

Job tenure as correlate of jobs satisfaction among selected bank employees in Mafikeng

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Mini-dissertation accepted in partial fulfilment of the
requirements for the degree *Masters of Business Administration*
at the North-West University

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Graduation ceremony Oct 2018

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DECLARATION

I, Kegomoditswe Motladiile, hereby declare that this mini dissertation is the result of my investigation and research, and that this has not been submitted in part or full for any degree at any other University.

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Date

Acknowledgement

This work would not have been possible without the financial support of my late mom KL Motladiile.

I am especially indebted to Prof O Oladele who have been supportive of my career goals and who worked actively to provide me with the protected academic time to pursue those goals.

Nobody has been more important to me in the pursuit of this project than the members of my family. I would like to thank my parents, whose love and guidance are with me in whatever I pursue. They are the ultimate role models. Most importantly, I wish to thank my loving and supportive my sister T Motladile and my wonderful children, Rebaone, Oreeditse, Oarabile and Gofaone who provide unending inspiration.

ABSTRACT

The study assessed the effect of job tenure on job satisfaction among employees of different banks operating in the Mafikeng municipality. The population of the study comprises of employees of different banks operating in Mafikeng Municipality. A simple random sampling procedure was used to select 120 from 235 employees using proportion to size technique. A structured questionnaire was used to collect the data. The results of the study revealed that employees of different banks operating in Mafikeng municipality are fairly satisfied with infrastructure for work, working hours, academic advancement, professional advancement, relationship with their manager and subordinates, the appraisal and reward system and their salary. The study also reported a least satisfaction with the workload, the conflicting orders, the job stress and the work life balance. There is a weak positive insignificant correlation found between job tenure at present bank and job satisfaction. There is also a weak positive correlation between job tenure in the banking sector and job satisfaction. The study recommends that the selected Bank employees in Mafikeng Municipality should manage pressure on improved performance and the response to challenges of their employees in order to improve job satisfaction.

KEYWORDS: Job tenure, job satisfaction, banks.

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CHAPTER 1

OVERVIEW OF THE STUDY

1.1 INTRODUCTION

The job tenure and financial stability functions serve as a precondition for the growth of the economy of any country (Kemp, 2002:2). The banks in this regard are referred to as the custodians or keepers of the community savings, hence it is of paramount importance for these institutions to be financially stable and growing. South Africa (SA) consists of a banking system which is well regulated and compares favourably with many industrialized countries. Over the past 20 years, this sector has seen transformation through consolidation, technology and legislation. During the early 1990s, the sector experienced volatility which in turn created the scope for consolidation through the mergers of several banks.

During 2013, the financial services sector combined had over R 6 trillion in assets and the banking sector represented just over 50 percent of those assets. The financial services sector contributed about 10,5 percent to gross domestic product (GDP), taxes amounted to over 15 percent of GDP and employment represented about 4 percent. According to the latest World Economic Forum Competitive Survey of 2012/13, "SA banks were rated 2nd out of 144 countries for soundness and also rated 3rd for financial sector development". Currently, the SA banking consists of 17 registered banks, 2 mutual banks, 12 local branches of foreign banks and 41 foreign banks approved by the local representatives' offices". Kemp (2002) reported that in the past decade, the banking industry in South Africa has resulted in a banking system that is relatively well developed with excellent regulatory, legal and accounting infrastructures. According to Appel (2008), the financial services and construction industries are the two most significant contributors to growth in the service sector of South Africa.

Before the commencement of democracy in South Africa, the existing banks historically focused on providing banking to the middle and upper income groups. This was because bringing banking services to clients was perceived as an expensive enterprise as it required investment in the infrastructure. Banks required to target clients that would bring in adequate revenue to cover these costs in order for them to be profitable. Therefore, these middle and high income customers were targeted for non-interest income and products cross selling, mainly large secured debt products such as home loans. This provided returns that were

adequate from fee and funds income to support the physical infrastructure of branches, as well as the development of electronic channels. The drive to increase access to reasonably priced banking in South Africa also has political context. Economic empowerment lies at the heart of the transformation of South African society since 1994. The introduction of the Banks Act (94 of 1990) led to a phenomenal development in the industry with new banking licenses issued.

