

**JOB SATIFICATION AND EMPLOYEES' PERFORMNCE:A CASE OF
TANZANIA POSTAL BANK**

**BY
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**A Dissertation Submitted in Fulfilment of the Requirements of Award of Master
of Business Administration (MBA) of Mzumbe University
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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled “**Job satisfaction and employees’ performance: A case of Tanzania Postal Bank**”in partial fulfillment for the requirements of the award of the degree of Master of Procurement supply and chain management of Mzumbe University.

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DECLARATION AND COPY RIGHT

I, **Anitha David** declare that this dissertation is my own original work and it has not been submitted to any other Institution or University

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My profound thanks goes to Doctor Onest Masue with whom i had a great time to work with in order to produce this work, he has assisted me to do this work and under his guidance and precise evaluation has been a great help to me.

I also wish to acknowledge the profound help of my family and friends who helped me in different ways to finish this work.

DEDICATION

I dedicate this work to all my friends and family who made his work possible. I am humbled and grateful but mostly I dedicate this work to my spiritual parents Rev. Dr. Huruma Nkone and his wife Pastor Joyce Nkone. Thank you for all the support.

LIST OF ABBREVIATIONS

TPB BANK- Tanzania Postal Bank

DHRM—Director of Human Resource Management

SPSS-Statistical Packaging for Social Science

URT-United Republic of Tanzania

IFM- International Monetary Fund

MPS - Motivator Potential Score

SV - Skill Variety

TI - Task Identity

TS -Task Significance

AU - Autonomy

FB - Feedback

ABSTRACT

This research aims to assess the relationship that exist between Job satisfaction and employees performance; in Tanzania Postal bank in Kinondoni District Dar es Salaam Tanzania. Tanzania postal bank is one of the oldest banks in Tanzania that is fully owned by the government of Tanzania which is performing well compared to other public banks that operate in the country. Job satisfaction is a factor that is mostly overlooked when it comes to public owned enterprises most employers don't see it as an aspect that can lead to work performance.

Ensuring that workers are satisfied has been an agenda in most countries especially developing countries like Tanzania. The association between job satisfaction and employees performance has been researched by most researchers but not in the financial institution in Tanzania, satisfied employees are identified by their working spirits which are highly motivated to reach the goals that are set by their work places. To verify any aspect of job satisfaction has always been a challenge. The purpose of this research is to show if there is any direct relationship on workers job satisfaction and their performance in the bank.

The study had purposive sampling methods to collect data from 36 respondents and they were analysed by SPSS and presented in tables and the interview that was conducted was discussed in the finding. The study found out that there is a direct relationship between employees job satisfaction and work performance were by more than 50% of the responses agreed. Therefore it is advice that the management should create good working environment, pay well and give job security to its staff in order for them to be able to perform in the bank, these shows that without balancing these two parts the result could lead to the organisation not to perform.

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CHAPTER ONE

INTRODUCTION

1.1 Background information

Job satisfaction was defined as “the feelings or affective responses to facets of the (workplace) situation” (Smith, Kendall, & Hulin, 1969) More recently, scholars have acknowledged that job satisfaction is a phenomenon best described as having both cognitive (thoughts) and affective (feelings) character. (Brief & Weiss, 2002) Suggested that employee reports of affect at work can be used to measure job

Satisfaction and those affective experiences while on the job are also a cause of job. Satisfaction

According to (Simatwa, 2011) Job satisfaction can be introduced as a function which positively related to the degree to which individual personal needs can be fulfilled in the job situation. The histories of job-satisfactions and employee performance in financial institution in Tanzania predate colonialism in Africa and Tanzania in Particular; however, their modes of operation have been changing depending on the change of social-political economies. The mode existed in African pre-colonial society was specific in content and context, popularly barter system; while the subsequent colonial and post-colonial to present, is a currency chastised mode of financial institutions. The elements of job satisfaction are allied with pay, promotion, benefits, work, nature, supervision, and relationship with colleagues (Mosadeghard, 2003). Employees’ satisfaction is considered as an all-around module of an organization’s human resource strategy.

The history of the current operations, financial management institutions in Tanzania were imported and introduced from the western world during the colonial era. Tanzania experienced two colonial periods which are Germany regime (1884-1919) followed by British 1919-1961 (BoT, 2016). Before colonialism, Africa and Tanzania in particular the exchange system operated in the form of barter mode of payment, in which basic

items such as crops, animals and other valuable materials acted as a medium of exchange (BoT, 2016)

It has been well stated in different literature that financial institutions started in classical European countries such as England (1694) and Germany (1850) these two countries were among the first countries to introduce the banks and deposit centers in their respective countries that has helped to grow their economy (Sinclair, 1983). In England the financial institutions that were developed were aimed to be used by businessmen (slave masters) likewise in Germany. In England the major banks that were introduced then were Barclays bank, Lloyds, the middle land and the National Westminster.

Employee job satisfaction is very important in an institution like the banking industry because its productivity depends on employees. When your employees are well satisfied with the institution they would produce superior quality products that will perform in a different time and hence the growth of mega profits. Satisfied employees are likely to be creative, innovative and disciplined at work which will come up with ideas that will cause breakthroughs that will allow an institution to grow, change and expand positively with time despite the changing market conditions.

Employees performance depends with the recruiting of right people for the right jobs and continues with training programs to keep them engaged, active and committed to the institution (Freyermuth, 2008) (Simatwa, 2011) stated that institutions with high quality human capital perform than those with less human capital, and institutions with high human capital deliver higher and more consistent returns to both internal and external shareholders, than companies with mediocre workers. Sustainable competitive advantage requires satisfied employees for retention to the knowledge base of an organization. The knowledge is often virtual and hard to transfer between employees. Competitive financial institutions worldwide always rely on their employees to gain innovative ideas, advantageous and original solutions to each problem the company may be facing. Employees are termed to be part of the intangible valuable assets of an

institution. They are always grouped as a precious commodity that forms a significant part of an institution's value. Employee satisfaction is becoming more challenging for financial institutions including those in the banking industry due to a number of factors such as availability of the right talent in the institution, manager-employee relations, competition, differences in the level of employer employee expectations, and mostly the high cost associated with recruiting new talents, and many others. Employers' require new strategic effort directed to the institution in order at satisfying current employees is now urgent than ever before to improve retention and improve work performance. These will decrease the rate associated costs with high turnover. Voluntary turnover is a huge problem for many financial institutions especially banks (Mitchell & Lee, 2001).

The labor market nowadays is growing and changing too fast. It is the primary responsibility of the leader in the banks and other institutions to adapt to these changes and be able to make this financial institution to be more profitable. In order to be able to do this, it is crucial to satisfy the primary stakeholders in the organization who are the employees since they are the ones that detects the way forward of an institution to be able to move forward (McCrea, 2001) stated that employees of this generation change jobs frequently in search of green pasture and do not have the institutions loyalty that existed more than 30 years ago when valued employees were hired and maintained in banks and other institutions. One of the famous articles, "The battle for brainpower" (2006) also states that loyalty to employers is fading as time goes by hence companies need to raise productivity by managing talent better than it was done years back due to the fact that the hunting of talents has gone vital and global which has created demand and opportunities for most talented employees in the market

The historical accounts, indicate that the development of the current operating financial institutions and commercial banks in Tanzania have had been operating depending on the shift and change of the state's political and economic ideology. For example, in colonial period both Germany and British regimes the nature of operation of financial

institutions were based on racial stratum with white at the top management and the Indian at the middle and lower cadre, African were not even considered for employment or access to bank credits these made the few Africans who were in the financial systems like banks to be dissatisfied with the nature and the way banks were operating. (Nyerere, 1980; Nsekela, 1974).

That the above noted policy measures bonded all the policies guiding and supervising financial institutions to be supervised by the state to ensure that the resources and benefits emanating from financial institutions reaches to the commoners; and equally and fairly shared among the local community under directly intervention of the state (URT, 1967).

Whilst the state was prematurely implementing the socialism policy of 1967; and the Africanisation policy of 1960 by making sure that Africans and the commoners who were marginalised from financial institution as per capitalism and colonial standby arrangements, in late 1970s to early 1980s Tanzania faced an external pressure by International Financial institutions the International Monetary Fund and World Bank, both argued Tanzania to do away with her internal political and economic ideology therein Arusha Declaration of 1967 and Africanisation policy of 1960 at the disposal of liberalising the financial institution (see Nyerere, 1980; Nyerere, 1980a; Wangwe, 1987; Loxley, 1987).

1.2 Statement of the Problem

Ensuring that workers are satisfied has been an agenda in most countries especially developing countries like Tanzania. The association between job satisfaction and employees performance has been researched by most researchers but not in the financial institution in Tanzania, satisfied employees are identified by their working spirits which are highly motivated to reach the goals that are set by their work places. To verify any aspect of job satisfaction has always been a challenge. The Tanzania Employee and

Labor Relations Act 2004 is there to ensure the wellbeing of all employees in Tanzania by setting rules and ensure equal opportunity in Employment and prevent discrimination. Improving the working condition of workers in Tanzania Financial Institution is one of the best succession approach in the banking Industry but before doing all the employee satisfaction we better know what exactly is needed to satisfy bankers in Tanzania. From the previous studies there have not been any study in which the researcher is well aware of that has investigated on the relationship of job satisfactions and employees performance in a financial institution. Therefore the present research aims to examine the relationship between job satisfaction and employee performance in the banking industry particularly at Tanzania Postal Bank (TPB) by examining employees job characteristics to predict employees behaviours on job satisfaction.

1.3 Research Objectives

1.3.1 General Objective;

The general objective of the proposed study was to evaluate the Job satisfaction and employee performance in the current operating system in the financial institutions in Tanzania.

1.4 Specific Objectives

- (i) To examine whether working conditions improves work performance at TPB Bank
- (ii) To find out attractive package and remuneration improve work performance at TPB Bank.
- (iii) To identify whether job security and promotion enhance work performance at TPB Bank
- (iv) To propose the future of banks operation in relation to job satisfactions and employee performance in financial institution in Tanzania.

