to his/her job. Karamanis, Arnis and Pappa (2019) also explained that employee satisfaction describes how content an individual is with his or her job and it is a relatively recent term since in previous centuries the jobs available to a particular person were often predetermined by the occupation of that person's parent.

Work in the bank is about providing financial services to customers. A major component of the banking sector is its constant engagement and interaction with clients (Muhammad et al., 2022). Customers and the general public expect bank workers to provide them with higher standards of customer care services which includes good manners, courtesy and friendliness. Employees in the banks are expected to assume a subservient role, where they expected to uphold customer satisfaction above their interest. This tend to place them in a disadvantaged position in that they are not able to disagree with a troublesome customer or even leave an uncomfortable situation (Karamanis, Arnis, & Pappa, 2019).

The Fifth European Working Conditions Survey (2010) reports show that employees in the banking sector continue to complain about increase in working

hours. The report further mentioned that, 65% of workers in the banking sector work under tight deadlines while 38% of the workers in the banks reported having a pacey work schedule. Donley (2021) in her study of stressful working conditions and poor self-health among financial services employees found out that long working hours associated with bank workers is related to reduced physical activity and jeopardize the health of the workers. Other studies have shown significant relationship between rated physical, psychosocial hazards and psychological wellbeing (poor physical and mental health) among bank employee (Silva & Barreto, 2012; Radha & Prakash, 2012).

Job satisfaction with employees refers to the extent that the working environment meets the needs and values of employees and the individual's response to that environment (Karamanis et al., 2019). Job satisfaction is necessary to promote functional employee behaviours in the organisation (Muhammad, Ishrat & Afridi, 2022). For the organisation, job satisfaction of its workers means a work force that is motivated and committed to high quality performance and job Satisfaction can be an important indicator of how employees feel about their jobs and a predictor of work behaviours such as organisational citizenship, absenteeism, and turnover (Donley, 2021).

To survive and grow, the bank institutions have to embrace strategies of keeping the quality of the workplace high as a competitive strategy. Also, to continuously improve workplace conditions, special attention to satisfying every single employee should be embraced (Agbozo, et al, 2020). Banks therefore have to create a workplace environment where their employees take pleasure in their work,

believe their output is appreciated and rewarded appropriately enabling them to reach their potential. It is against the background of the aforementioned claims that this study is conducted to assess how workplace environment influences employees' job satisfaction in the Banking sector using Consolidated Bank Ghana Limited as a case study.

### **Statement of the Problem**

The creation of a safe and healthy physical and psychosocial work environments has not been high on the agenda of employers in the banking sector in Ghana (Asumeng et al., 2015). Physical and psychosocial risks are known as a key public health challenge in developed economies to the extent that ample data on the negative impact of harmful physical and psychosocial work conditions are available (Monroe et al., 2021). However, in developing countries like Ghana little or no empirical research data exist on the nature of physical and psychosocial environment and their satisfaction implications on various sectors of the economy including the banking sector (Agbozo et al., 2017). This makes it difficult to ascertain accurate estimate of the economic, health and social consequences of physical and psychosocial work-related stress and how it affects the satisfaction employees derive from the work they do.

However, anecdotal evidence abounds to show that workers in the Ghanaian banking industry are working in deleterious physical and psychosocial conditions and continue to complain about their satisfaction (Asumeng et al., 2015). Along with these difficulties, there is a lack of awareness of workplace environment risk

factors, work-related stress as well as workplace violence and harassment. There is also a scarcity of resources to cope and manage the workplace environment (WHO, 2006). The process of globalization and the changing nature of work allow workplace environmental risk factors in the banking sector to continue to resurface in the new world of work (Watson, 2012).

The forgoing problem has been so glaring following the amalgamation of the seven non-performing banks to what is now called Consolidated Bank Ghana Limited (BOG, Banking Survey, 2020). Employees of the newly created bank are subjected to working in lethal physical and psychosocial environments in the management bid to reminisce the abysmal performance of the merged banks. However, to meet the organisation work targets, employees need a working environment that allows them to work freely without problems that may restrain them from performing up to the level of their full potential. The job stress associate with this initiative continuously derailed the satisfaction employees derive from the work. Prominent among these conditions includes inflexible work structures that does not allow employees to maintain an even balance between their personal life and profession. This phenomenon has the tendency of influencing the satisfaction employees derive from their work environment. Hence, effective management of both physical and psychosocial hazards especially in the banking sector. To establish and confirm how to satisfy employees through manipulation of the workplace environment to warrant the desired employee job satisfaction. The aforementioned submissions present issues of great concern for management of Consolidated Bank Ghana Limited, hence the relevance of this study.



### **Purpose of the study**

Generally, this study sought to examine the effect of workplace environment on job satisfaction of employees in the Banking sector with evidence from the Consolidated Bank Ghana Limited.

### **Research Objectives**

In order to achieve the overall purpose of the study, the following specific research objectives will be pursued:

1. To ascertain the overall satisfaction level of employees at Consolidated Bank Ghana Limited.
2. To analyse the physical workplace factors affecting work environment of employees at Consolidated Bank Ghana Limited.
3. To examine the psychosocial workplace factors affecting work environment of employees at Consolidated Bank Ghana Limited.
4. To determine the effect of workplace environment on job satisfaction of employees at Consolidated Bank Ghana Limited.

### **Research Questions**

To address the aforementioned specific research objectives, answers were found for the following specific research questions.

1. What is the overall satisfaction level of employees at Consolidated Bank Ghana Limited?

2. What are the physical workplace factors affecting workplace environment of employees at Consolidated Bank Ghana Limited?
3. What are the psychosocial workplace factors affecting workplace environment of employees at Consolidated Bank Ghana Limited?
4. What are the effects of workplace environment on employee satisfaction at Consolidated Bank Ghana Limited?

### **Significance of the Study**

The findings of the study will be of immense significances to many different stakeholders. First and foremost, since the work is an important aspect of people's lives, and most people spend a large part of their working lives at work, understanding the effects of workplace environment on employees' satisfaction is crucial to improving employees' performance and productivity. To understand both the experiences of employees, and the changes that organisations can make to assist their employees is an important consideration for workplace environment researchers. This study would therefore, serve as important reference material and further highlight on areas where further empirical studies could be conducted to better equip policy-makers and all stakeholders concerned. Bank employees often have heavy work load and in a different work environment. It is therefore essential to establish a positive workplace environment so that their satisfaction level with their work could be met efficiently.

A study of this nature would not only add to the existing canon of knowledge on workplace environment management, but would also help policy



makers appreciate the nature of the support to be offered to Bank employees to reduce workplace environment problems. Similarly, the study will also benefit policy makers, non-governmental organisations, civil society organisations and community-based organisations in policy making process and advocacy for the benefits of all stakeholders in the sector. Furthermore, the study may provide information that may contribute to theory building or justify existing supporting theories (considered in the study) in the African context.

### **Delimitation of the study**

The study is conducted within the framework of examining the effect of workplace environment and job satisfaction of employees in the Banking sector with evidence from the Consolidated Bank Ghana Limited. It focused on how both the physical and psychosocial workplace factors affect the work environment and how that influences the job satisfaction of employee at Consolidated Bank Ghana Limited. Data analysis was done through Statistical Package for Social Sciences and in addressing the specific study objective a descriptive research design coupled with inferential statistics was employed. Again, a structured questionnaire was used to collect the primary data from the unit of analysis. Given this, the result cannot be generalized to all other employees of commercial banks throughout Ghana, but the findings could be used to influence policy decisions. The study was limited to little flexibility on the part of the respondents since structured questionnaires was used to gather primary data from target respondents.