The political environment change in South Africa since 1994 saw many persons that had previously been excluded began to progressively move into the formal economy. As such, the South African government started to put increasing pressure on banks to provide financial access to those who previously had no access. This led to the establishment of the Financial Sector Charter (FSC) which was brought into effect in the year 2004. The main purpose of FSC is to drive financial inclusion and provide a globally competitive financial sector reflective of the South African demography.

In the past two decades, the South African financial sector has realised a change in the landscape for the provision of financial services to the lower income market. This shift resulted in providing access for millions of people who were previously financially excluded. The alternative distribution strategies and mobile provision have played their role, but banks themselves have changed their strategies to lengthen the reach of their offerings. By the end of 2007, the banking industry had over 1 39 149 personnel employed in the banking industry (South Africa Yearbook, 2008/09:229-230). The South African banking sector employs over 150 000 individuals with majority of this amount represented by the four major banks: ABSA with 34 244, Nedbank with 28 494, FNB with 36 398 and Standard Bank with 45 755.

1.2 DESCRIPTION OF MAJOR BANKS IN SOUTH AFRICA

1.2.1 Amalgamated Banks of South Africa

The Amalgamated Banks of South Africa (ABSA) was established in 1986 and it was listed on the JSE in the same year it was established (Profile's Stock Exchange Handbook February 2010-May 2010). According to Bosch et al. (2006:743), "ABSA was formed in 1996 through an amalgamation of four South African banks, namely Allied Bank, Trust Bank, United Bank and Volkskas". The main focus of ABSA is to provide financial products and services by following a customer-oriented approach. The niche of this institution is

South Africans in the middle income class who earn between R40 000 and R 400 000 per year. Furthermore, according to ABSA Group Annual Report (2004:120), “ABSA also attempts to focus on the youth, students and senior markets”. Later on, the Barclays Bank Plc took control of ABSA in 2005 (Whitfield, 2006:12) and currently now owns 58.6 % of ABSA (Metcalf, 2009:67). ABSA operates in four African countries, South Africa, Mozambique (Barclays Bank Mozambique SA), Angola (Banco Commercial Angolano) and Tanzania (National Bank Commerce) (Metcalf, 2009:67., ABSA Group Limited, 2008:12). During 2008, ABSA had employed 33 000 people in its retail banking division and at the time approximately 45 000 people were employees of the whole ABSA Group (Whitfield, 2008b:29).

The Profiles Stock Exchange Handbook (February 2010-May 2010) reported that ABSA currently has 36 920 permanent employees. According to Metcalf (2009:67), “ABSA has 10.7 million South African banking clients and was the first South African bank to acquire one million Internet banking clients” (Van Zyl, 2009). The Group’s Annual Report of 2004 already indicated that the sole focus was to build relationships with new markets, for example, the black middle income class and also on the retention of existing clients through product and service delivery improvements (ABSA Group Annual Report 2004:120). ABSA also realizes the importance of relationships marketing as it emphasizes its focus on customer interaction. The bank is moving away from being a transaction-focused business towards an increasingly customer-centric approach. In the year 2008, ABSA was awarded the “Number-one Banking Brand” and “Coolest Bank” titles for the third consecutive year. Among the top five employers in South Africa, ABSA was rated as the leading financial services institution.

In terms of ethical achievements in 2008, the ABSA Group was acknowledged as the leader in corporate social investment. The most recent highlights of ABSA include their improved levels of customer service (as measured by the Ask Afrika Orange Index survey) and their elevated use of technological product and service delivery channels (ABSA Group Limited 2008:3, 5, 55). The ABSA group’s objectives in terms of their retail banking include an increased focus on client retention, improved communication with clients to ensure added word of mouth, references to attract new customers and the acquisition of highly skilled and talented personnel (ABSA Group Limited, 2008:4).

