

**INFLUENCE OF JOB SATISFACTION ON EMPLOYEES'
PERFORMANCE IN COMMERCIAL BANKS: A CASE OF NATIONAL
BANK OF KENYA**

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ABSTRACT

The purpose of this study was to establish the influence of job satisfaction on employees' performance in commercial banks. Specifically, the study investigated the influence of employees' competence, leadership styles, working environment and rewards on employees' performance in National Bank of Kenya. The study was based on the Two-Factor theory by Frederick Herzberg and job characteristic model by Hackman and Oldham. To study applied descriptive survey research design. The target population of the study was 124 and all the 124 respondents were used as sample size. Data collection was done using questionnaires which was pre-tested through a pilot study in order to ensure reliability and validity. Data collected was analyzed using SPSS version 22. Descriptive statistics and thematic analysis was used for analysis and data was presented using frequency distribution tables, percentages and bar graphs. According to the findings employees' competence, leadership styles, working environment and reward positively influenced the performance of employees. The study recommends that the bank should come up with developmental opportunities inform of study leaves and workshops. The bank should value the employees' contributions so as to encourage them.

Key Terms: Employee competence, Job satisfaction, Leadership style, Working environment, Rewards

Background of the Study

The chapter highlights the background information on effect of job satisfaction on employees' job performance. A statement of the problem is presented that describes the key issues or the problem being studied. The various objectives are also included in this chapter including research questions and significance of the study. The scope of the study also describes the boundaries of the research.

Attainment of a high level performance through productivity and efficiency has always been an organizational goal of high priority. In order to do that highly satisfied work force is an absolutely necessity for achieving a high level of performance advancement of an organization Barrington and Franco (2010). Satisfied worker leads to extend more effort to job performance, then works harder and better. Thus every organization tries to create a satisfied work force to operate the well- being of the organization.

The total employee's performance depends on 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 (Woodruffe, 2000). Employee effort is an important factor that determines an individual performance will be.

When an employee feels a satisfaction about the job, he/she is motivated to do grater effort to the job performance. Then it tends to increase the overall performance of the organization. In other words, a satisfied individual employee

and his effort and commitment are crucial for the successfulness of the organization.

According to Nelson, (2006) employee satisfaction is priceless. Aggravated or discouraged workers are unconstructively affecting the desire to work. A smaller amount of satisfied employees in the organization affects their performance and the performance of the corporation include. Through the increase in competition among employees the firms have recognized the importance of employee's satisfaction and performance and firms are increasing their human resource capital to competently participate in this global market. Some verification declare that so far it is not obvious that either job performance or job satisfaction with work performance depends on job satisfaction.

According to Bernadine (2007) the fringe benefits and compensation referred to all kinds of financial returns whereas the tangible benefits are those that an employee received as the element of employer & employee relationship. These benefits are directly related to job satisfaction which affects the employee job commitment and job performance. Carmeli & Freund (2009) conducted the study and examined the social worker's conviction about the prestige that foreigners attributed towards the organization and manners in which these convictions influenced the job commitment and job satisfaction. The analysis found the positive relationship between external prestige and affective job commitment and job satisfaction.

Banking is relatively expensive in Kenya: a 2007 survey of barriers to banking, using data from 62 countries, indicates that minimum balances required by Kenyan

banks are quite high, equaling 44% of Gross Domestic Product GDP per capita, compared with an average of 8%. Annual fees in Kenya are also high at 2% of GDP per capita compared to an average of 0.38% (Beck, 2014).

Employee motivation and job satisfaction in the typical South African marketing research environment poses several significant challenges to employers. It is by nature a fast-paced and highly pressured environment, due to a high degree of intricate process interdependence between work teams, stringent deadlines, high work volumes, and long work hours (Bard & Moore, 2000). In addition, marketing research analysts are also required to demonstrate a combination of analytical, writing and people skills, on top of a propensity for both a detailed and a conceptual approach to their work (Deetlefs, 2003). Very few individuals are able to combine such often incongruent but essential attributes comfortably, which may impact on their work satisfaction and motivation. The necessity for performing consistently to internal and external expectations in such a broad fashion is in itself highly stressful. In addition, the marketing research arena is not generally associated with highly lucrative employment benefit packages that offer suitable reward, especially with respect to the bulk of employees, who operate on the lower rungs of such organisations. All of these factors add to the difficulty that employers in the South African marketing research industry have in recruiting suitable employees, developing them to levels where they make a significant contribution to the profitability of the organisation, and ultimately in retaining them as intellectual and business capital over the long term.