1.5 Research Questions

- (i) What working condition will improve the work performance at your bank?
- (ii) Do attractive packaging and remuneration improve the work performance at the bank?
- (iii) What are the key job security and promotion aspects that enhance your work performance at the bank?
- (iv) What is the prospect of banks operation in relation to job satisfactions and employee performance in Tanzania?

1.6 Significance of the Study

The proposed study is of significance in the Job satisfaction and employee performance in financial institutions in Tanzanians. Among other things, the study has highlight the relationship; relevance and contributions of Banks employee to improve the operation of financial institutions after privatisation policy in early 1990s to present. It has shade light on the internal policy related to personnel's recruitment procedures, succession plan and remunerations; the study has finally focus on the relevance and validity of the job satisfaction and personnel performances in sustaining the financial institutions; there after the study forecasted on the better and viable solutions towards the improvement; restructuring; review or repeal of policies and related legislations in financial sector in Tanzania.

1.7 Limitation of the study

One of the limitation as per initial research design was that the research area and sample size and populations. Initially the study was designed to take place in Dar es Salaam, after conducting as pilot study claiming the methodology finally was realized that only the time that was been allocated to conduct the study was not enough to cover the all business city of Dares Salaam, Also the resources that were allocated to cover the financial needs of the research were also limited, Another limit faced is to get all the interviewee at once hence data correction was a challenge.,

1.8 Scope of the study

The study illuminates the relationship between Job satisfaction and employee performance in the financial institution in Tanzania. However, the scope of this proposed study was to concentrate specifically on Banks in Tanzania specifically the oldest Bank in Tanzania that was Tanzania Postal Bank

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In order to have a clear locate of these study regarding the relationships among job satisfaction, employee Performance, we looked at these factors that are generally used to measure work performance these factors are Emotional Stability, Extraversion, Conscientiousness, Agreeableness, Generalized self-efficacy, self-esteem, locus of control, job complexity, and Cognitive Ability,

The surveyed literature in this study demonstrates how the financial institution in Tanzania was, and stands as vital sector to improve the employee performance by improving job satisfaction during and after colonialism, even to post privatisation. The current operating, financial institutions in Tanzania have been operating since its inception in colonial period, it was observed that it was an external phenomenon, designed to serve capitalism mode of economy; it was racially stemmed, it marginalized Africans in terms of employment and other benefits emanating from bank services (Nsekela, 1974; Nyerere, 1980). To unravel the relationship between Job satisfaction and employment performance in financial institution like banks in particular in post privatization; the Theory Review was therefore adopted and used to guide the study.

2.2 Theoretical reviews

2.2.1. Job satisfaction theories traceable to employee performance

As it was stated before, job satisfaction is the most overall concept that is simply how an individual is well satisfied with his /her job. It's also how the people feel about their job that is based on the attributes and other factors that lead to job satisfaction. The most positive comments and favourite attributes people give is another factor that can be used to see how people have about their jobs, Negative and unfavorite attitudes can mean that people are not satisfied with their jobs, these may be affected to be simply how content

an individual is with his job. Armstrong (2003). The satisfaction may be effected: one-dimensional subjective construct that representing a general view of emotional feeling that individuals may have towards their work as a whole Kalleberg (1977) and Moorman (1993). It can also be cognitive: and most objective or logically analyze for different various factors concerning the job. Cognitive job satisfaction may not include the amount of success or job happiness one may have concerning the job. The two variables differ and are not similar as we may think, they have their own direct relations and consequences through cognitive job satisfaction may help to bring about the coming about of job satisfaction in the company.

The below are the hypotheses that have been applied by other scholars to describe job performance in an institution that have been listed and tested at the same time.

2.1.1. Two-factor theory

The famous theory of Herzberg that was documented in the year (1959) that states that motivation –hygiene may have factors that may explain the satisfaction of employees or dissatisfaction. The theory has further more elaborated that specific aspects may cause satisfaction and hence motivation for the workers that may cause job satisfaction or job dissatisfactions. The author of this theory has also the opposite of job satisfactions is not job dissatisfaction rather than no satisfactions while the opposite of job dissatisfactions is not job dissatisfactions rather than no satisfactions that found on page 91 in Herzberg (2003)

These theories has clearly stated that satisfactions and dissatisfactions are not two sides of the same coin rather than a product of two different factors, that's motivation hygiene respectively. Motivation is seen as an inner feeling that drives an individual to attain his/her internal goal and that of an organization.

Motivation is those internal and external factors that may lead an individual to want to perform more than he /she is expected despite their working environment. Hygiene factors include aspects of the working environment like the office set up, inter personal

matters the internal organization policies and so forth. The factors that lead to job satisfactions are often called the motivation /motivator factors. As per Weir (1976) the following factors are the ones that were analyzed as the strong factors that determine job satisfactions.

Achievement; These including setting up working environment that helps the employee not to fail while performing their daily duties, these include letting employees to use their talents, these can be done by setting achievable goals ,standards for each position that will make sure not of the employee not to fail, also by setting up clear strategies that are achievable and letting employees to know what the goals and strategies are; each employee should receive timely all the feedbacks from the management. These will help them know the direction at which of the organisation is heading.

Recognitions; these refers to the honouring, favouring note of attention that is given to workers in an organisation after a job well done or an extremely outstanding behaviour. All workers at different levels in an organisation want to be recognized after a job well done or an outstanding behaviour.

Every worker needs to be acknowledged for their outstanding performance. A workers achievement of success has to be monumental before they even deserve acknowledgement for doing something good. Giving them publicity after finding a solution to a certain problem can be also done by a note of praise that will establish a formal recognition programs. These can be done in different ways like finding ‘the employee of the month or year’ and making reports that employees can asses at any time and not only for the management only.

Work itself; these is by helping employees to know that workers themselves to know that the work they are doing is important and at the same time meaningful, not only setting up goals but also reminding the employees that the goals that have been set are important and effective and may lead to the positive outcome for the goal achievement

and lead to the positive outcome and goal accomplishment. All success stories and accomplishments should be shared and show on how employees actions lead to the creating of difference in the company. Also to show how each employees work is important and it helps in the achievement of the organisation success, All unnecessary tasks should be eliminated that will bring about greater efficiency in the company.

Responsibility; these is taking full action of your acts these can be done by granting full authority to the employees in their daily activities by giving them full job freedom and power so that they can work in an freedom zone, as the employees grow they can be provided with extra activities by giving them challenging and meaningful work.

Opportunity for advancement or promotion:

It involves selecting employees from their current jobs or position and promoting them to a higher certificates so that they may become expertise, the process involves giving the workers permits and supporting them towards their practices to become more fruit filling individuals The main factors that involve job satisfactions or job dissatisfactions are hygiene factors as explain by the theory writer Herzberg on job satisfactions theories. They say salaries is a contrast issue but employees tend to want to be paid fair and equal to what they produce is important to them and they want to be paid when its due time, if an employee sees that he is not paid fairly it may lead for him/her to be unsatisfied.

Comparable salaries and benefits;

Having clear policies that show all the salary increments, bonuses are important to the organisation that may avoid dissatisfactions to the employees. The making of wise decision on who to supervise others is also important for employees to be satisfied because these role is difficult and may need a very good leadership skills and the ability to treat other employees equal and fair. They should be a positive feedback on the performance appraisal of staff.

Working conditions:

The working environment that the employees have in their organisation has an extremely impact on their level of satisfactions and pride for the work they do, when an office has modern equipment and facilities ,quality furniture's as well as well organized office ,well staff quarters ,security and so on these will lead to less job dissatisfaction in the company.

Company policies, administration and procedures:

A bad administration and companies policies can be a source of employees stress and frustration to the staff. When the policies are unclear and unnecessary they can lead to employee's dissatisfactions. Policies do not make a worker to be dissatisfied but not following the policies and procedures can lead to dissatisfactions also the same is true that following of companies policies can reduce the level of dissatisfactions. All policy issues should be documented (manual) and given to employees and the policies should be timely viewed.

Interpersonal relationships:

Bad relation with peer, management and your subordinates has a huge impact in the job you do, some of employee's dissatisfactions is not having a well, grounded relation with core workers, it is advice reasonable time should be given to workers to socialize with one another. Bad Relationship with managers, peers and subordinates may increase job dissatisfactions By having good time to socialize will help to develop a sense of team work and at the same time it may lead to removing some rudeness in people's behaviour and offensive behaviours and comments. All staff should be highly encouraged to live in peace and harmony irrespectively to their position they have and the culture they are used to have.

Status:

These is someone's social and economical rank in a group of people, these is defined by someone's character with the help of someone's formal position most of the time when peoples status differ it may lead to communication breakdown in the organisation, to avoid these the managers should use both formal and informal ways of communication that include verbal and non verbal communication to deliver message to the staff. The matter of status may also be considered in order to avoid the workers with high status to rule over the ones with lower status. Also individual status should not be considered when giving out duties and promotions.

Security:

The term security in the case means job security that is given to employees by the management frequent quarrels, work harassment, discrimination and so on. When an employee's feels that he has no job security he tends to be dissatisfied and hence it will hinder the growth and improvement of the organization and it will block all major possibilities of development of that organization. When the employee works hard, but faces job security indicators it only means that he or she will automatically slow down or even leave for a better organization.

2. 1.2. Affective Event Theory

This theory was developed by a psychologist Howard M Weiss and Russell Cropanzano that is according to According to Thompson &Phua (2001) the theory aims to explain how emotions and moods can influence job satisfactions, the theory also explains about the employees, internal influence that's cognitions, mental states and emotional etc. that leads to their reaction to what ever occur to their work places that will affect their performance and organizational commitment. Wage, van Dick, Fisher, West &Dawson (2006) In these works it has been explained that workers behaviour in the workplace is determined by their internal moods and emotions and cognitive bases behaviours are the predictors of job satisfactions. On top of these effective events theory says that positive

inducing and negative inducing are a factor of emotional incidences at work place and they have a psychological impact to workers in their daily job performance and the company's commitment. Rolland & De Fruyt (2003) did their research and found they are a number of theories that support this theory, like consciousness, openness, neuroticism that elaborate experience and extraversion.