1.2.2 STANDARD BANK

Standard Bank was established in the year 1969 and it was listed on the JSE in 1970 (Profile's Stock Exchange Handbook February-May-2010). The operations of Standard Bank extend over 17 African countries. Standard Bank also operates in 19 countries outside Africa. Standard Bank is notorious for its focus on providing banking products and services to emerging markets. Standard Bank employs approximately 30 000 employees in South Africa and in total the bank employs around 50 000 people worldwide. Metcalfe (2009:67) reported that "at the end of 2008, reports show that Standard Bank had market capitalization value of R 127 billion". According to the Profile's Stock Exchange Handbook (February-May 2010), the marketing capitalization of Standard Bank was standing at approximately R 151 billion in December 2009. In June 2009, the Standard Bank's key international markets based in Europe, America and Asia had a total number of 50 321 employees (Profile's Stock Exchange Handbook February-May 2010). At the end of June 2009, the ordinary shareholders interest of the bank was reported to be R 80 632 million and its total assets as 1 326 646 million (Profile's Stock Exchange Handbook February 2010- May 2010). According to the Banker (2008), Standard Bank is ranked as the number one participant in the South African banking industry.

1.2.3 FIRST NATIONAL BANK

First National Bank (FNB) is a division of the FirstRand Ltd financial services group listed on the JSE and the Namibian Stock Exchange (Profile's Stock Exchange Handbook February-May 2010). This bank was established in 1838 as the Eastern Province Bank in Grahamstown. Resulting from a number of acquisitions and take overs, the FNB of South Africa Limited emerged as an exclusively South African owned and controlled entity in 1987 (The History of First National Bank n.d). A major development in the history of the bank occurred in 1998 when the financial services interests of Rand Merchant Bank Holdings and Anglo-America were merged to form FirstRand Limited. FNB became an entirely owned subsidiary of FirstRand and currently trades as a division of FirstRand Limited. FNB offers a range of banking products and services and has operations in Botswana, Swaziland and Namibia (The History of First National Bank n.d.).

The focus of FNB is on the South African market and provides niche products and services to selected international markets (Profile's Stock Exchange Handbook February-May 2010). The Eastern and West African countries such as Angola and Zambia are among some

countries that are being investigated as probable presence of increased FNB operations. The global growth prospects of FNB focuses on a possible presence in Brazil and India (FirstRand Annual Report, 2008:13). At the end of 2008, FNB employed approximately 31 000 employees (Metcalf, 2009:67). In June 2009, the FirstRand Ltd reported that its ordinary shareholder's interest amounted to R 45 485 million and a return on shareholder's funds of 12.48%. The market capitalization of the FirstRand Group amounted to over R 99 billion in December 2009. (Profile's Stock Exchange Handbook February-May 2010).

The Banker (2008) reported that in 2008 the FNB was ranked second largest in the South African banking industry. The FirstRand's 2008 Annual Report indicated that the group, including FNB, strives towards the highest standards in good corporate citizenship and that they focus on business operations that are sustainable, protecting the environment and their carbon stakeholders, including its customers. The FirstRand group explicitly measures their carbon footprint, emphasizes its goal of reducing its impact on the environment and focuses on maintain high ethical standards. In addition, the FirstRand's emphasis is the importance of innovation of their employee, which stresses below inflation (FirstRand Annual Report, 2008:54-58). This displays that FirstRand considers empowerment, ethics, communication and fees as significant aspects in its operations. The main focus of banks is to offer five main categories of services, namely cash accessibly, money transfers, asset security, loan and financial advice (Meidan, 1996:8).

