

**ASSESSMENT OF THE EFFECTS OF EMPLOYEES JOB SATISFACTION  
ON WORK PERFORMANCE IN INSURANCE COMPANY:  
A CASE OF JUBILEE INSURANCE COMPANY**

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**A Research Report Submitted to the School of Business in Partial Fulfillment  
for the Requirements of the Award of Master of Business Administration  
Degree of Mzumbe University.**

**2015**

## **CERTIFICATION**

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a thesis entitled Assessment of the effects of employees job satisfaction on work performance, conducted in Jubilee Insurance Company, as a partial/fulfillment of the requirements for the degree of Master of Business Administration (MBA)-Corporate Management of Mzumbe University.

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## **DECLARATION**

I, Esther John Mahene, declare that, this thesis is my own original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

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## **ABSRTACT**

The overall purpose of the research was to assess the effects of employees' Job Satisfaction on work performance in Jubilee Insurance Company. The study also took a wide role by looking at the most influencing factors affecting Job Satisfaction in Jubilee Insurance Company on the basis of the factors that were presumed to affect Job Satisfaction included, payment, and teamwork, opportunities for promotion, Job security and working conditions.

The following specific objectives were covered; first was to explore the factors that influence job satisfaction, second was to assess work performance in the Jubilee Insurance Company, and third was to find out the relationship between Job satisfaction and work performance.

The study adopted a case study research design. The area of the study was Jubilee Insurance Company. The total population was 30 employees. Purposive sampling technique was applied. Employees were divided in four categories, namely, operation staff, middle staff, senior staff and the management. Data was obtained through a questionnaire and the analysis was done with the help of SPSS.

The study shows that a high percent of employees are not satisfied with pay and opportunities for promotion and to a large extent they are not motivated by them too. Factors like working condition, job security, supervision and leadership, team work, organizational policy, technological change and organizational culture affects employees' performance in Jubilee Insurance Company.

The study recommends that, Jubilee Insurance Company should improve the whole compensation package and promotion opportunities, to make sure that they relate to the

employees performance so as to enhance the overall goal achievement in Jubilee Insurance Company.

## CHAPTER ONE

### 1.0 Introduction

This chapter introduces the background of the study, a statement of the problem, Objectives of the study, research questions, and the study, scope and limitations of the study.

### 1.1 Back ground to the study

The link between Job satisfaction and job performance has long and controversial history. Researchers were first made aware of the link between satisfaction and performance through the 1924 – 1933 Hawthorne studies (Naidu, 1996). Since the Hawthorne studies, numerous researchers have critically examined “a happy worker is a productive worker”.

With global context employee Job satisfaction has become a topical issue because it immerse to the insurance industry and growth and development of Nations.

Existing literatures generally supports the position of employees Job Satisfaction has a positive impact on organizational performance. Robbins (1998) defines job satisfaction as an individual’s general stance toward an object, work which is usually positive.

In Pushpankumari (2008) reported that every organization tries to create a satisfied work force to operate the well-being of the organization. However, the total organization performances depend on the efficient and effective performance of individual employees of the organization. Therefore, every organization places a considerable reliance on their individual employee performance to gain high productivity in the organization. Employee effort is important factors that determine an individual performance, will be. He continues saying when an employee feels a satisfaction about the job, he/she is motivated to greater efforts to the job performance. Then it tends to increase the overall performance of the organization. In other word, a satisfied individual employee and his effort and commitment are crucial for the successfulness of the organization.

In Tanzania context, Manongi (2006) found that the main factor that affects performance of health workers was demotivation. Employees were overloaded with

work, paired with staff shortages, lack of inter professional exchange and lack of positive supervision, including transparency careers goals.

Physical infrastructure and equipment available to staff in the Primary Health Care setting did sometimes affect morale and certainly service, but, overall the findings from the discussions indicated the need for individual staff to feel valued and supported in their roles.

Today, all organizations have realized that employees' physical and mental health should be considered alongside the organizational productivity in order to achieve success.

In this case employees Job Satisfaction has become one of the key issues to any organization for its success. The study seeks to assess the effects of employees' job satisfaction on work performance and if there is a direct connection between employee job satisfaction on work performance with the case study of Jubilee Insurance Company.

## **1.2 Statement of the problem**

Job satisfaction in Jubilee Insurance Company depends on the employee perception and altitude towards packages offered. The company offers a compensation package which comprises of salary (direct payment) ,which differ according to one's academic qualifications and seniority; leave allowances; housing allowances; travelling allowances; retirement allowances also promotes its employees by providing promotional opportunities ; it also sponsors training in order to upgrade skills and knowledge .

Despite the fact that the insurance industry has witnessed the rapid expansion in Africa and Tanzania in particular, the assessment of the effects of employee job satisfaction in this industry will likely enable it to sort out its organizational performance problems in Tanzania.

As it is not possible to take all insurance companies in Tanzania, Jubilee Insurance Company has been taken as a case to represent insurance companies in Tanzania, which are similar in their mode of operations.

### **1.3 Objective of the study**

### **1.4 General Objective**

The general Objective of this study is to assess the effects of job satisfaction on work performance in Insurance Companies.

### **1.5 Specific Objectives**

**The specific objectives of the study were**

- i. To explore the factors that influence job satisfaction
- ii. To assess work performance in Jubilee Insurance Company.
- iii. To find out the relationship between job satisfaction and job performance

### **1.6 Research Questions**

The study will be guided by the following research questions:

- i. What are the factors that cause Job satisfaction?
- ii. What is the level of work performance in Jubilee Insurance Company
- iii. How job satisfaction relate with job performance

### **1.7 Significance of the Study**

The challenging issue facing organizations is how to satisfy their employees in order to attract, retain and maintain them so as to enhance their work performance .The findings of this study provide useful theoretical and practical knowledge on the role of worker satisfaction towards work performance. The findings help to understand the factors that contribute to employee satisfaction and recommend on what should be done increasing high job satisfaction in insurance companies. The study will expand the knowledge on the effect of job satisfaction on work performance.

The study is useful to the academic community in the broadening the knowledge, attracting more research on the problem as well as reference materials.

The research also provides an impetus for other researches on the area of employees' job performance.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter reviews the literature on job satisfaction and work performance, factors determining job satisfaction, then the impact of job satisfaction. This chapter is divided into two main parts, namely, theoretical literature review and empirical literature review. The theoretical literature review carry different theories that relate to the study while the empirical literature review attempt to review knowledge about researches done by other people on similar subjects and hence identify the gap.

#### **2.1 Theoretical Literature Review**

There are various theories that describe the relationship between job satisfaction and the factors leading to employee satisfaction at work place. Martin (2001) he classified the relationship into two bases: first content theories and process theories. A content theory describes factors that influence job satisfaction as per Maslow's theories and its development of Herzberg theory. Process theories give an account of the process by which variables such as expectations, needs and values interact with the characteristics of the job to produce job satisfaction. Therefore there is expected which emphasizes how individual's expectation of his / her job to play a part in motivating him towards his performance.

Second is equity theory, which state that job satisfaction happens when compared to what ones put a job in and what he receive as areward, and find out if there is equal treatment, that means that if they find there is unequal treatment to them it means there is a lack of a sense of fairness of which it may cause job dissatisfaction. The theory involves taking account of the expectations of individuals in relation to their job satisfaction Martin (2001).

### **2.1.1 Maslow's Needs Hierarch Theory**

In 1954 Abrahams Maslow identified five classes of needs that are based on psychological needs that everyone behave in a way that satisfies his / her needs therefore the notion reflects content theory as opposed to process theory. Here under are the needs and their application on organizational factors:

#### **i. Basic physiological needs**

These comprise of water , air , food and sleep that, according to Maslow (1954) these needs are the most basic needs in the hierarchy because all needs become secondary until these physiological needs are met therefore its organizational factors is like pay , pleasant working condition and cafeteria.

#### **ii. Safety and security**

Maslow believed that these needs are important for survival, but they are not as demanding as the physiological needs.

And according to Maslow (1954) security needs include a desire for steady employment, health insurance , safe neighborhoods, shelter, being free from pain or physical attack, and protection from danger from the environment here the application is there should be safe working conditions , company benefits and job security .

#### **iii. Social ( affection ) needs**

These include needs for belonging, love, and affection social activities, friendship, both giving and receiving love as it goes to the need for companionship and acceptance.

Maslow considered these needs to be less basic than physiological and security needs as these are only like cohesive work group, friendly supervision and professional associations.

#### **iv. Esteem needs**

After the first three needs have been classified, esteem needs becomes increasingly important.

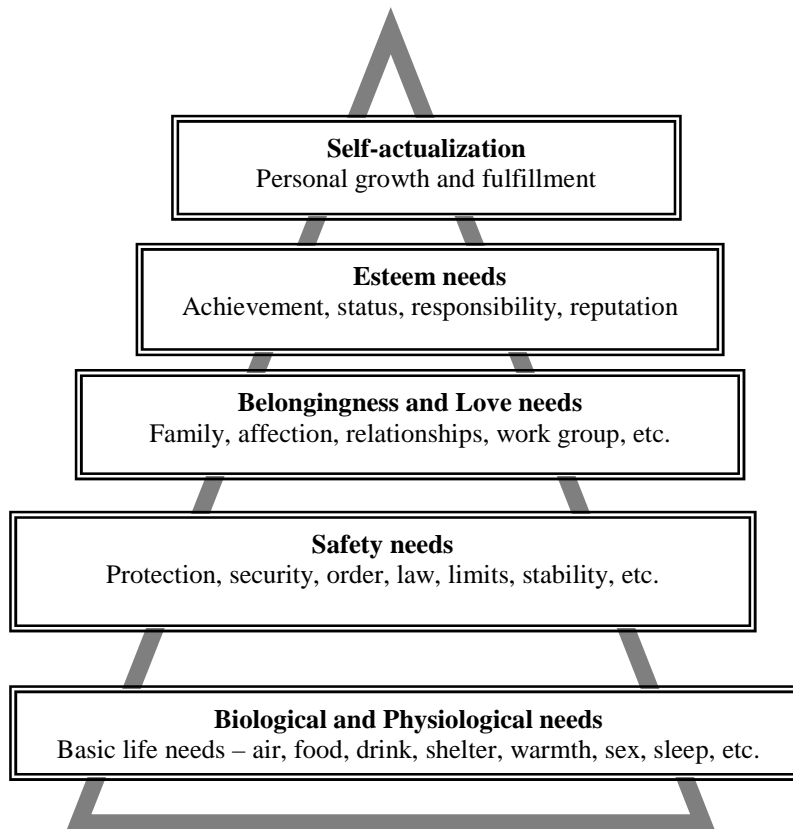
These include self-respect and the esteem of others therefore there is need for things that reflect on self- esteem, like desire for confidence, strength , independence and freedom while for others it includes prestige, recognition, attention and appreciation in other way it is social recognition, job title, high status job, and feedback from the job itself.

v. **Self-actualization needs**

This is the highest level of Maslow's hierarchy of needs; this can be said to be the development and realization of one's full potential, at this stage Maslow supposes that Self-actualization is self-awareness. It concerned with the opinions of others, and is interested in fulfill ling their potential. For the organizational factor these are challenging jobs, opportunity for creativity, achievement in work, and advancement in an organization.

According to Maslow ( 1954 ) the bottom of the pyramid that is basic psychological needs, are those needs based on basic needs concerned with survival, and these must be satisfied before a person can go to the next level. For example some people may be more concerned with basic needs as food, than anything else. Although taking into account that once each has been satisfied the other ones below become less important, exception to self – actualization at the top Arnold (2005) and Mullins (2008). The needs above can be clearly see through the diagram below.

**Table 2.1 Maslow's Hierarchy of Needs**



### **Critics of Maslow's Need Hierarchy Theory**

There are several drawbacks that are related to Maslow's theory at work. Among others, is that employees satisfy their needs especially higher level needs just through work situation but they get satisfied through other areas of their lives. Furthermore, there is doubt about the time that elapse between the satisfaction of lower level need and the emergency of the level need. Alderfer (1972) disputes Maslow's theory on the question of whether it is the actual hierarchy or not. His critics can be attributed to ERG theory (1972). As aforesaid Alderfer (1972) proposed three categories Existence (E), Relatedness (R) and Growth (G). The disparity between the two theories is shown by the fact that in the ERG theory, a person is able to retreat to a lower level if he/she encounters feelings of dissatisfaction. For example, an individual who is unproductive at fulfilling their growth needs will, according to the ERG theory, display a mounting motivation towards relatedness needs. Achievement of these needs will undoubtedly lead them to make another attempt at satisfying their growth needs, with the hope of success. This is a pattern that Alderfer attributes to similar movements. The distinction between the two theories being that Maslow's hierarchy only allows for movement on one level, whereas Alderfer's ERG theory allows for a person operating on more than one level concurrently, although to different degrees on each. Mullins (2007) is of the view that Maslow failed to predict when particular needs become important.

#### **2.1.2 Alderfer (1972) need theory**

The other theorist on the study of need is by Alderfer (1972) in his theory he classified needs into the classes:

i. **Existence**

These needs are comparable to what Maslow termed psychological and safety needs those which sustain life

ii. **Relatedness**

According to Maslow relatedness are those needs which makes one to feel a sense of belonging, affiliation and friendship, closely linked to Maslow's Safety and Social and Self – Esteem needs.

### iii. **Growth**

These needs can be matched to Maslow's Self – esteem and self-actualization needs and are concerned with the development of one's potential however they are all about how certain needs are important to person.