Therefore feedback performance is important towards employee's daily effect. Regular reviews should be performed on daily bases in both small and medium and even large companies This type of feedback that is provided by the managers will affect the workers wants in the job that he has the satisfactions theories that can be traced in employee performance review in an organization. Also that theory states that the level that one has value like the degree of power will determine how satisfied one will become or dissatisfied when their expectations are not met.

The theory also has shown that when someone values a certain work is an indicator of how that person will be certified or dissatisfied with the job. When a worker sees value in his work it more likely he will be satisfied with the job. And when his or her expectations are met, but this or her expectations are not met he ill automatically be dissatisfied compared to the one who doesn't value facet. Too much of facet will lead to automatic dissatisfactions (Spector 1997)

2.1.3. Equity theory

The theory was done by Walter (1973) states that someone perceives fairness from his social relationship point of view. It presupposes that due to social exchange one can identify the amount of gain he/she has gained from their relationship as per the output as it refers to how someone else has put in front. As per Adam (1963) theory states that if the workers feel that there is no equity between two groups or individuals the worker is most likely to be dissatisfied and stressed at the same time, this is due to the fact that the input is not equal to the output thus the quality and quantity doesn't much in the work they perform. One of the examples of the inputs is like hard work, effort,

commitment, flexibility, personal sacrifices and the trust of the superiors. When you appear at the outputs we can ensure that an employee wants job security, salary increments, expenses, reputation, praise, stimuli and even thanks. The main corner in equity theory is all about payment and hence the major concern of equity or inequity theory in most issues of the organization. In the position in the firm the worker wants to feel their contribution and efforts are rewarded accordingly to their pay. When the worker falls

Under paid they will automatically be unsatisfied and these may bring about hostility toward the job and the company. That may bring about the lack of motivation, hence low performance. The theory is multidimensional in its nature. Example the input does not relate to the output alone rather than in the people's comparison between the ownership ratio and the ratio and the rest. From the theory, it's all about perception of the employees on fairness of input verses the output; this is done by comparing themselves with other workers from different institution in the market. From the perception and comparison and see that their input is fairly done by the outputs hence they will be satisfied, happier and motivation in the workplace. Workers will be demotivated by their work by their job in the company when perceive that the ratio of input is not beneficial than the output enjoyed by referent (Bulter, 2011).

Adam (1963) also indicated causes when an employee become well aware of any inequality, they may react and due to the tension individual tend to realize their stress by not having normal reactions just to reduce tension to themselves. The theory has identified four major mechanisms that help job satisfaction and dissatisfactions as follows.

a) Employees seeking to reduce the outcome

b) Groups can increase rewards while developing the system to accept equity and cost among its members, hence the system will evolve among the group and its members will appreciate the system.

c) When employees tend to participate in an equitable relation they are dissatisfied and distress. The theory has further reviewed that both employees that will be rewarded with too much and the other one will be given too little will all be dissatisfied. These are because the employee who feels that he has too much than he deserves will be the one who has been given too little will feel humiliated hence dissatisfactions, Most workers who feel dissatisfied tend to eliminate themselves by restoring equity.

It can be well done by distorting inputs, outputs or leaving the organization, hence the workers moral will be reached, efficiency, productivity and performance and it explains why employees see themselves the way they are by how they see the surroundings, system and teams etched in a collective manner, hence all inputs should be measured by their personal values. Schultz & Schultz (2010) added into the theory by including the behaviour responses pattern to all the situations to all situations of equity and inequity they are benevolent, which means the satisfactions when the workers are underpaid as compared to other workers, equity sensitive which is the inner believe that each worker should be fairly paid and entitled which is the believe on workers that what they receive is only due.

2.1.4. Job characteristics theory

The theory aimed to trace the workers' performance in the institution, it was written by Hackman & Oldham (1976) and Dugguh (2008) the main aim is to see how the job's characteristics affects job satisfactions and hence the effect comes to the outcomes.

The statement said that the most number of core job characteristics that affect the job outcomes and these are skill variables (this is the variation of the degree on the job requirement that is carried out in the work place, a variety of the skills at which the job requires and talent, Task Identification (is the level to which work has to require completion as a whole to identify the piece of work, this is doing the job from the beginning to the end with an outcome.

Task Significance (it's the level at which the work has helped the workers of that organisation in other departments)

Job Autonomy (is the level of the job to give the employees the freedom and independence by scheduling the work that will show the procedure to be used when working and also indicating the manner by which the work will be carried out,

Job Feedback(it's the level by which carrying out the work activities needs that are required by the job result that will be obtained and performance. The core job character has impacts on three psychological states experience meaningfulness, experienced responsibility for the job outcome and the knowledge of the actual outcomes of the job activities (job satisfactions, absenteeism, work motivation)

The theory has recognized that core characters have no effect to employees in the same way, but it affects, most to those who are in the growth-need strength, employees that desire to achieve a sense of psychological growth in the work. Basin on the process, a Motivating Potential Score (MPS) - an index of how likely a work is to affect workers attitudes and behaviours – will be calculated using the formula: Where: MPS = Motivator Potential Score SV = Skill Variety TI = Task Identity TS = Task Significance AU = Autonomy FB = Feedback The formula explains that statement by Steel (2012) that work has higher in motivating potential will be also high on at least one of the three factors (SV, TI, and TS) that will lead to experienced meaningfulness, and also must be higher in both autonomy (AU) and feedback (FB). Steel further states that if a job is high on MPS, the job characteristic theory imagines that motivation , job satisfactions and performance can be positively affected and the possibility of negative outcomes like absenteeism and work turn over will be low.

The factors that affect job satisfactions is also environmental, psychological and individual factor, the factors that may relate to environment are communication and employee recognition as per Kraye & Westbrook (1986) and those that may relate to individual are emotional, personal and genetically Core & Morgan (2002) the ones that are psychological based include one life, family and the community Wright & Cropanzano (2000). These factors are briefly elaborated. Communication is the

number one most important factor in job satisfactions. It may be over loaded, under loaded or even superior staff type, good communication is key to most employee in the modern working environment. Hence having a communication personal is important for the development of the firm, all demands can be seen as a communication load, its complexity of communication process and its input should happen in a particular time frame. Workers in an organisation at one point they may face communication overload or under load.

The communication overload can happen when an individual receives too many messages during a short period of time hence unprocessing of information or when the worker gets too complex messages that are difficult for them to interpreted that's when we have more inputs than out puts, then the person will be overloaded, communication under load is when the message or inputs are sent below the employees ability to process them.

Thus when an individual has no enough input on the job and unsuccessful in processing the inputs that person is likely to be dissatisfied. Superior subordinate communication is another important influence of job satisfactions in a company; the manner that workers perceive certain behaviour will positively or negatively influence job satisfactions. Behaviours like facial expressions are communication behaviours, eye contact, body movements and vocal expressions etc are superior relationship.

The non verbal communication from the top management can increase interpersonal intrusion with its subordinates that impact job satisfaction. In times when non verbal communications appear to be more important than even verbal communication, managers who apply non verbal communication immediately can open communication lines and friendly means of communication will likely receive positive feedback. But the manager who isn't socially with his subordinates is likely to get negative responses and will make employees; employees derive satisfactions from a job with the company that may be effective in the efficiency of human resource management best practices.

Employee recognition programs and other extent of the financial rewards should not only be based on praise, gifts and points, but it should change the organizational culture

in order to meet the goals by improving the initiatives while connecting people to the organization. The above technique has been seen as the best ways to recognize the employees and reduce worker retention while positively influence the financial situation. The emotional and moody part of all the individual attributes in job satisfactions.

Weiss Cropanzano pointed that most moods tend to be longer lasting but have an uncertainty; this is why emotions are short lived and have a clear objective and cause. Moods can bring about the overall job satisfactions while, but also positive and negative emotions also lead to the overall work satisfactions Brief & Robertson (1989) and Weiss & Nicholas & Daus (1999).

Most emotions management needs the conscious and the unconscious minds efforts to maintain the increase while decreasing more aspects that lead to emotional use. The research shows genetics have an influence because of the role of its intrinsic success and challenges facing extrinsic environmental aspects like working conditions that will lead to job satisfactions. Research by Brief & Weiss (2002) shows the importance of negative affectivity and positive positivity. Negative affectivity can relate strongly into the personality trait of neuroticism.

A person who is great in negative affectivity is more prone to view less work satisfaction. Positive affectivity can review for the someone's of extraversion. Hence, those who are most in positive affectivity are more prone to be satisfied with their lives they live and the jobs they do.

Alienation and locus of control are the most two individual factors that are commonly related to work satisfaction. Workers that have an internal locus of control may feel alienated can mostly likely to be satisfied with the work the extend of work involved and work commitment. A meta-analysis of 135 studies, for instance, of job satisfaction which realized that the is a positive connection among internal locus of control and work satisfaction (Schultz, Schultz & Duane, 2010). The aspects of an individual's life are like the society, job and family, etc. is identified by the general effectiveness of a person's psychological functioning that may have an impact on work satisfactions. The

psychological well being can be categorized into three meanings, that's the phenomenological event that may influence emotional aspects and it reflects to an individual's life. Wright & Cropanzano elaborated that it's a worldwide analysis that is important for work satisfactions that may focus on both work satisfaction and job performance. Some of the job satisfactions theories that may be useful for further researchers' that will focuses on job satisfaction are Disposition theory, Opponents process theory and others Despite that the theories could be used for other researchers.

Employee Performance

The term performance is a multiple dimension constructs. It can be viewed as the record of someone's achievement (Brief A.P 2002) said that performance Is that thing that an individual leaves behind after accomplishing a certain duty. Performance despite from being an outcome it's also about what has been achieved Campbell (1990) that believes that any performance is a behaviour, hence from these researches the term performance is both a behaviour and an outcome, due to the reason that behaviour comes performance and transformed performance that are drawn from an abstract hence result. From implies that are managed the performance of groups or individual are both inputs and outputs that need to be considered.