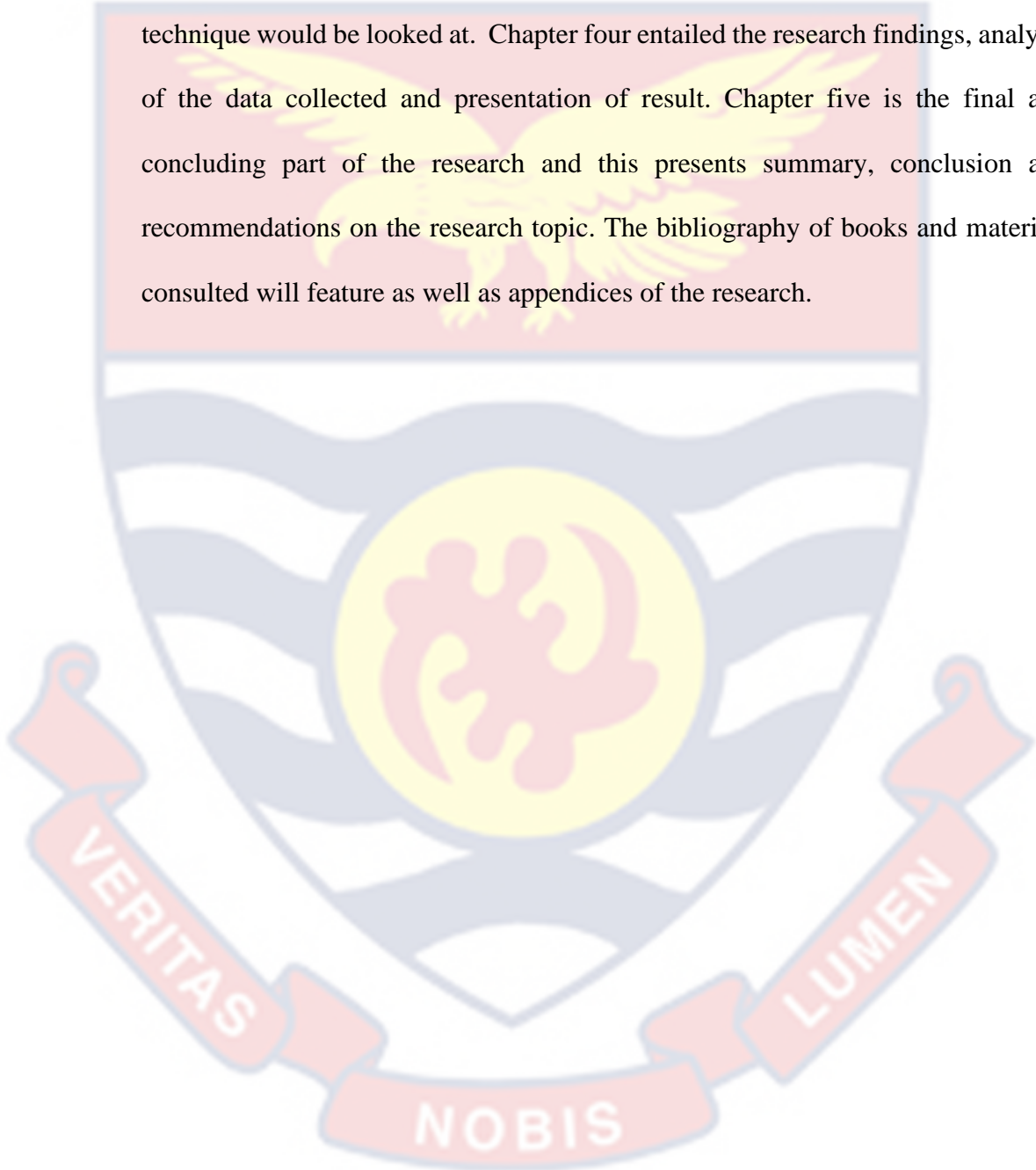
### **Limitations of the study**

Findings from this study should be read with caution. First the study only relied on the both physical and psychosocial dimensions of work environment and how it influences employee satisfaction. Evolving literature have advanced several other factors outside those considered in the study. Again, responses for the study were gathered from employees of Consolidated Bank Ghana limited, hence findings from the study may not be generalizable to bank employees in another metropolis in either the province or Ghana. Another limitation of the study was getting information and assistance from the various banking institution took a rather long time due to the long and complex laid down procedures the researcher had to go through. The work was so involving that the researcher needed to visit the various branches a couple of times to abreast herself with the operations of the banks. Another constraint that was encountered during the project was that some of the employees were unwilling to divulge information pertaining to their workplace environment thinking the information given out might be used for audit purposes against them.

### **Organisation of the Study**

The study is organised into five chapters. Chapter one contains the introduction, which include background of the study, problem statement, objectives of the study, research questions, hypothesis of the study, significance of the study; delimitation of the study, definition of terms and the organisation of the study. Chapter two reviews the literature of the study. The chapter therefore looks at the

concepts and definitions that the author has chosen for the study. These include the concept of employees' satisfaction and workplace environment. Chapter three looks at the research methodology. Areas like data collection methods sample technique would be looked at. Chapter four entailed the research findings, analysis of the data collected and presentation of result. Chapter five is the final and concluding part of the research and this presents summary, conclusion and recommendations on the research topic. The bibliography of books and materials consulted will feature as well as appendices of the research.



## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

Based on the overall purpose and the specific objectives of the study discussed in the introductory chapter. This chapter reviews literature on the theories and concepts of workplace environment and job satisfaction. Job satisfaction theories were reviewed. Some of the concepts discussed under the chapter are; physical factors and psychosocial factors and concept of job satisfaction and the relationship between workplace environment, job characteristics model, demand control model, job demand resource and job satisfaction. The chapter also presents a conceptual framework for analysing the relationship between workplace environment and job satisfaction. Some related empirical studies were also reviewed in order to understand the current concept under study. This helped the researcher gain knowledge by means of direct and indirect observation or experience of previous researchers or studies.

#### Theoretical Review

In explaining the nexus between workplace environment and employee job satisfaction, the job characteristics theory, job demand-control model (DCM), job demand-control-support model and job demands-resources theory. Theoretical underpinnings are specific mechanism, or lens, by which the relationship between workplace environment and employee job satisfaction. From the standpoint of the

researcher these models are thoroughly reviewed and then linked to the context of the study.

### **Hackman and Oldham's Model of Job Characteristics**

Hackman and Oldham (1980) model describe the relationship between job characteristic and individual responses to work (Job satisfaction, sickness absenteeism, personnel turnover). The model specifies the task condition in which individuals are foreseen to prosper in their work. According to them, there are five job dimensions prompting three psychological states that lead to some beneficial personal and work outcomes. The model also includes individual difference variables as moderator of the relationship between the characteristics and the outcome variables.

Hackman and Oldham (1980) define the five job characteristics as skill variety, task identity, task significance, autonomy and feedback. Skill variety refers to the degree to which a job requires a variety of different activities in carrying out the work, involving the use of a number of different skills and talents of the person. Task identity refers to the degree to which the job requires completion of a whole, identifiable piece of work that is doing a job from beginning to end with visible outcome. Task significance refers to the degree to which the job has a substantial impact on the lives of other people, whether those people are in the immediate organisation or in the world at large. Autonomy is the degree to which the job provides substantial freedom, independence, and discretion to the individual in scheduling the work and in determining the procedure to be used in carrying it out



and job feedback being the degree to which carrying out the work activities required by the job provides the individual with direct and clear information about the effectiveness of his or her performance.

Hackman and Oldham (1980) define three psychological states in their model. To experience the work as meaningful is to feel that the work the individual does is generally worthwhile, valuable, or important by some system of values he or she accepts. The individual experience personal responsibility means that he or she feels personally accountable for the results of the work he and /or she does. Finally, the person who has knowledge of the results of one's work knows and understands how effectively he or she is performing the job. According to job characteristics theory, all three of the psychological states must be experienced by an individual if desirable outcomes are to emerge. If any one of three psychological states is not present several outcome variables such as motivation and satisfaction will be weakened. The model emphasizes that the most important outcome variable is internal motivation which exists when good performance is an occasion for self-reward and poor performance prompts unhappy feelings. Other predicted outcomes are growth satisfaction, general job satisfaction work effectiveness quality work performance, absenteeism and turnover.

Growth satisfaction is a feeling that one is learning and growing personally or professionally at work. General satisfaction reflects responses to unspecified. Work conditions as measured by questions such as generally speaking how satisfied are 'you with your job? (Hackman and Oldham, 1980). If a job low in motivating potential (measured by Job Diagnostics Survey as Motivating Potential Score or



MPS), outcomes will be low, and one's feelings will not be influenced much by how well one does. On the other hand, if a job is high in MPS, good performance will be reinforcing and poor performance will result in unhappy feelings. In high MPS jobs, people who are competent to perform well will have positive feelings as a result of their work activities. In contrast, people who do not have enough knowledge and skill to do well will feel unhappy or frustrated. With regards to Hackman and Oldham model under job characteristics theory, it aids to the current study in understanding the psychosocial factors present in the work environment that may affect the employees' satisfaction of the job.

#### **Job Demand-Control Model (DCM)**

A central premise in the demand-control model (Karasek, 1979; Wall, Jackson, et al., 1996) is that strain will be highest in jobs characterized by the combination of high job demands and low job control. Such jobs are called high-strain jobs. In contrast, the active learning premise in the job demand-control model states that task enjoyment, learning, and personal growth will be highest in jobs characterized by the combination of high job demands and high job control. Although such jobs are intensively demanding, employees with sufficient decision latitude are expected to use all available skills, enabling a conversion of aroused energy into action through effective problem solving. Mausner-Dorsch and Eaton (2000) have labelled these jobs active-learning jobs. Like the job characteristics model, the job demand-control model has acquired a prominent position in the literature. However, the empirical evidence for the model is mixed (De Lange et

al., 2003). In the work environment of the banking sector, it is highly demanding such that employees are to be on their toes all day (Mathisen & Buchs, 2005). Therefore, being able to control such demands from work is needed, hence the relevance of job demand-control model.

### **Job Demand-Control-Support Model**

The model which has three variables is known as three-way interactive model. It is evolved from two-way interaction of demand control then social support was added to make it three-way interaction model. Mainly, the model showed the fair effects of control on the demand-strain relationship will be found only when support is high (Van et al., 1999). Van et al (1999) posit that social support plays a vital role in the interaction between job demand and job control. negative strain should be very low when job demands and role clarity is high because every employee knows what to and how to do the tasks which effects in strain which is negative in type (Bakker & Demerouti, 2007). When the employees don't know how to do the task and they are expected to do all the tasks then it results in strain which is high in nature.

It can be derived that the link between role clarity and demand depends on condition where role clarity moderates the demand-strain relationship. Cascio (2000) gave another form to his model by adding supervisory support where supervisory support has an influence on his or her well-being, then many researches have taken place to study the level of supervisory support within a group. Some studies show the relationship between supervisory support and occupational stress

(Leather et al., 1998). According to them high job demands and role clarity is effective in the case where employee is also the member of supportive leaders because the link with support is more significant than the interactive effect of job control. Häusser et al., (2010) found that there is lack of social support that can beat the buffering effects of job control. Karasek's model basically found the relationship between job demand and job control on strain. Van and Maes (1999) found that the outcome of the "job control buffering" was physiological well-being, job satisfaction or job-related well-being. Social support did not fluctuate significantly by sample characteristics in many studies (de Jonge et al., 2000).

### **Job Demands–Resources Model**

During the past decade, the number of studies with the job demands–resources (JD-R) model has steadily increased. The model has been used to predict job burnout (Bakker et al., 2008), organizational commitment, work enjoyment (Bakker et al., 2010), connectedness (Lewig et al., 2007), and work engagement (Bakker et al., 2007). One important reason for the popularity of the job demands–resources model is its flexibility. According to the theory, all working environments or job characteristics can be modelled using two different categories, namely job demands and job resources (Hakanen et al., 2006). Thus, the theory can be applied to all work environments and can be tailored to the specific occupation under consideration. Job demands refer to those physical, psychological, social, or organisational aspects of the job that require sustained physical and/or

psychological effort and are therefore associated with certain physiological and/or psychological costs (Demerouti et al., 2001).