### **2.1.3 Herzberg's theory on the difference between satisfaction and dissatisfaction (1968)**

Herzberg's prominent two- factor theory of job satisfaction is concurrent to Maslow's need hierarchy theory. Herzberg (1968) tried to put forward two- dimensional concept of factors affecting people's attitudes about work. According to him factors like, supervision, interpersonal relationship, company policy, working environment, and pay are hygiene factors rather than motivators. According to the theory, the absence of hygiene factor create job dissatisfaction, but their presence does not motivate or create satisfaction. In contrast, he determined from the data that the motivators were elements that enrich a person's job; he found five factors in particular that were strong determiners of job satisfaction: achievement, recognition, the work itself, responsibility and advancement.

These motivators (satisfiers) were associated with long –term positive effects in job performance while the hygiene factors (dissatisfies) consistently produced only short – term changes in job attitude and performance. Herzberg (1968) in his theory he related the concept of job satisfaction to the concept of mental health as job satisfaction and dissatisfaction, he argued that the causes of mental illness occur from strain imposed by the environment, while mental health involves reaction to factors involved in psychological growth, Herzberg (1968).

### **2.14 Process Theories**

Process theory proposes about how and when particular needs became salient as opposed to content theory process theories aimed at describing the interaction between variables in their relationship to job satisfaction. Process theories see job satisfaction as being determined, not only by the nature of job and its context, but by the needs, value and expectations that individuals have in relation to their job for

instance some individuals have a greater need for achievement than others and where a job gives no opportunity for achievement; such individuals are likely to be more Frustrated than those need for achievement is less, relationship between individual and work environment. Process theory embraces the following theories;

i. **Expectancy theory**

This is one of the Process theory which aim at describing how people choose which course of action, among other, they are going to pursue. This theory is composed of three elements that is valence, instrumentality and expectancy. So, each of the elements plays its important role but the implication is that once a person performs his job he expects reward or benefits like promotions, and better payments. Buelens (2002).

ii. **Equity theory by Adams (1965)**

Basically individuals are trying to value their relationship with others by assessing the ratio of outcome and inputs, therefore if the ratio is equally to the input then to them equity does exist and if it happens there is greater inequity either by under reward or over reward the individual get more distressed. The implication is if people believe they are under paid or poorly paid relative to the people who are doing similar job in other organization they perceive injustice and if they feel that they are well paid they will obvious feel procedural justice is done to them Arnold ( 2005).

iv. **Motivation** can be described as direction and persistence on actions. Therefore it is all about why people behave in a certain way and why do they do what are doing Mullins (2008). According to Greenberg and Baron (2000) motivation is the “set of process that arouse, direct and maintain human behavior into achieving some goals” He went on to say that once a worker is motivated then he or she is bound to improve his or her effort which in turn will improve his or her performance though it is not necessarily that a highly motivated worker is a high performer at work.

### **2.1.5 Synthesis on theoretical Literature Review**

All these motivational theories are important as guidance for employees' motivation at work place, but they differ in terms of philosophical backup of authors, environment in which the theory was developed and the approach used to develop those theories. It is not possible to be guided by all these theories, but it depends on the nature of management and organization the researcher deals with. In this case the researcher will be guided by Maslow's Hierarchy of need theory and Achievement theory. This is due to its pluralistic approach and was comprehensive since it covered many attributes of motivation.

## **2.2 Empirical literature Review**

A number of studies on job satisfaction, compensation and work performance have been conducted by different professional and Academician across the world.

Zobal (1998) conducted a study, where teams have become a popular way to organize business because they offer companies the flexibility they need to meet the demands of the over changing business environment. While many companies have been quick to organize business environment. While many companies have been quick to organize their work force into teams, they have not been as eager to implement team- based compensation systems, the problem is that if team based organization continue to utilize old, individual- oriented pay systems, and they will not realize fully the benefit of highly cooperative and motivated work teams. The purpose of this study was to examine the ideal team compensation system and the impact of employee's job satisfaction.

Landy (1978), he observe that, job satisfaction has being linked to productivity, motivation, absenteeism/tardiness, accident, mental or physical health and general life satisfactions. He continue saying that to some extent, the emotion state of an individual is affected by interactions with their working environment. People identify themselves by their professions such as a doctor, lawyer or teacher.

Porter and Lawler (1968), clarify relationship between job satisfaction and its key antecedent. Having a clear understanding of this relationship is important to design

employment contracts that optimize firm performance while providing satisfactory incentive and compensation for the agent.

Appolbaum and Mackenzie (1996) carried a study on compensation and Job satisfaction in the year 2000. Pay for performance was observed that there were many approaches to incentive compensation such as bonuses, stock purchase and profit sharing. He examined the individual and group incentives concepts that reward performance base on predetermined organizational goals and metrics, several behavioral theories that can be associated with reward and compensation, and convergent and divergent views and conclusions from the business community. The attempt by many organizations today is to identify innovative compensation strategies that are directly linked to improving employee's job satisfaction and organizational performance.

### **2.2.1 Job satisfaction**

It is not certain as to whether job satisfaction consist of a single dimension or various dimensions. Some workers may be satisfied with certain aspects of their works and dissatisfied with other aspects. It has been found that job satisfaction is a complex and difficult to measure objectively. The level of job satisfaction is affected by various reasons of which are commonly known as causes of job satisfaction.

According to Mullins (2007) has observed that job satisfaction is an attitude or internal state associated with personal feeling of achievement, either qualitative or quantitative.

Locke ( 1976) as cited in Oshagbemi (1999) defined Job satisfaction as a pleasurable or positive emotional state, resulting from the appraisal of one's job or experiences and his concept was on the employee attitudes towards pay, general working conditions, the relationship between the boss and colleagues and career prospect of the job itself .

Fitzgerald (1994) job satisfaction is an important factor in an organization's health in which satisfied workers will enhance their service and eventually add value to organizations clients.

Crossman (2003) believes that job satisfaction is an emotional reaction of an individual towards his/her job aspect.

According to Mullins (2005) Environmental factor like economy,social, technical and governmental influences additionally affect an employee's level of satisfaction and other

reasons are the organization's size, nature, structure, policies, Technology and supervisory styles, however for the purpose of this study the most influential factors were considered as here under:

**(i) Working condition**

Working conditions generally refers to the organization's environment such as personnel policies, procedures and the degree to which the organization commits to respecting individuals employee's rights and privacy. On the other hand the company's structures, relation with boss, colleagues and other staff plus technical issues can fall on the same category of environmental factors which affect employee's performance.

**(ii) Promotion**

Promotion has its own impact on job satisfaction; promotion may be in different ways such as pay, status, fringe benefits and the like. It is obvious that some individuals may be satisfied with promotion or being offered an opportunity for promotion which can lead to improved responsibility and good pay as well Rollinson (2005). The promotion system in an organization must be done fairly. If the promotion system in an origination is not fair enough to promote the deserving candidate up to the next level of his authority then the candidate will not have trust with the system, and his level of performance will done down.

**v. Pay**

here is referred to money, despite of its multidimensional it is still one of the most important causes of job satisfaction because money is what enables people to meet their basic needs such as food, clothes and shelter Luthans (1998). It should be noted that if an individual is working in an organization which is not paying up to his level of performance then the worker would not be motivated to give the expected level of performance hence negative consequences to the organization.

**vi. Job security**

Employees need reassurances about their job because workforce reductions are becoming more common at work places nowadays: therefore job security is of increasing importance to employees. According to Probst (2003) job security

concentrates on worker's perception and knowing about the performance and continuance of their job. This is among common factor which motivate employees in any organization .It has to be noted that when an employee feels his job secure it automatically leads to improved satisfaction hence organization's stability,

**vii. Supervision / Leadership**

Leadership in an organization is an important factor for success, because it is their supervision which can influence others to work willingly toward achieving organizational goals. A good leader has the ability to plan, campaign, organize and implement programs within the organization or outside of the organization. The best leaders will always know the people that they work for them, and they always know what to do as to motivate them into doing their job and performing beyond their expectations.

All these can be achieved only if leaders recognize the employee's participation in making decision because they are the ones who are mostly affected by the decision that take place in the organization. The issue of involving employees in organizational discussions make them feel that they are recognized and wanted and that their contribution is valuable to the organization .In long term this may result in the employee being satisfied hence willing to work and take responsibility. This was the point of concern by Alas (2007), leadership style has been observed to have a positive relationship with employee satisfaction Rad and Yarmohammahian (2006).

**viii. Team work**

Recently organization are trying to narrow job titles and encourage employees working together to become more effective and efficient. Team members are required to cooperate with other team members in doing their job, therefore members are collectively responsible for performance of the team, through this, and good relationship among employees will be enhanced. Lee and Chang (2008) identifies that letting employees choose who to work with improves their positive attitude towards work because team-work will improve their job satisfaction.

This is because workers are satisfied due to the goals achieved with their coworkers.

### **2.2.2 Measuring Job Satisfaction**

There is no consensus about the best or standard way to measure job satisfaction. Job satisfaction is measured in many different ways depending on researchers' point of view that measuring employees' job satisfaction (satisfied or dissatisfied)

Robbins (2003) sometimes the questions regarding respondents' general job satisfaction are common measurement, but they also often contain a complex questions regarding respondents' satisfaction in relation to different job aspects. In some cases, complex question adopted as stand – alone question regarding job satisfaction but in other cases they are used in addition to single- item questions.

### **2.2.3 The effects of Job Satisfaction**

There are various potential consequences of Job satisfaction among them are here under;

#### **i. Absenteeism**

Robbins (2003) says a failure to report to work seems to have slightly relationship with Job satisfaction, an increase in workers satisfaction at work will lead to a decrease in absenteeism. High level of staff absence may lead to negative impact on the organization.

#### **ii. Turnover**

It has been observed that turnover and job satisfaction are negatively related hence moderately related.

Turnover is a permanently departure of employee from organization therefore one can say that is a rate at which workers move into and out of employment. This means that the higher the job satisfaction the lower the rate of turnover in an organization Sweeney and Mcfarlin (2002).

### **iii. Stress**

Stress is one of the potential health problem at work place. It has got negative impact in an organization, and although stress and job satisfaction have negative relationship managers are still urged to tackle work stress through improving job satisfaction at work place Kreitner and Kinicki(1998).

### **iv. Organizational commitment**

Organizational commitment refers to the extent to which an individual relates and commits him/herself to organizational goals Buelen (2002). Organizations are requires to improve job satisfaction so as to bring forth high organizational commitment and facilitate high productivity

## **Work performance**

Performance can be defined as the success in meeting pre-defined objectives, targets and goals. Therefore work performance is about individual's behavior that is linked with accomplishing expected, specified or formal roles in an organization Campbell (1990) cited from Waldman (1994).

### **2.2.5 The Relationship between job satisfaction and work performance**

Some authors argued that that there is a positive relationship between job satisfaction and job performance.

Robbins (2003) who claims that once a worker is satisfied with her/his job then he/ she will improve productivity. And when an employee is not satisfied then his/her performance will also be affected and hence poor performance.

When an employee is not satisfied his performance will also be affected and hence poor performance George and Jones (1999).

The relationship between job satisfaction and performance has been critically assessed in variety of organizational settings. Results of these studies have been mixed. Cummings (1970) identified three major points of view concerning this relationship. Satisfaction cause performance, performance causes satisfaction and rewards cause both performance and satisfaction. All three views are supported by various

researches. Mirvis and lawer (1977) produced conclusive findings about the relationship between job satisfaction and performance

Some researchers propose things to be done so as to make a positive link between job satisfaction and job performance among others are hereunder

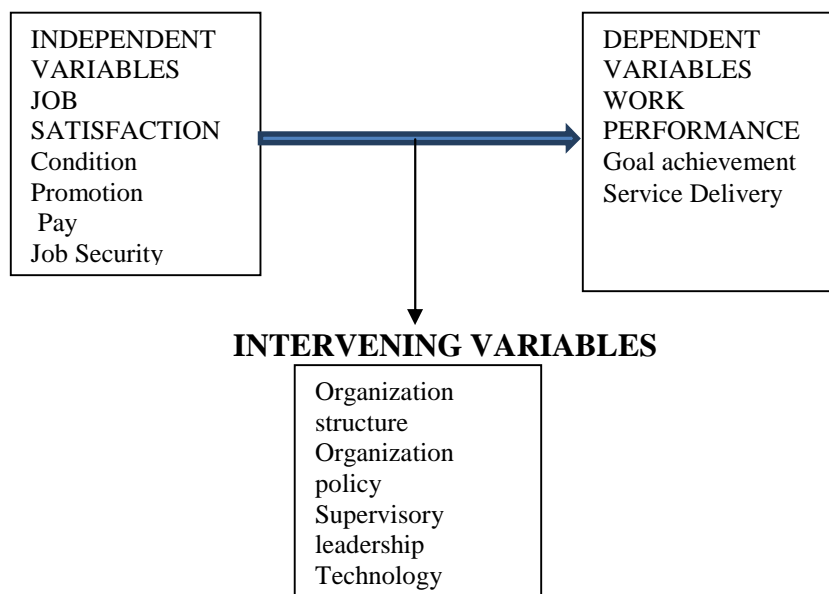
- i. Following equity and fairness Greenberg and Baron ( 2000)
- ii. Employee participation in decision making Greenberg and Baron (2000).
- iii. System of rewarding good performers Sherman and Snell ( 1996)
- iv. The use of Job design, the aim of job design is to arrange work so as reduce job dissatisfaction that may arise from repletion of tasks Greenberg and Baron (2000).

### 2.3 Knowledge Gap

From the above empirical literature review, It is noted that a number of studies have been done regarding satisfaction and work performance. These studies have been conducted in different environments different cultural background and different practices. However, this study seeks to assess the effects of employee job satisfaction on work performance and if there is a direct connection between employees job satisfaction on work performance.

### 2.4 CONCEPTUAL FRAME WORK

FIGURE 2.2 CONCEPTUAL FRAMEWORKS



Conceptual framework present an intermediate map that attempt to connect the aspects of the study. A conceptual framework is described as a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation; (Reichel and Ramey, 1987). They further argue that, when clearly articulated, a conceptual framework has potential usefulness as a tool to scaffold research and, therefore, to assist a researcher to make meaningful subsequent findings. Such a framework should be intended as a starting point for reflection about the research and its context. On the other hand, (Guba et al., 1989) state that, the framework is a research tool intended to assist a researcher to develop awareness and understanding of the situation.

