

**FACTORS THAT INFLUENCE JOB SATISFACTION IN KENYA
COMMERCIAL BANK**

**BY
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**A Research Project Submitted in Partial Fulfilment of the
Requirements for the Award of Master of Business Administration
Degree (MBA) School of Business, University of Nairobi.**

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DECLARATION

I declare that this is my original work and that it has not been presented in any other university for any award.

Signature.....

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This research project has been submitted for examination with my approval as the university supervisor.

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DEDICATION

To my dad Simon, my mum Jane and my beloved siblings Thuo, Shiru, Njambi and my little niece Davine.

ABSTRACT

The study focused on factors affecting job satisfaction among employees in Kenya Commercial Bank. The main areas explored were career progression, working conditions, pay structure, workload, work challenge, job security, interpersonal relations, communication, supervision and recognition.

The study was explanatory. The population included employees of Kenya Commercial Bank in the Nairobi area. Stratified sampling was used to achieve desired representation from the various subgroups in the population. The data that was used in this study was primary data, which was collected using a self administered questionnaire. Quantitative data analysis was used. Descriptive statistics was used to analyze the findings from the questionnaires, which included measures of central tendency like mean, mode and median among others.

The study established that all the factors investigated had either a positive or negative effect on job satisfaction of employees. The employees indicated that they were satisfied with communication, supervision, recognition and rewards, interpersonal relations, work overload, working conditions and career progression. They expressed dissatisfaction with pay and benefits and they felt there was too much pressure in their work.

Improvement of the factors that impact negatively on job satisfaction and strengthening those that boost satisfaction will go along way in enhancing a positive job attitude, efficiency and provision of quality services to the customers. The study recommends that

there is need to use motivation by career progression as a strategy to retain competent and performing employees. The management should also ensure optimum staffing to facilitate realistic workload to minimize stress on the existing capacity.

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CHAPTER ONE: INTRODUCTION

1.1 Background of the study

In order for an organization to be successful it must continuously ensure the satisfaction of its employees. Behavior that helps an organization to be successful is most likely to happen if employees are satisfied. High job satisfaction indicates a strong correlation between an employee's expectation of the reward accruing from a job and what the job actually provides (Armstrong, 2006). Workers who are satisfied in their jobs will be cooperative and well motivated while those who are dissatisfied are more inclined than others to: produce low quality output, go on strike, be absent from work, invoke grievance procedures and leave the organization. However, it has been established that job satisfaction does not necessarily lead to performance (Price, 2007).

There are various components that are considered to be vital to job satisfaction. These variables are important because they all influence the way a person feels about their job. These components include pay, promotion, benefits, supervisor, co-workers, work conditions, communication, safety, productivity and the work itself. Each of these factors figure into an individual's job satisfaction differently (Armstrong, 2006). One might think that pay is considered to be the most important component in job satisfaction and that poor pay may be a reason to leave a job. While this may not be the only reason people leave, it is certainly a disincentive to stay. More importantly employees are concerned with working in an environment they enjoy (Wanjala, 2002).

According to Khan (1997), in the current business environment, organisations in all industries are experiencing rapid change, which is accelerating at enormous speed. To be successful in a borderless, competitive global environment, companies must be sure to work hard on especially the people side of their business. Companies must recognise that the human factor is becoming much more important for organisational survival, and that business excellence will only be achieved when employees are excited and motivated by their work. In addition, difficult circumstances, such as violence, tragedy, fear and job insecurity create severe stress in employees and result in reduced workplace performance (Klein, 2002). Although every employee works in order to satisfy his or her needs in life, he or she constantly agitates for the job satisfaction need in order to improve their job performance.

1.1.1 Job Satisfaction

The term job satisfaction refers to the attitudes and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). Purcell et al (2003) believe that discretionary behavior which helps the firm to be successful is most likely to happen when employees are well motivated and feel committed to the organization and when the job gives them high levels of satisfaction. Bennet (1997) defines job satisfaction as the extent to which employees favourably perceive their work. Job satisfaction has also been defined as “an individual's reaction to the job experience” (Berry, 1997).

Many scholars have attempted to explain why people feel the way they do in regard to their job. The scholars include Locke (1969), who developed the discrepancy theory, which suggests that a person's job satisfaction comes from what they feel is important rather than the fulfillment or unfulfilment of their needs. According to this theory a person's importance rating of a variable is referred to as "how much" of something is wanted. Discrepancy theory suggests that dissatisfaction will occur when a person receives less than what they want (Berry, 1997). Blunt (1990), argues that job satisfaction has been a long time favorite among organizational researchers in the west. Several studies have been conducted on various aspects of job satisfaction, however owing to theoretical ambiguities and methodological limitations of the results of these studies, they have not advanced our understanding of the concept very far, and thus this necessitates further research in this area.

Job satisfaction is a very important attribute which is frequently measured by organizations. The most common way of measurement is the use of rating scales where employees report their reactions to their jobs. Questions relate to rate of pay, work responsibilities, variety of tasks, promotional opportunities, the work itself and co-workers. Some questioners ask yes or no questions while others ask to rate satisfaction on 1-5 scale (where 1 represents "not at all satisfied" and 5 represents "extremely satisfied") (Nel & Vandyk, 2005).

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1.1.2 Factors That Influence Job Satisfaction

According to Armstrong (2004) the level of job satisfaction is affected by both intrinsic and extrinsic factors, which include quality of supervision, relationships with colleagues and the degree of success or failure. Bennet (1997) also discussed the factors that affect job satisfaction include performance, age, interpersonal relation within a working group, quality of supervision, job content, pay, working conditions, status of the job and ease of communication within the organization. Bavendam (2002) identifies six factors that cause job satisfaction that is opportunity, stress, leadership, work standards, fair reward and adequate authority. Harris and Associates (1992) identified different aspects of work environment. These are administrative support and leadership, guidance and rule enforcement, cooperation among staff, adequacy of resource and overall satisfaction.

Poor reward system, poor training, lack of proper leadership and unfavorable work environment are some issues identified in the literature review to have an adverse effect on employees' satisfaction while at work (Carnegie Foundation, 1990; Harris and Associates, 1992; Ingersoll, 2001). There are some factors/variables that explain variation in job satisfaction among employees, these can be both environmental factors and demographic factors. The environmental factors such as promotion opportunity, performance appraisal, pay, training and development, equipment and resources all these positively relate to the overall job satisfaction. In contrast demographic variables are relatively poor predictors of job satisfaction (Mars, 2006).

1.2 Problem Statement

Job satisfaction is an important element in a work situation and has been associated with improved performance as well as increased commitment to the organization (Syptak, 1999). Keeping morale high among workers can be of tremendous benefit to any company, as happy workers will be more likely to produce more, take fewer days off, and stay loyal to the company. There are many factors for improving or maintaining high employee satisfaction, which wise employers would do well to implement (Buchanan, 2006). Job satisfaction is influenced by a number of factors, the levels of job satisfaction may be regulated by managing these factors.