Hence worker's performance is always related to events of workers and who the events are managed. Campbell, McHenry & Wise (1990) said that workers performance includes that number of observed characters that people tend to do in their workplaces that much to the goals of the company. (Armstrong M, 2003) insisted that job employees performance must focus on behaviour and not the outcome. Even though Motowidlo, Borman & Schmit (1997) said that instead of considering the worker behaviours only, also the factors like should be emphasized consistent while dominant methods should be used to measure work performance and performance rating.

Even though this factor that are commonly used in performance rating differ as per Campbell et al who said that they should look further due to the fact that the first cannot represent the best fit when it is rated. In the recent times further more tools have been

developed to measure work performance. They have been many efforts to measure employee performance and the issues vary due to the how careful and distinctive is conceptual with the result or cognitive of work satisfactions. The following example, other academicians have used the Brief Index of Affective Job Satisfaction (BIAJS) method while others can use the Job Descriptive Index (JDI). BIAJS is a 4-item overtly affective measure of general affects job satisfaction that may measures things like: the inner consistence, timely stability, work levels and so forth.

JDI Job satisfactions theory

The theory measures the job satisfactions by measuring the cognitive job satisfactions factors like promotion opportunities, coworkers and pays plus the job its self, according to (Smith, Kendall & Hulin, 1969).

Other items that can combine the mentioned include quality of job (input), quantity of job (output), timely management, goal setting, punctuation and reducing the cost of the materials, money, information, energy and people, also interpersonal skills and compliance, morale anxiety and absenteeism.

2.3 Matter related to the Problem-Empirical Evidence

2.3.1 Job Satisfaction and Performance

Always job satisfactions leads to high performance/productivity, companies responsibility, physical and mental well being that will lead for a worker to work with a well grounded mood that will give them room to learn more techniques and hence promotion in their performance. Coomber and Barriball (2007) shows that the outcome of job satisfactions that driven from job performance thus to the availability of many aspects that reward should be among the contributing factors that enhance job performance Internal rewards system are mostly influenced by internal outcomes and external rewards are favoured by gratitude. All awards are due to satisfactions that lead to work performance. Theories that do not support it are two, but the last one does

support the statement that awards do not only increase workers' performance but also has an impact on job satisfaction. (Core & Morgan 2002)said that the greater level of motivation towards a job, the higher level of accomplishment of the job and it will make the human resource to retain the employees that have performed well.

2.3.2 Factors influencing Employee Job Satisfaction

Workers will feel satisfied when they feel that the amount of rewards they receive do much with the work they do in a company, these does not necessarily mean the amount of money they receive but rather than the amount of respect they get in their treatment and the rewards they get are the same rewards their colleagues get who have the same skills and education. Gerald and Dorothee (2000) said that we have various factors that influence job satisfactions and job character which include the job overload and time pressure, the occupation behaviour, company's character, background character and individual characters.

2.3.2.1 Financial rewards

Pay, promotion, supervision relating to the employees, the work itself and all the promotion Opkara (2002) In these factor pay is very crucial factor another research said that there is a relationship between equality compensations and work performance Human capital investments is mainly influenced by compensations the companies that want to attain new job satisfactions to workers. The amount of financial compensations that a person gets after working is known as pay, compensations should be fair and equitable All enumerations and earning is a cognitively multi dimensional indicator in work satisfactions.

Lutheran (1998) stated that salaries do not only attain workers basics need, but are important to satisfy people's highest needs of satisfactions, in most cases, people most important reward they can receive is the pay they get, these means money can improve work and performance, pay and other benefits are very sufficient for the highest level of performance. It is an important level to measure performance and job satisfactions.

According to (Luthan 1998) said that the number one factor to why people work is to get paid to get financial security, and it's their primary source of income, though some of them they work due to status within the company and society at large. Naturally, workers always wish for the payment system that is fair, unambiguous and that goes hand in hand with their expectations that according to Robbins (1988)

Okumbe (2001) shows that when determining compensation level a company should put in mind that prevailing market shares to be able to enable fairness and to provide equality in the company. He elaborated that organization should not have indifference on its rates compared with other organizations to ensure equity and fairness will compensate its workers. The is to mean that when workers are paid well, it helps them to be able to attain their daily needs and it will make them to be able to concentrate on their jobs and accomplish their task that according to Ravinder (1977)

Thorpe and Homan in their study in public sector managers discovered that pay levels have an effect on work satisfaction, the workers in the public sector who compare their salaries with those of private sector employees they end up by experiencing lower levels of work satisfactions.

Spector (1997) said that money in terms of cash will always remain as the most preferred motivation strategy. Also money is the best method used to motivate industrial workers that lead them to achieve greater productivity, that according to Frederick Taylor and his scientific management associates. The establishment of an incentive wages method was a way of motivating employees to attain the great performance and have committed to the work they do hence satisfactions. Cash has signification motivation, strength in a way that it shows intangible achievements such as power, prestige and security and the feeling of accomplishment and achievement. Prefer (2005) elaborated that motivation in kind of money is through the process of work choice. It is shown that money can retain and attract workers to work hard hence greater

performance. According to seek (1996) documented that most managers tend to use money to punish or motivate workers, and most of the time it is done through the process of rewarding workers who have great productivity and giving them fear of losing their work due to poor performance. But the inner desire to be promoted at work and earn more is another motivational factor to employees.

According to Gagne and Deci (2005), stated that cognitive theory shows how pay increase motivation. They also said that incentive pay may have a negative effect on intrinsic motivation. Another design of rewarding system is when workers are paid fairly. Workers may tend to make judgment while comparing their pay with their co-workers or basing on similarities like the company's status that according to Greenberg (2007)

It was found out that job satisfactions are highly influenced by financial rewards. The results are largely influenced by the sense that most workers are surrounded with the society that use and need money to solve their daily needs and money is used to show the value of someone in the society. Hence the higher the financial rewards the less the worries on financial status and this will enhance their self esteem to the organization.

2.3.2.2 Development Opportunities

Workers training given them a platform to increase workers' knowledge and the abilities that will be used for the efficiency of team work and at individual levels. 15workers that will be given self-development training they will increase their abilities of job satisfactions than the ones with no such trainings Saks (1996), career improvement in an organization is an approach that will be taken to accomplish the workers' goals and the business needs in the agency workforce development as per Luthan (1998), the researcher has shown that career is due to enable workers to be ready for future work opportunities and goals for an effective workforce.

As for Gagne and Deci (2005) the development of an institution depends on the benefits of the workers that involve increasing of the worker morale because training will increase workers confidence and self motivation while decreasing the cost of production Through the best and economical usage of materials and equipments that will reduce wastage. Also by training of workers it will reduce the workers turn over that is influenced by improved of security at work place. Trainings will improve change management by improving the understanding and well involvement of workers in the management change process.

Therefore workers' development is very important for increasing the performance at both company and individual level. It has also helped to minimize the gap between what should happen and what is happening between the target and the real levels of performance. Workers tend to reserve, the cost and extend of tangible business returns just after training and the identification of skills as a key aspect in the shaping of organization's competitiveness.

Eisenhardt (1988) said that economic and technological trends that pace innovation, change and development are growing faster year by year and it is the outcome of training and development is so relevant that a company and individual stakeholders must take into consideration.

The aim of training is to improve knowledge and skills while changing attitudes and behaviours. It's the potential motivation factor that leads to most possible achievement at a company level and individual level, Technological changes may need workers to have the abilities, skills and knowledge to be able to attain production skills.

As per Gagne and Deci (2005) also trainings can achieve morals due to that when employees receive trainings they will confidence and motivation, productions lower cost as the elimination of risks because training helps workers to reduce bad usage of materials and equipment that reduce and avoids wastage, creates low turnover through the sense of security at work place, also it reduces absenteeism.

Management changes are due to training and increasing understanding to staff in the change process that will give the skills and abilities needed that will adjust to the new

environment by giving recognition, increasing responsibilities and the possibilities of additional pay and promotion. These give a feeling of individual satisfactions and achievement and increases opportunities on career progress to improve the quality of employees.

2.3.2.3 Working conditions

Workers satisfactions are affected by working conditions, 'if individuals work is clear with a friendly environment it will make it easier for employees to come to the office, when it is the opposite employees will find it hard to accomplish their work. It was referred that ' the extent to which the work gives an individual stimulation task, individual growth, chances for learning and the ability to be accountable for the outcome' that's according to (Greenberg 2007) Work matching with the competency are mentally activated by workers.

James (1991) stated that extremely good or extremely bad working conditions have a significance role on job satisfactions, in addition, workers will complain about job conditions are always accompanied by giving out the problems. Jobs' condition as a role and effect on workers satisfactions and at the same time it's influenced by the quality of the physical environment by which it fulfils in their work despite the levels of work is physical or cognitive it has to be performed in an environment that include physical and the social aspects, satisfactory job condition involves appropriate lighting, noise, work space an all usability related items.

Fernandez Alles (2002) said that one of the ways to increase performance is by having an Ergonomic design office, management has to have new concepts of office designs. Office designed of Ergonomic may add to the company's performance. It's important for the management to have a new design in the office to improve working efficiency. It's the duty of the management to have ergonomically designed workplaces to increase efficiency these will contribute to workers well-being and support workers work tasks by being adaptive to change and flexibility in workspace.