The figure number 2.2 above shows the relationship between independent, intervening and dependent variables relating employees Job Satisfaction and Work performance. The dependent variables in this study are goal achievement and service delivery that depend on employee's job satisfaction for proper fulfillment of them. There are also intervening variables such as Organizational culture, Organizational policies, Supervisory leadership, and technology and work environment.

## **CHAPTER THREE**

### **RESEACH METHODOLOGY**

#### **3.0 Introduction**

In order to make the research more scientific and obtain reliable results, researches must clearly explain the methods which were applied in the particular research C.R Kothari (2008). Therefore in this chapter research design, area of study, population of the study, sample size and data collection methods are explained. It further identifies data analysis methods, validity and reliability issues.

#### **3.1 Research Design**

This study will adopt a case study research design .Case study research excels at bringing us to an understanding of a complex issue or object and can emphasize detailed contextual analysis of a limited number of events or conditions and their relationships.

Researcher Robert K. Yin defines Case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real – life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used (Yin, 1984, p 23).

#### **3.2 Research area**

This study will be conducted in Jubilee Insurance Company of Tanzania at Head office, Dar es Salaam and Mwanza Branch. I have chosen. Mwanza the case study because this is the leading Insurance Company in East Africa.

#### **3.3 Target population**

Population is the group of people who share common traits or attributes of interest to the researcher (Burns and Grove, 2001). In this study the target population will be 30 staff, comprise Jubilee Insurance Management, Jubilee Insurance Senior staff, Middle staff and Operational staff.

### **3.4 Sample Size**

This refers to the number of items to be selected from the universe to constitute a sample (Kothari, 2008) .In this study the target population is small and all the population of 30 staff will be used in this study.

### **3.5 Sampling technique**

Sampling is used due to the limitation of time, money and accessibility to the whole population Cohen (2000). Employees are divided into four categories, namely, operationstaffs, middlestaff, senior staffs, and the management. Purposive sampling techniques will be used, because the entire population will be used in this study.

### **3.6 Data collection instruments**

Data collection instruments refer to the way or mode of gathering data (Kothari, 2008).

For the Purpose of this study, a combination of data collection methods was used to enrich the study. Both primary and secondary data were collected in this study.

#### **3.6.1 Primary Data**

The primary data for this study were collected by using a questionnaire with both closed ended and open ended questions. The closed ended questions aim at securing standard and uniform answers in order to ease the process of data comparison and analysis while open ended questions aim at allowing the respondents to be creative in providing detailed and diverse opinions on the research problem.

#### **3.6.2 Secondary Data**

Secondary data are those data which have been already collected and compiled for other purposes. These secondary data consists of readily available compendia and already compiled statistical information. For the purpose of this study, secondary data will be collected through document review by visiting library and other information center like theinternet.

### **3.7 Data collection instruments**

The researcher will use a questionnaire to gather primary data from respondents. A questionnaire is a list of questions that are answered by a number of people so that information can be collected from the answers. This method will be desirable because through it a large portion of information will be collected within the limited time and resource and does not exert pressure to the respondents.

### **3.8 Data analysis**

Data analysis is defined as a critical examination of the assembled and grouped data studying the characteristics of the object under study and for determining the patterns of relationships among variables relating to it. Krishna swami (2003).The data obtained is analyzed quantitatively.

#### **3.8.1 Quantitative Data Analysis Technique**

This technique used to answer the research question with descriptive quantitative numerical values such as percentages. The method is preferred by the researcher in order to meet the objectives of the study. This approach was based on measurement of quantity or amount .It is applicable to the phenomena that can be expressed in terms of quantity. Also in analyzing data, measures of central tendencies such as mean and range, SPSS tools were applied.

#### **3.8.2 Qualitative Data Analysis Technique**

This method uses logical statement to analyze the data collected in questionnaires and documentary review during the study. The research employed this technique in order to make clear the real situation in the Jubilee Insurance Company.

### **3.9 Validity and Reliability of the study**

Validity refers to the degree to which a study accurately reflects or assesses the specific concept that the researcher is attempting to measure. While reliability is concerned with the accuracy of the actual measuring instrument or procedure, variability is concerned with the study's success in measuring what the researcher set out to measure.

Reliability of measure indicates the extent to which the measurements is without bias (error free) and hence offers consistent measurement across time and across various items in the instrument (Sekaran, 1999).

### **3.9.1 Ethical Consideration**

It is argued that a good research is that which safeguards the wellbeing of its participants by not causing any mental or physical harm during the study and after the final report. Any data or information that received from respondents is treated with high integrity ,whereas confidentially is given priority in research situations, where identification of the respondent might result to psychological or physical harm , embarrassment, privacy invasion, loss of integrity and exploitation.

## CHAPTER FOUR

### DATA ANALYSIS FINDINGS AND DISCUSSION

#### 4.0 Introduction

This chapter deals with the analysis of field data from the area of the study. The researcher used questionnaires and interviews to collect data.

Data analysis was done by the use of SPSS. The data are presented by the use of Tables and Statistical methods which were used to explain the distribution of respondents by age, sex, education level and how they responded to the questionnaires posed to respondents.

#### 4.1 General Information of the respondents

The general information about the respondents consists of gender, age, and job category, and education level, designation of respondents and years of experience working with an organization. This was important because it showed and elaborated the relationships between the variables applied in this study.

##### 4.1.1 Sample size and response rate

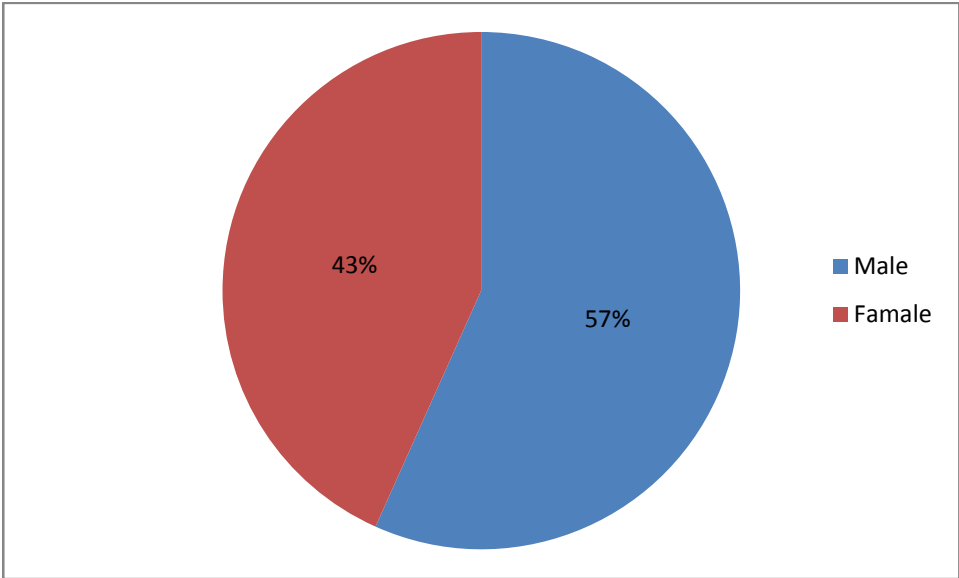
Table 4.1 Sample size and response rate

No of respondents	Questionnaire Distributed	Questionnaires returned	Response rate
30	30	30	100%

Source: Researchers findings (2015)

In this study 30 respondents out of 30 employees were involved from different departments of Jubilee Insurance Company. No one who did not return the questionnaire; this showed that the participation was 100%.

**4.1.2 Distribution of respondents by gender**



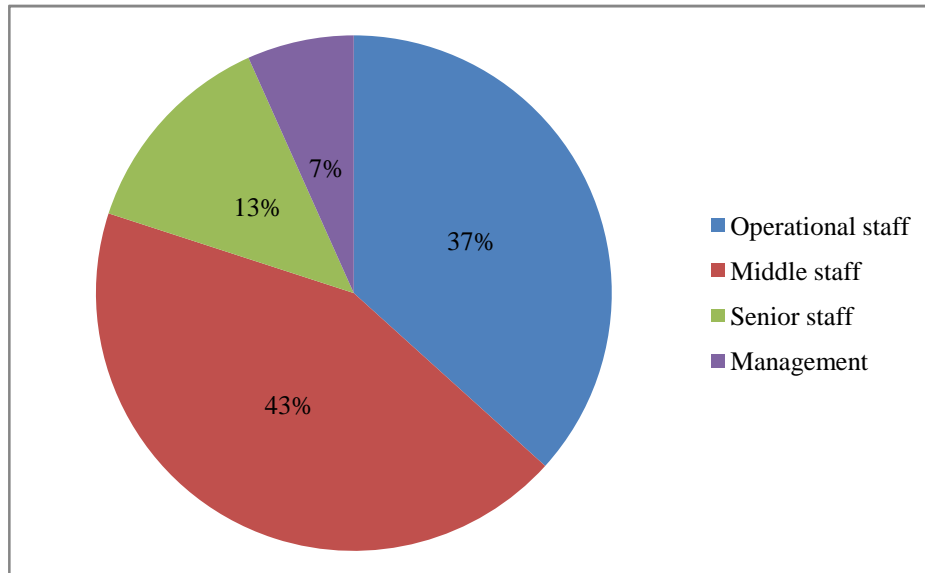
Source: Researcher’s findings (2015)

Figure 4.1 indicates the distribution of respondents by gender. The researcher wanted to find out how both men and women were responding to different patterns of motivation at Jubilee Insurance Company. In this study both men and women responded to the questionnaire though majorities were men.

The data indicate that men took the dominating number of 17 which was 57% while, female who were also among the respondents were 13 which was 43%.

### 4.1.3 Distribution of respondents by job Category

Figure 4.2 shows the distribution of respondents by job category

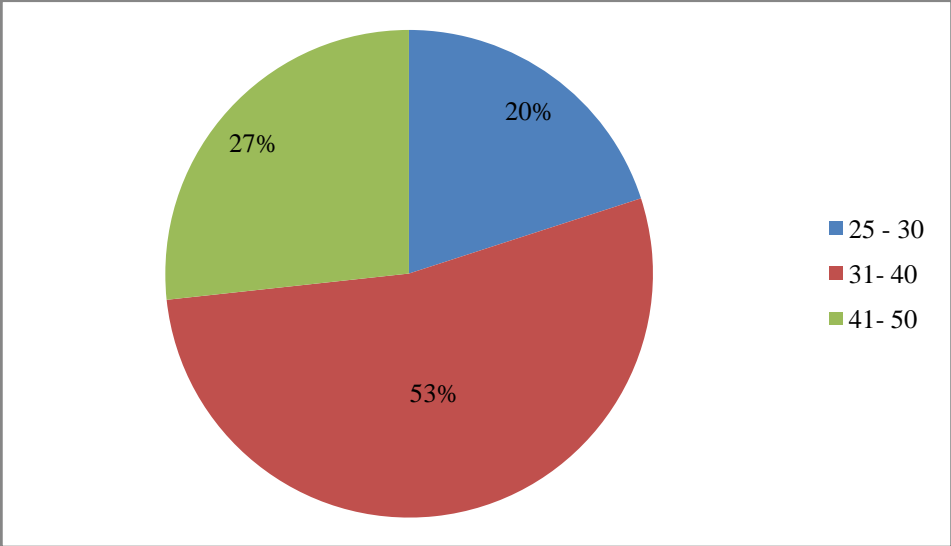


Source: Researchers findings (2015)

Figure 4.2 shows the distribution of respondents by their job category at the work place where operation staff were 11 which is 36.6 %, middle staff were 13 which is 43.3%, senior staff were 4 which is 13% and Management staff were 2 which is 6.7%.

**4.1.4 Distribution of respondents by their age**

**Figure 4.3 Distribution of respondents by age**

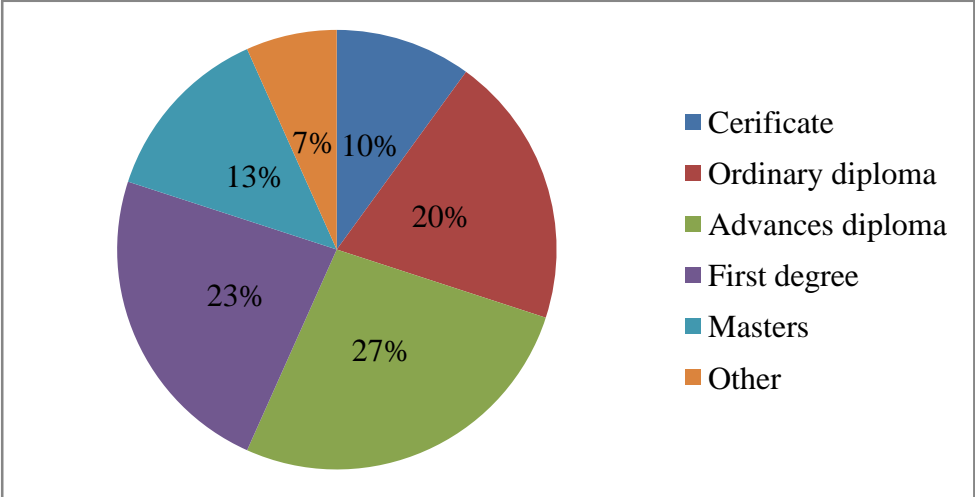


Source: Researcher’s findings (2015)

Figure 4.3 shows the distribution of respondents by their age. The findings show that 16 employees (53%) fall in the group between 31 – 40 years. It was followed with those who were between 41- 50 years who were 8 (27%).The age group of 25 - 30years were 6 employees (20%) and above 51 years were no. Age could be considered as an important factor that can reveal one’s experience at work and how he or she perceives the impact of job satisfaction on work performance.