Kenya Commercial Bank sets out to achieve certain goals and objectives. The number of customers has increased considerably and this has affected the way, the bank is managed. There is more work load which sometimes causes stress among employees adversely affecting their overall productivity. More is demanded from employees in terms of performance. Consequently, employees are faced with adverse psychological issues with respect to the attainment of workplace goals and tasks. Therefore it's upon the management to come up with various mechanisms for ensuring employee needs are catered for, for better performance of banks.

Various studies on job satisfaction have been carried out in the recent past, for instance Ogola (2000) affirms that teachers are dissatisfied and lack commitment to the teaching profession which has resulted to poor performance in national examinations across the country. Azegele (2005) did a study of the relationship between employee training and

development and job satisfaction in classified hotels in Nairobi. Okoth (2003) identified factors that determine the levels of job satisfaction among teachers in private secondary schools in top ranking private schools in Nairobi. Recently Lwangasi (2008) did a study on the relationship between empowerment and job satisfaction with a focus on Non-governmental organization in Kenya.

However no studies have been done on factors influencing job satisfaction in commercial banks, Nairobi area. Given the existing gap in literature and the underlying importance of employee job satisfaction to the overall performance of the organization, the proposed study aims at filling this gap. Therefore the study seeks to investigate the factors influencing job satisfaction of employees in Kenya Commercial Bank, Nairobi area.

1.3 Objective of the Study

The general objective of the study will be to assess the factors that influence job satisfaction in Kenya Commercial Bank.

1.4 Significance of the Study

The study will provide valuable information to bank managers on what leadership style they should use to increase employees' job satisfaction levels hence positively enhancing employees' performance.

Understanding the relationships among employee participation, job characteristics, and job satisfaction may provide insights for creating effective strategies for human resource management in banks.

Scholars, Corporate bodies and future researchers will use the findings of this research as a source of reference. For their academic papers, corporate bodies will use the information in increasing job satisfaction in their specific organizations.

The findings will be useful to academicians, as it contributes to the existing literature on job satisfaction and academicians can use the finding to further research on the subject. They will use the work for referencing in future for related studies.

The information would be used by other organizations apart from banks to assist them increase employees' job satisfaction. This will help organizations in future to solve problems that are related to job dissatisfaction. Its a study that will assist organizations improve on employees satisfaction and performance in general.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter provides information gathered from selected literature and articles on job satisfaction and factors that influence job satisfaction.

2.2 Job Satisfaction

Job satisfaction mainly looks at the extent to which employees have positive or negative attitude towards their work. An attitude is an individual employee's feeling (satisfaction, indifference or dissatisfaction) towards a specific subject situation, object or person (Nel and Vandyk, 2005). Job satisfaction is the net result of the good or poor attitude held by an individual employee at a given period of time. It is subject to swings from one extreme to the other but usually reverts to a fairly stable level that can be good or poor (Mwaura S.M, 1993).

Job satisfaction is moderated by the values and expectations of the employee. Such values and expectations are shaped by both personality and personal characteristics and life experiences, but can also change through the course of one's life. The extent to which the job matches up with expectations and values will have a bearing on job satisfaction, a close match is more likely to lead to satisfaction than a mismatch. Personality and personal characteristics influence expectations and values and job satisfaction. Length of service has also been identified as having an influence. However, none of these relationships is clear cut, and different pieces of research often produce

different findings. There is most evidence for suggesting that younger workers value free time to a greater extent than older workers (Torrington & Hall, 2008).

In recognition of this critical role of job satisfaction in the organization set up, numerous studies have been done on the subject. Over 3,300 studies on job satisfaction have been published mainly because it (job satisfaction) forms a cornerstone in the inquiry into the psychology of motivation, preference and attitudes (Locke, 1963). Bockman (1971), explained this positive skewness of the findings with the suggestion that job satisfaction surveys actually measure life satisfaction (as opposed to job satisfaction). They claimed that the findings were biased because one cannot develop a measurement that successfully excludes all the satisfactions that are not job related.

2.3 Theories of Job Satisfaction

Hertzberg (1959) emphasized that he was researching on the overall satisfaction of the worker. He concluded that workers derived satisfaction (and hence motivation) from achievements that are centered on job content, such as: responsibility, autonomy, self esteem or self actualization, leadership or a challenging job (Armstrong, 2006). In his Two-Factor theory, Herzberg stated that there are some aspects of a job which provide positive satisfaction for employees. These he called “Motivators” and they include such issues as recognition, advancement, and achievement. Some aspects of a job, however, can only create dissatisfaction. These he called “Dissatisfiers” or “Hygiene” factors and they include elements like company policy, supervision and salary (Wanjala, 2002).

Maslow (1954) from a psychological point of view postulated a hierarchy of human needs with self actualization at the apex (Wanjala, 2002). He suggested that there are five major need categories which apply to people in general, starting from the fundamental physiological needs and leading through a hierarchy of safety, social and esteem needs to the needs for self fulfillment, the highest need of all. Maslow's theory of motivation states that when a lower need is satisfied, the next highest becomes dominant and the individual's attention is turned to satisfying this higher need. The lower needs still exist, even if temporarily dormant as motivators, and individuals constantly return to previously satisfied needs (Armstrong, 2006).

Vroom (1964) formulated the valency-instrumentality - expectancy theory. Valency stands for value, instrumentality is the belief that if we do one thing it will lead to another, and expectancy is the probability that action or effort will lead to an outcome (Armstrong, 2006). The strength of expectations may be based on past experiences (reinforcement), but individuals are frequently presented with new situations, a change in job, payment system or working conditions imposed by management, where past experience is not an adequate guide to the implications of the change. In these circumstances, motivation may be reduced. Motivation is only likely when a clearly perceived and usable relationship exists between performance and outcome, and the outcome is seen as a means of satisfying needs (Wanjala, 2002).

Goal theory as developed by Latham and Locke (1979) states that motivation and performance are higher when individuals are set specific goals, when goals are difficult

The five core job characteristics that activate three critical psychological states are skill variety, which is the degree to which the job requires the person to do different things and involves the use of a number of different skills, abilities and talents. Task identity is the degree to which a person can do the job from beginning to end with a visible outcome. Task significance, the degree to which the job has a significant impact on others both inside and outside the organization. Autonomy, which is the amount of freedom, independence and discretion the employee has in areas such as scheduling the work, making decisions and determining how to do the job. Finally, degree to which the job provides the employee with clear and direct information about job outcomes and performance (Price, 2007).