1.2.4. NEDBANK

The bank was founded in 1888 in Amsterdam as the Nederlandsche Bank en Credietvereniging voor Zuid-Afrika ("Dutch Bank and Credit Union for South Africa"). In the same year the bank opened an office in Pretoria, South African Republic. In the year 1898 the bank moved its office to Church Square. In 1903 the company was renamed to Nederlandsche Bank voor Zuid-Afrika ("Dutch Bank for South Africa"). In 1906, the bank expanded and an office in London was opened. The bank was then split in 1951, renaming its South African part as Netherlands Bank of South Africa Limited. The number of South African shareholders increased greatly, and in 1969 the company became 100% South African-owned after the Bank Mees en Hope sold 20 percent of its shares. The South African part was completely independent. The Dutch part of the bank no longer exists. Therefore in 1992, the name of the bank was changed to Nedcor Bank Limited, of which Nedbank became the largest division. In 1992, Syfrets, UAL, and Nedbank Investment Bank

merged to become Nedcor Investment Bank (NIB). Old Mutual, Nedcor's holding company, was demutualised and listed on the London Stock Exchange in 1999. It became a constituent of the FTSE 100 Index. Nedbank acquired the Isle of Man and Jersey private banking business of Robert Fleming & Co. Following successive branding and structural changes, from The Nederlandsche Bank voor Zuid-Africa to the Netherlands Bank of South Africa (NBSA), to Nedcor Group in the 1980s, Nedbank Group was formed in 2003. The Nedbank is considered as one of the most transformed banks in South Africa. The new Nedcor Group was formed on 1 January 2003, combining Nedcor, BoE, Nedcor Investment Bank, and Cape of Good Hope Bank into one legal entity. The Nedcor Group was renamed the Nedbank Group on 6 May 2005. Nedbank headquarters are in Sandton, South Africa. In August 2009, Nedbank bought the remaining 49.9% of Imperial Bank South Africa, which is now fully owned by Nedbank.

1.2.5 CAPITEC

Capitec Bank Holdings Limited is a South Africa-based bank controlling company. The Company is engaged in retail banking within the South African economic environment segment. The Company's retail banking business sells a retail bank product, Global One, which enables clients to transact, save and borrow. Its business services include card machines, workplace banking, salary transfers and financial skills. It also provides money management solutions. The Company holds interests in its principal subsidiary, Capitec Bank Limited (Capitec Bank). Capitec Bank is a South African retail bank, which focuses on banking services and provides savings, transacting and unsecured lending products to individuals. The Company's Global One card is linked to respective customer's transaction/savings account and gives them various ways to access their money and transact across the world. The Global One card can be used in card machines, online shopping and telephone/mail orders.

1.3 JOB SATISFACTION

In this era of competitive world, success of any organisation depends on its human resource and banks are no exception to this. The workforces are valuable assets to the organisation. Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank, but also affect growth and performance of the entire economy. According to Clark (1997), the recent years have seen

an increase in economists' interest in the empirical analysis of individual welfare variables. Job satisfaction is one variable that stands out the most, in its various forms and it is considered as an integral component of organisation climate and a significant element in the management of the relationship amongst employee. Following Clark and Oswald (1996), job satisfaction can be considered of as a type of sub-utility function, u , representing utility from working in an overall utility function, $v = v(u, \mu)$, where μ is utility from other areas of life. The utility from working is usually considered to be of the form:

$$u = u(y, h, i, j), \quad (1.1)$$

where y is income, h is hours of work, and i and j are sets of individual and job-specific characteristics, respectively.

According to Argyle (1989), job satisfaction is one of the three most important predictors of overall well-being and the distribution of well-being is one of the primary concerns of social science. Job satisfaction is considered as a positive emotional state that occurs when an individual's job seem to fulfill significant job values provided. It is also the discrepancy among people's expectations and wants related to the job, and what is really offered to them (Heslop et al., 2002). Job satisfaction is vital not only for employees, but also for the success of the organisation (Reed et al., 1994).