**4.1.5 Distribution of respondent by level of education**

**Figure 4.4 Distribution of respondents by level of education**

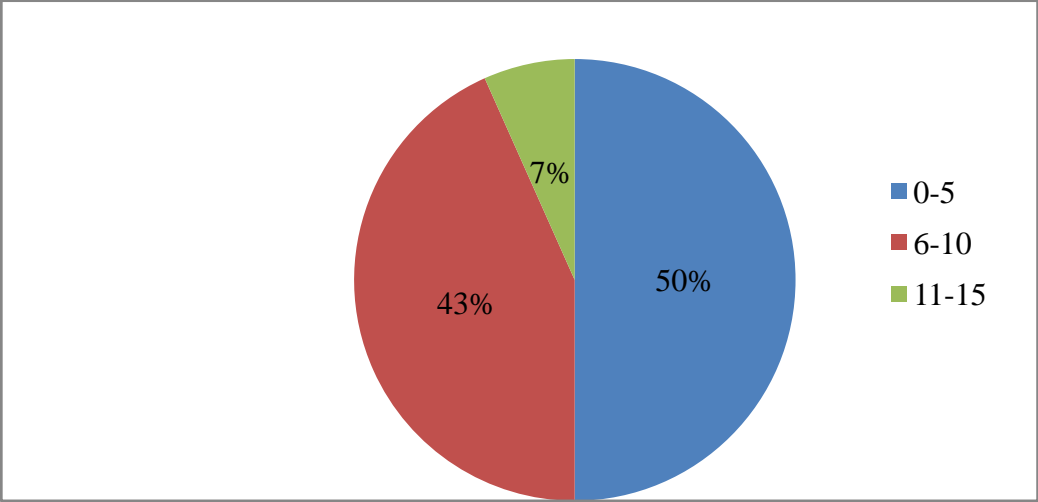


Source: Researchers findings (2015)

Figure 4.4 shows the distribution of respondents by level of education at Jubilee Insurance Company. In the above figure 27% equivalent to 8 respondents had attained diploma level of education, followed by those had attained first degree were 7 staff equivalent to 23%, followed by those had attained Ordinary diploma 6 staff equivalent to 20%, those had attained certificate were 3 staff equivalent to 10% and others were 2 staff equivalent to 7%. This implies that education is considered so much in this organization.

**4.1.6 Distribution of respondents by their number of years at work**

**Figure 4.5 Distribution of respondents by their number of years at work place**



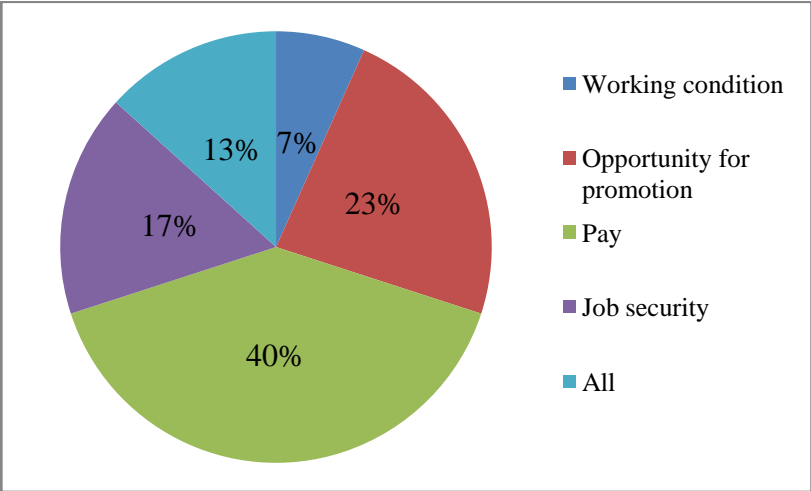
Source: Researchers findings

Figure 4.5 shows the distribution of respondents by the number of years each respondent had been working with Jubilee Insurance Company. The dominant group is of workers who had been in the company for not more than 5 years who are 15 employees (50%), those who worked between 6-10 years are 13 employees (43.3%), and the least group is between 11-15 years are 2 employees which is 6.7%. This implies that in this organization workers do not stay so long as the data has proved the majority of less than 5 years to dominate the other variables.

**4.2 Objective 1: Sought to explore employees' views toward job satisfaction**

**4.2.1 Distribution of respondent by their understanding of Job satisfaction at Jubilee Insurance Company**

**Figure 4.2 Distribution of respondents by their understanding of job satisfaction**

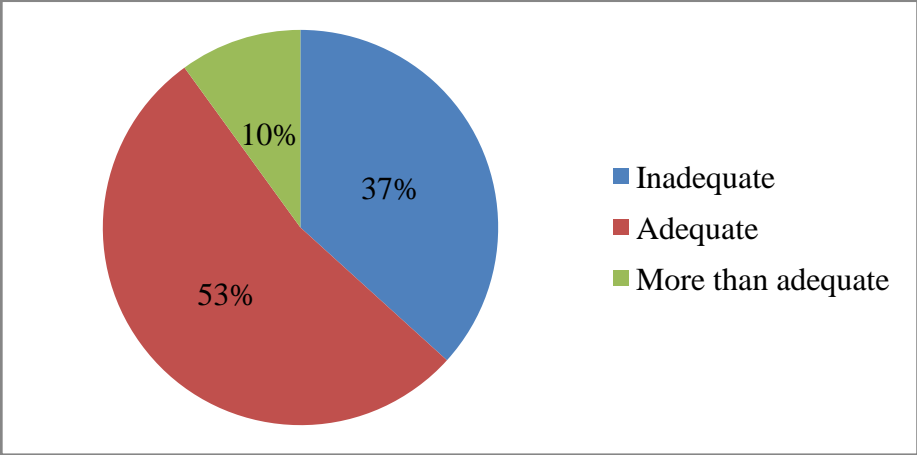


Source: Researchers findings (2015)

Figure 4.2 shows the distribution of respondents by their understanding of Job satisfaction at Jubilee Insurance Company. 12 employees , (40%)of the respondent agree that job satisfaction means Pay, while 7 employees (23% ) says it is Opportunity for promotion, 5 employees (17%) says it is Job security , and 4 employees (13% ) says it is All of them and 2 employees (7% ) says it is Working condition .

**4.2.2 Distribution of respondents by level of satisfaction with pay**

**Figure 4.3 Distribution of respondents by pay**

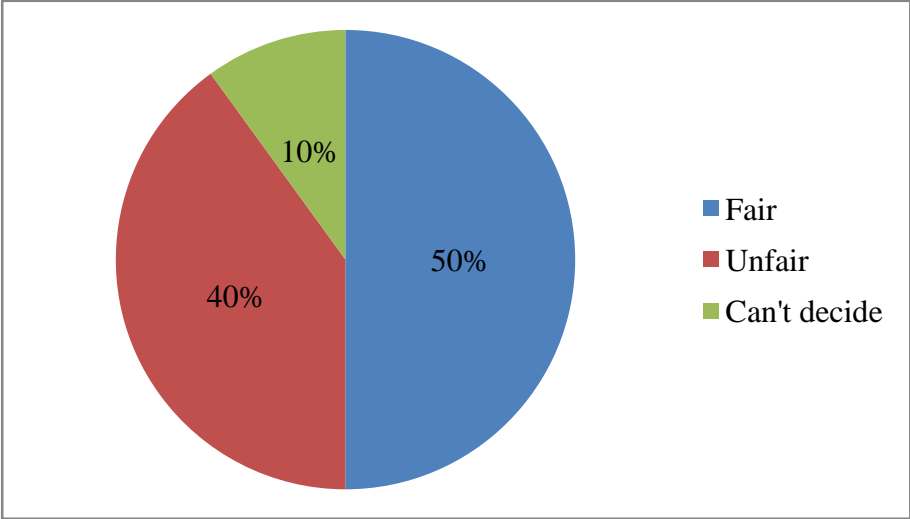


Source: Researchers findings (2015)

Figure 4.3 shows the distribution of respondents by the level of satisfaction with Pay .The findings shows that 16 employee (53.3 % ) of the respondents says the salary is adequate ,while 11 employees (36.7% ) of the respondents are not happy about the salary they perceive it to be inadequate payment and 3 employees (10% ) says it is more than adequate.

**4.2.3 Distribution of respondents by level of satisfaction with opportunity for promotion**

**Figure 4.4 distribution of respondents by promotion**

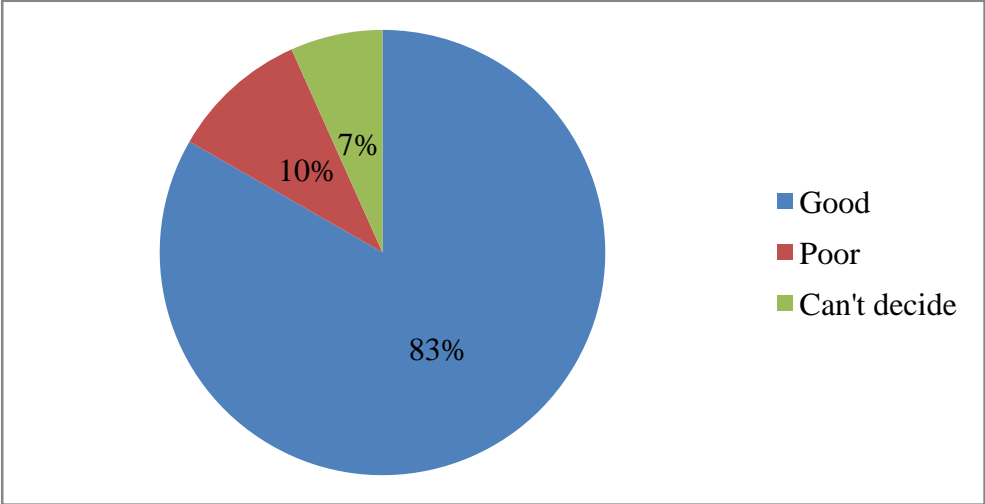


Source: Researchers findings (2015)

Figure 4.4 shows the distribution of respondents by the level of satisfaction by promotion. The findings show that 15 employees (50%) of respondents perceive that there is fair promotion at Jubilee Insurance Company while 12 employees (40%) says that the promotion is unfair and 3 employees (10%) could not decide.

**4.2.4 Distribution of respondent by level of satisfaction with working condition**

**Figure 4.6 distribution of respondents by working condition**

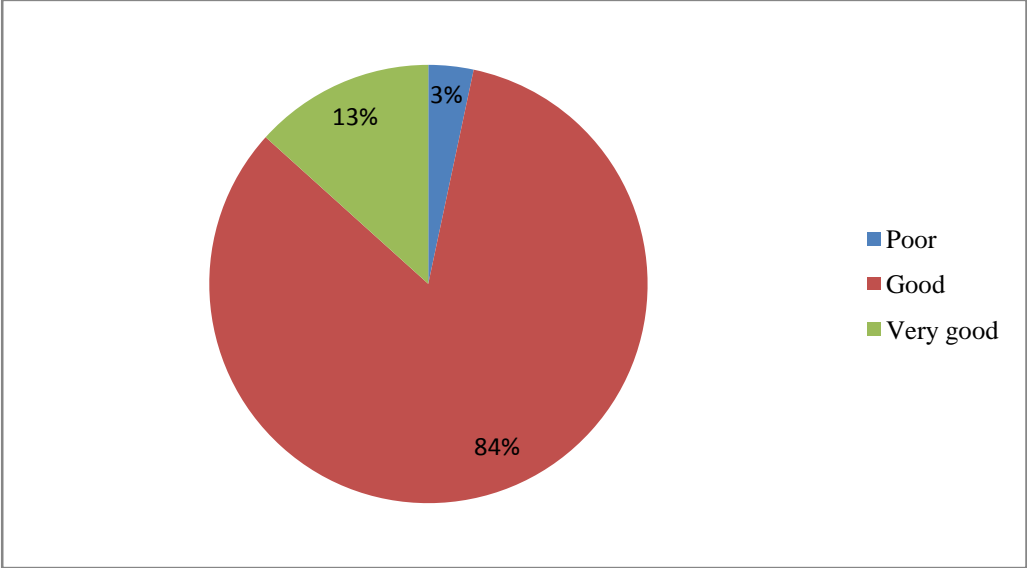


Source: Researchers findings (2015)

Figure 4.6 shows the distribution of respondents by the level of satisfaction with working condition. The findings show that 25 employees, (83%) of respondents says the working condition is good at Jubilee Insurance Company, while 3 employees (10 %) says it is poor and 2 employees (7% ) can't decide. This implies that to the highest degree the environments at the Jubilee insurance company are good.

**4.2.5 Distribution of respondents by level of satisfaction with employees’ participation in making decision**

**Figure 4.7 Distribution of respondents by decision making**



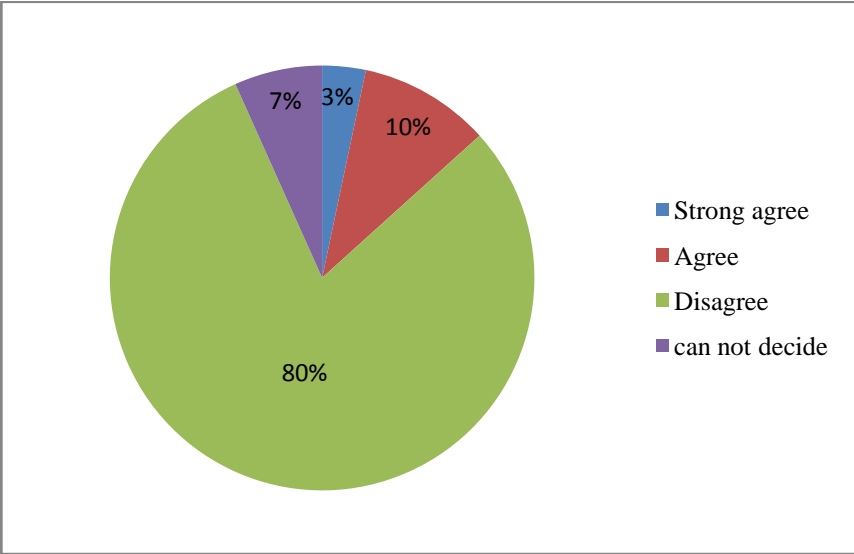
Source: Researchers findings (2015)

Figure 4.7 shows the distribution of respondents by the level of participation in decision making .The findings show that 29 employees, (97%) percent says they are satisfied that is good, while 1 employees (3 % ) says not satisfied with the employees’ participation in decision making. This implies that employees at Jubilee insurance company are involved in making decision.