The three critical psychological states affected by the core job characteristics are experienced meaningfulness, the extent to which the employee experiences the work as important, valuable and worthwhile. Experienced responsibility, the degree to which the employee feels personally responsible or accountable for the results of the work. Knowledge of results, the degree to which the employee understands on a regular basis how effectively he is performing the job. A job with characteristics that enable an employee to experience all three critical psychological states provides internal rewards that sustain motivation. Job characteristics theory maintains that jobs can be designed to contain the characteristics that employees find rewarding and motivating (Balkin & Cardy, 2010).

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but accepted and when there is a feedback on performance. Participation in goal setting is important as a means of getting agreement to the setting of higher goals. Difficult goals must be agreed and their achievement reinforced by guidance and advice. Finally, feedback is vital in maintaining motivation, particularly towards the achievement of even higher goals (Dessler, 2008).

Equity theory is concerned with the perceptions people have about how they are being treated compared with others (Balkin and Cardy, 2010). To be dealt with equitably is to be treated fairly in comparison with another group of people (a reference group) or a relevant other person. Equity theory states, in effect, that people will be better motivated if they are treated equitably and demotivated if they are treated inequitably. It only explains one aspect of the process of motivation and job satisfaction, although it may be significant in terms of morale (Armstrong, 2006).

Hackman and Oldham (1976), focus on the importance of the work itself. Job characteristics theory states that employees will be more motivated to work and more satisfied with their jobs to the extent that jobs contain certain core characteristics. These core job characteristics create the conditions that allow employees to experience critical psychological states that are related to beneficial work outcomes, including high work motivation (Dessler, 2008). The strength of the linkage among job characteristics, psychological states and work outcomes is determined by the intensity of the individual employee's need for growth that is how important the employee considers growth and development on the job.

2.4 Factors Affecting Job Satisfaction

In job content, where the job is less specialized there is higher satisfaction. According to Herzberg (1950) job content in terms of achievement, recognition, advancement, responsibility and the work itself tend to provide satisfaction but their absence does not cause dissatisfaction. Another is occupational levels, the higher the level of the job in the organization the greater the satisfaction of the individual. Studies done by Gilmer (1961), revealed that professional people were the most satisfied with their jobs followed by salaried workers and factory workers in that order.

According to Gupta (2004), all other things being equal higher pay and better opportunities lead to higher job satisfaction. Gransky (1966) put rewards among the most important factors which influence the strength of a person's attachment to an organization. He argues that if one cannot obtain desired rewards he will leave the organization. Work group is another factor, job satisfaction is generally high when his peers accept an individual peer since man naturally has need for affiliation. Gupta (2004) suggests that considerate supervision tends to improve job satisfaction of workers. The opportunity accorded workers to participate in decision making process may lead to higher job satisfaction. Employee satisfaction from supervisory behavior may, however, be more dependent upon the influence the supervisor exercises on his own superior. Working conditions affect the physical comfort of the employee while completing tasks. One study revealed that women tend to be less satisfied due to fewer promotion opportunities. Generally more educated employees tend to be less satisfied with their jobs probably due to their greater responsibilities (Armstrong, 2006).

Mullins (2002) observes that a wide range of variables relating to individual, social, cultural, organization and environment, affects the level of job satisfaction. Gibson (1970) says elimination of all job satisfaction and the achievement of the “perfect morale is impossible” because as soon as people become more pleased about some things they become upset with others. He points out that satisfaction, age and seniority appear to be consistently related, satisfaction tends to increase with age until a few years before retirement. This is because although a person’s duties may be reduced because of diminished energy, it is more likely that satisfaction declines because the individual no longer perceives any opportunity to be rewarded for good performance (Price, 2007).

High performance could lead to job satisfaction rather than vice versa, for example attainment of stiff targets generates a sense of achievement and hence pleasure in completing the work, especially if high performance results in higher financial rewards. Equally if rewards accruing improved performance are regarded inadequate, the worker will experience job dissatisfaction, in either case it is feedback on the consequence of performance that determines satisfaction (Armstrong, 2006). Older employees tend to have lower expectations and hence are more satisfied. Gupta (2004) argues that workers in the advanced age group tend to be more satisfied, probably because they have adjusted to their job conditions. However, there is a sharp decline after a point because of aspiring for better jobs. Workers in large organizations sometimes experience low job satisfaction because of interpersonal communication difficulties, which create frustration and feelings of inability to influence events that affect their working lives (Nel & Van dyk, 2004).

2.4.1 Pay and Benefits

While pay and benefits alone is not sufficient condition for a high satisfaction, it is an indispensable measurement in job satisfaction evaluation. Naturally employees want pay and benefits system that they perceive as just, unambiguous, fair and in line with their expectations (Armstrong, 2006). Okumbe (2001) assert that in determining compensation levels organizations must be conscious of the prevailing market rates to ensure fairness and equity in compensation. Okumbe further, asserts that organizational indifference on going rate or going range will affect negatively on efforts meant to attract and retain the required staff. When people are paid well they are able to live well and are able to meet their daily needs, concentrate at their place of work and accomplish the tasks assigned to them (Lawler, 1990). Inadequate or unjust wage classification is believed to cause dissatisfaction and may result in employee turnover.

2.4.2 Growth and Promotion Opportunities

The 21st Century working world requires organizations to adopt a more proactive approach to career management. Motivation by career progression is a strategy used by companies to retain competent and performing employees. Vertical growth employees desire gradual career growth opportunities through elevation to the next available rank and appointment within the system. Fair and just promotion policies and practices will enhance positive attitude of employees towards their jobs and strengthen their job satisfaction (Kelty, 2005). Ordinarily, structure of career growth opportunities in organizations, is such that it inevitably tapers towards the top. Perceived limited or total

lack of space for promotable growth retards employees' ambition to seek for alternative career options or even contemplate outright exit (Stone, 2002).

2.4.3 Working Conditions

Studies show that the environment in which people work has a tremendous effect on their level of pride both for them and for the work they are doing. Naturally, employees prefer working conditions that they view as safe and comfortable to develop more sense of satisfaction from their work (Price, 2007). Research on South African doctors' job satisfaction (Emerald, 2008) found that overall doctors were dissatisfied with their work. Among the variables measured, the study cited that doctors are highly dissatisfied with practice environmental pressures and work setting. The study suggests that opportunities for enhancing doctors job satisfaction exists so long as management works in collaboration with doctors to provide the specific working conditions that health professional desire. Additionally, most employees prefer working relatively close to home, in clean and relatively modern facilities and with appropriate tools and equipments.

2.4.4 Work Stimulation /Challenge

Employees tend to prefer a job that gives them opportunities to use their skills and abilities and offer a variety of tasks, freedom and feedback on how well they performed. Because of differential levels in degrees of satisfaction and individual needs fulfillment, employees perceive some jobs as dull, repetitive or boring and yet others are seen as satisfying, rewarding and carry high status with them (Okumbe, 2001). Boredom in

particular comes from not having enough work to stay busy. It can be difficult for someone to motivate himself to do something if he does not enjoy doing it. Okumbe further, reveals that a scrutiny of organizations reveals some jobs as less appealing, less satisfying and less challenging as compared to others. The need to transform unattractive, distasteful and yet important jobs into more meaningful tasks which are more satisfying, more attractive and more rewarding to jobholders is one of the most important HR strategies towards organizational and employee success.