Job satisfaction was perceived by Peretomode (2006) as fulfillment acquired with experiencing various job activities and reward. Rose (2001) as cited in Olorusola (2012) viewed job satisfaction as a bi-dimensional concept consisting of intrinsic and extrinsic satisfaction dimensions. She further asserted that intrinsic sources of satisfaction depends on individual characteristics of the person, such as ability to use initiative, relations with supervisors, or the work that the person actually performs, all these are symbolic or qualitative facts of the job while extrinsic sources of satisfaction are situational and depends on environment such as pay, promotion or job security; these are financial and other materials.

Problem Statement

Worker job satisfaction has been linked to salient measures of performance such as productivity, absenteeism, and workforce turnover. As such it is a construct that economists care about (World Bank, 2012). Although there have been studies that found proof that job satisfaction has a significant effect on job performance, few studies have been done on the influence of job satisfaction on employee performance in banks. Christen, Cryler and Soberman (2005) found out a significant positive effect of job performance on job satisfaction in among doctors. It was noted that a positive effect of job performance on job satisfaction also has important implications for a firm that wants to motivate and retain talented employees (Soberman, *et al.*, 2005).

It implies that actions to increase job performance can also increase the job satisfaction of employees. As a result, benefits such as reduced turnover and less

absenteeism (the result of higher job satisfaction) may be useful in justifying the cost of a policy even when this policy is directed to improving job performance. While there are a lot of documented studies on influence of job satisfaction on employees performance of banks in the developed markets, scanty systematically documented information exists on the developing markets, Kenya included. For the quarter ended March 31st, 2013, the Kenyan banking sector comprised 43 commercial banks (CBK, 2013).

According to Kenya Bankers Association (KBA), employee performance can be affected by the level of employee job satisfaction (KBA, 2012). The profitability of Kenya's banking industry in the recent past has been a subject of public interest and debate. The industry posted KSh89.5 billion pre-tax profits in 2011, a 20.5 per cent increase from 2010's KSh74.3 billion (CBK, 2011). While the profit growth has also been helped by a steady growth in the customer base over the past four years from 4.7 million to 15.7 million, a report by the Central Bank of Kenya on 'Developments in the Kenyan Banking Sector for quarter ended March 31, 2012' indicates that this trend of profitability is equally largely attributed to product diversification by banks (KBA, 2012).

The National Bank of Kenya has faced a high turnover in the last five years. The bank has lost 73 employees to other banks (Beck, 2014). This indicate that the employees are not satisfied. An important side of an organization is people management. This concept was derived from the idea that the Human resources and the organization are both synonymous to each other. An organization with good management would consider its employees its assets and the primary source