**4.3 Objective 2: sought to establish the effect of job satisfaction on work performance at Jubilee Insurance Company**

**4.3.6 Effects of absenteeism on work performance**

**Figure 4.8 Distribution of respondents by absenteeism**

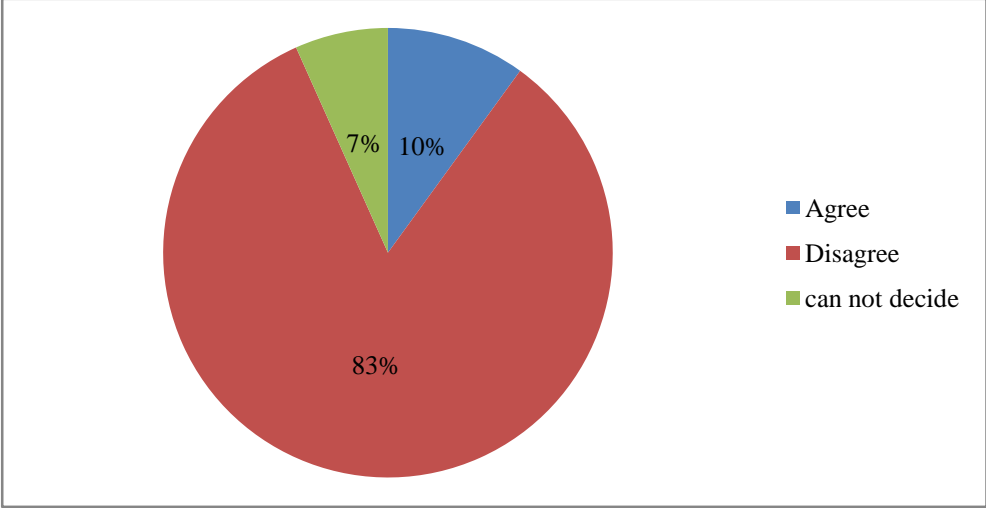


Source: Researchers findings (2015)

Figure 4.8 shows the distribution of respondents whether Job performance at Jubilee is affected by absenteeism, The findings show that 24 employees (80 %) of respondents disagree that work performance at Jubilee insurance company is affected by absenteeism, while 3 employees (10%) agree that job performance is affected by absenteeism at Jubilee insurance company, and 3 employees (7%) could not decide..

**4.3.7 Effect of turnover on work performance**

**Figure 4.9 Distribution of respondents by turnover**

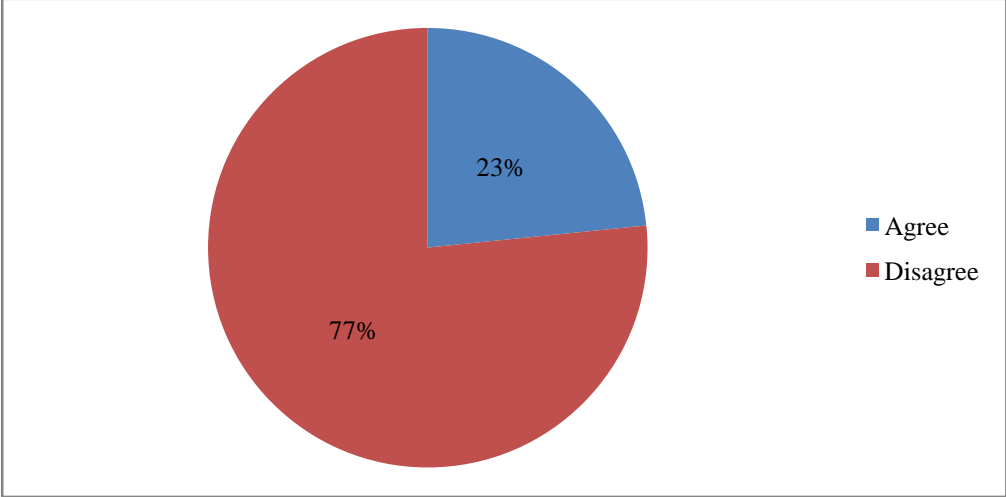


Source: Researchers findings (2015)

Figure 4.9 shows the distribution of respondents whether Job performance at Jubilee insurance company is affected by turnover. The findings show that to a higher percent that is 83% , ( 25 respondent ) disagreed that work performance at Jubilee insurance company is affected by turnover attributed by job satisfaction, while 10% ( 3 respondents ) agree and 7% ( 2 respondents ) could not decide.

**4.3.8 Effect of organizational commitment on work performance**

**Figure 4.10 Distribution of respondents by organizational commitment**

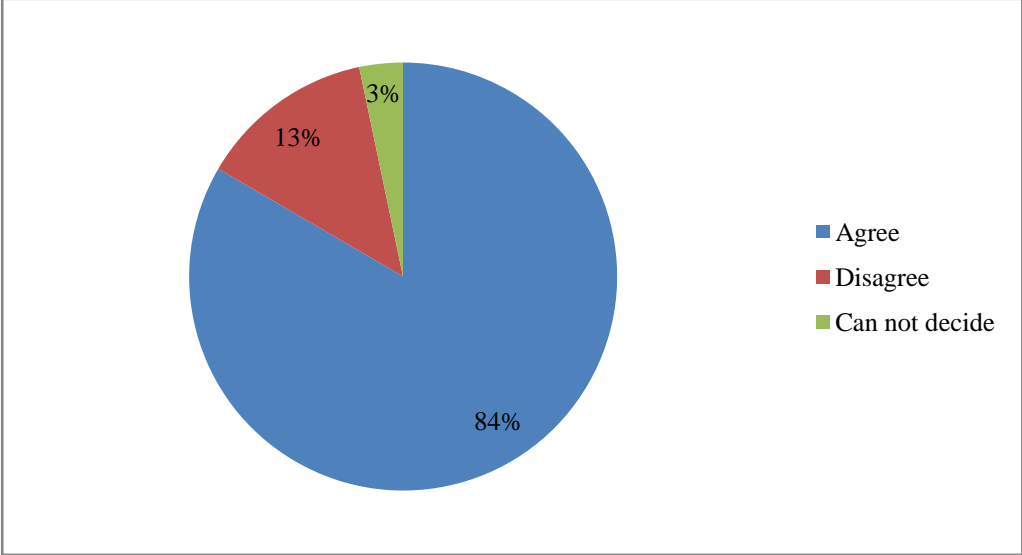


Source: Researchers findings (2015)

Figure 4.10 shows the distribution of respondents whether Job performance at Jubilee insurance company is affected by organizational commitment. The findings show that 77%, (23 respondents) disagree that work performance may be affected by lack of organizational commitment depending on the job satisfaction, while 23 % (7 respondents) agreed.

**4.3.9 Effect of motivation on work performance**

**Figure4.11 Distribution of respondents by motivation**

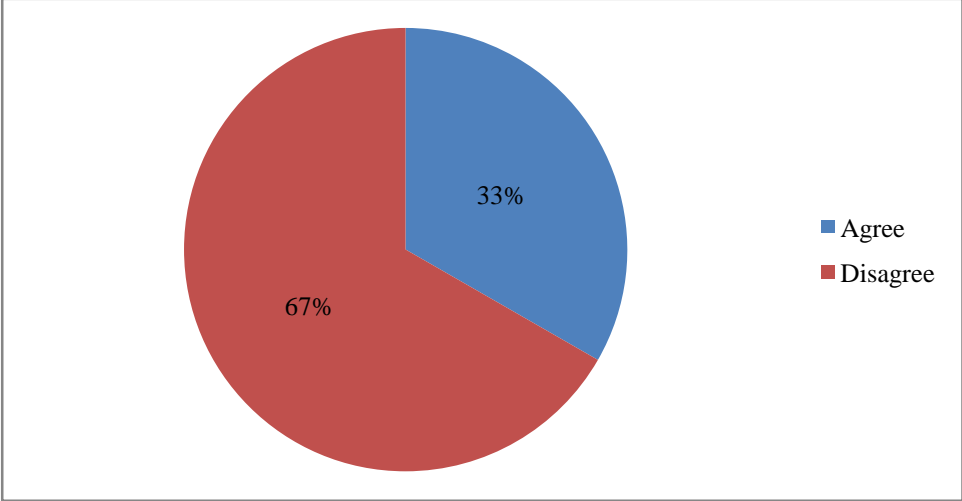


Source: Researchers findings (2015)

Figure 4.11 shows the distribution of respondents whether Job performance is affected by motivation. The findings show that 25 respondents (84%) of the respondents agree that work performance may be affected by motivation depending on job satisfaction, while 4 respondents (13%) disagreed and 1 respondent (3%) could not decide.

**4.3.10 Effect of stress on work performance**

**Figure4.12 Distribution of respondents by stress**



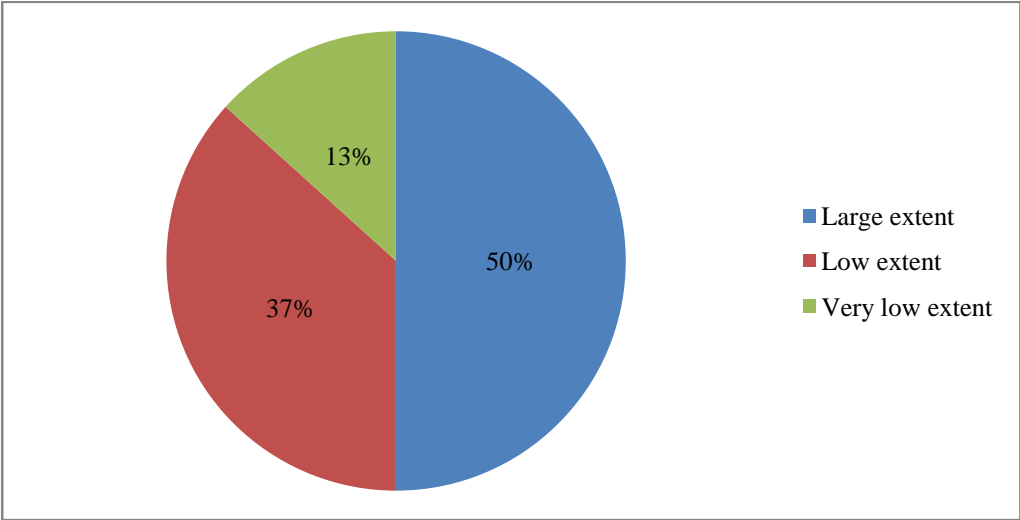
Source: Research findings (2015)

Figure 4.12 shows the distribution of respondents whether Job performance is affected by stress. The findings show that 10 respondents, (33 %) agree that stress affect work performance, while 20 respondents (67%)disagree that stress affect job performance.

**Objective two was also sought to establish the extent employee were motivated to Perform as expected at Jubilee insurance company**

**4.3.11 Distribution of respondents by the extent employees were motivated by salary**

**Figure 4.13 Distribution of respondents by salary paid**

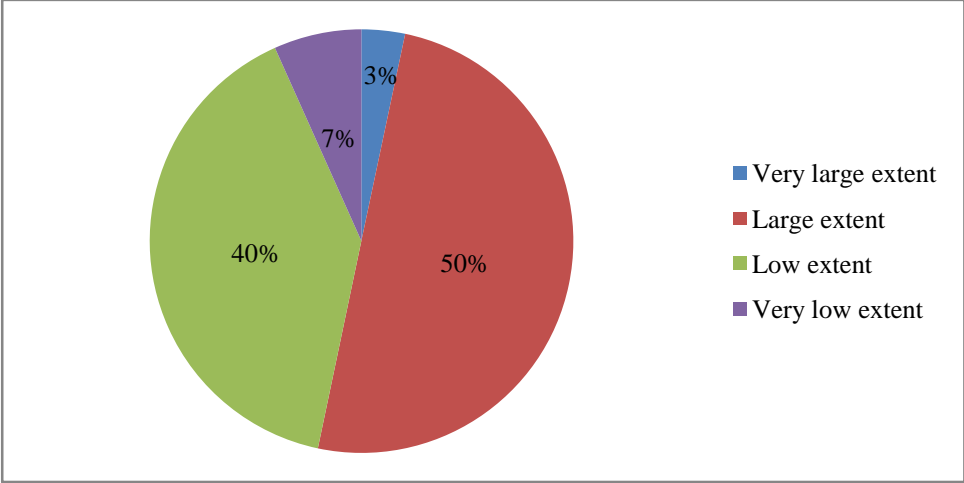


Source: Research findings (2015)

Figure 4.13 shows the distribution of respondent to the extent of motivation by the salary paid. The findings show that 15 respondents (50%) cumulatively agree that were motivated by the salary to the large extent to perform as expected at Jubilee insurance company while 15 respondents (50%) were motivated to a low extent by the salary paid.