2.3.2.4 Empowerment and Participatory

Involving of workers in management levels and decision making in policies making, goals to be achieved and strategies is participation. Job satisfaction for workers is related by understanding the company's values, goals and policies this should make managers to be able to involve workers in decision making stages. Kuo, et al., (2010) said that for employees to be satisfied it requires things like job redesigning and workers' self-governed these increases loyalty to the company. (James 1991) stated that workers should be involved in the company's events to improve work satisfaction levels. On the other hand, empowerment includes creating values to workers to be able to perform their work independently without frequent intervening from their supervisor (Ampofo-Boateng, et al., 2007). Empowerment is on individual believed in his/her abilities to employ choices. The aim of workers empowerment is to have individual and company's performance that helps workers to achieve their goals by allowing the workers to be part in the decision making process, these are by workers to think about their own job challenges and being in a position to solve them. To promote expertise empowerment is the best strategy to do it as it gives room for a safe environment within an employee can acquire skills. it provides an opportunity to use the new skills that helps to have the value of self development. It is considered as a safe way to promote skills and is an effective strategy for managing knowledge by provision of information system and supporting new technological experts by enhancing the decision making responsibility to be taped into workers. Greenberg (2007) stated that clear policies and procedures have an impact in helping workers to have a clear understanding of the company's goals, the contract ambiguity can cause dissatisfactions and hence the frustration of workers; the both private and public sector generates workers satisfactions as a greater level of employees empowerment and participation that may be contributed by the senior management ((Brief & Robertson 1996). Viewed empowering workers include decision making from the lower levels of the company; worker involvement has information

sharing and workers' relationship. Quality improving has many gurus as a primary the involvement of well empowered worker relations.

Quality improved plans include by some gurus that emphasize primary involves of empowered workers. Many workers include system without empowerment fail that regardless of the companies effort to have systems in place, brainstorming sessions and regular meetings or not effective Without clear and documented support and contribution of workers, a successful management implementation cannot be accomplished by companies leaders alone in the, the organizations must give importance instructions of the organizational culture from its tradition structure that helps management to have empowered workers. When public companies use leadership development and other training activities for its managers, they will have to include participative decision-making and workers-empowerment techniques as a key constituent of the programs.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research approach and Design

A research design according (Kothari, 2011) is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose. It is a conceptual structure within which research is conducted (Kothari, 2011; Hennink, 2013). Therefore this study has employ a case study design due to the in-depth examination of the relation that was their between Job satisfaction and employee performance at Tanzania Postal Bank.

There are three main research approaches used in research which are Qualitative, Quantitative and mixed approach. Therefore this study has employ mixed approach, where both qualitative and quantitative methods has been used. According (Patton, 2002) qualitative approach aims to answer questions about '*what, how or why*' and Quantitative deals with numbers. Therefore these study has answer the question of what happened, how the policy changed and why job satisfaction and employees performance is virtual in financial institution.

3.2 Population of the study

Sample according to (Kothari, 2011) is a selected respondent; while the sample size is the total number of items to be selected from the universe to constitute a sample. The sample of this study was drawn from the sample population of the one selected commercial bank available in Dar es Salaam which its headquarters are found in Kinondoni district. The sample has included Bank practitioners like Human Resources Management; Bank tellers; Administration and credit officers However, the number of sample to be reached will depend on the information and data saturation.

3.3 Sample size and Sampling techniques.

The sample size that has been used in this study has include 35 respondents from Tanzania postal bank Kijitonyama branch and Head Office. The 15 respondents are a

total number of staff employed at the branch and the 20 respondents has been samples from the head office.

Sampling Technique are the methods used to draw the sample size of the targeted population. (kumar, 2002) the study has 1 Director of the Human Resources Management(DHRM) and 35employees from Head office and Kijitonyama branch.

3.4 Data Collection Methods and Instrument

In this study we have three methods which have been involved in collection of data which are desk top survey, interview and personal observation. While the instruments are secondary data review; questionnaires and field observation

Desktop survey;- has been employed to collect secondary data; secondary data to be consulted that have included all publications related to financial institutions in Tanzania, financial rules, laws and regulations ;national financial policies, national publications, national statistical information's from difference sources such as visitation of libraries, financial institution documentations for example BOT documentations, economic survey; also sources like internet, newspapers, bulletin, journals and magazines

Questionnaires;- These has been employed to the employees of Tanzania Postal Bank Kijitonyama branch and head office .The questionnaire had closed and open ended questions.

In-depth Interviews ;-these has been employed to collect primary data's through face to face interview by using open ended questions to senior officer like the Director of Human Resources Management.

Observation;-the researcher has an advantage of being part and parcel of the financial institutions in Dar es salaam, these has given her the advantage to access ,observe and evaluate on the group the implementation of the written policies and its applicability in the financial institution..

3.5 Data Analysis, Interpretation and Presentation

Data were analysed using both Qualitative and quantitative ways of analysing data. In qualitative we analysed the interview by the use of direct quotation where data were transcribed, coded by tags and for quantitative method we used tables to get the percentage and frequency by using SPSS (Statistical Package for Social Sciences). Data interpretation is the identifying of the core meaning of the data, the data in these study were interpreted by the use of percentage and where by the data that had the highest score was considered to have a strong merit than the ones that scored less. All the data were presented by the use of tables and explanation. In this study mixed data analysis technique has been applied to analyse each data that has been collected from the research objectives. The prospect data that has been acquired from the interview in the study is analysed by using thematic analysis method and techniques and the data used technique is used to identify; analysis and report based on the patterns (themes) of the data obtained. (Braun, 2006) The qualitative data has been presented in the form of direct quotations.

3.6 Addressing issues of Validity and Reliability

The validity of these study has been insured by conducting a pilot study in the mid of May 2018 before the commencement of the study and triangulation technique with search a multiple data collection using a case study at Tanzania postal bank to check the clearness and coherence for the questions prepared for data collection.

3.7 Ethical Considerations

All the ethics has been used during the planning and conducting this research. The researcher has secured all the necessary documents from Mzumbe University and also the researcher has secured a research permit from the Head of Human Resources Management at Tanzania Postal Bank. All the data collection have been done with the concept of all the respondents after being informed of the purpose of this study and they

were be given a choice to participate or not. All my respondents' privacy of them and the information they give is a priority to my study.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF THE FINDINGS

4.0 Overview

The main aim of this chapter is to provide the research findings and its discussion based on the specific objectives of the study. The chapter analyses and discusses the results of the data obtained from the field. The study was primarily conducted to examine job satisfaction on employees' performance at financial institution a case study of TPB Bank

4.1 Demographic Characteristics

Table 1-Demographic Responses

Characteristics	Frequency	(%)
1.Rank of Respondent		
Teller	4	16
Credit officer	4	16
IT officer	2	8
Sales executive	3	12
Branch Manager	1	4
Operation officer	7	28
Bank officers	2	8
Customer care	2	8
2.Tenure		
Permanent	22	88
Contract	3	12
3.Gender		
Male	14	56
Female	11	44
4.Age		

Less than 30	16	64
31-39	8	32
41-49	1	4
5.Marital Status		
Single	12	48
Married	13	52
6.Bank service		
0-4	15	60
5-10	6	24
11-15	3	12
16-Above	1	4
7.Education		
Bachelor	22	88
Masters	3	12

The study respondents are distributed in different groups such as Teller, credit officers, IT officers, Sales Executives, Branch Manager, Operation Officer, Bank Officers, and Customer care officers all from TPB Bank in their two branches Kijitonyama branch and the head office.

It was found out that Out of 100% of the employees at TPB Bank 16% were teller, 16% were credit officers, 8% were IT officers, 12% were sales executives, 4% were branch managers, 28% were operation officers, 8% were bank officers, and 8% were customer care officers. These imply that operation officers, tellers and credit officers are the highest number of workers because they make a total of more that 50% of the office, even though each group does not consume 50% of the total number of employees.

It is shown that out of 100% employees at the two branches of TPB Bank we found that 88% of the employees are permanently employed while the remain 12% are based on contract employment. These show that more that 85% of the respondents were permanently employed.

Also, it was shown that more that 56% of our respondents were male and the remaining 44% were female and these indicate that more workers are male and few are female, hence it is encouraged to employee more female to fit gender balance

It was also detected that in the two TPB Bank branches we had 64% of the respondents were under 30 years, 32% was between the age of 31-39 years and 4% was between the age of 41-49years. These imply that the bank has a lot of youth who are under 30 years hence they should be treated with the youth perspective.

The marital status of the respondents in the two branches whereby 48% of the respondents are single and 52% of the respondents are married. These imply that most of the respondents are married hence they have families to take care of them.

We have the number of services of our respondents in percentage and frequency, 60% of our respondents have less than 4 years of working experience, 24% have between 5-10 years of working experience, 12% have between 11-15 years of working experience and 4% have more than 16 years of working experience.

And the level of education of the respondents was 88% of the respondents are Bachelor degree holders, 12% are Masters Degree holders as shown below

4.2 Job satisfaction Indicators

4.2.1 Working conditions

This question was asked of the respondents in order to measure whether working condition improve work performance at the bank., and the follow were the results as shown in the tables below. The respondents were asked to indicate their level of satisfaction whether they were extremely dissatisfied, dissatisfied, neither satisfied nor dissatisfied and extremely satisfied.

4.2.1.1 Office space

The respondents were asked the question where they were satisfied with the office space and their answers were as follows in the table below

Table 2-Office Space

Character	Frequency	Percent
Neither satisfied nor dissatisfied	7	28.0
Satisfied	10	40.0
Extremely satisfied	8	32.0

Total	25	100.0
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The table above shows the level of satisfaction of employees in the bank in the office space and it was found out that No one was extremely dissatisfied, No respondent was dissatisfied, 40% are satisfied, 28% are neither satisfied nor dissatisfied and 32% are extremely satisfied with the office space they have at TPB Bank. These imply that most workers are satisfied with the office space.

4.2.1.2. Working tools

The respondents were asked about their level of satisfaction regarding working tools and their answers are shown below.

Table 3-Working Space

Characteristics	Frequency	Percent
Neither satisfied nor dissatisfied	3	12.0
Satisfied	16	64.0
Extremely satisfied	6	24.0
Total	25	100.0

The table above shows the amount of respondent that answered the question that dealt with working tools like stationeries, photocopiers, printers, internet where 12% were neither satisfied nor dissatisfied, 64% was satisfied nor 24% were extremely satisfied. These imply that more than 50% were satisfied with the working tools in the bank.