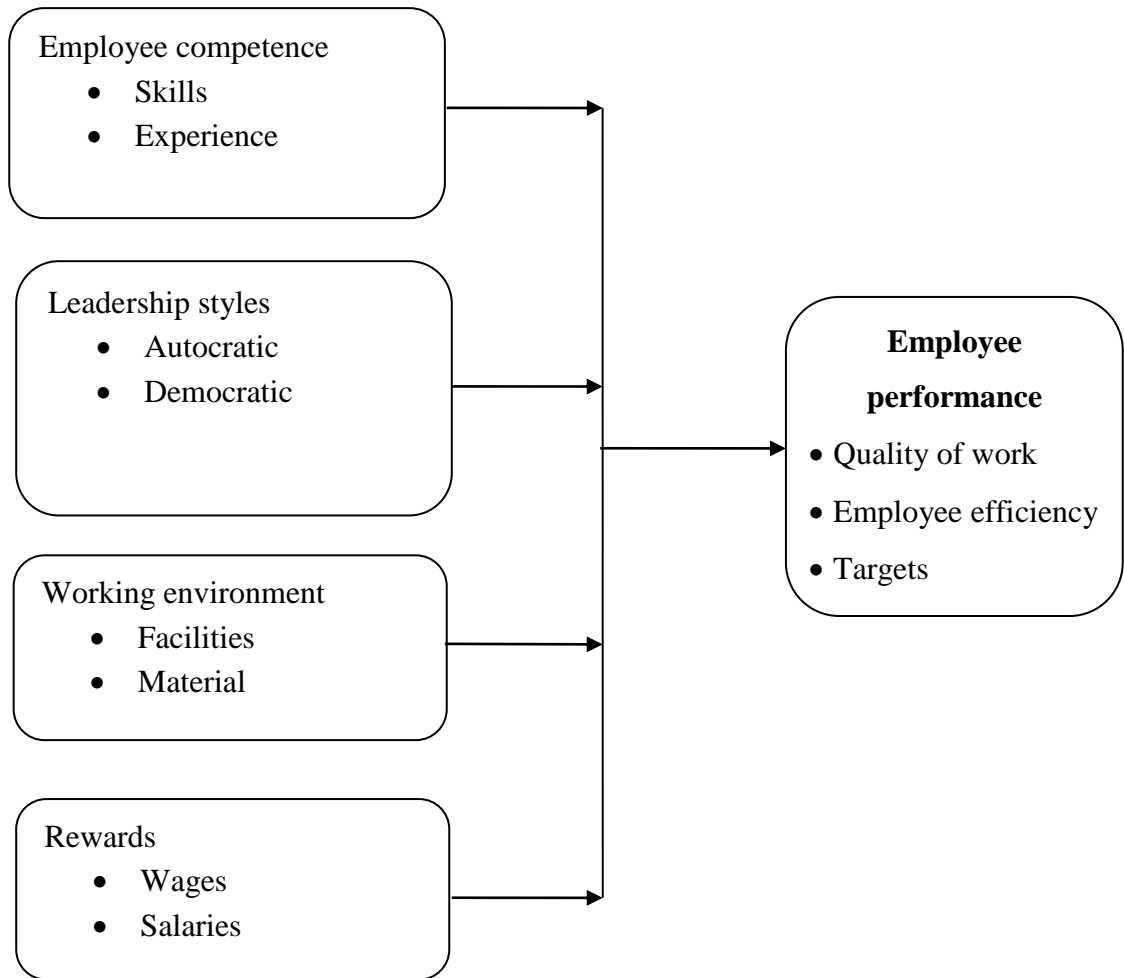
and portal to productivity and financial gains. This study therefore sought to investigate the effect of job satisfaction on employees' performance in NBK.

Objectives of the Study

- i. To identify the influence of employees competence on employees' performance in Commercial banks.
- ii. To establish how leadership styles influence employees' performance in Commercial banks.
- iii. To establish the influence of working environment on employees' performance in Commercial banks.
- iv. To determine the influence of rewards on employees' performance in Commercial banks.

Conceptual Framework

A conceptual framework is a graphical or diagrammatical representation of the relationship between variables in the study whose purpose is to assist the reader see the proposed relationship. It is a graphical or visual representation that is used to describe the phenomenon under study (Mugenda & Mugenda, 2003). The independent variables in this study will be employee skills, performance management, working environment and remuneration while the dependent variable will be employee performance.



Independent variables

Dependent variable

Figure 1: Conceptual Framework

Training has been the main factor for influencing the employees' skills, abilities and attitude. People working in any organization either individually or in groups or in the shape of teams have never been able to handle their tasks by their own until and unless they provide healthy support to each other while working on their

targets. So, team members should develop the environment where they can bring down the short comings of weak members by consistently contributing to their weak performance (Lisa *et al.*, 2010). They can only support each other when they have importance of increasing the momentum of their tasks by the contribution of every member of the group or the team. People working in any environment are of not the similar abilities and approach and it can reduce their pace of work while working with other employees of similar abilities and approach. For embedding these attribute in them there is an immense need of continuously educating and training them about how to improve their individual as well as group performance.