**4.3.12 Distribution of respondents by the extent they are motivated by promotion opportunities**

**Figure 4.14 Distribution of respondents by promotion opportunity**

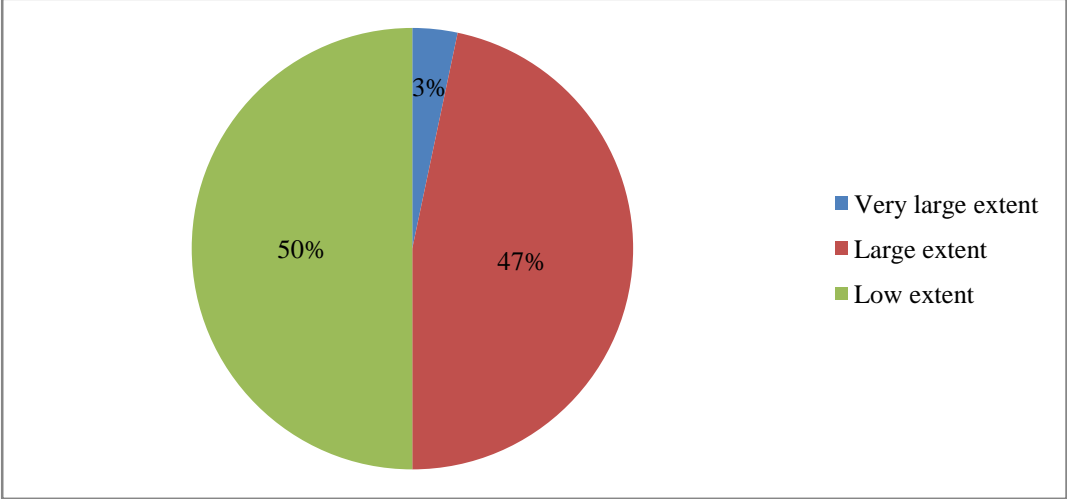


Source: Researchers findings (2015)

Figure 4.14 shows the distribution of respondents by promotion opportunities. The finding shows that 16 employees (53%) were motivated by promotion opportunities to the large extent, while 14 employees (47%) were motivated by promotion opportunities to the low extent to perform as expected by Jubilee insurance company.

**4.3.13 Distribution of respondents by the extent they are motivated by Job security**

**Figure 4.15 Distribution of respondents by job security**

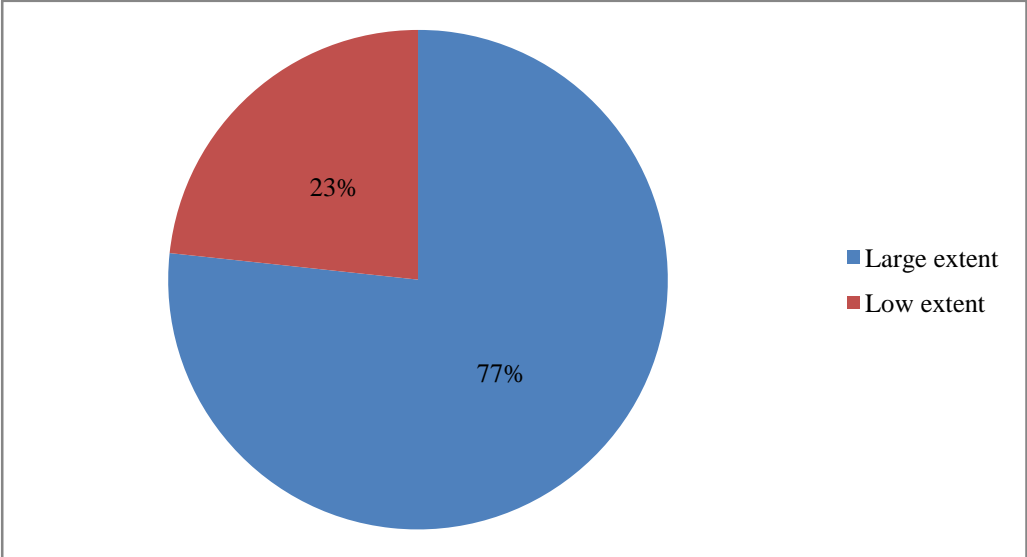


Source: Researchers findings (2015)

Figure 4.15 shows the distribution of respondents by job security. The findings show that 15 employees (50%) cumulatively agree were motivated to the job security to a large extent while 15 (50 %) were motivated to a small extent by the job security.

**4.3.14 Distribution of respondent by the extent they are motivated by working condition**

**Figure4.16 Distribution of respondents by working condition**



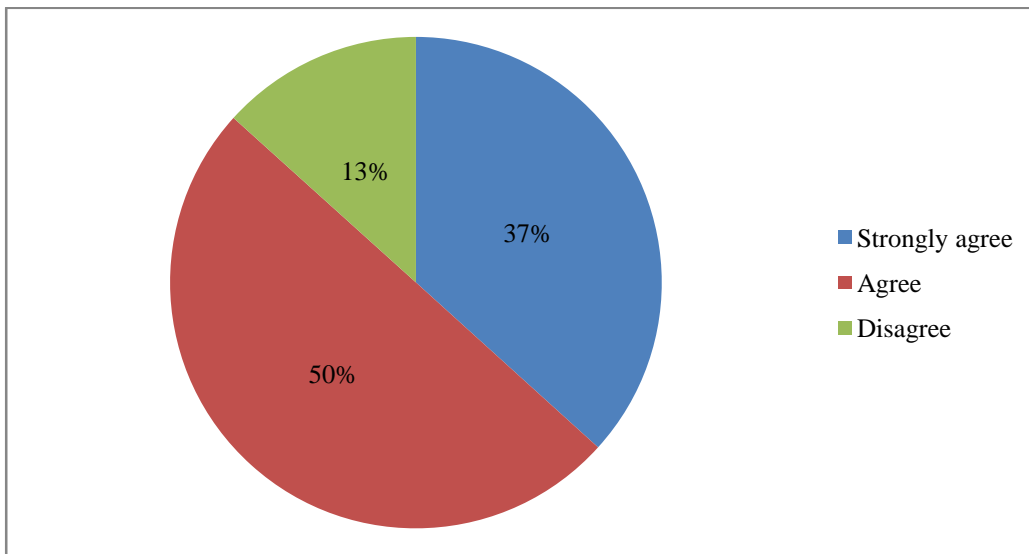
Source: Researchers findings (2015)

Figure 4.16 shows the distribution of respondents by the extent of motivation by working condition .The findings show that 23 employees (77%) were motivated by working environment at the large extent while 7 employees (23%) were motivated by the working environments to the low extent.

**4.4 Objective 3 Sought to establish factors that enhance job satisfaction and job performance at Jubilee Insurance Company**

**4.4.6 Distribution of respondents by goal achievement attributed to working condition**

**Figure 4.17 Distribution of respondents by working condition**

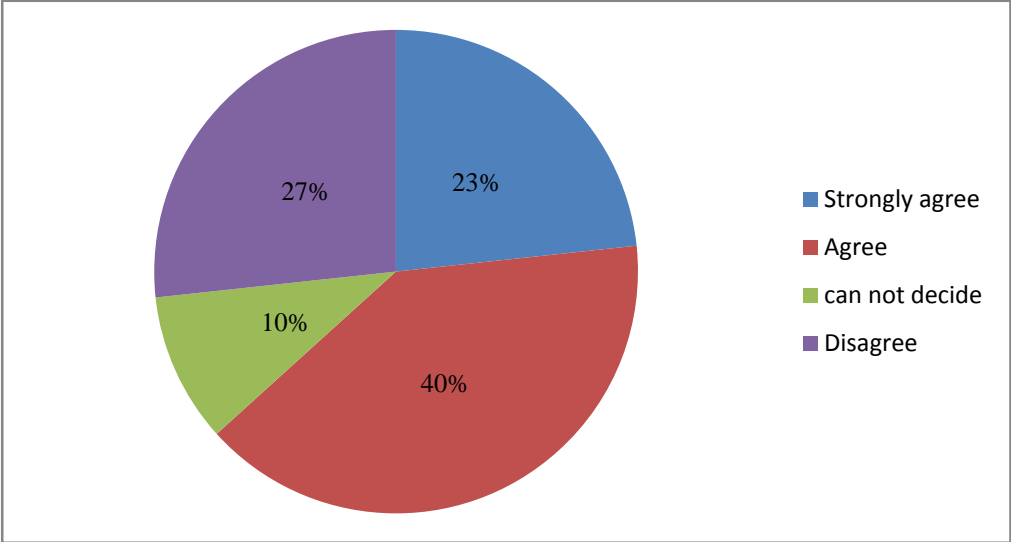


Source: Researchers findings (2015)

Figure 4.17 shows the distribution of respondents whether goal achievements at Jubilee insurance company were attributed to working Condition. The findings show that 26 employees (87%) agree that goal achievements were attributed to working condition, while 4 employees (13 %) of respondents disagreed, this implies that to a large extent goal achievements at Jubilee insurance company were attributed by good working condition.

**4.4.7 Distribution of respondents by goal achievement attributed to promotion**

**Figure4.18 Distribution of respondents by promotion**

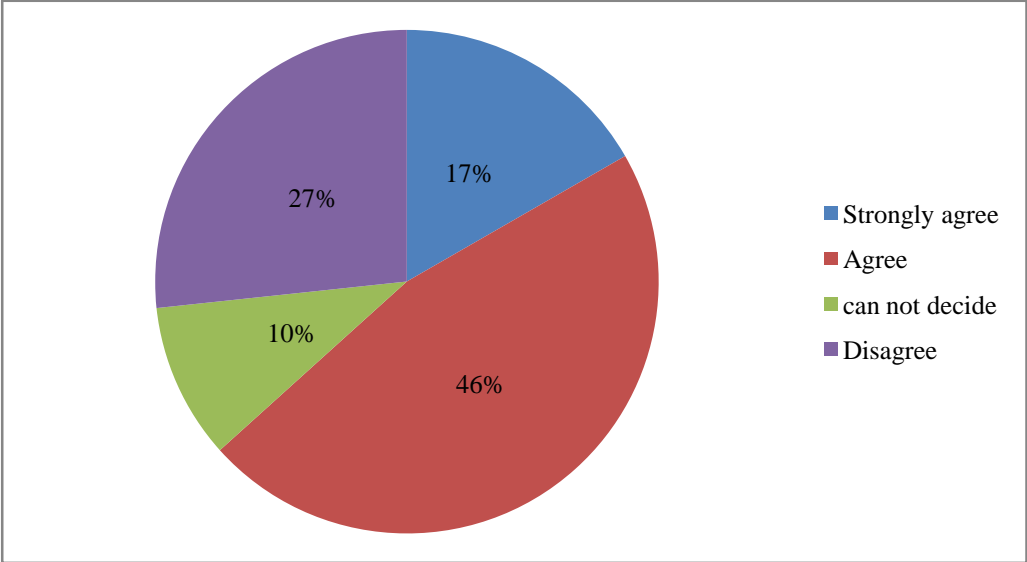


Source: Researchers findings (2015)

Figure 4.18 shows the distribution of respondents by goal achievements attributed by promotion .The findings shows that 19 employees (63 %) of respondents cumulatively agree that goal achievement were attributed to promotion, while 8 employees (27%)disagreed and3 employees (10%) could not decide.

**4.4.8 Distribution of respondents by goal achievement attributed by pay**

**Figure 4.19 Distribution of respondents by pay**

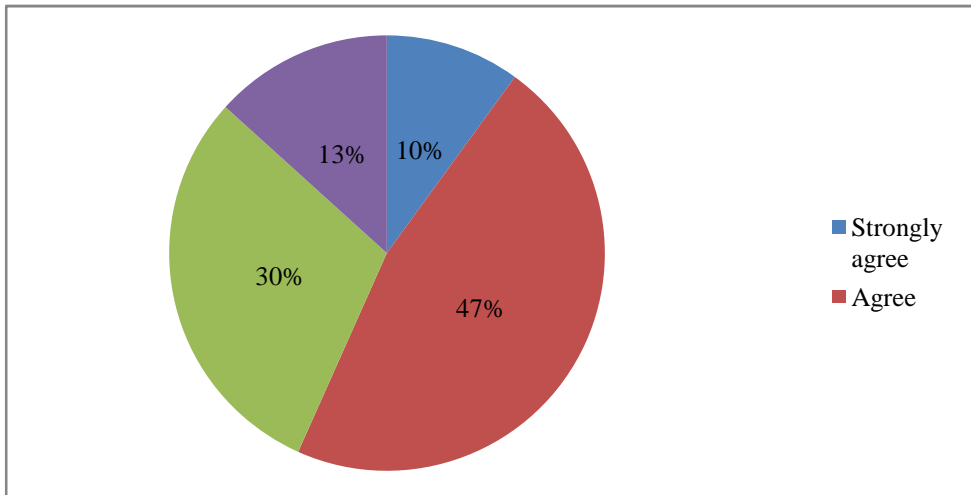


Source: Researchers findings (2015)

Figure 4.19 shows the distribution of respondents goal achievement attributed by pay. The findings show that 19 employees (63%) of the respondents cumulatively agree that goal achievement were attributed by pay, while 8 employees (27 %) disagree and 3 employees (10%) could not decide.