2.4.5 Work /Role Overload

Role overload is a state in which too many expectations and demands are placed on the job holder. Driven by cost cutting and downsizing reforms, work overload seems to be an increasingly prevalent problem in today's organizations. Inadequate staffing in organizations leads to overloading of existing capacity of workers (Price, 2007). A 2001 survey as cited by Noc and Wright (2007) indicates that 46 percent of American workers felt they were working too many hours. Extreme congestion in individual workload remains a significant cause of job frustrations, stress and burnout. Numerous researchers view job roles as playing a significant role in the reduction of job and environmental stressors among employees. Following the French Government's reduction of national work week from 40-35, a leading French economist applauded the move thus: "work itself is the enemy, and the less you do the better".

2.4.6 Supervision and Empowerment

Employee empowerment remains a major factor in employee job satisfaction. Nzuve (2007) emphasizes the need for organizations to accord the jobholder with greater work control, work independence and responsibility. Empowerment involves providing employees with a greater degree of flexibility and more freedom to make decisions relating to work. The application of the term is generally associated with the concept of power pertaining to extent of power delegation and distribution by superiors at the helm to lower subordinates' positions. The employees, feeling of being in control and feeling that their ideas and contributions have been injected into organizational development will have their job satisfaction levels and commitment to organizational success increased (Mullins & Peacock, 2000). Employee participation in work decisions develops a more positive attitude towards immediate supervisors and management.

2.4.7 Performance Recognition and Communication

Generally, employees want their achievement recognized and rewarded. This is against the backdrop of understanding that, recognition of good performance as an important aspect that raises job satisfaction and raises employee morale. Employees would always strive to do a good job so long as they are placed in positions that use their talents and where goals are not only clearly defined but achievable (Ong'ayo, 2008). In this case the managers are required to provide necessary guidance, direction and support on goal path and standards of performance.

Defining standards of performance and timely feedback on performance is an effective way of providing adequate job challenge to individual workers on their jobs. Unclear

targets, blurred objectives and poor communication can contribute to dissatisfaction and eventually lead to poor work performance. Towards individual's expectations on needs satisfaction, many companies use advancement of grants and bonuses as rewards towards achievement recognition (Chuang and Yin 2009).

2.4.8 Interpersonal Relations

From employees' perspective to have friendly co-workers and supportive supervisor means increased job satisfaction. Indeed, employees evaluate themselves by comparison with others, probably similar others based on their own ability, normalcy, uniqueness, sanity, sense of fairness in rewards and punishments, level of sacrifice or privilege and so on (Suls & Wheeler 2000). Studies by Hi et al. (2008) on Chinese Army, attributes job satisfaction to the mutual relationships cultivated between the junior military officers and soldiers as they spend more time together, work and live together. The status ambiguity of non-core employees can also foster unease among full-time employees, as well tension as tension between full-time employees and non-core employees (Nelson, 1995).

2.4.9 Training and Development

Nzuve (1997) defines training as the process that enables people to acquire new knowledge, learn new skills and perform tasks differently and better than before. This definition is quite relevant to the present study because trained employees perform duties confidently and faster. Nzuve uses the term interchangeably with management development. Training as noted by him is the imparting of proficiencies and knowledge that are specifically related to a relatively narrow area of employment, whereas

development implies individual growth and self realization a broad area. Training then is helping people to adapt to a role behavior that will be useful to the organization. Traditionally, training was the responsibility of schools but this has changed and now organizations are providing both specific job training and general training.

Simiyu (2004) cited lack of training and induction on the job and limited access to career development as some of the main factors influencing motivation and job satisfaction of the staffing department at the Teachers Service Commission. Lack of well organized training program may result in loss of employees. If employees are not trained in their new jobs, they may think they are not progressing rapidly enough and that advancement is slow which culminates into job dissatisfaction.

2.5 Importance of Job Satisfaction

The importance of job satisfaction revolves around diagnosis, treatment and occasionally prevention of negative employee attitude manifested in such problems as tardiness, turnover, underproduction and even sabotage (Plate & Stone, 2002). Kelty (2005), states that job satisfaction is directly related to job performance, attitude, motivation and morale. Incorporation of job satisfaction policies is important to organizational success because productivity, commitment, turnover, retention and absenteeism have been established as key challenges to HR executives and line managers that can be overcome by creating job satisfaction for employees or team members. Thus, achieving high job satisfaction is a prerequisite for organizations to become market leaders because satisfied employees tend to work harder, faster, more efficiently and with greater enthusiasm (Nel & Van dyk, 2004).

For the organization this will translate into lower losses, fewer grievances and more effective cost control (Ong'ayo, 2008). Okumbe (2001) observes that management of turnover and lateness as a critical organizational human resources management concern that may lead not only to productivity loss but also encourage incidences of indiscipline among employees if not properly addressed. Job satisfaction is also believed to play a significant role in the reduction of mental stress, burnout and physical strain among employees. Ahmadi and Alizera (2007) in their studies on military pilots' work places found significant correlation between rate of life stress and job satisfaction. The creative aspect of the job will enable employee to overcome boredom and monotony associated with jobs. Old Corn (1996) points, unless individual's work is designed to be satisfying then productivity is unlikely to result. Good performance leads to job satisfaction, which leads to better job performance and more job satisfaction.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology. The research design is outlined followed by the population, sample, data collection and data analysis.

3.2 Research Design

The study was explanatory. The emphasis here was on studying a situation or a problem in order to explain the relationships between variables (Saunders & Lewis, 2007). This type of a research design revealed to the researcher the factors that influence job satisfaction.

3.3 Population

The population included employees of Kenya Commercial Bank in the Nairobi area due to the limited resources, who were 1610.

3.4 Sample

Stratified sampling was used to achieve desired representation from the various subgroups in the population. Population was divided into four stratas. Sample was calculated at 5% of each strata due to limited resources.

Category of staff	Total population	Sample percentage (5%)
Managers	450	23
Supervisors	220	11
Clerks	900	45
Subordinates	40	2
TOTAL	1610	82

Table 3.1: Sample

3.5 Data Collection

The data that was used in this study was primary data, which was collected using a self administered questionnaire. The questionnaire approach was considered appropriate so that the researcher could be able to probe the respondents, who if left with the questionnaire could take time to fill it at their own suitable time. The questionnaire was semi structured because it provides greater depth than is possible with a structured questionnaire. The questionnaire was divided into three parts, part A, B and C. Part A covered general information and part B and C, objectives of the research.