Examples are a high work pressure and emotionally demanding interactions with clients or customers. Although job demands are not necessarily negative, they may turn into hindrance demands when meeting those demands requires high effort from which the employee has not adequately recovered (Meijman & Mulder, 1998). Job resources refer to those physical, psychological, social, or organizational aspects of the job that are: (a) functional in achieving work goals; (b) reduce job demands and the associated physiological and psychological costs; or (c) stimulate personal growth, learning, and development (Bakker, 2011). Hence, resources are not only necessary to deal with job demands, but they are also important in their own right. Whereas meaningful variations in levels of certain specific job demands and resources can be found in almost every occupational group (like work pressure, autonomy), other job demands and resources are unique. For example, whereas physical demands are still very important job demands nowadays for construction workers and nurses, cognitive demands are much more relevant for scientists and engineers.

A second proposition of job-resource demands theory is that job demands and resources are the triggers of two fairly independent processes, namely a health impairment process and a motivational process. Thus, whereas job demands are generally the most important predictors of such outcomes as exhaustion, psychosomatic health complaints, and repetitive strain injury (RSI) (Hakanen, Bakker & Schaufeli, 2006), job resources are generally the most important



predictors of work enjoyment, motivation, and engagement (Gorgievski & Bakker, 2010). The reasons for these unique effects are that job demands basically cost effort and consume energetic resources, whereas job resources fulfil basic psychological needs, like the needs for autonomy, relatedness, and competence (Demerouti & Bakker, 2011).

### **Conceptual Review**

This section of the study revised literature on the two variables considered for the study which is the concept of workplace environment with a special focus on the nature and dimensionality of workplace environment. The researcher proceeded with a review of the concept of employee job satisfaction. This was followed by a review of extant literature regarding the effect of workplace environment and employee job satisfaction. The ensuing paragraphs capture in detail what the conceptual review section entails.

### **Employees Job Satisfaction**

The general attitude of the workers constituted by their approach towards the wages, working conditions, control promotion related with the job, social relations in the work, recognition of talent and some similar variables, personal characteristics and group relations apart from the work life (Wright & Bonett, 2007). Abramis (1994) refers to job satisfaction, as the degree of needs satisfaction that is derived from and or experienced on the job. The ability of employees in an organisation aspiration, feeling happy doing their job with the hope that their needs

will be achieved (Wright & Bonett, 2007). Job satisfaction represents one of the most complex areas facing today's managers when it comes to managing their employees (Ellnaga, 2013). Job satisfaction is an attitude that employees have about their work and is based on numerous factors, both intrinsic and extrinsic to the individual (Lumley et al., 2011).

According to Kumar and Pati (2011), Job satisfaction is important from the perspective of maintaining and retaining the appropriate employees within the organisation; it is about fitting the right person to the right job in the right culture and keeping them satisfied. Job satisfaction is the total of the sentiments related with the job conducted. If the worker perceives that his values are realized within the job, he develops a positive attitude towards his job and acquires job satisfaction (Topper, 2008). Olusegun (2013) stated that the concept of job satisfaction is an elusive one. Job satisfaction is obviously related to the meaning of work but the meaning of work is clearly also related to one's view of life.

Topper (2008) claimed that one's satisfaction on his job depends on expectations, self-evaluation, social norms, social comparisons, input and output relations and commitment, and that these show the elusiveness of job satisfaction as a concept. To understand job satisfaction better we must take into consideration the opportunities it offers an individual (Latham & Budworth, 2007). Gayathiri et al (2013) gave a simple definition of Job satisfaction as more of an attitude and an internal state. They stipulated that it could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative. According to



them, there are different aspects to job satisfaction, which could range from several elements. Including but not limited to;

Individual elements; which has to do with the personality, education, intellect, age and marital status. The social elements –social elements which entails all things in the social environment of the work place, such as working relationship with colleagues, interaction and informal association with colleagues. The cultural elements; are the person's beliefs, attitude, values, and religious elements. Organizational elements; these are elements directly related to the organisation like the size of the organization, structure of the organization, employee-employer relationships, management abilities, leaderships, delegation and all such things are factors affecting job satisfaction. Finally, environmental elements, are the elements that influences on the environment around working, like economic, social, technical and even governmental or political influences. All these factors, elements or dimensions are very different for each individual and his or her perspective of job satisfaction.

According to Cankar and Petkovsek (2014) Job satisfaction might result from the working environment (friendly co-workers, supportive boss) or from the type of work performed (playing sports, creating artwork, accomplishing goals). Satisfaction generated by a job is part of the total compensation an employee receives; meaning workers with more job satisfaction are often willing to accept a lower monetary wage payment. A positive work environment can increase job satisfaction and decrease employee turnover. According to Sorenson (2013)) your relationship with your supervisor and co-workers will likely affect your well-being

and engagement at work, which will also influence how long you decide to stay there.

Positive, uplifting conversations with your boss and peers will create an encouraging workplace environment that's productive, thriving and innovative. This type of workplace will also focus on and praise employees' progress because, according to Achor (2011), workers are the happiest and most motivated when they believe they're improving and moving forward in their work. According to Rothmans and Coetzer (2002), job satisfaction among employees is an indicator of organisational effectiveness, and it is influenced by organizational and personal factors. Most employers realise that the optimal functioning of their organisation depends in part on the level of job satisfaction of employees (Saari & Judge, 2004).

For performance to be optimal, an employee's full potential is needed at all levels in organisations; this emphasizes the importance of employee job satisfaction (Rothmann & Coetzer 2002). According to Lopopolo (2002), there are three practical points of view that illustrate the meaning of job satisfaction: First, is a valuable product of the society; second, is an early warning indicator at early stage for an organisation and third, can serve as a predictor of organisational behaviour. Cranny, Smith and Stone (1992) found that job dissatisfaction could result in psychological frustration and low productivity. Job satisfaction plays a very critical role in attracting and retaining of employees' ability in an organisation (Samad, 2006).

In Samad's (2006) point of view, individuals with high levels of job satisfaction would have healthier physical and psychological records that very

likely result in higher productivity and effectiveness in their job performance and will stay longer in organisation. Therefore, the presence of a factor in the work setting lead to job satisfaction, then the absence of this factor will produce job dissatisfaction. Studies have consistently reported that job satisfaction is one of the factors or reasons for employee intentions to leave the organisation (Shields & Ward, 2001). Employee job satisfaction has influence on employee turnover in organisations. The implication of this is that the extent to which an organisation is able to retain its employees depend on the level of job satisfaction that are made available to these workers.

Job satisfaction is known to have positive impact on employee turnover intentions. It means that dissatisfaction on the job increases or will increase the rate of employee turnover intention in organisation. Consequently, the inability of employees to achieve their needs will amount to dissatisfaction. By analysing job satisfaction an organisation can possibly increase positive outcomes such as employee satisfaction and performance, and may decrease absenteeism and turnover. Investigating the employee's value-perception can aid in managers building and creating work environments that help them to achieve high levels of employee satisfaction.

The effective utilization of people to work in any organisation has always been a pressing problem in the society. Every organisation must figure out what he or she is basically trying to accomplish, how to organize the work to achieve the goals, how to recruit, train, allocate work to and manage the workers (human resources) available to do the work, how to create work conditions, reward and

punishment systems that will enable workers and managers sufficient morale to remain effective over a long period of time and how to change the organisation in response to the pressures that arise from technological and social change both in the external environment and within the organisation itself (Restubog, Bordia & Tang, 2006).

### **Dimensions of Workplace Environment**

This section of the study elaborates thoroughly on the dimension of workplace environment as captured in the ensuing paragraphs.

### **Physical Factors of the Workplace Environment**

The ability of the physical workplace environment to influence behaviours and to create an image is particularly apparent for service businesses such as banks. Among the factors influencing workers behaviour, Physical factors like office building space have also been strongly associated with workers satisfaction in the banking sector employees (Leshabari et al., 2008). They again asserted that these environmental factors like spatial layout, level of interaction and the comfort level of office have had a significant effect on workers satisfaction. Comfort level factors such as temperature, lighting, presence of privacy and ventilation can have a direct impact on employees' health which in turn make them dissatisfied; for example, very high heat or high freezing point of air conditioners at the bank can lead to some employees feeling very uncomfortable (Mansoor et al., 2011).

According to Haynes (2008), the physical environment with the satisfaction of its occupants falls into two main categories; office layout (open-plan verses



cellular offices) and office comfort (matching the office environment to the work processes), and the behavioural environment represents the two main components namely interaction and distraction (Leblebici, 2012). Also, according to Taiwo (2010), spatial layout refers to the ways in which machinery, equipment, and furnishings are arranged, the size and shape of those items, and the spatial relationships among them. The spatial layout of furniture was found to influence the amount and nature of conversation between individuals (Leblebici, 2012). Functionality refers to the ability of the same items to facilitate performance and the accomplishment of goals. How satisfaction is achieved will be affected by how well people fit with their physical workspace and physical work environment (Srivastava, 2008). It is generally understood that the physical design of offices and the environmental conditions at work places are important factors in organizational satisfaction (Awunyo-Vitor & Badu 2012).

In a broader perspective, the physical workplace environment; include but not limited to the comfort level, ventilation, heating, natural lighting and artificial lighting. According to Temessek and Touzani (2009) the above features assist on the functional and aesthetic side, the decoration, and design of the workplace environment that ultimately helps improve the employees experience and necessitate better performance. He emphasises that banking services must insist on the utility and the role of environmental information, facilitating employees' engagement with better space management, and the automation of certain tasks. Similarly, if the tasks to be performed are very complex, efficiency of layout and



functionality will be more important than when the tasks are mundane or simple (Chen & Silverthorne, 2008).

Office layout and design impressions suggest that certain dimension serves a symbolic function by connoting meanings and images about organizations and further how their employees are to be satisfied (Lee & Brand, 2005). Based on these affordances, it is suggested that employees will tend to identify more with these features which enhance satisfaction. Informal seating arrangements, such as chairs placed at a right angle facilitate social interaction, whereas formal seating arrangements, such as chairs placed back-to-back discourage social interaction (Caple, 2008). This also helps explain how style of furnishings and other physical symbols may come to serve a symbolic function.