Job satisfaction turns out to be correlated, in the expected direction, with worker behaviour. Akerlof et al. (1988), McEvoy and Cascio(1985) and Freeman (1978) all find that job satisfaction predicts future quits, while Clegg (1983) and Mangione and Quinn (1975) show that job satisfaction responses are correlated with absenteeism (negatively) and worker productivity (positively), respectively. The understanding of employees' individual well-being thus delivers an additional route towards the understanding of certain important labour market behaviours.

Different aspects of the job satisfaction of the employees such as salary levels, job, promotion opportunities and association with co-worker play a vital role (Schermerhorn et al., 2005). Job satisfaction may be as close as we are likely to come to a proxy measure of utility at work, upon which a great deal of microeconomics is based. Therefore the data may then enable us to specify more closely the likely structure of the permeating utility function. All of the above relies on satisfaction data being comparable across individuals: this includes questions like, does one person use the same scale of answers to job satisfaction questions (which are usually on a scale of one to four, five or seven, with higher numbers

indicating greater contentment) in the same way as another? The answer is undoubtedly no, but there does seem to be signal mixed in with the clatter. If answers were purely eccentric, then none of the correlations between labour market behaviour and satisfaction scores mentioned above would have been found.

Job satisfaction can be defined as the extent of positive feelings and attitudes that employees have towards their jobs. When an individual says that he/she has high job satisfaction, it means that he/she really like his/her job, feels good about it and values his/her job dignity. Job satisfaction is vital procedure used to motivate the employees to work harder (Chanchal et al., 2013).

Job satisfaction of employees plays a crucial factor in determining job performance. Highly performing individuals will be able to assist organisation to achieve its strategic aims thus sustaining the organisation competitive advantage (Dessler, 2010). Therefore, human resource managers attempt to hire and retain satisfied employees. The managers are aware of the role of job satisfaction for the improvement of job performance of the organisation. According to Hamdan (2011), there is a strong relationship between job performance and job satisfaction. The author further stated that employees that are satisfied performs better than those who are less satisfied. Therefore, the satisfaction of the employees leads to supplying better products for their customers which contributes to attaining loyalty of the customers and having a loyal base of satisfied clients within such a competitive environment, decreases costs, increases revenues and builds market share.

Aziri (2011) is of the view that job satisfaction is one of the most complex area facing today's managers when managing their employees. Lise and Timothy (2004) reported that employee surveys can be used effectively for improving employee attitudes and making organisational changes. Lise and Timothy (2004) further reported that job dissatisfaction also appears to be related to other withdrawal behaviour, including unionization, unpunctuality, drug abuse, grievances and decision to retire. Warsi et al. (2009) reported that job satisfaction, work motivation and organisational commitment were positively correlated to each other. Moser (1997) further indicated that lack of job satisfaction leads to reduced commitment towards the organisational and lethargy.

The general job satisfaction focuses on the internal state of discontentment or gratification about job of individuals, decent compensation positive experiences in terms of friendly

colleagues, supervisors that are compassionate and attractive jobs create high levels of job satisfaction (Thompson & Phua, 2012; Giannikis & Mihail, 2011). The more one's work environment fulfills their needs, personal characteristics or values, the greater the degree of job satisfaction. Furthermore, employees that are satisfied tend to be more committed to their work, participate more robustly, positively and effectively in work-related activities and are less likely to leave the organisation (Yee, Yeung & Cheng, 2010; Agarwal & Ferratt, 2001). As such, it is important for organisations to strive to improve the levels of job satisfaction among their employees, as this has a positive stimulus effect on the prosperity of the organisation (Price, 2001).

1.4 JOB TENURE

Job tenure is another work-related variable that has been found to have a significant correlation with job satisfaction. Job tenure has been theoretically defined as the number of years in which an employee has taken up the first job position as a professional. A statistically significant weak relationship between job tenure and job satisfaction was found by the studies by Nauman (1993) and Kamural et al. (2003). In the contrary, a statistically significant weak positive relationship between job tenure and job satisfaction was found by the study by Mirfakhrai (1991). Tenure in the organisation is another work related variable that has been found to have significantly correlated with job satisfaction. Organisational tenure was defined as the number of years an employee has been working in the present organisation.