3.6 Data Analysis

Quantitative data analysis was used. The mass of raw data collected was systematically analyzed in a manner that facilitated analysis. The data was organized into meaningful related parts or categories. Descriptive statistics was used to analyze the findings from the questionnaires, which included measures of central tendency like mean, mode and median among others. This allowed one to explore and recognize any relationships which were then used to create a picture or an understanding of the data. This was then used to deduce whether the factors discussed in the literature review did actually influence job satisfaction.

CHAPTER FOUR: DATA ANALYSIS, INTERPRETATION AND RESULTS

4.1 Introduction

This chapter provides the results of the analysis of the data from the questionnaires on factors affecting job satisfaction among the employees of KCB. The chapter is divided into three sections. Section one captures the demographic profile, section two factors affecting job satisfaction while section three is on general suggestions and opinions. Sample of 82 employees in Kenya Commercial Bank were selected by stratified sampling technique for the study. A total of 64 responses were received, representing a response rate of 78%.

4.2 Demographic Characteristics

This section analyses the findings related to employee demographics profiles on rank, age, gender, level of education, length of service, etc. It is against the backdrop of understanding that demographic characteristics influence job satisfaction.

4.2.1 Rank

Past studies have established job satisfaction increasing progressively up the organizational hierarchy. Based on this, rank allocation or promotion is considered to be an important element in employees' morale.

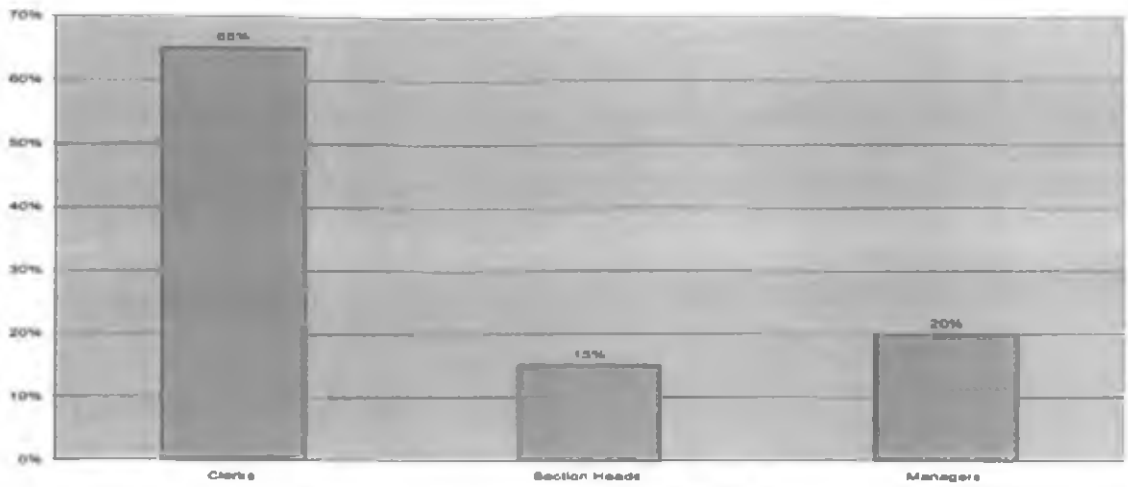


Figure 4.1 Rank of the respondents

The findings shown in figure 4.1 above, reveal that majority of the respondents are clerks. This is seen in the study where in the sample the clerks are the majority. The study shows that 65% are clerks, 15% are section heads and 20% are managers.

4.2.2 Age

Past studies have established existence of strong correlation between job satisfaction and age.

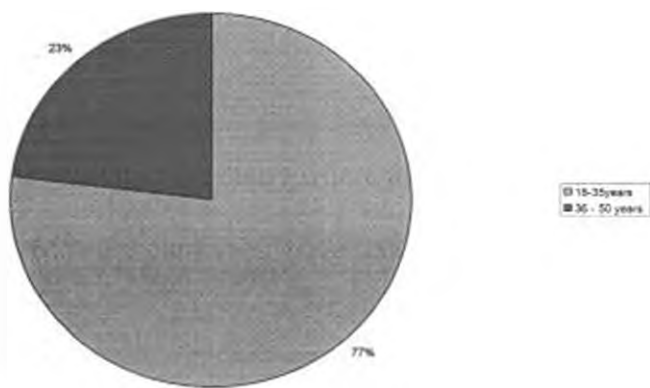


Figure 4.2 Age (Years)

Figure 4.2 above, shows that 77% of the respondents were in the age bracket of 18-35 years. 23% were aged between 36 to 50 years and none were below 18 or above 51 years. This is an indication that majority of the KCB staff are young and energetic in productive working ages of 18-35 years.

4.2.3 Gender

Due to their nature, duties in certain jobs are rather sensitive and draw gender disparities. Women tend to show more interest to certain jobs and see others as domains for men.

Gender	No.	%	Cumulative percent
Female	24	38	38
Male	40	62	100
Total	64	100	

Table 4.1 Gender

Findings of the study as provided in table 4.1 reveals that out of the 64 respondents, 62% were male and 38% were female. The study reveals that, like other organizations, the gender composition of Kenya Commercial Bank reflects a classical case of gender disparity: a male dominated profession.

4.2.4 Level of Education

Organizations make explicit specification on required education level of prospective employees depending on purpose of the job as well as other organizational needs and considerations.



Figure 4.3: Highest Education Level

Findings in figure 4.3, reveals that 64% of the respondents have up to degree level education, 28% at masters level and 8% have diplomas. Level of education and training achieved gives the job holder motivation and confidence in performing tasks. Employees that are well qualified are more satisfied and confident than those that have lesser education and training.

4.2.5 Years in Employment

Previous studies have indicated a consistent trend in job attitude according to age and length of service.