### **Psychosocial Factors of Workplace Environment**

The workplace environment has both positive and negative effects on the psychological and welfare of employees (Gitahi, 2014). Such as, it is very wide category that incorporates the physical scenery (e.g., noise, equipment), fundamentals of the job itself (e.g., workload, task, complexity) extensive business features (e.g., culture, history) and even extra business background (e.g., industry setting, workers relation). However, all the aspects of workplace environment are correspondingly significant or indeed appropriate when considered job satisfaction and also affects the welfare of employees (Bemana, et al., 2013). The psychosocial factor of work environment is generally considered to be one of the most important issues in contemporary and future societies. They refer to the interactions between

the environment and working conditions, organizational conditions, functions and content of the work, effort, workers' individual characteristics and those of members of their families (Vischer, 2007).

Therefore, the nature of the psychosocial factors is complex, covering issues relating to the workers, general environment and work. Twenge and Campbell (2008) defines employee workplace welfare in terms of six key areas: a manageable workload; some personal control over the job; support from colleagues and supervisors; positive relationships at work; a reasonably clear role; and a sense of control or involvement in changes at the workplace. Lim (2016) posit that supervisors' and colleague's interpersonal role is important to encourage positive relations and increase self-confidence of the employees and in return improve employee satisfaction.

Skilled and respected people are available to employees to help them to perform better in their current role and to assist them develop further into a future role (Schleicher, Watt, & Greguras, 2004). Immediate supervisors act as advocates for employees, gathering and distributing the resources needed by the employees for them to be able to do a good job and providing positive encouragement for a job well done (Leblebici, 2012). Raziq and Maulabakhsh (2015) postulate that supervisors' availability at time of need, ability to interlink employees, stimulate creative thinking and knowledge of worth of open mindedness in view of workers, and ability to communicate with employees, are the basic supervision traits. Results revealed that with good and effective supervision, employees' satisfaction level

was high whereas with poorer communication ability, dissatisfaction level among employees was high (Cole et al., 2004).

Individual friendship at the workplace environment is important as they impact upon the ability of the individual to take control of their work and the level of anxiety they experience within the workplace (Warr, 2002). The behavioural factors that may affect the satisfaction of bank employees at work place are the workers' perception of reward system, off the job activities of the employee, work culture, effective communication, relationship at work, etc (Cascio, 2000). There are lots of other aspects that may enhance or lower the employees' satisfaction some of which include role congruity, supervisor support and leadership styles in banks rank among the factors that may individually and collectively effect on the satisfaction of employees.

### **Workplace Environment**

Work has an economic phase as well as mechanical phase and it has also psychological aspect (Jain et al., 2014). Workplace environment plays a vital role in motivating employees to perform their assigned work (Ajala, 2012). Also, Benjamin (2012) stated that the concept of work environment is an actual comprehensive one including the physical, psychological and social aspects that make up the working condition. Effective workplace environment encourages the happier employee with their job that ultimately influence the growth of an organisation as well as growth of an economy.

The workplace environment can be labelled as the setting in which people are working (Haggins, 2011). To appreciate the critical importance of workplace environment in the organisation is to recognize that the human factor and the organisation are synonymous (McGuire & McLaren, 2009). Changing environments provides banks with prospects as well as myriad of challenges. One of the competitive challenges faced by banks lies in the management and integration of physical and psychosocial environment (Vischer, 2007). Architectural design affects the way people behave, with designers creating conditions that hinder, discourage, guide, support or enhance users' behaviour (Gitahi, 2014). Most banks are beginning to re-examine how their workplace environment is designed and what facilities they offer to staff has far-reaching effect on their general satisfaction.

An enabling workplace environment must thus be key feature to improving satisfaction and subsequently commitment (Awang et al., 2010). Workplace environment is a concept which has been operationalized by analysing the extent to which employees perceive the immediate surroundings' as fulfilling their intrinsic, extrinsic, and social needs and their reason of staying with the organisation (Baernholdt & Mark, 2009). They further add that environment is a key determinant of the quality of their work and their level of satisfaction. The benefits of creating and upholding a positive workplace environment are huge. Greater satisfaction, happier people, employee stability, business advantage, higher profit, greater security, and better health (Shrestha & Joyce, 2011).



A positive and supportive workplace environment for banks can be described as an environment that attracts individuals into the professions, encourages them to remain in the workforce and enables them to perform effectively. In addition, supportive workplace environments provide conditions that enable workers to perform effectively, making best use of their knowledge, skills and competences and the available resources in order to provide high-quality services (Okoyo & Ezejiofor, 2013). Mehboob and Bhutto (2012), highlighted that nowadays most of organizations pay attention to employees' satisfaction from their workplace environment. They try to provide positive working environment so the employees will be happy and satisfied. They believe that happier the employees are, more delightful the customer will be.

Improving workplace environment results in decreasing in the number of complaints, absenteeism and hence increases satisfaction (Govindarajulu, 2004). He also highlighted that in the twenty-first century, businesses are moving towards more strategic approach of environmental management to enhance satisfaction through improving and managing satisfaction level of employees. The modern physical environment is distinguished by technology, computers, machines, general furniture and furnishings which continually affect the brain and health of employees such as communication and privacy, formality and informality, functionality and cross-disciplinary (Koys, 2001).



## Empirical Review on Workplace Environment and Employee Satisfaction

This section of the study reviewed extant literature on workplace environment and employee job satisfaction. The review took into consideration the methodological approach, the analytical tools, and software employed as well as the findings that emerged and the conclusion drawn from each study. This was done to enable the researcher identify relevant gaps in the extant literature and as well inform the selection of an appropriate methodological approach that best suit the present study. The researcher prioritized recency order in the review of the relevant related literature as it ensues.

Ruthankoon and Ogunlana (2003) Sampled one hundred and twenty-five (125) respondents composed of 64 engineers, 61 foremen from 29 construction sites in Bangkok. Non-probability sampling technique specifically quota sampling and snowball techniques was adopted to select the study participants. The study found that Herzberg motivational model for job satisfaction and through research they found that the job-related factors can be divided into two categories, Hygiene factors and motivation factors. Hygiene factors can not cause satisfaction but they can change dissatisfaction into no dissatisfaction or short-term motivation, whereas motivational factors have long lasting effect as they raise positive feelings towards job and convert no dissatisfaction into satisfaction. In the absence of hygiene factors (that are working conditions, supervision quality and level, the company policy and administration, interpersonal relations, job security, and salary) the employee's chances of getting dissatisfied increase.

Vermeulen and Mustard (2000) used the demand-control-support model of job strain, the authors examined gender differences in the relationship between psychosocial work exposures and psychological distress in a cross-sectional sample of 7,484 employed Canadians. The found that with low-strain work, high-strain and active work were associated with a significantly higher level of distress in both men and women. Differences in psychological distress in relation to psychosocial work exposures were greater for men than for women. Low social support was associated with higher distress across all categories of job strain, and the combined effect of low social support and high job strain was associated with the greatest increase in distress. The study suggests that psychosocial work exposures may be a more significant determinant of psychological well-being in male workers compared with female workers

Another study by Cano and Castillo (2004) on the job satisfaction level among faculty members of colleges of the Ohio State University. The study used primary data. The study applied structured questionnaires to a sample size of 75 drawn by simple random sampling. The data generated was analysed using descriptive statistics. The result revealed that if proper attention is given towards interpersonal relationships, recognition and supervision, the level of job satisfaction would rise. While examining the predictors of intentions to leave a job, Riley (2006) observed that emotional exhaustion, lower levels of intrinsic job satisfaction and dissatisfaction with salary and workplace environment were the main predictors. For this study, 109 questionnaires were distributed among the employees of the ten selected oil service companies.

Sell and Cleal (2011) investigated the influence of job satisfaction, work environment on rewards system at the Danish work environment employees (DWEE). Empirical data for the study was obtained from a representative panel of Danish employees. Simple random sample drawn from the central population register in 1990, consisting of people aged 18–59 years per 1 October 1990. Results showed that psychosocial work environment factors, like information about decisions concerning the work place, social support, and influence, have significant impacts on the level of job satisfaction. Maximizing rewards did not compensate public employees to an extent that ameliorated the negative effects on job satisfaction of experiencing low levels of any of these factors whereas influence did not impact job satisfaction of private employees.

Similarly, Raziq and Maulabakhsh (2015) analysed the impact of working environment on employee job satisfaction across telecommunication industry in Quetta, Pakistan. The study employed a quantitative methodology. Data was collected through a self-administered survey questionnaire. The target population consists of educational institutes, banking sector and telecommunication industry operating in the city of Quetta, Pakistan. Simple random sampling is used for collection of data from 210 employees. The results indicate a positive relationship between working environment and employee job satisfaction. The study concludes with some brief prospects that the businesses need to realize the importance of good working environment for maximizing the level of job satisfaction.

Mathieu, Fabi, Lacoursière and Raymond (2016) explored the role of work environment, job satisfaction and employee's commitment in Karachi, Pakistan. A

sample of fifty (50) full time staff members of pharmaceuticals companies in Karachi, Pakistan was simple randomly sampled for the study. The study findings revealed a direct relationship between workplace environment and employee satisfaction ( $r = 0.3347$ ,  $p = 0.030$ ). Also, the results from the data analysis indicated that significant relationship exist between workplace environment and employee satisfaction ( $r$  value (0.3338) is greater than  $p$  value (0.0307)). He observed that these changes led to significant decrease in turnover.

Karugu and Kiiru (2019) investigated the influence of working environment on job satisfaction of employees in Cytonn investment. Descriptive survey design was adopted for the study. The study target population was 450 employees from Cytonn Investment Limited while simple random sampling technique was used to select 137 respondents to participate in the study. Questionnaires were used to collect quantitative data. Descriptive statistics such as percentages and means and regression analysis were used to analyse data. The study revealed that physical work environment, managerial practices, employee relationships and work life balance positively and significantly influenced employee job satisfaction. The study concludes that a positive physical work environment makes employees feel happy about coming to work every day and allows employees to focus on their goals, maintaining healthy employee relations in an organisation is a pre-requisite for organizational success. The study recommends that Managers of the County should create a positive atmosphere by focusing on giving employees more control over their work, such as giving them the ability to choose their tasks and flexibility in demonstrating how they have completed those tasks.