Table 4-Accommodation

Characteristics	Frequency	Percent
Extremely dissatisfied	5	20.0
Dissatisfied	5	20.0
Neither satisfied nor dissatisfied	5	20.0

Satisfied	4	16.0
Extremely satisfied	6	24.0
Total	25	100.0

The table above shows the number of respondents who answered the question of if they are satisfied with housing allowance and 20% said they were extremely dissatisfied, 20% said they were neither satisfied nor dissatisfied, 16% were satisfied and 24% were extremely satisfied. These imply that most workers are extremely satisfied with their house allowances.

4.2.1.4 Health service Respondent

The respondents were asked whether they are satisfied with their health service that is provided by their bank and their answers were as follows

Table 5-Health Service

Character	Frequency	Percent
Neither satisfied nor dissatisfied	4	16.0
Satisfied	11	44.0
Extremely satisfied	10	40.0
Total	25	100.0

The above table shows the number of respondents in percentage and frequency where 16% are neither satisfied nor dissatisfied 44% are satisfied, 40% extremely satisfied. This shows that most workers are satisfied with the health service provided by the bank.

4.2.2. To find out attractive package and remuneration improve work performance at TPB Bank.

4.2.2. Am Satisfaction of payments compared to other employees in the bank.

The respondents were asked this question and the following are their responses as shown in the table below

Table 6-Pay Related to other employee

Character	Frequency	Percent
Dissatisfied	4	16.0
Neither satisfied nor dissatisfied	6	24.0
Satisfied	10	40.0
Extremely satisfied	5	20.0
Total	25	100.0

The table above shows the number of respondents that is satisfied by the payment they get compared to other staff at the same bank 16% are dissatisfied, 24% are neither satisfied nor dissatisfied, 40% are satisfied and 20% are extremely satisfied. This implies that most employees are satisfied with the payment they get compared to their fellow employees.

Table 7-Pay Related to other employees outside the organisation

Character	Frequency	Percent
Dissatisfied	2	8.0
Neither satisfied nor dissatisfied	10	40.0
Satisfied	9	36.0
Extremely satisfied	4	16.0
Total	25	100.0

The table above shows that that 8% are dissatisfied with the pay they get compared to other banks, 40% are neither satisfied nor dissatisfied, 36% are satisfied and 16% are

extremely satisfied. These imply that most workers are neither satisfied nor dissatisfied with the payment they get in the bank compared to other banks.

4.2.2.3 Rewarding system Respondent.

The respondents were asked the question if they were satisfied with the rewarding system in the bank and the answers were as follows.

Table 8- Rewarding Satisfaction

Character	Frequency	Percent
Neither satisfied nor dissatisfied	6	24.0
Satisfied	13	52.0
Extremely satisfied	6	24.0
Total	25	100.0

The table above shows that 24% of the respondents are neither satisfied nor dissatisfied, 52% of the respondent are satisfied and 24% are extremely satisfied with the rewarding system done by the bank compared to the effort they put into the job. These imply that most of the respondents are satisfied with the reward system that it is fair.

4.2.2.4. Additional Income Respondents

The respondents were asked if they needed extra income to make it to the end of the month and their answers were as follows as shown in the table below.

Table 9-Additional Income

Character	Frequency	Percent
Dissatisfied	1	4.0
Neither satisfied nor dissatisfied	8	32.0

Satisfied	8	32.0
Extremely satisfied	8	32.0
Total	25	100.0

In the table above 4% of the respondents are dissatisfied, 32% of the respondents are neither satisfied or dissatisfied, 32% are satisfied and 32% are extremely satisfied. These imply that most of the workers are neutral on this question some were neither satisfied nor dissatisfied, some were satisfied and some were extremely satisfied.

4.2.2.5 Salary Increase Respondent

The respondents were asked whether they needed regularly salary increase in the organization and their response were as follows.

Table 10-Salary increase Response

Character	Frequency	Percent
Dissatisfied	4	16.0
Neither satisfied nor dissatisfied	7	28.0
Satisfied	9	36.0
Extremely satisfied	5	20.0
Total	25	100.0

In the table above it shows that 16% of the respondent said that they are dissatisfied with the salary increase, 28% said they are neither satisfied nor dissatisfied, 36% said they are satisfied and 20% said they are extremely satisfied. These imply that most workers are satisfied with the regular salary increase in the bank.

4.2.2.6 Remuneration Respondent

The respondents were asked if they are satisfied with their remuneration and their answers were as follows in the below table.

Table 11-Renumeration Responses

Character	Frequency	Percent
Extremely dissatisfied	4	16.0
Dissatisfied	1	4.0
Neither satisfied nor dissatisfied	5	20.0
Satisfied	11	44.0
Extremely satisfied	4	16.0
Total	25	100.0

The table above shows the percentage and frequency of respondents were 16% respondents were extremely dissatisfied, 4% were dissatisfied, 20% were neither satisfied or dissatisfied, 44% were satisfied and 16% were extremely satisfied. These imply that the most workers are satisfied with the remuneration process of the organization.

4.2.3. To identify whether job security and promotion enhance work performance at TPB Bank

4.2.3.1 Job Security, Respondents

The above question was asked to answer whether they are secured with their jobs and their answers were as follows in the below table.

Table 12-Job Security Response

Character	Frequency	Percent
Neither satisfied nor dissatisfied	10	40.0
Satisfied	12	48.0
Extremely satisfied	3	12.0
Total	25	100.0

The above table shows the percentage of respondents that are secured with their jobs at TPB Bank, where 40% are neither satisfied or dissatisfied, 48% are satisfied nor 12% are extremely satisfied. These imply that most of the workers are secured with their job

4.2.3.2 Job maintenance

The respondents were asked if they are able to maintain their present job and the answers were as follows as presented in the table below.

Table 13- Job Maintenance

Character	Frequency	Percent
Neither satisfied nor dissatisfied	9	36.0
Satisfied	14	56.0
Extremely satisfied	2	8.0
Total	25	100.0

The above table shows the percentage of respondents that are secured with their jobs were 36% said they are neither satisfied nor dissatisfied, 56% are satisfied and 8% are extremely sure to maintain their jobs. These imply that most workers are sure to maintain their work.

4.2.3.3 Job steady employment Respondents

The respondents were asked if their jobs provide them with empowerment and their responses were as follows in the below table.

Table 14-Job Steady Employment

Character	Frequency
Dissatisfied	2

Neither satisfied nor dissatisfied	5
Satisfied	10
Extremely satisfied	8
Total	25

The above table shows that 8% of the respondent are dissatisfied, 20% are neither satisfied nor dissatisfied, 40% are satisfied nor 32% are extremely satisfied. These imply that most workers are satisfied that their jobs steady employment.

4.2.3.4. Promoted as you perform Respondents.

The respondents were asked if they were promoted as they perform and the following were their answers as presented in the below table

Table 15-Promotion Response

Character	Frequency	Percent
Extremely dissatisfied	1	4.0
Dissatisfied	1	4.0
Neither satisfied nor dissatisfied	9	36.0
Satisfied	12	48.0
Extremely satisfied	2	8.0
Total	25	100.0

The table above shows the responses of workers at TPB bank regarding how they are promoted according to how they do their work, 4% extremely disagreed, 4% disagreed, 36%neither agreed nor disagreed, 48% are satisfied while 8% extremely satisfied with how they are promoting. Most of the workers said that they are satisfied with the way they are promoted as they perform in the organization.

4.2.3.5 Promotion considers your working years Respondents

Table 16-Promotion considers Working Years

Character	Frequency	Percent
Neither satisfied nor dissatisfied	7	28.0
Satisfied	16	64.0
Extremely satisfied	2	8.0
Total	25	100.0

In the table above show that 28% of the respondents neither agreed nor disagreed that promotion considers the number of years an employee has worked, 64% are satisfied that promotion considers the working years, 8%. These imply that most workers are satisfied with the promotion is based on your number of years working and not the skills and performance an employee has

4.2.3.6 Chances to go ahead

The respondents were asked the question if they have a chance to get ahead in the organization and below are their answers as presented in the table below.

Table 17-Chances of getting Ahead

Character	Frequency	Percent
Dissatisfied	2	8.0
Neither satisfied nor dissatisfied	7	28.0
Satisfied	13	52.0
Extremely satisfied	3	12.0
Total	25	100.0

The table above shows 8% of the respondents disagree that they have a chance to get ahead in the organization, 28% neither agree nor disagree, and 52% are satisfied that

they will get ahead in the company, while 12% are extremely satisfied that they will get ahead with the organization. These imply that most workers are sure to get ahead in the organization.

4. 2.4 PERFORMANCE MEASUREMENT

4.2.4.1. Work space influence performance

The respondents were asked the question if they their office spaces were to be improved will it increase their performance and their responses were as follows.

Table 18- Working space influence Performance

Character	Frequency	Percent
Moderately agree	13	52.0
Agree	11	44.0
Total	24	96.0

The above table shows that 55% moderately agreed, 44% agreed that if their office space should be improved it will increase their performance. These shows that office space has an impact to increase employee performance in the bank

4.2.4.2. Allowances improve performance

The respondents were asked if they were given more allowance by the bank it will improve their work performance and their answers were as follows.

Table 19-Allowance improves Performance

Character	Frequency	Percent
Disagree	4	16.0
Moderately agree	10	40.0

Agree	6	24.0
Strongly agree	4	16.0
Total	24	96.0

The table above shows that 16% disagree, 40% moderately agreed, and 24% agreed, 16% strongly agreed. These means that most workers agreed that allowances will improve their working performance; hence it is important for the organization to give more allowance to its staff.

4.2.4.3 Remuneration improves employee's performance responses

The responses were asked the questions that if their remuneration improves their working performances and the following were their responses.