1.5 PROBLEM STATEMENT

Danish et al. (2011) revealed that human resources are the most essential area among all the resources of organisations. Competent and knowledgeable personnel in an organisation are very important in overall performance of an organisation. Employees that are motivated can help and make an organisation competitively more value added and cost-effective. Determinants, causes, factors and antecedents of job satisfaction have been examined on specific professional sectors. The banking business has changed significantly over the past 25 years, especially in technological change (Samartha et al., 2011).

Bank developments in information technology, telecommunications, innovations and improve their services with automated teller machine (ATM), credit and debit cards, free advisory services, retail banking, fund transfer, internet banking, mobile banking, telephone

banking, issue of free cheque books, selling insurance products and other services. These trends have led to the changes in the styles of management in banks. For the employment pattern, there are more qualified professionals entering the banking industry. The nature of banking industry was changed during the late 1980s and the early 1990s. Therefore, employees of the bank have to maintain excellent performance standards in an environment that is competitive and this causes tension or pressure effect to the employees.

Oreolulwa and Oludele (2010) stated that the major changes implemented, such as labour force decreases in the banking sector in rent times, have had a large impact on employees by negative effects on their working and personal lives. Banking is a service industry which appears to be a mirror and a binding status between the bank and its customers. The South African retail banking industry is an extremely competitive market (KMPG, 2014). To keep afloat in this competition, banks need a well-motivated workforce.

Job satisfaction is a key component to labour market research and policy as well as human resource management, as it is linked to performance' absenteeism, job search intentions, and turnover costs (Harter et al., 2010; Wegge et al., 2007, Swider et al., 2011). Job Satisfaction of employees is also the base of any growing organisation and that employees of an organisation enhance the sustainable competitive advantage of the organisation (Nirupama & Maula 2011; Abiodun & Gbadebo, 2012; Drenth, 2009; Zaim et al., 2012; Nausheen & Lin, 2012).

Switching the workplace can be a change to all occupation aspects, and thus can be a major source of (dis-)satisfaction. Job changes can be voluntarily (endogenously) and involuntarily (exogenously) triggered. Chadi and Hetschko (2013) stated that striking new job effect biases the job satisfaction of temporary compared to permanent employees upwards, since the former are observed much more often in a happy period directly after a job change. Actually, a clear connection between fixed-term contracts and job satisfaction appears only when controlling for being newly employed. This example displays the significance of considering job switching when empirically analysing job satisfaction. The new job effect changes is able to bias relationship among job satisfaction and its covariates, in particular when the variable of interest is correlated with previous switching.

Organisational tenure has been found to account for a significant proportion of unique variance in job satisfaction (Hoath et al., 1998). Nevertheless, the effects of tenure as

moderator have been conflicting. The study by Duffy et al. (1998) reported that tenure negatively affected the relationship between job satisfaction and counterproductive work behaviour, while Hellman (1997) found tenure not to be a moderator between job satisfaction and intention to leave. Perhaps new personnel who are engaged in their work will be initially satisfied with their supervisor and co-workers. Though when their tenure increases, they may become more autonomous and, although they remain engaged, their satisfaction with supervision and co-workers may diminish. Chaudhuri et al. (2014) found that tenure shares a non-monotonic relationship with job satisfaction for females whereas for males, the same result is found only at higher levels of job satisfaction.

Oshagbemi, (2000) stated that there is an underlying assumption that dissatisfied workers resign while satisfied ones stay with organisation. The effects of tenure on job satisfaction levels of university teachers were positively and significantly related to overall job satisfaction. This implies that the inherent satisfaction in a job is a major contributor to changes in the overall satisfaction of employees' overtime. Tenure may be related to job satisfaction and dissatisfaction due to the fact that employees tend to adjust their work values to the conditions of the workplace, interest, resulting in greater job satisfaction, or that employees who experience little responsibility, recognition or achievement are more likely to experience dissatisfaction and leave the organisation.