Tansel (2022) investigated the nexus between workplace environment, firm size and job satisfaction of employees. The study uses workplace employee relations survey to gather unique data of 28,240 British employees. Four measures of job satisfaction considered are satisfaction with influence over job, satisfaction with amount of pay, satisfaction with sense of achievement and satisfaction with respect from supervisors. The findings revealed that measures of job satisfaction have negative nexus on firm size implying lower levels of job satisfaction in larger firms. The firm size in return was negatively related to the degree of flexibility in the working environment. The small firms have more flexible work environments. This is the first study that explore the effect of work amenities. The study further found that, contrary to the previous results lower levels of job satisfaction in larger firms can not necessarily be attributed to the inflexibility in their structure of working environment.

### **Conceptual Framework**

The conceptual framework illustrates the relationship between the dependent (job satisfaction) and independent variables (workplace environment). The independent variables are the physical factors and psychosocial factors. These variables are expected to influence the dependent variables being employee satisfaction in Banking sector with special emphasises on Consolidated bank Ghana limited. From the conceptual framework, the physical and psychosocial factors are variables workplace environment. The items under each variable may influence the level of satisfaction of the employees.



**Independent Variables  
(Workplace  
Environment)**

**Physical Factors**

- Furniture
- Lighting
- Layout
- Ventilation

**Psychosocial Factors**

- Support from colleagues
- Support from supervisors;
- Positive relationships at work
- Clear role
- Sense of control

**Dependent Variables  
(Employee Job  
Satisfaction)**

**Employees' job satisfaction**

- Improved workers productivity
- Employee commitment
- Employee loyalty
- Sense of control
- Efficiency and effectiveness

*Figure 1: Conceptual Framework showing the nexus workplace environment and Employee Job Satisfaction*

Source: Field Survey (2023).

**Chapter Summary**

The chapter opened a discussion on the theories underpinning the study which are the job characteristics theory, job demand-control model (DCM), job demand-control-support model and job demands-resources theory. The chapter also dealt thoroughly with an empirical revision of numerous studies done which

had a bearing on the current study. The chapter then clinched with a conceptual framework presenting an understanding of how the variables (workplace environment and employee job satisfaction) in the study connect with the theories supporting the study



## CHAPTER THREE

### RESEARCH METHODS

#### Introduction

Inferences and lessons learnt from the literature review section particularly the empirical review informed the selection of an appropriate methodology that fit for the study. This section deals with the methodological approach to the primary data collection, analysis and presentation. Research methodology is the general approach the researcher takes in carrying out the research project (Saunders, Lewis & Thornhill, 2007). It describes and analysis methods, throws more light on their limitations and resources, clarify their pre-suppositions and consequences, relating their potentialities to the twilight zone at the frontiers of knowledge (Gravetter & Forzano, 2006). The discussion in this chapter covered the research design, study area, population, sampling techniques and procedure, data collection methods, processing, and analysis as well as ethical issues.

#### Research Philosophy

Several perspectives have influenced the structure, process and direction of social science research. Saunders et al (2007) identified five major philosophies that have shaped social science research over the years: positivism, critical realism, interpretivism, postmodernism and pragmatism. The authors posited that each of the research philosophies has something unique and valuable to contribute to the research undertaken by the researchers. Therefore, the type of philosophy held by

individual researchers often lead to embracing a strong qualitative, quantitative and mixed-methods approach in their research (Creswell, 2014).

This study is grounded in the postpositivist research paradigm, which argues that the idea, and even the particular identity of a researcher influences what they observe and therefore impacts upon what they conclude. The postpositivist pursue objective answers by attempting to recognise, and work with, such biases with the theories and knowledge that theorists develop. Again, postpositivist relates to the philosophical system that embraces issues that can be scientifically verified and hence provide a basis for generalisation. This means that positivists focus on procedures that lead to the generation of facts uninfluenced by human interpretation (Saunders et al., 2007).

Postpositivist believe that it is through a scientific research approach that researchers can unravel the objective truth existing in the world. In addition, Sekaran and Bougie (2016) advanced that positivists usually believe in the thoroughness and replicability of research work, the reliability of observations, and the generalizability of research observations. In respect of the preceding, positivists usually rely on large samples and quantitative techniques for data analysis. The proponents of Postpositivist rely on deductive reasoning to state theories that they can examine through fixed, predetermined research design and objective measures (Sekaran & Bougie, 2016). Saunders et al. (2007) advanced that the positivist paradigm supports studies that are quantitative in nature. The assumption behind the positivist paradigm is that there is an objective truth existing in the world that can be measured and explained scientifically. The paradigm is appropriate for the

study because of the hypotheses that were tested through the job characteristics theory, job demand-control model (DCM), job demand-control-support model and job demands–resources theory respectively.

### **Research Design**

The research design determines which established convention has been chosen for conducting a piece of research. The choice of research design is based on the research problems and questions of a study. The descriptive and correlational study designs were used for this study. Descriptive study 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 (Sarantakos, 2005). 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 (Nwadinigwe & Azuka-Obieke, 2012). The correlational study design was employed because of its suitability in ascertaining



relationship and the strength of relationship between the study variables (Gravetter & Forzano, 2006).

### **Research Approach**

The research approach to be employed is the quantitative approach. This choice is increasingly advocated within business and management research (Curran & Blackburn, 2000) where a single research study may use quantitative and qualitative techniques. It is argued that human behavior, like physical phenomenon, the natural social sciences can be quantified in attributes (Zickmund, 2000) and this is done through the quantitative research approach. 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.

### **Study Organisation**

The study was conducted across all the Consolidated bank Ghana (CBG) limited (CBG) branches in the Greater Region of Ghana. The Consolidated bank Ghana (CBG) limited is an indigenous Ghanaian Universal bank licenced by Bank of Ghana under the specialised deposit taking institution Act, 2016 (Act 930). The Consolidated bank Ghana (CBG) limited started operations on August 1, 2018. With its corporate head office located in Accra, the Consolidated bank Ghana (CBG) limited has one hundred and fourteen (114) branches across thirteen (13) regions in Ghana.

With this new identity, the bank serves the financial needs of parastatal companies, small and medium enterprises, and large corporations. The mission Consolidated bank Ghana (CBG) limited is to be the preferred Ghanaian bank providing simple, secure and differentiated banking experience to customers whereas its vision is to be the most trusted bank in Ghana. The Consolidated bank Ghana (CBG) limited upholds integrity, excellence, teamwork and innovation as its core operating values. The study targeted permanent employees across Consolidated bank Ghana (CBG) limited branches in the Greater Accra Region totalling two hundred and fifty (250) employees according to the staff records of the bank.

### **Population of the Study**

The population of a study, according to Lichtman (2010), is the study of a big group of interest for which research is relevant and appropriate. The population of a study, according to Marshall and Rossman (2014), is a full group of individuals (subjects), objects, or events with shared observable features in whom the researcher is interested. They also emphasized that the population is the study's focus and must be clearly defined and identified. The population for this research is the staff of Consolidated bank Ghana (CBG) limited branches in the Greater Accra Region totalling two hundred and fifty (250) according to the staff records of the bank.

### **Census Method**

Census method was employed to draw study participants for the study. Census refers to the quantitative research method, in which all the members of the population are enumerated. The census method provided accuracy of the result as every member of the population was studied before drawing any conclusions of the research. When more and more data are collected the degree of correctness of the information also increases (Sekaran, 2003). Also, the results based on this method are less biased (Creswell & Creswell, 2017). According to Sekaran and Bougie (2016), a census method allows for all the units of the analysis to be included in the study to offer more opportunity for all to participate in a given study. This method also improves the generalisability of the study findings over the case studied since all the subjects of the study were engaged. Both male and female employees with permanent employment with bank was included regardless of their religion, language and other socio-demographic background.

### **Data Collection Instruments**

Research instrument is any type of written or physical device which is used to measure variables. The type of instrument used for data collection depends on the data and the type of data to be collected. A choice of instrument would depend on many factors including validity and reliability, ease of administering, ease of acquisition of response, and ease of interpretation (Coughlan et al., 2002). The researcher having taken the above factors into consideration gathered primary data through the use of questionnaire which was personally administered on one-on-one

basis. A questionnaire is a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. Questionnaires are cost-effective way to get input from large groups of individuals in a relatively short time frame. The questionnaire comprised of four (4) sections, A, B, C and D. Section 'A' had six (6) items which covered demographic issues while Section 'B' had eight (8) items concerning physical environmental factors of the workplace. Section 'C' also had eight (8) items on psychosocial environmental factors of the workplace. The last section, section D contained eight (8) items concerning workplace environment and its effect on employee satisfaction at consolidated bank branches in the Greater Accra region.

The questionnaires were both closed and open-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. However, the potential for the closed ended questions to introduce bias was duly recognized. The open-ended questions therefore, provided the respondents the opportunity to express their views freely and spontaneously. Further, the open-ended questions offered the researcher the opportunity to probe respondents further. However, the open-ended questions were difficult to answer and more difficult to analyze. Secondary data was gathered through review and summary of relevant theories, and data relating to the research topic.



### Pre-Testing

According to Pallant (2020) and Saunders et al. (2016), pre-tests are required ahead of a main survey for the following reasons. Firstly, they ensure that instructions, questions and scale items are clear. They further help potential respondents to comprehend the questions and respond appropriately. Finally, they help researchers to do away with any questions that may offend potential respondents. In line with this, after approval of the questionnaire by supervisor, the researcher was engaged in pre-testing on ten (10) employees in the Ghana Commercial Bank in the greater Accra metropolis. The site for the pre-test was chosen because of proximity to researcher and its similarity with the main study area; all being part of local government structure. The sample size was deemed appropriate as it conforms to Saunders et al.'s (2016) minimum criteria of 10 for pilot studies by students. The outcome of the pre-testing informed the researcher what the questions and scale items meant to the respondents. This informs the revision all scale items on the instrument.