Training programs helps in making acquaintance of employees with more advance technology and attaining robust competencies and skills in order to handle the functions and basics of newly introduced technical equipment. More rarely it happens that employees are not fully trained regarding new working and technical techniques and they are unable to deliver to their assignments according to the desire of the organization. Effective training can bring down these flaws, (Robert, 2006). Along with training, worth of response from employees regarding working situations is of highly importance and it can help in drawing the attention of the managers to the factors that are of mammoth importance, (Corretz, 2008).

Knowledge workers can easily accomplish their tasks successfully with high autonomy level. Different level of training is required for the people with high qualification and those with low qualification. Extensive training and high motivation is required for those with low qualification and that is truly necessary to make them able to work with other highly qualified people (Becci, 2006).

Organizations should acknowledge that their employees have the latest technical skills training, which are designed and offered by organizations in updating their existing skills and acquiring new technologies that will best suit with organization's technical training needs, goals and budgets. Employees need to learn specific skills for assessing a comprehensive new hiring training programmes and able to perform specific job tasks. Positive effects of technical skills training have been evaluated in several studies: technical skills training leads to the performing of more skills on the organizations (Scherpbier, 1997); higher scores on written skills test (Remmen, Scherpbier, Van Der Vleuten, Denekens, Derese, Hermann, Hoogenboom, Kramer, Van Rossum, Van Royen and Bossaert, 2001); and improved employees performance. The technical skills training played by tutor or trainer projected a positive attitude towards the method of role playing, which achieved better results in employee's commitment and performance (Nikendei, Zeuch, Dieckmann, Roth, Schafer, Volkl, Schellberg, Herzog & Junger, 2005).

Training facilitates the updating of skills and lead to increase commitment, well – being, and sense of belonging, thus directly strengthening the organization's competitiveness (Acton & Golden, 2002; Karia & Ahmad, 2000; Karia, 1999). To earn commitment, top management must offer a workplace with effective performance feedback and opportunities for participation so committed employees are less likely to leave for another job and are more likely to perform at higher levels (Stup, 2006). So, in order to achieve a high performance culture that ensure employee's commitment and contribution at work management should initiate with following behavior – oriented steps (Kumar, 2006): establishing clear work

roles and performance standards; able to communicate openly and honestly by making healthy criticisms which contribute more to productivity and productions; knowledge sharing should be demonstrated through organizations; creating flexible work environment; encouraging teamwork and self – managed team culture; give training to employees in order to improve their skills and knowledge at performance level; provide supportive, motivate and trusting work environment to members for efficient performance.

Employee Performance

Robbins (2003) emphasises the importance of employee job satisfaction as a factor influencing, amongst others, employee work performance. He argues that happy workers aren't necessarily productive workers. Robbins (2003) however, suggests that the opposite might be more accurate – that productivity will probably lead to satisfaction.

Studies comparing job satisfaction in 1995 to that of 2000 have shown a decrease in satisfaction over the 5 years, despite an increase in economic prosperity (Robbins, 2003). Robbins claims that this drop in job satisfaction might be because of organisations trying to increase productivity by increasing employee workloads and tightening deadlines. This theory can be expanded to include the constant increase in growth expectation of shareholders and subsequently the bottom line. In addition, there has been an increase in employees reporting the feeling that they have less control over their work (Robbins, 2003).

Spreitzer and Quinn (2001) studies the feeling employees have of losing control over their work when they argue that it has become a challenge for organisations to create an organisational culture where all employees would want to work to their full potential, where they can take initiative and act as an owner of the firm. Organisations that can create such a culture will attract and keep the best employees, and hence generate an important competitive advantage.

Methodology

The study adopted a descriptive survey design. This was preferred because it is efficient in collecting large amounts of information within a short time. (Kothari, 2004) argues for the use of surveys in social economic fact finding because they provide a great deal of information which is accurate.