Table 20- Remuneration Response

Character	Frequency	Percent
Disagree	1	4.0
Moderately agree	8	32.0
Agree	13	52.0
Strongly agree	2	8.0
Total	24	96.0

The table above shows that 4% disagreed, 32% moderately agreed, 52% agreed, 8% strongly agreed. More than 50% of the respondents agreed that remuneration once improved their performance in the bank. So that remuneration should be considered in order to improve performance.

4.2.4.4 Job security improves Performance Responses.

The responses were asked about whether having job security will improve their performance and the following were their response

Table 21-Job security response

Character	Frequency	Percent
Disagree	2	8.0
Moderately agree	11	44.0
Agree	9	36.0
Strongly agree	2	8.0
Total	24	96.0

The table above shows that 8% of the responses disagreed, 44% moderately agreed, 36% agreed, 8% strongly agreed, These means that most of the employees agreed and moderately agreed that the more they are secured with their jobs the more they will perform better in the bank.

4.2.4.5 Promotion leads to performance Responses

The respondents were asked if the more they will be promoted, it will lead to their performance and this was their response.

Table 22- Promotion leads to Performance

Character	Frequency	Percent
Disagree	1	4.0
Moderately agree	5	20.0
Agree	13	52.0
Strongly agree	5	20.0
Total	24	96.0

The above table shows that 4% disagree, 20% moderately agree, 52% agreed, and 20% strongly agree. These means that more that 50% agree that the more promoted they are, the more they will perform in their work in the bank.

4.3 Interview Findings

As it was seen in the previous chapter that the Tanzania Postal Bank is among the oldest banks that are fully government owned that are still operating and serving the people of Tanzania, in list of Bank of Tanzania TPB bank is among the performing banks in the country and it has more than 120 branches countrywide. Due these I had an interview with the Human resource manager to know more about the banks roots and procedures that helps it to be in the list of performing banks in the country while other banks are being shut down due to lack of capital and non-performing loans, also some many banks have a high turnover of its employees. During the discussion that was done by a one to one interview it was found out that the reason of the success of the bank is that they are very well structured human resource management in the bank. “As it is known that this bank was founded many years ago, hence its roots and structures go back before independence” said Mr Seseja the Human Resources Director.

He added that “To ensure that our employees are well satisfied with the job it is a priority for the human resource department to allocate workers according to their professionalism and the kind of work they have applied to So in TPB Bank an accountant will work in the accounting department and will be given work according to his/her profession” from the above statement I discovered that this has helps the workers to be happy and satisfied with their jobs. Also, it the bank has modern branches that help workers to work comfortably and perform effectively. Mr Seseja said that “as you have seen the way our branches are located they are very beautiful and attractive, hence it is another motivation factor to our staff”

Another thing that was observed is that they level of job security is high in the bank, workers are well secured with their jobs hence they are sure that they can't lose their jobs without a proper disciplinary process, this question was also asked to the human resource manager and he said that ‘ the bank is full owned by the government hence the level of job security is high’ Also it was also found out that management system operates under the labour law act of Tanzania hence it ensured more room for justice for the workers at the bank. Also the workers are secured with their jobs because they have

insurances like health which enables them to be treated with their families in their working time with the bank. Also their pension funds are paid monthly to the pension fund of their choice.

When the Human resources manager was asked on the sector of promotion he stated that, In the sector of promotion the bank has a system to promote its workers according to their performance, once a worker does the work well and meets his/her target the management will promote them despite their years of working experience with the bank. The human resource manager also stated that “All that is considered by the management is the merits an individual scores in the performance evaluation section and the education level, you can work with TPB Bank for a short period of time and if you perform well you will be promoted” said the Human Resources Manager.

In my observation i realised that most of their workers are having bachelor degree and masters degrees so i was interested to know the reason of the employees to have that education and he replied “We encourage our workers to go for further studies as long as they do not interfere with the normal working hours of the bank” stated Mr Seseja and he added that this was a way to motivate their staff to reach their dreams and goals in their carrier and be able to climb cooperate ladder in the organisation.

Another thing that was observed was the remuneration that is provided by the bank to its staff that makes the them satisfied with their work and which improves performance is the payment system in every well position, “Our system is well structure in a sense that every people who work in a certain position have the same salary the only thing that they differ is the bonuses they get due to their performance, said Mr Seseja and it has helped to reduce the gaps and class in the organisation.

Also salary increment and review is done every year and this makes the workers to the more satisfied with their jobs because everyone has a chance to be added with their salaries. Event those it was observed that the salaries have not been review for a period of three years but the workers were okay with it because they were given bonuses and other benefits that help them to live a comfortable life.

Workers at TPB Bank are well motivated; it was observed that they are motivated in much aspect and by using different kinds of forms. Some are motivated by being promoted and some are given incentives and others are motivated by recognition. They have a system to recognise the employee of the month where by a worker is selected by the management and the other employees tend to vote for them. The winner is given gifts and a cheque that motivates him/her to work extra hard the next time. By doing this it also motivates other workers to work more hard for them to gain the price.

The manager also said that “ the performance of the bank has been major influenced by the rewarding system workers are rewarded once they do something good to the organisation.” It was also notices that workers are rewarded based on their performance, once a worker performs well they will be rewarded by promotion and other things like money and applications staff like certificates will be given to them. It was addressed that one staff that entered the bank from a lower level but in two years time the staff has been able to rise to the levels of the branch manager. These have motivated the person but also it has show the remaining staff that when you do your work well and perform anyone can raise from bottom to the top.

When asked on the type of leadership that the organisation is using to manage the company he responded that “The management style was another factor that has lead to the performance of the bank, We have participatory way of leadership where opinions are taken from both sides from employees to the top management and from the top management to the employees.” Said Mr Seseja. He added that anyone with an great idea that is useful to the organisation is free to address it to the management and by doing so it has made workers to feel like part and parcel of the organisation.”

I was also interested to know on the employee and employee relationship that exist in the company and how it has influenced the performance in the organisation. When these question was addressed to the Human Resource Manager he replied that ‘the employee relationship is good and it is one of the factor that has lead to performance in the bank, employees have to work together as a team to be in a position yo share working materials and techniques in order for them to be able to perform he also added that to

ensure that the bank has always taken time for its employees to go for retreats in order for them to be able to socialise and get to know each other better and work mates and staff” added the Human Resource manager.

And lastly it was observed that was a very good work relationship between the workers and the management and workers to their fellow workers. These has contributed to the high working spirit and it has made the bank to be among the best banks in Tanzania that can compete with private owned banks as well. The bank has created a suitable environment for its workers to work as a family and it has created unity, love and respect in the bank.

CHAPTER FIVE

5.0.SUMMARY,IMPLICATION,CONCLUSION AND RECOMANDATION

5. 1 INTRODUCTION

5. 2 SUMMARY

This study was conducted to help know the challenges that financial institutions especially bank go through while they are trying to make profit. It has been shown that there is a relationship between job satisfaction and employee performance that analyse the performance of the workers. We have key indicators of job satisfaction that helps us to know whether the workers are motivated. These keys are like pay, remuneration, job security and promotion just to mention a few of them that help employees to be satisfied with the job and hence it will help them no to live for another work. Also these factors help to motivate them to perform better in their daily duties in the bank. In this research we have used TPB Bank as a case study to show if there is any relation. It was found out that there is a relationship between employee satisfaction and performance where by more than 50% of the people who were asked on the relationship between them being satisfied and if it has any impact on their performance they agreed.

Also in the study it was also discovered that management policies have a part to play in the satisfaction of its employees so policies like the labour act and internal policies of an organization have an impact also in the performance of an organization.

5.3 POLICY IMPLICATION

5.3.1 Theoretical implementation

These theoretical implications of these studies have shown that the theories that have been reviewed in these studies shows that the results that were obtained in this study have related to the theories that were stated previously. Theories have helped us to find out the root cause of why organizations do not perform and also theories show the way solving that particular problem. In these studies, we have a positive outcome of the

findings that relate to the theories that were used. In theories we were shown the importance of having the right job allocation, rewarding, having job security which was stated by (Armstrong 2002) it influence the organizational performance and in the field more that 50% of the response agreed that having job security, a good reward system, good working conditions and remuneration has helped them to perform better in the bank and that the reason that makes the bank to perform well in the market.

5.3.2 Policy implementation

The policy implication of these studies to the management is that it has shown that most of their staff do need more remuneration and attractive packaging for them to perform well, this is an alert in the management to know that if they want to keep their staff, they should consider to improve their salaries every year, it was observed that in the past three years there were no salary increments to their staff. The implication of this study to the banking sector is that it has shown that there is a need to check on the level of employee satisfaction most time because it will help to set new strategies on how to manage the human resources management. The banks show do that often to know their internal staff and these will help them to know what to do and when to do it. Example by doing the regular check us of the internal level of satisfaction it will be easy for the human resource management to come with a better strategy on how to satisfy their human power and it will help them to know the gap that exist in the company. Also another implication of the study is the same workers are the ones that live in the society so once the workers are satisfied with their work it will help the society to be happy and productive. Hence the above study is done to show how to improve the lives of the workers and community at large by helping the workers lives to better and hence performance in the organisation.

The sample size used in the study included 35respondents from Tanzania postal bank Kijitonyama branch and Head Office. The distribution was as follows, 15respondents are a total number of staff employed in the branch and the 20 respondents we from the head office. This number is few compared to the total number of the bank though it

represents the workers at TPB Bank. Hence when someone wants to do a research on these same title and field it is strongly advice for him to pick a larger sample size maybe it may change the findings as the ones that i have presented above.

The population of the study should be conceded when scholars want to do these topic, this can be done by add the number of banks to research on as for this study we have used a public owned bank but the study can be conducted in the private owned banks as well and it may bring new results to the study.

The data collection techniques can be improved as per my study there were three major techniques used like questionnaire, interview and secondary data from books and journals. Hence, by adding more data collecting techniques may bring new findings.

5.4 Contribution of the Study

These studies will be used for future studies by financial institution, policy makers and universities; it also can be used as a reference. These studies will help the government to know how to create policies that will help the financial sector as a whole. Banks can use the mentioned approaches to help satisfy their workers that will help them improve their performances.