Reliability and validity are two key components to be considered when evaluating a particular instrument. The administration of surveys should consider the aims of the study, the population under study, and the resources available to enhance the validity and reliability of the study (Mutepfa & Tapera, 2018). Reliability, according to Bless and Higson-Smith (2000), 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 Cronbach's Alpha of 0.825 recorded for the internal consistency by prior



researchers on this theme. A Cronbach's Alpha values 0.7 threshold and beyond is considered reliable given the selected sample size (Ben-Shlomo, Brookes & Hickman, 2013).

The results of the reliability test for the variables were presented in Table 1 show that all the constructs are highly reliable in that the results are all greater than the minimum criteria suggested by Pallant and Tennant (2007). These are the supporting facts: Workplace environment (Cronbach's Alpha = 0.873; Items 16), Employee Job Satisfaction (Cronbach's 's Alpha = 0.759; Items 8) and the overall scale (Cronbach's Alpha = 0.816; Items 24). Table 1 summarizes the reliability score for the individual constructs of the study.

**Table 1: Reliability Test Results**

<b>Construct</b>	<b>Cronbach's Alpha</b>	<b>Number of Item</b>
Workplace Environment	0.873	16
Employee Job Satisfaction	0.759	8
Overall	0.816	24

Source: Field Survey, (2023)

The validity of an instrument refers to how well and instrument measures the particular concept it supposed to measure (Saunders, Lewis & Thornhill, 2009) They 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 and those literatures supported the construct of the

instrument. Some of the items in the scales were scientifically validated items. Further, the designed questionnaire was submitted to the thesis supervisor for vetting, correction and approval before distributing it to the respondents.

### **Data Sources**

There are two basic types of data collection methods; primary data collection method and secondary data collection method. The critical distinction between the types of data is that the researcher collects primary data specifically for the purpose for which the data are required. Secondary data is data that has been collected for another primary purpose (i.e., all secondary data have been primary data themselves for other earlier studies). It must be noted that both primary and secondary data sources can yield either qualitative or quantitative data (Rubin, 2013).

While primary data may be collected using observation, interviews, or questionnaires, secondary data may include both raw and published summaries such as data collected by other researchers, organisations, governments, and other statistical institutions. Routine data collected by institutions participating in activity could be exceptionally good sources of secondary data which could be replicated by primary data collection without unreasonable expense. The use of secondary data could result in cost and time savings (Saunders & Bezzina, 2015). Secondary data, however, have limitations including the researcher's inability to assess the opinions of respondents involved in a given study (Trzesniewski et al., 2011).

Because of this, the researcher resorted to the use of primary data, to be generated from self- administered questionnaires.

### **Data Collection Procedure**

The questionnaires were administered personally to two hundred and fifty (250) CBG bank staff over two-week period from 21<sup>th</sup> to 31<sup>st</sup> January, 2023. To ensure that all workers of various banks participate in the study, the researcher collected the data at different intervals to take care of the different location system of the banks. In this regard, part of the data was collected in the morning for some banks, while the rest was also collected in the afternoon at the remaining CBG branches. In all the researcher administered all the two hundred (250) questionnaires to attain a response rate of 100%.

### **Data Processing and Analysis**

The collected data was managed properly to inform decision-making regarding the phenomenon investigated. 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 retrieved was 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 was given an identification number to avoid double entry or data loss. The questionnaire was coded using the SPSS Version 26.0 template. And to address the stipulated objective of the study, both descriptive and regression analysis was employed. The first, second and second specific objectives of the

study were analysed using mean, median and standard deviation. The last objective was analysed using the simple regression analysis (inferential statistics).

### **Ethical Consideration**

Some of the ethical issues considered in the study include observing institutional protocol before carrying out the data collection exercise at the various Consolidated bank branches in the greater Accra region. An introductory letter was obtained from the Department of Human Resource Management, School of Business to introduce the researcher to the various branches of Consolidated bank branches in the greater Accra region. The introductory letter was presented to the management of the of the respective bank branch indicating the purpose of the study. This was done to seek for permission to elicit data from the employees. The employees of these various branches were contacted with the help of the management of the study organisations and some senior staff of the establishments. The respondents will be informed about the purpose of the research and what objective it sought to achieve. Again, the respondents were encouraged to be objective in answering the items on the questionnaire. Respondents was also assured of their anonymity and confidentiality of information provided through management. According to Malhotra and Birks (2007), research is expected to be free from any bias and it must be scientifically sound and reported honestly, thoroughly and completely. Therefore, the researcher desisted from all sort of data manipulation and report data as gathered.

## Chapter Summary

This chapter provided information as to how the primary data for the study was collected, organised, analysed and presented for further analysis and discussion. This chapter also presented information on the design of the study and scientific approach it took in terms of approach to data needs, statistical techniques and systematic enquiry into the investigation under consideration.





## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

This chapter deals with the analyses and discussion of data obtained from respondents in the study. It begins with an analysis of the bio data of respondents and then follows with the analysis of responses to the research questions. Descriptive statistics such as frequencies, percentages, means and standard deviations were used to analyse the data. Similarly, regression analysis was used to perform inferential analyses and to draw conclusions on the research objectives. In all, a total of 250 respondents were captured for the study leading to the attainment of 100% response rate.

#### 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 2: Demographic Characteristics of Respondents**

Variable	Sub-Scale	Frequency (N=250)	Percent (100%)
Gender	Male	120	48
	Female	130	52
Age Range	25 - 30 years	30	12

31 – 35 years	80	32
36 -40 years	100	40
41years & above	40	16

<b>Length of Service</b>	less than 1	40	16
	2-3years	120	48
	4-5years	60	24
	6years & above	30	12
<b>Educational Level</b>	Diploma/ HND	50	20
	Bachelors	100	40
	Post graduate	80	32
	Professional	20	8
<b>Employment Status</b>	Full time	190	76
	Contract	60	24
<b>Total</b>		<b>250</b>	<b>100</b>

Source: Field survey (2023)

Table 2 shows that, out of 250 respondents, 52% of the respondents were females while 48% were males. The finding follows the normal trend of females outweighing their male counterparts. However, there is no basis to conclude that those with the highest frequency are more important or make a valid conclusion compared to their counterparts with low frequency. It is only an indication that the

sample has more females than males. Table 2 also shows the age profile of the respondents in years, 100 respondents representing 40% are aged between 36 -40 years, 80 representing 32% are aged between 31 – 35 years, 40 representing 16% were between the aged range 41years & above, and the remaining 30 representing 12% were between ages 25 - 30 years. This shows that majority of the Consolidated Bank staff were in the youthful age with 92% between the ages of 25 and 40 years. People in the youthful ages are considered more energetic and good human capital need to facilitate the desired development of a country. This is because energy level is very important for all work, particularly in today's competitive business environment that needs people in their active working years to set fruitful paths for the future generation. Comparatively, most young business people possess some level of education needed for successful business management.

With respect to respondents' length of service, Table 2, revealed that, 120 (48%) of the respondents have served 2-3years, 60 (24%) of the staff had served the bank between 4-5years, 30(16%) had less than 1 length of service and lastly 30(12%) having 6years and above length of service with the bank. The highest representation was 48%, which implied that most employees had enough experience at their work stations to help them execute their duties satisfactorily. Also, the study sought to know the employment status of the respondents and Table 2 revealed that 190(76%) of the respondents are full time staff while 60(24%) are contract staff. Coupled with that the study also revealed 128 (94.1%) of the respondents are permanent staff while 8 (5.9%) representing staff who are working on contract basis.

Differences in the educational levels of workers may influence job satisfaction and willingness of employees to stay in their organisations. Table 2 therefore captures the distribution of respondents' educational level. The Table indicated that out of the 250 respondents, 100(40%) of the bank staff were bachelor's degree holders. This was followed by 80 (23%) of the respondents were had post graduate degree. Respondents who hold diploma/ Higher national diploma were 20% while the remaining 20(8%) of the bank staff had Professional certificate. The data shows that the workforce of the Consolidated Bank Ghana is to some extent dominated by bachelor's degree holders.

### **Level of Employees Satisfaction**

The first objective of the study was to ascertain the overall satisfaction level of employees at Consolidated Bank Ghana (CBG) Limited. The satisfaction variables were made up of eight (8) items questions. The responses to the items were measured with five-point numerical scale such that one (1) represents the least agreement to the issues while five (5) represents the strongest agreement to the issues. The main variables were 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 or disagreement to a statement was 3.00. Thus, any mean score below 3.00 indicated a disagreement to a statement while any score equal to or above 3.00 indicated an

agreement. Table 3 therefore presents the respondents view on the satisfaction level of employees at Consolidated Bank Ghana (CBG) Limited.

**Table 3: Overall Satisfaction Level of Employees**

Statements	Mean	Std. Dev.
The extent to which respondents agree that they like their job	3.2600	.91696
The extent to which respondents agree that most days they are enthusiastic about my job	3.5200	.83461
The extent to which respondents agree that they feel satisfied with their job	3.5500	.96792
The extent to which respondents agree that they sometimes get bored with their job	3.7500	1.26631
The extent to which respondents agree that they find real enjoyment in the job they do	3.4200	1.03651

Source: Field survey (2023)

As presented in Table 2, respondents settled that they like their job very much (Mean = 3.2600; Std. Dev. = 0.91696). Correspondingly, the respondents asserted that most days they are enthusiastic about their job (Mean = 3.5200; Std Dev = 0.83461). With that, they feel satisfied with their job (Mean = 3.5500; Std Dev = .96792). Table 2 also revealed that respondents do not get bored with their job (Mean = 3.7500; Std Dev = 1.26631). Also, respondents established that they find real enjoyment in the job they do (Mean = 3.4200; Std Dev = 1.03651). The findings according to Rothmans and Coetzer (2002), means that the satisfaction



level among employees is an indicator of the organisations' effectiveness. Also, According to Stanka and Veronika (2014) satisfied employees remain happy and also deliver their level best are the ones who are extremely loyal towards their organisation and stick to it even in the worst scenario. From the findings the employees will hardly think of leaving their current jobs according to Dane and Brummel (2014). Likewise, satisfied employees tend to adjust more and handle pressure with ease as compared to frustrated ones (Hmieleski & Corbett, 2008).