The target population was 5 top level management, 12 middle level management and 107 lower level management at the National Bank of Kenya head offices. This resulted to a total number of 124 respondents. The study involved the top and middle level management because they were involved in employee's performance and understands the influence of job satisfaction on their performance. Stratified sampling was used to create three strata's: 5 top level management, 12 middle level management and 107 lower level management. The total target population was 124 respondents from National Bank of Kenya head office. The descriptive statistics used involved the use of univariate, bivariate and multivariate analyses.

Multiple regression was used to determine the relationship between the independent variables and dependent variable. The basic regression model was:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$$

Where; Y – is the dependent variable (Employee performance)

X₁- Employee competence, X₂- Leadership style, X₃- Working environment and X₄- Rewards

β_0 – is the constant, e is the error of prediction.

Findings of Study

Employees' Performance

The study probed the employees' performance by investigating the quality of work of employees, employee's efficiency and attainment of employees individual goals at National Bank of Kenya.

Table 2: Quality of work of employees

Category	2011	2012	2013	2014	2015
Mean of below 50%	54 (52%)	43 (41%)	39 (38%)	28 (27%)	34 (33%)
Mean of 50%	17 (16%)	19 (18%)	34 (32%)	45 (43%)	40 (38%)
Mean of 75%	22 (21%)	20 (19%)	11 (10%)	20 (19%)	18 (17%)
Mean of more than 75%	12 (11%)	23 (22%)	21 (20%)	12 (11%)	13 (12%)
Total	105 (100%)	105 (100%)	105 (100%)	105 (100%)	105 (100%)

Table 2, indicates that majority of the employees quality of work was not above average from the year 2011 to 2015. The best performed year was in 2012 when 23 (22%) of the employees had a mean of more than 75% in terms of quality of work. In the year 2015, majority 40 (38%) of employees had a mean of 50%. This indicates that the bank performance is affected by the employee's quality of work. This is due to low job satisfaction among the employees.

Table 2: Employees efficiency

Category	2011	2012	2013	2014	2015
Below 50% of completed assignments	60 (58%)	54 (52%)	40 (39%)	39 (38%)	40 (38%)
50% of completed assignments	20 (19%)	20 (19%)	38 (36%)	31 (29%)	30 (29%)
75% of completed assignments	12 (11%)	15 (14%)	16 (15%)	18 (17%)	21 (20%)
100% of completed assignments	13 (12%)	16 (15%)	11 (10%)	17 (16%)	14 (13%)
Total	105 (100%)	105 (100%)	105 (100%)	105 (100%)	105 (100%)

Table 2, indicates that majority of employees were not efficient in performing their work. In the year 2011, 60 (58%) of employees of the bank had below 50% of completed assignments. This performance in reflected in the subsequent for years. This therefore means that the employees need to be encouraged by ensuring they are satisfied in their jobs in order to improve performance.

Table 3: Achievement of employees targets

Category	2011	2012	2013	2014	2015
Below 50% of individual goals achieved	62 (59%)	55 (53%)	61 (59%)	64 (62%)	73 (71%)
50% of individual goals achieved	23 (22%)	17 (16%)	27 (26%)	20 (19%)	16 (15%)
75% of individual goals achieved	14 (13%)	24 (23%)	12 (11%)	15 (14%)	14 (13%)
100% of individual goals achieved	6 (6%)	9 (8%)	5 (4%)	6 (5%)	2 (1%)
Total	105 (100%)	105 (100%)	105 (100%)	105 (100%)	105 (100%)

Table 3, indicated that majority of employees did not attain their individual goals from the year 2011 to 2015. This is shown by 62 (59%) of employees who attained a below 50% of targets in the year 2011. The year 2015 saw 73 (71%) of employees attaining a below 50% of targets. This shows that the banks performance is affected by the employees inadequate realization of the set individual goals. The bank should therefore improvise ways of making sure the employees meet their set goals.