5.5 Contribution to the Literature

The study will be used as reference and guideline to the scholars who are interested in this field. Also the study will be used to improve knowledge to the scholars who want to take this area of study.

5.6 CONCLUSION

These studies came to a conclusion that once an organization, especially a financial based organization in order for it to perform there is a need of having a well structured system for it to operate in, we have seen in the case of TPB Bank it has been able to

survive in the market for more than two decades because of its well structured internal system that are governed by the central bank and the government of Tanzania as it is one of the government parastatals. The bank has been able to make a profit compared with other banks that are owned by the government of Tanzania like Twiga Bancorp and Tanzania Women's Bank, which have been closed down due to their operation under loss for a very long time. These show that TPB Bank has a well structured system and internal policies that help them to service in the market share. Things like good payments, working condition have also helped the bank to perform; it was observed that the bank has modern branches and colourful officers that attract both its internal and external stakeholders. The study also concluded that employees at TPB Bank have job security, which also helps them to be sure of their tomorrow, the fact that the bank is a government owned enterprise it gives them the assurance that the bank will not be closed down easily, and secondly the promotion system that is set by the government is well structured to know the criteria of promotions of an individual hence it avoids misunderstanding internally.

Another thing is that the motivations that are offered by the bank are also part of the reason to why the workers are satisfied with their jobs that creates performance; in the bank they give monetary and non monetary incentives to the workers. Monetary incentives given by the bank are like bonuses and non monetary incentives are like certificates of appreciation.

5.7 RECOMANDATION

The study is an empirical studies gap that will open new possibility for new insights for the future research that will have the same titles. The thesis has developed the importance of job satisfaction and employee performance in financial institutions. The aim of this study is to show the role that job satisfaction has towards employee performance in financial institution via a case study of the Tanzania Postal Bank. The

study has evaluated has shown the role of job satisfaction for the workers at the branch and head office that has stimulated work performance and brought about profitability to the organization and in this case is the Tanzania Postal Bank.

We have some factors that affect job satisfaction under a number of features and among those is gender difference that determines job satisfaction in the banking industry. In most cases, women are highly satisfied with their jobs than men due to the fact that they don't have bigger responsibilities in life and in a family level. Most women are satisfied with the fact that has a job and they can afford to cover their needs, something which is different when we are looking at men. Most women are okay with the fact that they have a job and to women it's an indicator for security. This is to say that gender is an important factor when we look at women satisfaction. In the case of TPB Bank we found out that most of its staff are men, hence there is a need for the human resources department to take the issue of gender into consideration when they are recruiting more staff.

When we look at professionalism women are satisfied more than men due to the fact such as pay, relationship with their superior and staff that's according to a study done by Belal (1996) while men are more satisfied with the working conditions. When an office has the best working condition most men tend to be more satisfied with the job, women on the other hand, they are more interested in the relationship with their fellow workers and the relationship with their supervisor. For the bank to be in a better position of having more loyal and reliable workers it is advised to have women and create the best working environment for them to operate into. Also, this will help to reach the agenda set by the government that by 2030 we should have 50% men 50% female in all aspects of leadership and decision making.

Motivation is another factor that leads for job satisfaction of employees, when we have different types of motivation like to recognize workers good jobs it leads for employees to perform well, activities like employee of the month and incentive given to workers has a great impact to workers' performance, these help them to know that their hard

work is appreciated and well recognized by the organization. These give workers a sense of belongings and hence they become loyal to the organization. With banks these also help to avoid internal fraud and misconduct. The bank should do the employee of the month activity more often just to motivate its staff.

As per Maslow hierarchy of needs, a human being needs are divided into five aspects which are physical needs such as food and clothes, house and shelter are under safety needs, then social needs such as ego and self actualization, human beings need to be recognized and it's a very important thing for workers to be recognized for whatever they do. These are related to the social and individual situations and conditions (Maslow, 1987) when an organization can meet and at the same time satisfy their needs it will lead to performance in the work places. Things that the bank does to its staff like having their medical covered is helpful because not at all time an employee will have the money to cover his/her medical bills, even though it was noticed that other allowances that were provided to the workers are employees are not extremely satisfied with them, allowances like house allowance and transportation allowances were noticed as the kind of allowance that need to be improved by the organization to help for the be satisfied with their jobs.

If organizations can meet and satisfy their employer's needs, they would be satisfied And performed in the regulated framework and way. Job performance is the outcome Of employees based on organizational resources in normal framework and constrains The banking sector is one the important and financial heart of every society' economic Which has to recruit the most able employees' with high productivity and capability? But selecting employees only by their professional capabilities and experiences is not Enough organizations have to select those employees with high enthusiasm to serve The customers and carrying positive personal characteristics and attitudes toward Their works and responsibilities (Alshallah, 2004).

Providing a satisfying environment can also lead to less intention of employees to leave the organization and steal from the bank. When an organization creates an environment

for its workers to feel part and parcel of the bank the level of fraud and theft activities tend to lower and disappear because they a worker cannot steal for a company that she has no plan of living and

The job and keep them in the organization which would decrease organization costs

Well. Proving is more challenging and positive

Work environment retains pool of skilled employees for the organization and help the

Organizations to more easily respond to change of the business environment and

Global market demand is expected to continue as well

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APPENDIX I
JOB SATISFACTION AND EMPLOYEE PERFORMANCE AT TANZANIA
POSTAL BANK
QUESTIONNAIRE
PART A

SECTION ONE: Personal information

This questionnaire seeks information on the job satisfaction and employee performance among Tanzania Postal Bank staff. You are kindly requested to respond to the questionnaire by filling in the gaps, by giving answers and putting a tick against the number with relevant answer. Be free to work to the best of your knowledge. But please do not write your name. Your contribution is highly valued and will remain confidential.

Please complete the following section which asks about you and your job

1. **Rank and/or title:**
2. **Employment tenure: Permanent** () **On Contract** ()
3. **Gender (Please tick):** Male () Female ()
4. **Age(Years):**
(i).Below 30 (),(ii). 31 – 39 (), (iii) 41– 49 (),(IV).50 and above ()
5. **Marital status:** ☐ Single ☐ Married ☐ Other (Please specify):.....
6. **How many years of banking service do you have?**
0 – 4 ☐ – 10 11-15 ☐ 16- Above ☐
7. **How many years have you held your current position?**
Below 1 year ☐ 1-4 ☐ 5-10 ☐ 11-Above ☐
8. **Please select from the following the highest educational qualification you hold from below:**

Bachelor's degree or equivalent ☐

Masters ☐

Doctorate ☐

Others (Please specify)

Section B: Job Satisfaction

Job Satisfaction indicator	Items	Likert Scale				
	Please indicate the extent to which you are satisfied or dissatisfied with the following aspect of your job by putting a (V) in the appropriate box. The scale is 1=Extremely dissatisfied; 2=Dissatisfied; 3=Neither satisfied nor dissatisfied; 4=Satisfied; 5=Extremely Satisfied	1	2	3	4	5
WorkingConditions	1. Office space					
	2. Working tools (personal computer, Stationeries, Photocopier/Printer, internet/intranet)					
	3. Allowance like Accommodation					
	4. Health services					
Remuneration	1.I am satisfied with pay relative to other employees in this organisation					
	2. I am satisfied with pay relative to other employees outside this organisation					
	3.I am rewarded fairly for the amount of efforts that I put in my job					
	4. I need additional income to make					

	ends meet					
Jobsatisfaction indicator	Items	Likert Scale				
	Please indicate the extent to which you are satisfied or dissatisfied with the following aspect of your job by putting a (V) in the appropriate box. The scale is 1=Extremely dissatisfied; 2=Dissatisfied; 3=Neither satisfied nor dissatisfied; 4=Satisfied; 5=Extremely Satisfied	1	2	3	4	5
	5. I get regular salary increase in my organisation					
	6. Remuneration is quite small					
Job security	1.I am secured with my job					
	2.I will be able to keep my present job as long as I wish					
	3. The way my job provides for steady employment					
Promotion	1.Promotions are based on how well you do your work in this organisation					
	2. Being employed in this bank for long will get you promoted sooner than having good skills and performing well					
	3. I have a good chance to get ahead in this organisation					

Please use the space below if you have any comments or recommendations about issues raised in this questionnaire or any other issues that were not addressed here. All comments made will be valuable and useful in the final outcomes of this study (*Please use additional paper if you wish*).

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THANK YOU FOR TAKING TIME TO COMPLETE THIS QUESTIONNAIRE

PART B

EMPLOYEE PERFORMANCE

To what extent do you agree with the following regarding their impact on the overall employee performance

Use 1- strongly disagree, 2 - Disagree, 3 - moderately agree, 4 - Agree, 5 - Strongly agree.

	1	2	3	4	5
If the office space will be improved will it increase your performance?					
The more my allowances will be improved the more I will perform in the bank.					
The remuneration improves employees performance					
The more I have job security the better I can perform					
The more I am promoted the better I am placed in terms of good job performance.					

APENDIX 2

MANAGING DIRECTOR INTERVIEW GUIDE

1. What is your position and for how long you have in that position?
2. What are your main responsibilities in that position?
3. In your opinion, what would you consider as the major constraints and opportunities in the country today that affect the management of the banking institution and your job?
4. How would you describe the working conditions in your organisation (e.g how decisions are made, levels of control, equal opportunities)? *How is this changing? How should it change?*
5. What is the job satisfaction situation among staff in the organisation(e.g. *job security, promotion opportunities, working conditions and remuneration*)? *How is this changing?*
6. As a manager, what motivates you the most?
7. Is reward related to job performance? (Please explain about any performance management system if this exists)
8. Please describe the management and leadership styles in the organisation. Would you describe this as participatory or top-down?
9. How would you describe employee job-relations in the organization? How is this managed?

10. To what extent are bank management and staff in tune with each other concerning different perceptions of the job satisfaction and job performance of each other in the organisation

11. What is the employee turn over in your organisation