### **Physical Workplace Factors Affecting Work Environment**

Research objective two sought to analyse the physical workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited. The physical workplace variables were also made up of eights (8) items. The responses to the items were measured with five-point numerical scale such that one (1) represents the least satisfaction to the issues while five (5) represents the strongest satisfaction to the issues. The main variables were evaluated in terms of descriptive statistics such as mean and standard deviation. The results are presented in Table 4. The relevant mean values presented in Table 4 were interpreted using mean values obtain from five-point Likert scale items. The mid-point for the scale of agreement or disagreement to a statement was 3.00. Thus, any mean score below 3.00 indicated a dissatisfaction to a statement while any score equal to or above 3.00 indicated satisfaction. Table 4 therefore presents the respondents view on physical workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited.

**Table 4: Physical Workplace Factors Affecting Work Environment**

Statements	Mean	Std. Dev.
The extent to which respondents agree that the furniture they use is comfortable, flexible to adjust, easy to rearrange or organise	3.8200	1.44516
The extent to which respondents agree that their office is devoid of unnecessary noise	3.6800	1.33242
The extent to which respondents agree that the working space area is sufficient and roomy enough	3.8100	1.29252
The extent to which respondents agree that arrangement of furniture, machines and computers present privacy	3.6700	1.44987
The extent to which respondents agree that their room or office is well illuminated	4.0200	.96379
The extent to which respondents agree that the temperature in their room or office is appropriate	3.9100	1.04538
The extent to which respondents agree that they complain about their workplace environment	2.2000	1.30268
The extent to which respondents agree that overall, they are satisfied with the physical workplace factors	4.0300	1.25090

Source: Field survey (2023)

It is evident from Table 4 that the respondents relatively agreed with all items used in eliciting their views on how physical workplace factors affecting work environment. By implication, respondents established that the furniture they

use is comfortable, flexible to adjust, easy to rearrange or organise (Mean = 3.8200; Std. Dev. = 1.44516). In that order, they revealed their office is devoid of unnecessary noise (Mean = 3.6800; Std Dev = 1.33242). In addition, the respondents agreed that the working space is sufficient and roomy enough (Mean = 3.8100; Std Dev = 1.29252). With respect to privacy the respondents stated that arrangement of furniture, machines and computers present them privacy (Mean = 3.6700; Std Dev = 1.44987). Further, it was revealed that respondents agree their room or office is well illuminated enough (Mean = 4.0200; Std Dev = 0.96379). The respondents asserted that the temperature in their room or office is appropriate (Mean = 3.9100; Std Dev = 1.04538) and that they do not complain about their physical workplace environment (Mean = 2.2000; Std Dev = 1.30268). Overall, they are satisfied with the physical workplace factors (Mean = 4.0300; Std Dev = 1.25090).

The results according to Monroe, Loresto, Horton-Deutsch, Kleiner, Eron Varney and Grimm (2021) implies that privacy, furniture adjustment and spatial layout will have a significant effect on the workers satisfaction. Also, good physical workplace environment aids in prevention of common types of accident such as tripping or striking against objects (Muhammad, Ishrat & Afridi, 2022). According to Karamanis, Arnis and Pappa (2019) the above features assist on the functional and aesthetic side, the decoration, and design of the workplace environment that ultimately helps improve the employees experience and necessitate better performance. He emphasises that banking services must insist on the utility and the role of environmental information, facilitating employees' engagement with better

space management, and the automation of certain tasks. Similarly, if the tasks to be performed are very complex, efficiency of layout and functionality will be more important than when the tasks are mundane or simple (Tansel, 2022).

### **Psychosocial Workplace Factors Affecting Work Environment**

The third objective of the study was to examine the psychosocial workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited. The psychosocial variable was made up of seven (7) items. again, the responses to the items were also measured with five-point numerical scale such that one (1) represents the least agreement to the issues while five (5) represents the strongest agreement to the issues. The main variables were evaluated in terms of descriptive statistics such as mean and standard deviation. The results are presented in Table 5. The relevant mean values presented in Table 5 were interpreted using mean values obtain from five-point Likert scale items. The mid-point for the scale of agreement or disagreement to a statement was 3.00. Thus, any mean score below 3.00 indicated a disagreement to a statement while any score equal to or above 3.00 indicated an agreement. Table 4 therefore presents the respondents view in relation to the psychosocial workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited.

**Table 5: Psychosocial Workplace Factors Affecting Work Environment**

Statements	Mean	Std. Dev.
The extent to which respondents agree that they satisfied with their job security	3.0800	1.19494
The extent to which respondents agree that their workload is manageable	3.2600	1.16879
Table 4: Continued		
The extent to which respondents agree that they are satisfied with their roles and responsibilities	3.3900	.98365
The extent to which respondents agree that their job requires the performance of wide range of tasks	3.4500	1.14040
The extent to which respondents agree that they can rely on their supervisor/co-worker to help them out with a work problem	3.4600	1.20118
The extent to which respondents agree that they are satisfied with the leadership style exhibited at the workplace	3.4800	1.22664
The extent to which respondents agree that they are satisfied with the psychosocial workplace factors	3.3300	1.20651

Source: Field survey (2023)

As presented in Table 4, respondents proclaimed that they satisfied with their job security (Mean = 3.0800; Std. Dev. = 1.19494). Further, the respondents asserted that their workload is manageable (Mean = 3.2600; Std Dev = 1.16879).



In addition, the respondents established that they are satisfied with their roles and responsibilities (Mean = 3.3900; Std Dev = 0.98365). Results from table 4 demonstrated that, respondents can count on their supervisor/co-worker to help them out with a work problem (Mean = 3.4600; Std Dev = 1.20118). More so, it was revealed that respondents established they are satisfied with the leadership style exhibited at the workplace (Mean = 4.4800; Std Dev = 1.22664). Lastly, they asserted that they are satisfied with the overall psychosocial workplace factors (Mean = 4.3300; Std Dev = 1.20651). In line with Boddy (2017) positive supervisors' and colleagues' interpersonal role will encourage positive relations and increase self-confidence of the employees and in return improve employee satisfaction. Also, according to the Thomas and Mengel (2008), role congruity and leadership may enhance the employees' satisfaction.

### **Effect of Workplace Environment on Job Satisfaction of Employees**

The last objective of the study was to determine the effect of workplace environment on job satisfaction of employees at Consolidated Bank Ghana (CBG) Limited directly or indirectly. In tackling this objective, the study used the simple regression analysis in finding out whether there is direct or indirect effect of workplace environment on employee satisfaction. The study further examines to find out whether if there is incremental effect of the independent variables on the dependent variable. As indicated earlier, the variables were formulated by pooling multiple items together using the SPSS Version 26. Workplace environment was

treated as the independent variable for the study while employee satisfaction treated as the dependent variable.

The results of the simple regression indicates how well workplace environment predict satisfaction of employees at Consolidated Bank Ghana (CBG) Limited. It also indicates how much unique variance in the independent variable (employee engagement) explains the dependent variable (employee performance). Regression is one of the fussier of the statistical techniques. It makes a number of assumptions about the data, and it is not all that forgiving if they are violated. Issues of multicollinearity and singularity were all met before proceeding to use the regression analysis. Also, extreme scores (very high and very low scores), normality, linearity were catered for both dependent and independent variables before using in the regression analysis.

**Table 6: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.451 <sup>a</sup>	.203	.195	.48516

a. Predictors: (Constant), Workplace Environment

Source: Field survey (2023)

From Table 6, the simple regression analysis (model summary) indicates that the independent variable met the entry requirement for the equation. The  $R$  (.451) shows a positive and moderate correlation between the predictive variable (workplace environment) and the dependent variable (employee satisfaction). The

R-square value indicates that about 20.3% of the variance in employee satisfaction is explained by the workplace environment variable at Consolidated Bank Ghana (CBG) Limited. This implies that remaining 79.7% of employee satisfaction at the Consolidated Bank Ghana (CBG) Limited is explained by other variables aside the workplace environment variable considered for this study.

**Table 7: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.942	1	65.942	25.244	.000 <sup>b</sup>
	Residual	23.303	249	.235		
	Total	29.245	250			

Dependent Variable: Employee Satisfaction

Predictors: (Constant), Workplace Environment

Source: Field survey (2023)

Table 7 shows result of the effect of the workplace environment variable on employee satisfaction at the Consolidated Bank Ghana (CBG) Limited. From Table 7, a p-value (Sig value) of 0.000 implies that there is a linear relationship between work environment variable and employee performance, hence meets the requirement to proceed with the analysis. In other words, there was a statistically significant influence of the workplace environment variable on employee Satisfaction at the Consolidated Bank Ghana (CBG) Limited. The result also shows that 20.3% contribution of the workplace environment variable on employee satisfaction at the Consolidated Bank Ghana (CBG) Limited in Table 6 was

significant. This implies that the management of the Consolidated Bank Ghana (CBG) Limited can continue to promote better workplace environment for its employees to increase the satisfaction level of the staff. Furthermore, to determine how well workplace environment best influences employee satisfaction at the Consolidated Bank Ghana (CBG) Limited, Table 7 shows the contribution of workplace environment (independent variables) to employee satisfaction (dependent variable). The beta ( $\beta$ ) value indicates the relative influence of the independent variable on the dependent variable at the Consolidated Bank Ghana (CBG) Limited.

**Table 8: Coefficients<sup>a</sup>**

Model		Unstandardized		Standardized		
		Coefficients		Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.803	.284		6.352	.000
	Workplace Environment	.433	.086	.451	5.024	.000

Source: Field survey (2023)

a. Dependent Variable: Job Satisfaction

To find out how well workplace environment influences satisfaction of employees, it is imperative to look at the statistical significance and beta ( $\beta$ ) values. Also, it is vital to look at the beta value when it has been converted to the same scale (standardized coefficients). The  $\beta$  value indicates that workplace environment has some relative influence on the satisfaction of staff at the Consolidated Bank Ghana (CBG) Limited is ( $\beta = .45.1$ ,  $p$ -value = 0.000), expressed in percentage form

as 45.1%. A p-value of 0.007 associated with workplace environment shows that its effect on job satisfaction is significant. This is because the p-value of 0.000 is less than the acceptable margin error of 0.05. The result is in line with the assertion of Sell and Cleal (2011) that work environment variables like work place, social support has direct impact on job satisfaction. Also, result is consistent with (World Health Organization, 2006) who posited that employees normally have expectation and will demand a workplace environment that facilitates them to perform their work optimally. When this is sufficiently provided, it can boost employee satisfaction. The direction of the effect of workplace environment variable is positive, indicating that when workplace environment variable increases by one unit, satisfaction of employees will increase by 0.268 units and vice versa.