Regression Analysis

This study needed to establish relationship between; the sub variable (indicators) of each of the four determinants of the employee performance, as well the relationship with the four determinants. Regression was used to obtain an equation

which describes the dependent variable in terms of the independent variable based on the regression model, (regression is used to determine the type of relationship).

The regression was calculated using the basic regression model

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

β_0 is a constant which is the value of dependent variable when all the independent variables are 0.

β_{1-n} is the regression coefficients or change induced by X_1 , X_2 , X_3 and X_4 on Y . It determines how much each (i.e. X_1 , X_2 , X_3 and X_4) contribute to Y

e is the error of prediction.

Table 4; Regression model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	F Change	df1	df2	Sig. F Change	Durbin-Watson
0.78	.6084	.56	.64593	2.970	1	104	.0431	2.090

The regression had a correlation coefficient (R^2) of about 0.6084 and an adjusted R^2 of 0.56. This means that employees' competence, leadership style, working environment and rewards explain 56 percent of the variations in employees' performance. The F-value of 4, with a probability of 0.00 at 5% significance level is significant indicated that the joint contribution of the independent variables was significant in predicting the dependent variable.

Table 5; ANOVA

Model	Sum of squares	Df	Mean Square	F	Sig
Regression	49.136	1	12.5243	23.871	0.00 ^b
Residual	28.821	104	0.6291		
Total	77.957	105			

Table 5, shows the results of the regression analysis based on the sign of the coefficient of 0.00. This means the joint contribution of the four factors: employee competence, leadership style, working environment and rewards positively influence employee's performance. This indicates that the other factors that affect employees' performance and have not been included in the model are statistically significant in determining employees' performance. The constant is also positively related to employees' performance implying that the impact of these factors which are not in the model will influence employees' performance positively.

Table 6; Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
(Constant)	.512	.160		3.4	.022
Employees competence	1.271	.541	.082	2.438	.015
Leadership style	1.237	.368	.061	2.435	.020
Working environment	1.281	.471	.490	2.720	.011
Rewards	.85931	.357	.0234	2.333	.050

Dependent variable: Employees performance

Hence the resultant regression model is:

$$Y = 0.512 + 1.281X_1 + 1.271X_2 + 1.237X_3 + 0.8593X_4 + e$$

Working environment is positively related to employees' performance and has the most statistically significant coefficient as indicated by a p-value of 0.011. This implies that the working environment improvement will positively affect the employees' performance.

There is a positive relationship between employees' performance and the leadership style. Leadership style also has a statistically significant coefficient as indicated by a p-value of 0.020.

The employees' competence is positively related to the employees' performance. This is shown by the positive sign of the coefficient. The coefficient of employee's competence is also statistically significant as indicated by a p value of 0.015. The

study therefore concludes that employee's competence is positively influences employees' performance. The reward is positively related to the employees' performance. This is shown by the positive sign of the coefficient. The coefficient is statistically significant as indicated by p-value of 0.050.

Summary of Findings

The study found out that a majority of the respondents indicated that experience was the type of employee competence that affected their performance. A few indicated skills. This therefore means that it is necessary for the staff to have experience to better their performance. The respondents indicated that the most experienced staff usually meets their targets easily than the inexperienced.

The findings indicated that majority of the respondents agreed that there was need to consider employees opinions and views in decision making. Majority of the respondents also agreed that managers should be severely punished on account of their mistakes and errors they commit in their work. It respondents disagreed that the bank should value outcomes more than the employees who do the work. Majority of the respondents indicated that decisions in the bank should be arrived at through consultative forums.

The findings indicated that majority of the respondents agreed that work outlined in the strategic plan being able to sustain the bank in the long run. The respondents indicated that the plan was achievable and the management had budgeted for the resources needed to realize the strategic plan. The plan has also been communicated to the employees to make them understand the goals of the bank.

Majority of the respondents indicated that salary influences employee's performance more than wage. This therefore means that it is necessary for the management to make sure they consider the amount of salaries that the employees earn in order to enhance their performance.