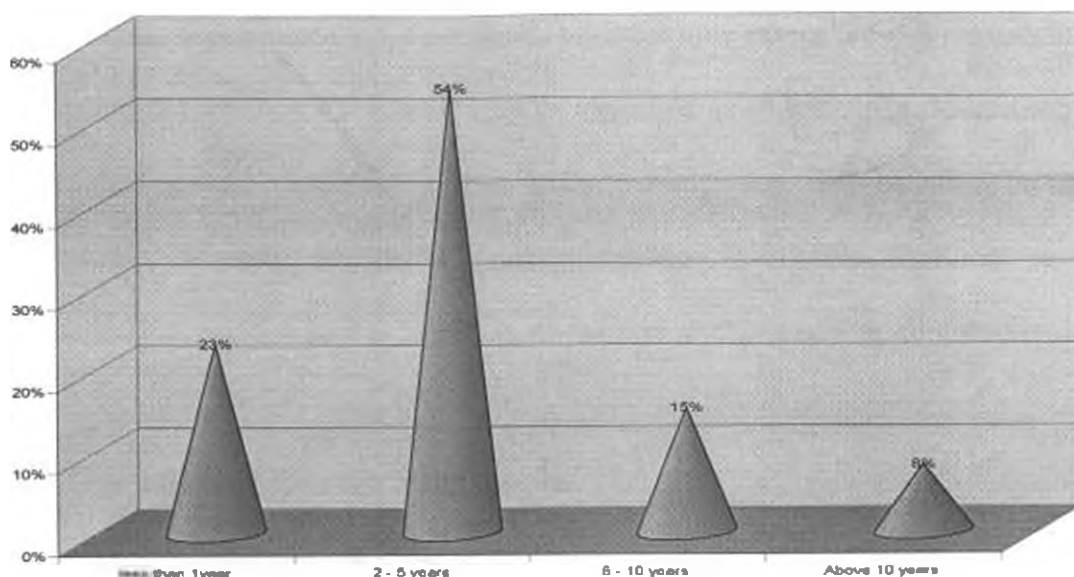


Figure 4.4: Length of Employment (years)

Results given above show that 23% of those interviewed had been employed in KCB for less than 1 year, 54% had served between 2 to 5 years, 15% had served between 6 to 10 years while 8% have served for over 10 years. More experienced employees are more satisfied than those with less experience because they know the job well and are well equipped to handle challenges.

4.3 Factors Influencing Job Satisfaction

This section aims at establishing the factors that influence job satisfaction among the employees of KCB. To measure levels of job satisfaction on various aspects of the job, respondents were asked to rate their opinion on various key areas of the job. Rating was based on a 5-point Likert scale ranging from not at all (1), to a little extent (2) with a

neutral midpoint (3), to a great extent (4) and to a very great extent (5). The interpretation was on a scale which stated < 1.4 not at all, 1.5-2.5 a little extent, 2.5-3.5 neutral, 3.5-4.5 great extent, >4.5 very great extent. Factors identified as important in determination of job satisfaction and discussed in this study include: pay and benefits, promotion opportunities, working conditions, work stimulation, work/role overload, rewards, communication, performance recognition, co-worker relations and training/development.

4.3.1 Growth and Career Progression

Motivation by career growth through training for suitable rank elevations is a strategy used by companies to motivate and retain performing employees. Perceived lack of space for promotable growth compels employees to seek for alternative career options or exit. The study therefore, sought to establish the perception of the employees of KCB about their skills, knowledge and training for their work, career orientation, opportunities for future growth and availability of promotable foreseeable vacancies.

Satisfaction with work load	Mean	Standard Deviation
KCB provides continuous training to employees.	3.15	1.075
I have the skills, knowledge and training required to do my job.	3.30	1.212
My chances for future promotion are high.	2.98	0.881

Table 4.2 Satisfaction with Career Progression

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Table 4.2 Satisfaction with Career Progression

Findings provided on table 4.2 given above, shows the respondents expressed satisfaction with adequate training as good at a mean score of 3.15. The respondents felt that the knowledge and skills they had to perform their job was good with a mean of 3.30. The respondents were satisfied with the chances for future promotions indicated by a mean of 2.98. They were moderately satisfied with the fact that KCB provides continuous training, with their skills and knowledge and future chances for promotion. In overall the respondents were moderately satisfied with career progression. Mostly, they were content with training and the knowledge and skills that they had.

The standard deviation of 1.075 and 1.212 implies a significant variance in the responses concerning training and the presence of adequate knowledge and skills. This means that there is no consensus and these could be brought about by the fact that there are different levels and managers are usually trained more than the clerks and other lower levels.

4.3.2 Working Conditions

Environment in which people work has a tremendous effect on pride and level of job satisfaction. Most employees prefer conditions that they view as safe, clean and comfortable.

Satisfaction with working conditions	Mean	Standard Deviation
My physical working conditions are friendly.	3.16	1.068

Table 4.3 Working conditions satisfaction

Above given results in table 4.3, show that the respondents were satisfied with their working conditions moderately with a mean score of 3.16. The respondents as seen above were moderately satisfied with their working conditions, stating that their working conditions were friendly.

There was a significant variance in the responses indicated by a standard deviation of 1.068.

4.3.3 Work / Role overload

Excessive job demands and congestion in individual workload mostly due to downsizing reforms, remains a significant cause of job frustrations, stress and burn out in organizations. Perceived work pressure can lead to dissatisfaction with the employees.

Satisfaction with work/ role overload	Mean	Standard Deviation
My work load is reasonable	2.67	0.682
I can keep a reasonable balance between work and personal life	2.79	0.860
I believe there is too much pressure in my job	2.34	0.642

Table 4.4 Satisfaction with workload

As shown on table 4.4, the respondents indicated they were moderately satisfied with the workload which they viewed as realistic, with a mean score of 2.67. They also agreed that they can keep a reasonable balance between work and personal life, with a mean score of 2.79. The respondents felt that there was no much pressure in their job as indicated above by the mean score of 2.34. The respondents were satisfied moderately concerning the workload.

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They stated that their workload is reasonable and that they can keep a reasonable balance between work and personal life. However, they felt there was pressure in their work. The responses concerning the above factors did not vary significantly as indicated by the standard deviations of 0.682, 0.860 and 0.642. That indicates, workload affects all of them and they all feel the pressure.

4.3.4 Social /Interpersonal relations

Social and interpersonal factors considerably influence employees' attitudes towards their work. More friendly and supportive co-workers mean increased job satisfaction.

Satisfaction with Social / Interpersonal relations	Mean	Standard Deviation
I feel like part of a team working towards a shared goal.	3.16	1.137
I get a lot of cooperation at the work place	2.98	0.850

Table 4.5 Satisfaction with interpersonal relations

According to findings of the study as shown in table 4.5 above the respondents were satisfied with interpersonal relations moderately indicated by a mean score of 3.16. They also felt that they get a lot of cooperation from the work place moderately with an indication of the mean score 2.98. The respondents were moderately satisfied with interpersonal relations. They felt like part of a team working towards a shared goal and that they get a lot of cooperation at the work place.

The response concerning team work varied significantly with a standard deviation of 1.137 but the response concerning cooperation did not vary significantly indicated by a standard deviation of 0.850. This could be because they are different working teams and departments.

4.3.5 Pay and Benefits

Pay and benefits is an indispensable measurement for job satisfaction. As such employees want pay and benefits system that they percceive as just, unambiguous, fair and in line with their expectations.