### **Chapter Summary**

This chapter presented the results from analysis of the data in accordance with the specific objectives of this study. Data regarding respondents' demographic information were analysed using descriptive statistics such as frequencies, percentages, mean and standard deviation. The fourth objective was analysed using inferential statistics (regression). From the analysis it came to light that female staff of Consolidated Bank Ghana (CBG) Limited were more than their male counterpart which was in agreement with the national trend of gender disparity in Ghana. Regarding the specific objective the study found the work environment of the Consolidated Bank Ghana (CBG) Limited was characterised by both physical and psychosocial factor which has heightened job satisfaction



among employees of the bank. The findings from the study showed statistically significant moderate and positive effect of work environment on employee job satisfaction Consolidated Bank Ghana (CBG) Limited. A detailed discussion was provided for each key finding to paint a picture of how the work environment of Consolidated Bank Ghana (CBG) Limited influences the job satisfaction of the employees.



## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Introduction

This chapter provided the summary, conclusions and recommendations of the study. The summary briefly presented an overview of the research problem, objectives, methods and findings that emerged from the data gathered. The conclusions encompassed the overall findings of the study with respect to research questions. The chapter lastly presented policy recommendation and offered direction for further studies. The study employed an explanatory design to address the study objectives. The data gathering instrument was designed using 5-point Likert scale.

#### Summary

The primary purpose of this study was to examine the effect of workplace environment and job satisfaction of employees in the Banking sector with evidence from Consolidated Bank Ghana (CBG) Limited. The ensuing specific research objectives were put forth to elicit responses on the overall purpose of the study.

1. To ascertain the overall satisfaction level of employees at Consolidated Bank Ghana (CBG) Limited.
2. To analyse the physical workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited.
3. To examine the psychosocial workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited.

4. To determine the effect of workplace environment on job satisfaction of employees at Consolidated Bank Ghana (CBG) Limited.

A total of 250 respondents across all the CBG branches in the greater Accra region were engaged in the study. Questionnaires were employed as instrument for collecting data for the study. The study used SPSS version 26.0 to analyse the collected data. The researcher personally collected the data required for the study. Both descriptive and inferential statistics were used to analyse the data to address the stated objectives of the study. Descriptive statistics used were frequencies, percentages, means and standard deviations. Inferential statistics employed was regression.

### **Summary of Key Findings**

With respect to the first research objective which sought to examine the overall satisfaction level of employees at Consolidated Bank Ghana (CBG) Limited, the following key findings emerged. The study established that the respondents like the job they do and are enthusiastic about my job. The study further revealed that respondents feel satisfied with their job and find real enjoyment in the job they do. The respondents asserted that they are not bored with their job as well.

The second objective which sought to examine the physical workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited revealed from the study that, furniture use by respondents were comfortable, flexible to adjust, easy to rearrange or organise. The study also discovered that various offices of respondents are devoid of unnecessary noise and

respondents have sufficient and roomy office space. The study further discovered that arrangement of furniture, machines and computers present privacy. Illumination and temperature according to the study were moderate for respondents and overall, they were satisfied with the physical workplace factors.

The third objective sought to examine the psychosocial workplace factors affecting work environment of employees at Consolidated Bank Ghana (CBG) Limited. The study recognised that respondents were satisfied with their job security with their workload being manageable. It was discovered that there is a congruence between work roles and responsibilities and that the respondents were satisfied. The respondents established that they are satisfied with the leadership style exhibited at the workplace and are satisfied with the overall psychosocial workplace factors.

The last objective (objective four) tried to find the effect of workplace environment on job satisfaction of employees at Consolidated Bank Ghana (CBG) Limited. The study discovered that there was a moderate positive (.451) correlation between the workplace environment variable and employee job satisfaction at Consolidated Bank Ghana (CBG) Limited, which indicates that about 45.1% of the variance in job satisfaction is explained by workplace environment at the Consolidated Bank Ghana (CBG) Limited with a statistically significant effect ( $p$ -value = 0.000) of the workplace environment on job satisfaction at the Consolidated Bank Ghana (CBG) Limited.

## Conclusions

From the findings of the study, a number of conclusions can be drawn. Staff of the Consolidated Bank Ghana (CBG) Limited acclaimed that the workplace environment factors are very important for enhancing job satisfaction. Staff professed to like both the physical and psychosocial workplace environment of the banks. The implication which will ginger their job satisfaction level, hence their retention in the organisation. The study found a significant relationship between workplace environment and employee job satisfaction at the Consolidated Bank Ghana (CBG) Limited. This implies that an improvement in the workplace environment practices by managements will increase more staff to be satisfied.

## Recommendations

Based on the findings and conclusions drawn from this study, first a number policy measures could be should be instituted to ensure that, best workplace environment practices are followed in order to gain satisfaction of staff who can help the banks achieve its strategic goals.

The study recommends that Management of the Consolidated Bank Ghana (CBG) Limited should maintain credibility in the implementation of the various workplace environment practices to enhance employee job satisfaction. These may include providing job security for staff and support them with work and family demands or problems.

The management should continue exhibit the good leadership style to further increase the satisfaction. The study further recommends that management



through its research department should conduct periodic research into the workplace environment factors of employees. This will help management to be always increase job satisfaction as it is significantly affected by workplace environment.

### **Suggestion for Further Research**

Further studies should be conducted to evaluate the relationship between human resource management practices and job performance among staff of the banking across regions in Ghana. The study was conducted using physical and psychosocial work environment factors. Further researchers therefore, should explore more work environment factors. Again, future researchers should consider a mixed method to investigating a phenomenon like this. This will provide a clearer understanding of the issues on the ground as the researchers through qualitative studies will uncover the explicit views of the employees on work environment and employee job satisfaction.

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## APPENDIX-I

## UNIVERSITY OF CAPE COAST

## COLLEGE OF HUMANITIES AND LEGAL STUDIES

## SCHOOL OF BUSINESS

## DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

*Questionnaire for Bank Staff*

I am a postgraduate student of the above University researching the topic: ***“Workplace Environment and Employee Job Satisfaction in the Banking Sector: Evidence from Consolidated Bank Ghana (CBG) Limited”***, as part of the requirements for the award of Master in Business Administration (MBA) degree in Human Resource Management. Your sincere views in answering these questions would help provide first-hand information for conclusions to be drawn. Your privacy is kept intact and any information that you provide would be treated with absolute confidentiality. Kindly tick (✓) or write where appropriate

**SECTION A: DEMOGRAPHIC INFORMATION OF RESPONDENTS****1. Age range of Respondents**

a. 25-30 years [ ] b. 31-35 years [ ] c. 36-40 years [ ] d. 40 above

**2. Sex of Respondent**

a. Male [ ] b. Female [ ]

**3. Highest Educational Qualification**

Post graduate [ ] Bachelors [ ] Professional [ ] Diploma/ HND [ ]

**4. How long have you been with your current employer? ..... years**

a. Less than 1 [ ] b. 1-3 [ ] c. 4-6 [ ] d. 6 and above [ ]



### 5. Category of Employee

a. Full time [ ] b. Contract [ ]

### SECTION B: PHYSICAL WORKPLACE

Indicate the extent to which the following statement relate to the physical workplace of the Consolidated Bank Limited (CBG)? *Where: 1=strongly disagree; 2=Disagree; 3=Unsure; 4=agree; 5=strongly agree.* Rate your level of agreement or otherwise with each of statement by ticking (√) in the most appropriate column

	PHYSICAL WORKPLACE	1	2	3	4	5
1	The furniture I use is comfortable, flexible to adjust; easy to rearrange or reorganize					
2	The office is devoid of unnecessary noise					
3	The working space area is sufficient and roomy enough					
4	Arrangement of furniture, machines and computers present privacy					
5	The room or office I operate from is well illuminated					
6	The temperature in the room or office I operate from is appropriate					
7	I complain about my workplace environment					
8	overall, I am satisfied with the physical workplace factors					

**SECTION C: PSYCHOLOGICAL WORKPLACE**

Indicate the extent to which the following statement relate to the psychological workplace of the Consolidated Bank Limited (CBG)? *Where: 1=strongly disagree; 2=Disagree; 3=Unsure; 4=agree; 5=strongly agree.* Rate your level of agreement or otherwise with each of statement by ticking (√) in the most appropriate column

	<b>PSYCHOLOGICAL WORKPLACE ENVIRONMENT</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1	I frequently meet with my supervisor about my personal development					
2	I am satisfied with my job security					
3	My workload is manageable					
4	I am satisfied with my roles and responsibilities					
5	My job requires the performance of a wide range of tasks					
6	I can rely on my supervisor/co-worker to help me out with a work problem					
7	I am satisfied with the leadership style exhibited at the workplace					
8	overall, I am satisfied with the psychosocial workplace factors					

**SECTION D: GENERAL EMPLOYEES' JOB SATISFACTION**

Indicate the extent to which the following statement relate to the level of satisfaction you derive from banking work environment? *Where: 1=strongly*

*disagree; 2=Disagree; 3=Unsure; 4=agree; 5=strongly agree.* Rate your level of agreement or otherwise with each of statement by ticking (√) in the most appropriate column.

	<b>EMPLOYEES' JOB SATISFACTION INDICATORS</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1	My job descriptions outline my job title					
2	Your organization has high labour turn over					
3	I am happy with my work responsibilities					
4	I am satisfied with job location					
5	I feel comfortable in carrying out my responsibilities					
6	Frequently I do take on additional task on my own initiative					
7	I am not looking for another job					
8	I am bored with my job					

**THANK YOU VERY MUCH FOR YOUR TIME**