Conclusion of the Study

The first objective of the study was to find out the influence of employee competence on employee performance. Basing on the study above, it is clear that employee competence positively increases the performance of employees. Employees experience is the type of employee competence that affected their performance. This therefore means that it is necessary for the staff to have experience to better their performance. Most experienced staff usually meets their targets easily than the inexperienced.

It can be concluded that leadership styles influences employees performance. There is need to consider employees opinions and views in decision making. The bank values outcomes more than the employees who do the work. Decisions in the bank are also arrived at without consultative forums.

It can be concluded that leadership style influences employee performance. It was found out that democratic leadership style influence positively the performance of the employees. The bank does not involve the employees in the making of critical decisions that touches on them. This makes the employees demotivated and hence influences employees' performance negatively.

It can be concluded that the working environment affects Employees' Performance. Availability of facilities is an aspect of working environment that influences employees' performance. The level of commitment of the bank to provide conducive working environment was found to be moderate.

From the findings, it can be concluded that reward also influences employees' performance. It was found out that the salary influences employees' performance more than wage. This means that it is necessary for the management to make sure they consider the amount of salaries that the employees earn in order to enhance their performance.

Recommendation of the Study

The following are the recommendation of the study:

It is necessary for the staff to have experience to better their performance. The bank should come up with developmental opportunities inform of study leaves and workshops. The bank management should practice democratic type of leadership since it was found to influence employee performance positively. The bank should value the employees' contributions so as to encourage them. The bank should improve the working environment since it influences employees' performance. It should endeavour to add more materials and facilities so as to enhance employees' performance. It is necessary for the management to make sure they consider the amount of salaries that the employees earn in order to enhance their performance. This can be done by increasing the salaries and paying the employees for working overtime.

Areas for Further Research

Opportunities for further research still exist in this area. The study examines only four factors of job satisfaction that influence the performance employees at National Bank of Kenya, therefore, further research should be carried out on other factors like policies, rules and regulations. This study only focused on four factors: employee competence, leadership styles, working environment and rewards. Therefore there should be a study on other job satisfaction factors that influence employees' performance.

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QUESTIONNAIRE FOR EMPLOYEES

This questionnaire is to collect data for purely academic purposes. The study seeks to find out the **INFLUENCE OF JOB SATISFACTION ON EMPLOYEES' PERFORMANCE IN COMMERCIAL BANKS: A CASE OF NATIONAL BANK OF KENYA**. All information will be treated with strict confidence. Do not put any name or identification on this questionnaire.

Answer all questions as indicated by either filling in the blank or ticking the option that applies.

Section A: Background of respondents

1. What is your gender?

Male

Female

2. What is your age?

Below 30 years

30-35 years

36-40 years

Over 40 years

3. What is your highest level of education?

Secondary level

College level

University level

4. How many years have you worked in this bank?

Less than a year 1-10 years 11-15 years 16-20 years

More than 20 years

Section B: Influence of employees competence on employees' performance

6. Which employee competence affects your performance in banking institution?

Skills

Experience

Relating to Q6, How does your skills or experience in the banking institution affect:

Targets.....

Turnover.....

Profit.....

7. How would you rate the effects of employee competence on employee performance in National Bank of Kenya?

Very high High Low Very low

8. Indicate the extent to which you agree or disagree with the following statements in regards to your organization:-

a) In employee competence, the following benefits will be realized.

Aspects	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
Staff job experience help them to perform better					
Employee job specification enhances their performance					
Staff training dictates their job performance					
Workshop attendance improves your performance					
Employees exchange programs enhances their performance					

9. State your level of agreement to the following statements as regards staff competence; (Please indicate by using 1-Strongly agree, 2-Agree, 3- Neutral, 4- Disagree, 5- Strongly disagree)

Statement	1	2	3	4	5
All staff have sufficient capabilities to perform their jobs in the bank					
Lower level employees of the bank are adequately trained					
Employees in the bank are often trained on the job					
Most initiatives directed towards subordinates are in reaction to changes and challenges in the education sector					

10. To what extent does the bank emphasize the following among employees?

(1= Very large extent, 2= Large extent, 3= Some extent, 4= Very little extent, 5= No extent)

Emphasis	1	2	3	4	5
Problem solving skills					
Specific knowledge and skills					
Commitment and enthusiasm					

Section C: Leadership styles and employees’ performance

11. Which leadership styles influences your performance?

Autocratic [] Democratic []

Please explain your answer in Q11.