#### 4.4.9 Distribution of respondent by goal achievement attributed to job security

Figure 4.20 Distribution of respondents by job security

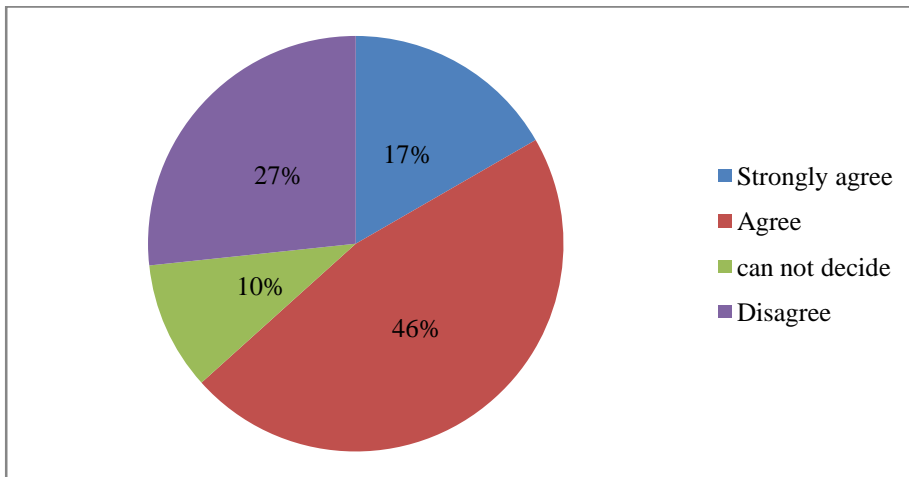


Source: Researchers findings (2015)

Figure 4.20 shows the distribution of respondents by goal achievements by Job security. 17 respondents (57%) cumulatively agree that goal achievements were attributed to job security, while 4 respondents (13%) could not decide and 9 employees (30%) disagreed.

#### 4.4.10 Distribution of respondents' goal achievement attributed to leadership /supervision

Figure4.21 Distribution of respondents by supervision / leadership

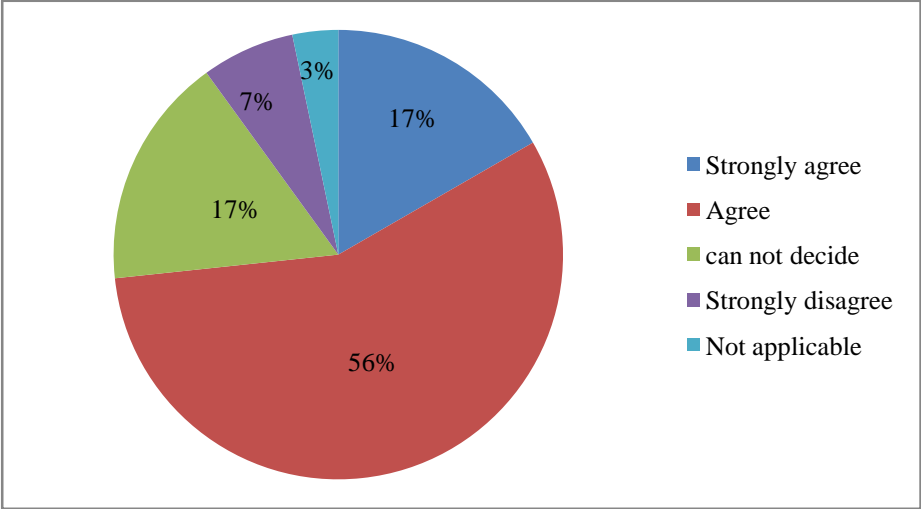


Source: Researchers findings (2015)

Figure 4.21 shows the distribution of respondents by goal achievements attributed by leadership. The findings show that 19 respondents (63%) cumulatively agree that goal achievement were attributed to supervision / leadership, while 8 respondents (27%) disagreed, and 3 respondents (10%) could not decide.

**4.22 Distribution of respondents by goal achievements attributed to team work**

**Figure4.22 Distribution of respondents by team work**

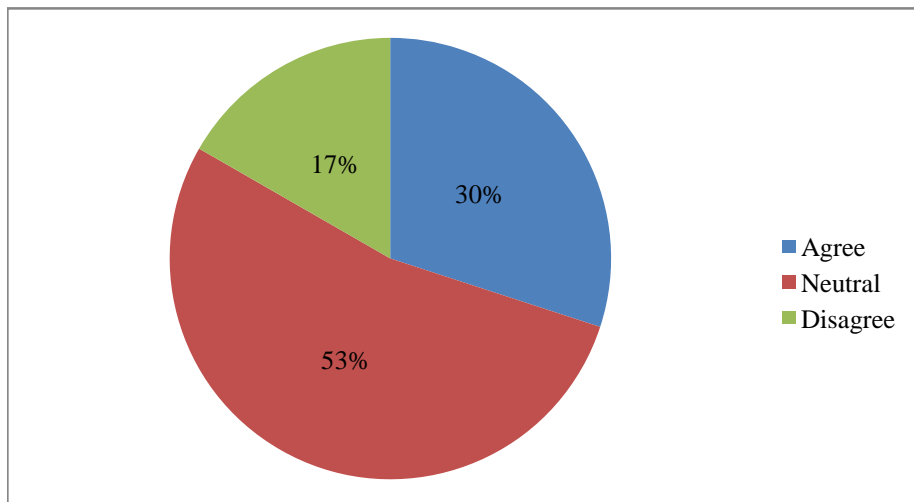


Source: Researchers findings (2015)

Figure 4.22 shows the distribution of respondents by goal achievement attributed by team work. The findings show that 22 respondents (73%) agree that goal achievements were attributed by team work at Jubilee Insurance Company, while 5 respondents (17%) could not decide and 5 respondents (17%) disagreed and 1 respondent (3%) not applicable.

#### 4.4.12 Distribution of respondents by goal achievements attributed to organization policy

Figure 4.23 Distribution of respondents by organizational policy

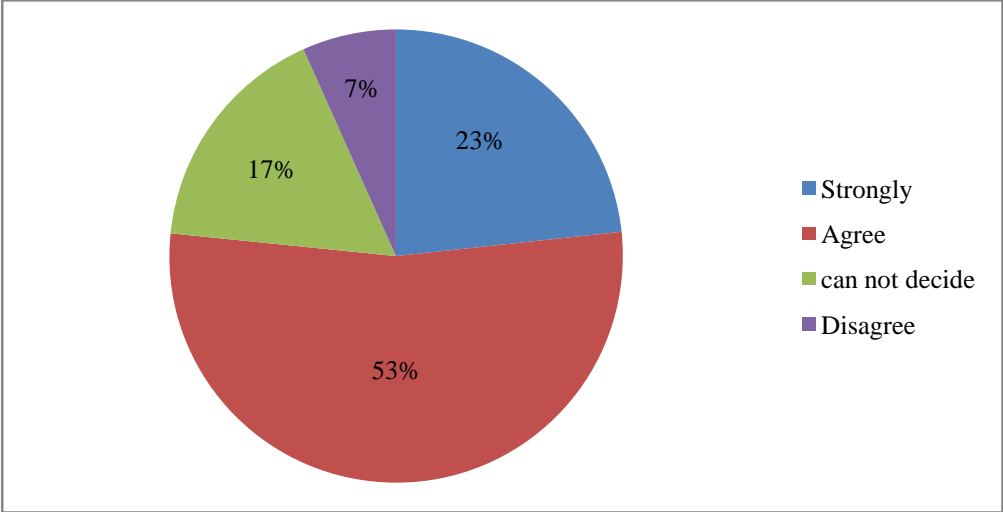


Source: Researchers findings (2015)

Figure 4.23 shows the distribution of respondents by goal achievement attributed to organizational policy. The findings shows that 9 respondents (30%) agreed that goal achievements were attributed by organizational policy . 16 respondents ( 53% ) could not decide that goal achievements at Jubilee Insurance Company were attributed to organizational policy, while 5 respondents ( 17% ) disagreed.

**4.4.13 Distribution of respondent by goal achievement attributed to technology change**

**Figure4.24 Distribution of respondents by technology change**

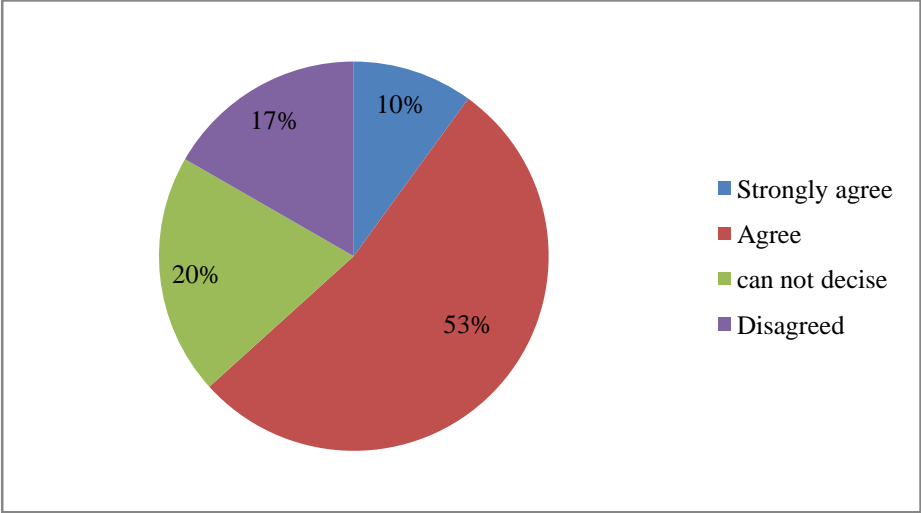


Source: Researchers findings (2015)

Figure 4.24 shows the distribution of respondents by goal achievements attributed by technology change. The findings showthat 23 respondents (76%)agree that goal achievements were attributed to technology change, while 5 respondents (17%) could not decide and 2 employees 7% disagreed.

**4.4.14 Distribution of respondents' goal achievement attributed to organizational culture**

**Figure 4.25 Distribution of respondents by organizational culture**



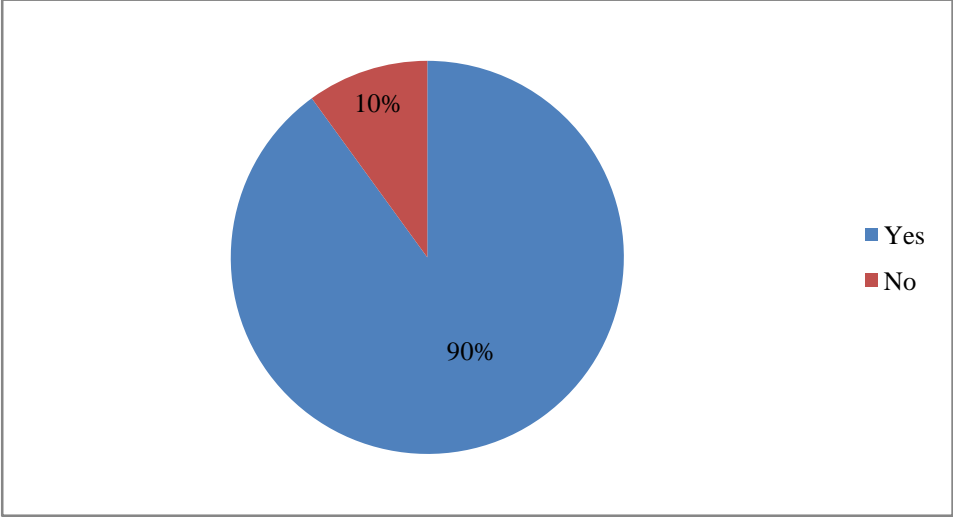
Source: Researchers findings (2015).

Figure4.25 shows the distribution of respondents by goal achievement attributed by organizational culture. The findings show that 19 respondents (63 %) agree that goal achievements were attributed by organizational culture, while 6 respondents (20%)could not decide and 5 respondents (17%) disagreed.

More over the third objective was also intended to establish the relationship between job satisfaction and work performance

**4.4.15 Distribution of respondents by their response to the existence of relationshipbetween job satisfaction and work performance**

**Figure 4.26 Distribution of respondents by their response**



Source: Researcher’s findings (2015)

Figure4.26 shows the distribution of respondents by the relationship between Job satisfaction and work performance. The Findings show that 90% of the respondents agree that there is a relationship between job satisfaction and work performance and only 10% disagreed that there is a relationship between Job satisfaction and work performance.

## **4.5 Summary of the Findings**

### **4.5.1 Objective 1: To explore employee's views towards job satisfaction of the Jubilee insurance Company**

40% of respondents were of the views that job satisfaction is pay or it is related to pay, while 23% say it is Opportunity for promotion, 17% says it is job security, 7% says it is working condition and 4% says it is all of them.

Objective one was also intended to determine the extent of the employees' satisfaction of Jubilee Insurance Company. 53% said that salary is adequate while 37% of the respondents said are not happy with the salary, they perceive it to be inadequate and 10% said salary was more than adequate.

On the side of opportunity for promotion 50% said it is fair, while 40% says that promotion is unfair and 10% could not decide.

Concerning working condition 83% agreed that the working condition is good therefore they are satisfied, while 10% says it is poor and 7% could not decide.

Not only that, but also objective one was intended to find the level by which employee were satisfied with the system of employee participation in decision making. 83% of employees at Jubilee Insurance Company says participation in decision making at the Jubilee Insurance Company is good, while 10% says it is poor and 7% could not decide.

On the side of Job security, the findings showed that 50% agree to be satisfied with job security also 50% said were not satisfied.

### **4.3 Objective 2: sought to establish the effect of job satisfaction on work performance at jubilee insurance company**

On the side of **absenteeism**; 80% of the respondents disagree that work performance at jubilee insurance company is affected by absenteeism attributed to job satisfaction, while 13% agree to absenteeism is attributed by job satisfaction and 7% could not decide.

**Turnover;**83% of the respondents disagree that work performance is affected by turnover attributed to job satisfaction, while 10% agree and 7% could not decide.

**Organizational commitment;** 77% of the respondents disagree that work performance may be affected by lack of organizational commitment depending on the job satisfaction, while 23% agree.

**Stress;**67% of the respondents disagree that stress affect work performance, while 33% of the respondents agree that stress attributed to job dissatisfaction affect work performance at Jubilee insurance company.

Objective two was also intended to explore the extent to employees are motivated by salary paid, job security, opportunity for promotion and working environment. 50% of the respondents said they are motivated to low extent by the salary paid, job security and opportunity for promotion. 50% said they are motivated to large extent by the salary paid, opportunity for promotion and job security.77% of the respondents agree that were motivated by the working environment at the large extent, while 23% of respondents were motivated to the low extent.