Satisfaction with Pay and Benefits	Mean	Standard Deviation
My pay is same as other personnel of same rank	2.6	0.781
I am placed in the right pay level	2	0.634
If I had a similar job elsewhere for same salary, I would quit	1.72	0.318
My benefits and allowances are adequate	1.80	0.320

Table 4.6 Pay/ benefits satisfaction

Results on table 4.6 given above indicate that many of the respondents were moderately satisfied with their pay as compared with similar levels, with a mean score of 2.6. However, respondents believe they are not placed in the right pay level with an indication of the mean of 2. For similar jobs elsewhere, they are somehow not ready to quit with an indication of a mean score of 1.72. The respondents were not satisfied with pay and

benefits with a mean score of 1.80. Concerning pay compared with similar levels, the respondents were moderately satisfied. Respondents don't feel strongly that they are placed in the right pay level and they are not ready to quit for other similar jobs.

The variation in the responses was not significant with an indication of the standard deviations of 0.781, 0.634, 0.318 and 0.320. The variation was not significant because they all felt that their pay was not adequate.

4.3.6 Work Challenge

Employees prefer a job that offers more challenge and a variety of tasks. Because of inability to fulfill individual needs, some jobs are perceived as boring and dull while others are seen as rewarding and attractive.

Satisfaction with work challenge	Mean	Standard Deviation
My work can best be described as routine, boring and repetitive	1.71	0.357
I have a lot of variety in my work	2.13	0.681

Table 4.7 Satisfaction with work challenge

As shown on the table 4.7 given above, the respondents were somehow in agreement that their job was not boring and repetitive indicated by a mean score of 1.71. On overall, respondents feel that they don't have variety in their work with a mean score of 2.13. The respondents felt that their work was not routine, boring and repetitive and they stated that there was no variety in their work.

The responses from the respondents did not vary significantly indicated by standard deviations of 0.357 and 0.681. The work challenge was affecting all of them hence the small variation.

4.3.7 Recognition and Reward

Apart from more freedom and greater flexibility to make decisions on their work, employees want their achievements recognized and rewarded. Apart from raising job satisfaction, recognition of good performance through praising or just “well done” also raises employee morale. To investigate the levels of job satisfaction among the target group, this part addresses the extent to which they agree or disagree with provided statements on if their efforts are appreciated, praised for a job well done, valued and given the authority to make decisions.

Satisfaction with recognition and reward	Mean	Standard Deviation
I am given enough authority to make decisions	2.44	0.680
I am given enough recognition for work that's well done	2.60	0.852

Table 4.8 Recognition and Reward

From the findings given above in table 4.8, they agreed that they had not been given enough authority to make decisions with a mean score of 2.44. They agreed that they had been recognized for good work moderately with a mean score indication of 2.60. They stated that they don't have enough authority to make decisions but they stated that they

are given recognition for work that's well done. The responses from the respondents did not vary significantly indicated by standard deviation of 0.680 and 0.852. The variation could have been small in authority to make decisions because of difference in ranks, most authority is probably given to management. Recognition for good work happens across all ranks.

4.3.8 Communication

Providing timely communication on feedback is an effective way of providing adequate job challenge to workers on their job. Poor communication out of unclear or blurred objectives contributes to dissatisfaction leading to poor performance.

Satisfaction with communication	Mean	Standard Deviation
Management regularly provides feedback	2.62	0.665
Management communicates decisions in a timely manner	2.61	0.665

Table 4.9 Communication

The results on the table 4.9 given above shows that, the respondents agreed that management provided regular feedback moderately with mean score indication of 2.62. The respondents also agreed that timely communication of decisions by management was moderate with a mean score of 2.61. Communication can be rated as moderate. The respondents felt that feedback and communication of decisions in a timely manner was moderately adequate.

The responses did not vary significantly indicated by the standard deviation of 0.665 and 0.665 in both statements. That indicates that communication is adequate for all.

4.3.9 Supervision

According to employees, to have a friendly, supportive and motivating supervisor means increased job satisfaction.

Satisfaction with supervision	Mean	Standard Deviation
My supervisor handles my work related issues satisfactorily	3	1.010
My supervisor asks for my input to help make decisions	2.82	0.881
Receiving conflicting job information from more than one person is high	1.66	0.606

Table 4.10 Supervision

Findings provided in the table 4.10 above indicate, the sampled respondents were moderately satisfied with the way the supervisor handles work related issues with a mean score of 3. They were also moderately satisfied with the fact that their supervisors asked for their input to make decisions with a mean score of 2.8. Imminence of conflicting job instructions has been overruled by the respondents with a mean score of 1.66. They were moderately satisfied with the way the supervisor handles work related issues and the way their input to make decisions was received. The felt that receiving conflicting job information from more than one person was not present.

The responses varied significantly concerning how the supervisors handled work related issues and did not vary significantly in relation to whether the supervisor asks for input and in receiving conflicting job instructions with standard deviations of 1.010, 0.881 and 0.606 respectively. The significant variance in how the supervisor handles work related issues could be because individuals have different relationships with their supervisors.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The major purpose of this study was to establish the factors that influence job satisfaction among employees of Kenya Commercial Bank. The respondents were drawn from all levels of the organization with due consideration of demographic variables (gender, rank, pay level, education, etc) and therefore represented the feelings of all employees. The factors included career growth, working conditions, workload, pay and benefits, communication, interpersonal relations, work challenge and recognition among others.

5.2 Summary of Findings

Based on the findings, majority of the employees were men. Most of them were young in prime working age of 18-35 years ranked as clerks who have one to ten years of working in KCB. They were satisfied with the fact that KCB provides continuous training, with their skills and knowledge and future chances for promotion. In overall the respondents were satisfied with career progression. The respondents were satisfied with their working conditions, stating that their working conditions were friendly. The respondents were satisfied with the workload. They stated that their workload is reasonable and that they can keep a reasonable balance between work and personal life. However, they felt there was pressure in their work. They were satisfied with interpersonal relations. They felt like part of a team working towards a shared goal and that they get a lot of cooperation at the work place.

Concerning pay compared with similar levels, the respondents were moderately satisfied. Respondents don't feel strongly that they are placed in the right pay level and they are not ready to quit for other similar jobs. The respondents felt that their work was not routine, boring and repetitive and they stated that there was no variety in their work. They stated that they don't have enough authority to make decisions but they are given recognition for work that's well done. Communication can be rated as moderate. The respondents felt that feedback and communication of decisions in a timely manner was adequate. They were satisfied with the way the supervisor handles work related issues and the way their input to make decisions was received. They felt that receiving conflicting job information from more than one person was not present.

5.3 Conclusion

The study established that the respondents were moderately satisfied with policies on career progression, promotions, training and development. The most dissatisfying were pay and work overload. On work environment the employees were satisfied, stating that their working conditions were good. Although the respondents were moderately satisfied with the work / role overload, they believed there was pressure in their jobs. Satisfaction on social and interpersonal relations was good. Many described their work relationship with supervisors as good and stated moderate levels of cooperation.