.....

.....

12. Indicate the extent to which you agree or disagree with the following statements in regards to your organization:- 1. Strongly agree, 2. Agree, 3. Not sure, 4. Disagree, 5 Strongly disagree

Leadership Characteristics	Scores				
	1	2	3	4	5
There is need to consider employees opinions and views in decision making					
Managers should be severely punished on account of their mistakes and errors they commit in their work					
The bank should value outcomes more than the employees who do the work					
Decisions in the bank should be arrived at through consultative forums					
Employee's views and opinions should be encouraged when formulating work policies.					
Employees view and opinions should be encouraged in decision making					
There is need for hierarchy of authority in the bank					
There is need for employees to be given freedom to perform their tasks.					
There is need to involve employees in setting school vision, mission, goals and motto.					

There is need to continuously inspire employees in the performance of their work					
There is need to build employees confidence and conviction.					

Section D: Influence of working environment on employees’ performance

13. Which working environment aspect has an influence on your performance?

Facilities [] Material []

Please explain?

.....

14. What level of commitment does the bank have in providing conducive working environment?

Very High High Moderate Low Very low

15. Work outlined in the strategic plan able to sustain the bank in the long run?

Strongly agree Agree Not sure Disagree

Strongly disagree

If agreed, please indicate the reason for your answer above

.....

16. How would you rate the current working conditions in line with the set goals and objectives both in the short and long term?

Very satisfactory Satisfactory Fair Poorly

Very poorly

17. State your level of agreement to the following statements on the work environment in the bank? Strongly agree [1] Agree [2] Not sure [3] Disagree [4] Strongly disagree [5]

Statement	1	2	3	4	5
Work environment has improved in the last four years.					
The bank provides adequate time for recreation.					
Staff in the bank are often constrained in time and resources to do their jobs to the best of their ability					
Staff in the bank often work overtime to meet deadlines					

18. Briefly explain how you have handled such situations

.....

.....

.....

20. Which of the following do you consider as necessary tools and equipment to make your working environment conducive at the bank?

Comfortable seats and office desks Well maintained office machines

Efficient working computers Well networked communication tools

19. Explain your answer in the question above

.....

.....

Section E: Influence of rewards on employees' performance

21. Do you think rewards have an influence on your performance?

Wages [] Salaries []

Please explain?

.....

.....

.....

Below are reasons for joining the bank profession, tick appropriately.

	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
i.	Good pay					
ii.	Flexible in changing the job specifications.					
iii.	I am motivated to work because of security in the banking sector.					
iv.	Self-desire					
v.	Availability of study leave					
vi.	Available holiday					

22. Below are statements related to factors contributing to motivation, tick appropriately:

	Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
i.	The salary paid is sufficient					
ii.	The wages paid to employees is adequate					
iii	There is fair distribution of benefits to the employees					
iv	There is organization of retreats for staff member to revamp them.					
v.	There is appreciation for a job well done					

Section F: Employees' performance

Please tick the appropriate with reference to how quality of work of employees has changed within the last 5 years, tick appropriately:

	Category	Year	2011	2012	2013	2014	2015
i	Mean of below 50%						
ii	Mean of 50%						
iii	Mean of 75%						
iv	Mean of more than 75%						

Show the rate of employee's efficiency has changed in the last 5 years, tick appropriately:

	Category / Year	2011	2012	2013	2014	2015
i	Below 50% of completed assignments					
ii	50% of completed assignments					
iii	75% of completed assignments					
iv	100% of completed assignments					

Show the level in which targets have been met in the last 5 years, tick appropriately:

	Category / Year	2011	2012	2013	2014	2015
i	Below 50% of targets met					
ii	50% of targets met					
iii	75% of targets met					
iv	100% of targets met					

Thank for your cooperation

The end