Half percentage of employee is motivated to the low extent by the salary paid compared to the market and the economic condition. Also promotion opportunities are low because of their experience and they are the generations which relate job satisfaction with pay and opportunities rather than job security, and working environment.

#### **4.6.4 The third Objective was to establish the factors that enhance job satisfaction and job performance at Jubilee Insurance Company.**

The **working condition;** 87% of the respondents agree and strongly agree that working condition enhances their goal achievements at Jubilee insurance company, while 13% disagree and strongly disagree that working condition affect their day to day performance.

The **opportunity for promotion;** 63% of the respondents agree and strongly agree that the opportunity for promotion affect their day to day performance at Jubilee insurance company, while 27% disagree and strongly disagree that the opportunity for promotion affect their day to day performance, and 10% could not decide.

On the side of **pay** ; 63% of the respondents agree and strongly agree that goal achievement were attributed to pay at Jubilee insurance company , while 27% disagree that goal achievements were attributed to pay and 10% could not decide.

**Job security;**57% of the respondents agree and strongly agree that job security affect their day to day performance at Jubilee insurance company, while 30% disagree and 13% could not decide.

On the side of **leadership and supervision;** 57% of the respondents agree and strongly agree that supervision and leadership affect their day to day performance at Jubilee, while 33% were neutral and 10% disagree that supervision and leadership affect their day to day performance.

**Team work;** 73% of the respondents agree and strongly agree that team work affect day to day performance at jubilee insurance company, while 17% disagree , 17% were neutral and 3% were not applicable.

**On the side of organizational policy;** 60% of the respondents agree and strongly agree that organizational policy affect their day to day performance at jubilee insurance company, while 27% were neutral and 13% disagree that organizational policy affect their day to day performance at Jubilee insurance company.

**Technology change;**76% of the respondents agree and strongly agree that technology change affect their day to day performance at Jubilee insurance company, while 17% could not decide and 7% disagree that technology change affect their day to day performance.

**Organizational culture;**63% of the respondents agree and strongly agree that organizational culture affect their day to day performance, 20% could not decide and 17% disagree that organizational culture affect their day to day performance.

Objective three was also intend to determine the employees' response if there is any relationship between job satisfaction and work performance. 90% of the respondents agreed and 10% disagreed. The respondents in this group believe that there is a positive relationship between job satisfaction and work performance and once an employee is highly satisfied then his performance will go higher as well. Some of the employees in this group pointed out that “when my all needs are satisfied at work I

have no excuse in performing higher because high satisfaction always makes me happy at work and once am happy I do perform my job effectively and efficiently.

However 10% of the respondents do not agree that there is a relationship between job satisfaction and work performance. The respondents in this group believe that employees can not only rely on job satisfaction so as to increase their performance, they have to do something for themselves as well, to them employees have to show how much knowledge they poses for the particular job, they have to show that they are eager to learn new things and go for training, employees must complete for higher posts within the organization through good performance instead of relaxing and waiting for the employer to satisfy their needs for them to perform better.

With regard to this issue the overall findings show that the majority of the respondents in Jubilee insurance company believe that there is a relationship between job satisfaction and job performance.

#### **4.6.5 Improvement of Job satisfaction at Jubilee insurance company**

This question was open to the employees to the write what they think although most of the answers were repeatedly by many of the respondents, the majority at 80% hinted out that they would like to be appreciated with their duties, recognized by their supervisors, supported and rewarded especially when they do right things.

Furthermore some of the respondents at 20% listed the following things, good working conditions including all necessary working tools, good relationship with supervisors and co – workers, good payment, reward and recognition, job security, opportunity for promotion and good team work.

## CHAPTER FIVE

### CONCLUSION AND RECOMMENDECTIONS

#### 5.0 Introduction

This chapter mainly focuses on conclusion and recommendations from the research findings that have been discussed in relation to problem identified in chapter one. It must assure the relationship to the research objectives and research question comply.

This chapter is in three parts, the first is conclusion of the findings, the following section is recommendations and the last parts pose the need for further studies to be done in the same area.

#### 5.1 Conclusion

Through the study done by the researcher, it was noted that the gender balance was not considered at Jubilee insurance company since male more compared to the female. Not only that the issue of age determines as much as the finding revealed because this group of young, adult person between 31- 40 was dominant and there were no those with above 51years .It is recommended that the company can do better by employing aged and experienced people on contract basis who are more experienced and highly educated for quality service provision which might increase number of customers and income consecutively.

In the case of education the Jubilee Insurance Company is comprised of good number of trained staff ranging from Certificate to Master's degree. However it was observed that few employees are secondary school leavers. These employees might be allotted to work in the area that does not need professionalism. Not only that Jubilee Insurance Company seemed to lack staffs with PhD who are very important so as to have staff who have different education levels in the company.

Likewise, the number of middle staff is higher compared to the other staff categories this might be due to the nature of the work as most of them need qualified people to do the work. Also there are Operation staff, senior staffs and management staff. Operation staff are very important as it was shown their number is also relatively high, their

importance is to help the other staff in the day to day activities. The management staff are few and set according to service delivered by the company in order to enable the entire company to be supervised properly.

Concerning the years of working where the workers can draw experience of work, the findings showed that these variables were very important to determine the influence of work performance in the organization. As it has been displayed in the work study, most of respondents worked for no more than 5 years. This implies that Jubilee Insurance Company lacks the experienced staff who are needed so much in the work performance for the organization. It seems that the large number of employee at Jubilee Insurance company are new to the organization or workers do not stay long to some factors which has not been established recently in this area. However it is recommended that they better establish the strong HR monitoring in order to discover some other causative to the problems of the company.

The findings shows that, at greater percentage employee at Jubilee insurance companies relate good Pay with job satisfaction. They perceive that what satisfies an employee is good pay.

The findings show that employee at Jubilee Insurance Company are satisfied with the salary paid, Opportunity for promotion and Job security at moderate extent. While large percent of the employees are satisfied with working condition at big percent. This percentage of employees who are not satisfied with the salary paid and promotion opportunities is relatively high; this implies that there are some issues that must be looked into regarding their salaries. It is recommended that the company have to put into consideration the ideas and views of these respondents so that to find out the good solution of the problem. The system does not favor them for opportunities for promotion because of their experience, and they responded negatively because they are the generation which relates Job Satisfaction with pay rather than Job security and working environments.

The study shows that in term of percentages, to a large extent employees at Jubilee Insurance company dis agree that their work performance is affected by absenteeism, turn over, Stress and lack of organizational commitment as a result of Job satisfaction respectively.

A high percentage of respondents at Jubilee Insurance Company agree to the factors that enhance job performance and have an effect on their day to day work performance are as follows: working condition, opportunity for promotion, pay, job security supervision and leadership, team work, technology change, and organizational culture. However the percentage of those who were neutral that organizational policy enhances work performance was relatively higher compared to those who agreed and disagreed. This is because most of the employees at Jubilee insurance are not experienced (new generation) who are highly ambitious, they look at material things which have direct effect on their life like pay. They consider them to be factors which enhances their work performance rather than factors like organizational policy.

27 respondents that is 90% of the respondents agree that there is a relationship between the Job satisfaction and work performance , it has been found that majority of the employees to this study believe that their performance level is positively influenced by their Job Satisfaction, while 3 respondents that is 10% disagree to that. This is because these respondents believe that employees can not only rely on Job Satisfaction so as to increase their performance, they have to do something for themselves as well, to them employees have to show how much knowledge they possess for the particular job, they have to show that they are eager to learn new things and go for training, employees must compete for higher posts within the organization through good performance instead of relaxing and waiting for the employer to satisfy their needs for them to perform better.

With regard to this issue the overall findings show that the majority of the respondents in Jubilee Insurance Company believe that there is a relationship between Job Satisfaction and Job Performance.

## 5.2 Recommendations

The research reveals some challenges which need to be addressed. Below the study provides some recommendations to overcome these challenges.

- Since some employees at Jubilee Insurance Company as shown by the research were dissatisfied with Pay and Opportunities for promotion, the management should review these packages in order to make them attractive and to match with current economic status.
- On the other hand, employees showed that are satisfied with job security and working environment though they motivate them to the low extent. Therefore the management should revisit compensation packages like Pay and Opportunity for promotion in order to increase the extent of satisfaction and motivation. Good pay and fair promotion opportunities will enable Jubilee Insurance Company to compete successfully and be effective in the market with other competing institutions by attracting, recruiting and retaining qualitative employees.
- The management at Jubilee insurance company should not look only on the compensation packages that affect employees performance but also emphasis should be on the other factors such as organizational policy, organizational culture, team work, supervision and leadership, and technology change and others that affect day to day employees performance at Jubilee Insurance Company, as high percentage of respondents agreed to be affected by those factors together with pay. The employees should be appreciated with their duties, recognized by their supervisors, supported and rewarded especially when they do right things.

### **Need for further study**

This study has assessed the effect of employee job satisfaction on work performance. A single study cannot cover each and every variable regarding the posed problem. There are other variables not fully covered that need some other scholars and researchers to conduct further studies. Therefore, this study regards the findings obtained as a foundation stone and challenge whose gap will need to be filled and add new input to the body of existing knowledge.

This study has been conducted at Jubilee Insurance Company either there is a need to conduct further studies in other Insurance Companies in order to make inference.

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**APPENDIXES**  
**RESEARCH QUESTIONNAIRE**

Dear respondent,

This questionnaire aims at collecting information concerning the study, “The effect of Job satisfaction on work performance at Jubilee insurance Company. The study is conducted as a partial fulfillment for award of the masters’ degree as according to Mzumbe University of Tanzania. The purpose of this questionnaire is to request you to have a chance to tell the researcher about your present job, how you feel about it, things which motivate you at your working place and what things de-moralize you in relation in relation to your work performance .Through these, the researcher shall be able to analyze and understand factors that affect the performance. Through these, the researcher shall be able to analyze and understand factors that affect the performance in work places. Note that all this information will be used only for academic purposes and not otherwise, so you’re requested to feel free when you fill this questionnaire.

Esther Mahene

Researcher

**Instructions**

1. Choose the correct answer from the provided multiple choice putting , a tick against the correct answer
2. Other instructions are indicated as per requirement of the specific questions.
3. If you feel, you have something more to tell the researcher about the problem, you may write the plain paper attach at the end of this questionnaire.

## Personal characteristics and general information

1. Gender of respondent
  - a. Male
  - b. Female
2. Job Category
  - a. Operational Staff
  - b. Middle Staff
  - c. Senior staff
  - d. Management
3. Age
  - a. 25 ----- 30
  - b. 31 -----40
  - c. 41 -----50
  - d. Above 51
4. What is your education level
  - a. Certificate
  - b. Ordinary Diploma
  - c. Advanced Diploma
  - d. First degree
  - e. Masters
  - f. Other ( please state ) -----
5. How long have been working with jubilee insurance Company?
  - a. 0----- 5 years
  - b. 5 -----10 years
  - c. 10 ----- 15 years
  - d. 15 -----20years
  - e. Above 20 years
6. What motivate you with your job at Jubilee Insurance Company?
  - a. Good salary
  - b. Job security
  - c. Opportunity for promotion
  - d. Good working condition
  - e. All
  - f. None
7. What do you think of the physical working environment?
  - a. Poor
  - b. Good
  - c. Can't decide

8. What do you think of the opportunities for promotion in Jubilee Company?
  - a. Fair
  - b. Un fair
  - c. Can't decide
  
9. What can you say about income that you get in relation to you normal experience?
  - a. Inadequate
  - b. Adequate
  - c. More than adequate
  
10. What type of communication mostly exist within Jubilee Insurance Company
  - a. From top to bottom
  - b. From bottom to top
  - c. Both of them
  
11. What can you say about employee participation in decision making
  - a. Poor
  - b. Good
  - c. Very Good
  
12. What do you think you're Job? Is it
  - a. Secured
  - b. Un secured
  - c. Can't decide
  
13. Do you think there is team work in your work place?
  - a. Yes
  - b. No

**Satisfaction factors that affect work performance**

14. Job satisfaction has the following effect on my work performance at Jubilee insurance company

(Tick number of the specific item in the column provided to indicate your position)

1= strongly agree 2. Agree 3. Dis agree 5. Strongly disagree 6= Not applicable

	1	2	3	4	5	6
Absenteeism						
Organizational Commitment						
Turnover						
Motivation						
Stress						

15. Goal achievements / Job performance by employee at Jubilee Company is attributed to the following

(Tick number of the specific items in the column provided to indicate your position)

1= strongly agree 2= Agree 3= Disagree 4= strongly disagree 6= Not applicable

	1	2	3	4	5	6
Work condition						
Promotion						
Pay						
Job Security						
Supervision / Leadership						
Team work						
Organization policy						
Technology change						
Organizational culture						

16. What are your views / understanding of Job Satisfaction?

(Tick number of the specific item in the column provided to indicate your position)

1= Working condition 2= Promotion 3= Pay 4 = Job security 5 = All

6 = None

	1	2	3	4	5	6
Working condition						
Promotion						
Pay						
Job Security						
All						
None						

17. The following motivate me to perform as expected by Jubilee Insurance

(Tick number of the specific item in the column provided to indicate your position)

1 = Very large extent 2 = large extent 3 = Moderate extent 4 = Low extent

5 = Very low extent

	6	2	3	4	5
Working condition					
Promotion					
Pay					
Job Security					

18. According to you is there any relationship between job satisfaction and Job Performance?

(a) Yes ( )

(b) No ( )

If yes please specify -----

19. Can high job satisfaction change your work performance?

(a) Yes ( )

(b) No ( )

Give reasons to your answer -----

20. What should be done to improve job satisfaction at your work place?

-----

Thanks for your co-operation