On pay and benefits, they were dissatisfied with their pay and they said it was not adequate. Employees were satisfied with challenge/ stimulation with them stating that their work was not repetitive and boring. Although they also stated that there was no

variety in their work. Many of the respondents were satisfied with performance recognition and rewards. They were satisfied with rewards for good work and authority to make decisions. Employees were also satisfied with management's way of providing regular feedback. Respondents said they were satisfied with the supervisor's work plan and attitudes towards them.

5.4 Recommendations for Policy and Practice

Due to their crucial role in providing services to customers, to have a motivated and satisfied staff is an asset to Kenya Commercial Bank. Attitude change, attraction and retention of the most valued employee can only be achieved by maintaining adequate levels of job satisfaction. Good leadership can mitigate the negative effects of several variables shown to have significant impact on employees' job satisfaction by making informed HR decisions relating to the perception that the organization cares for its members. In order to achieve this, KCB needs to address the following areas identified by the study as wanting.

There is need to use motivation by career progression as a strategy to retain competent and performing employees. Formulation of career and training policies that enhance opportunities for personal growth, more responsibilities and increased social status will enhance the relevance of the job. Fair and just promotion policies/ practices if applied, can enhance positive attitude of employees towards their jobs. In the case of jobs having no real future career growth, full explanation through realistic job previews should be done.

Studies show that the working conditions in which people work bears tremendous effect on the level of pride both for them and for the work, they are doing. It is coherent to undertake continuous pay review to meet the employees' expectations. Rational and equitable harmonization of existing discrepancies in the pay and level structure is likely to attract and retain competent staff. Additionally, more rewards and advancement should be linked to performance. Non- monetary performance related reward incentives be considered for implementation.

The management should ensure optimum staffing to facilitate realistic workload to minimize stress on the existing capacity. Attainment of adequate staffing is recommended, which can lead to provision of quality services by the employees. Heavy workload leads to frustration and stress leading to burnout which is a significant contributor to job dissatisfaction. Through job enlargement unattractive, distasteful and yet important jobs can be transformed into more meaningful and more creative tasks which are more satisfying, more attractive and more rewarding to job holders. Enlargement can expand not just job scope but also job depth. It means expanding a job vertically with greater autonomy and responsibility. The expansion must correspond to compensation as well as increased authority. Another way to induce creativity and job challenge is consideration of job rotation at regular intervals. Job rotation comprises the movement of employees from one task to another over the course of time to reduce monotony by increasing variety. Through proper job assignments based on personal qualification and preference, employee morale and satisfaction can be realized.

Employees who are given no choice of jobs and those who feel their skills are being underutilized are usually much less satisfied

5.5 Limitations of the Study

There are several factors that posed as constraints to the study. First, was the time factor this made the study limited in its depth and scope, the banking industry is very dynamic and wide. Secondly, some of the employees did not cooperate at all in answering the questionnaires and this posed as a major problem. Thirdly, is the fact that the respondents in their different situations may give biased information and their feelings may change over time. Lastly, the study looked at a single organization i.e. Kenya Commercial Bank and therefore, may not necessarily be applicable to other institutions as factors that influence employees' job satisfaction vary from one organization to another.

5.6 Suggestion for Further Study

This research is a descriptive study on the factors that affect job satisfaction among employees in Kenya Commercial Bank. Future analysis should seek to extend the analysis to the other banks. The study recommends that further research be done focusing on other financial institutions like micro finance institutions, among others. The study also recommends that a cross sectional survey be done covering the whole industry. Most of the employees reported that they were not satisfied with their pay however; they said that given another job in another organization with same pay, they were not willing to quit their jobs. Another study is important to establish the underlying factors that make the employees not quit their jobs despite being dissatisfied with their pay.

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APPENDICES

APPENDIX 1: LETTER OF INTRODUCTION

Dear Sir/Madam,

RE: REQUEST FOR RESEARCH PROPOSAL DATA

I am a student undertaking a degree in Master of Business Administration (MBA) at the University of Nairobi. I'm carrying out a research project proposal in partial fulfillment of the degree requirements. Research proposal topic: **Factors that influence job satisfaction in Kenya Commercial Bank.**

I kindly request you to fill the attached questionnaire. The information you will provide will be treated with utmost confidentiality and will be used purely for academic purposes.

I will pick the questionnaire from your office after you have completed filling it.

Thank you for your cooperation.

Yours faithfully,

JACKLINE WANJIKU KAMWETI

REG. NO.: D61/70451/2009

APPENDIX II: QUESTIONNAIRE

Please answer this questionnaire as honestly as possible. All your answers will be treated with confidentiality.

SECTION A (Tick (✓) appropriately)

1. Gender: Male ()
 Female ()
2. Age: 18 – 35 ()
 36 – 50 ()
 51 – 60 ()
 61 – And above ()
3. Working experience with Kenya Commercial Bank.
 Less than 1 year ()
 2 – 5 years ()
 6 – 10 years ()
 If other please specify
4. Academic level.
 Certificate ()
 Diploma ()
 Degree ()
 Masters ()
 Doctorate ()
 Others (specify).....

5. Position.

Manager

()
- Section Head

()
- Clerk

()
- Subordinate

()
- Others (specify).....

SECTION B (Tick (√) appropriately)

Factors Affecting Job Satisfaction

CONTENT	Not at all (1)	To a little extent (2)	Neutral (3)	To a great extent (4)	To a Very great extent (5)
1.Career Progression					
KCB provides continuous training to employees					
I have the skills, knowledge and training required to do my job					
My chances for future promotion are high					
2.Working Conditions					
My physical working conditions are friendly					
3.Work /Role Overload					
My work load is reasonable					
I can keep a reasonable balance					

between work and personal life					
I believe there is too much pressure in my job					
4. Interpersonal Relations					
I feel like part of a team working towards a shared goal					
I get a lot of cooperation at the work place					
5. Pay and Benefits					
My pay is same as other personnel of same rank					
I am placed in the right pay level					
If I had a similar job elsewhere for same salary, I would quit					
My benefits and allowances are adequate					
6. Work Challenge					
My work can best be described as routine, boring and repetitive					
I have a lot of variety in my work					
7. Recognition and Rewards					
I am given enough authority to make decisions					

I am given enough recognition for work that's well done					
8. Communication					
Management regularly provides feedback					
Management communicates decisions in a timely manner					
9. Supervision					
My supervisor handles my work related issues satisfactorily					
My supervisor asks for my input to help make decisions					
Receiving conflicting job instructions from more than one person is high					

THANK YOU FOR YOUR COOPERATION.

I am given enough recognition for work that's well done					
8. Communication					
Management regularly provides feedback					
Management communicates decisions in a timely manner					
9. Supervision					
My supervisor handles my work related issues satisfactorily					
My supervisor asks for my input to help make decisions					
Receiving conflicting job instructions from more than one person is high					

THANK YOU FOR YOUR COOPERATION.