Clark et al. (1996) and Kalleberg and Mastekaasa, (2001) cited that employees who have been with the organisation for longer period may experience higher satisfaction because of the job that matches their needs, or may have found opportunities for promotion which might lead to higher job satisfaction. Conversely, longer tenure in a job may result in boredom and lower levels of satisfaction (Clark et al., 1996). This may be aggravated by low job mobility and external labour market conditions (Trevor, 2001). Furthermore, evidence of a non-linear relationship between job satisfaction and tenure when moderated by age was found by Bamundo and Kopelman (1980). The relationship between job satisfaction and tenure was also found to be non-linear, with escalations in satisfaction up to the six to ten year period, after which declined.

Luthans and Thomas (1989) conducted a study of supervisors focusing on controlled environment for tenure. The results from the study discovered a curvilinear relationship with satisfaction being highest among respondents in their 40s and lower for those in their 30s, 50s and 60s. Several studies have examined the combined effects of age and tenure on job

satisfaction with different findings in terms of positive or negative relationships among the variables (Synder and Deitrich 1992; Smith et al., 1969; Luthans & Thomas 1989). Similarly, several authors have reported differently on the question of whether job tenure is a determinant of job satisfaction (Mamorare & Oladele, 2012).

This study explores job tenure utilising the period an employee stayed in the current work place (organisation) and working experience including the cumulative number of years an employee has been on a professional career. Job tenure is however dependent of the recruitment policy of different banks in Mafikeng municipality. The selection and appointments are done through a scientific, professional and transparent approach taking into consideration: the needs in the specific environment where the vacancy exists; the availability of suitable candidates with the required skills, knowledge, attributes, qualifications and/or registration, experience or , where appropriate, sufficient potential. The recruitment process has implications for the workers and associated issues of job tenure and job satisfaction. Different banks operating in Mafikeng Municipality have a pool of employees and have different job tenure which affect job satisfaction.

Based on the description above, the following research questions emanates from the study.

- What are the effects of job tenure on job satisfaction of employees?
- What are the personal characteristic of employees of different banks in Mafikeng municipality?
- Are there differences in job satisfaction among different job categories of workers?
- Are employees satisfied with their jobs?

1.6 OBJECTIVE OF THE STUDY

The main objective of this study is to determine the effect of job tenure on job satisfaction among employees of different banks operating in the Mafikeng municipality. Specific objectives are to:

- To ascertain the effects of job tenure on job satisfaction of employees.
- To identity the personal characteristic of employees.
- To determine difference in job satisfaction among employees.
- To determine differences in the job satisfaction among different job categories of workers

1.7 HYPOTHESIS OF THE STUDY

The following hypotheses stated in the null form were tested in the study.

- There is no significant relationship between personal characteristic and job satisfaction.
- There is no significant difference in job satisfaction among different categories of employees.
- There is no significant relationship between job tenure and job satisfaction.

1.8 DEFINITION OF TERMS

Human resource practices- These include: rewards and benefits (perception of equal opportunities in the work place), performance management (feelings of personal accomplishment; recognition for good performance), information sharing (communication from management), working in teams (perception of team work as priority), work-life policies (ability to balance work and life) and training and development (level of training received).

Participative management- This involves the people responsible for the work process- the people who know the processes best is where quality starts. Allowing employees to have independence and feedback within the organisation is what makes the empowerment process successful.

Employee empowerment- Empowerment is mainly concerned with establishing and building trust between management and employees, and motivating their participation.

Work Environment- It describes the neighbouring circumstances in which employees are working together.

Employee Morale- It reflects the overall attitude toward their work, i.e., how much committed an employee towards his organisation and his job, as well as his willingness to achieve the goal of the organisation and its shareholders.

Role stress- It is a combination of role conflict and role ambiguity

Job tenure- It is operationalised as the period an employee has used in the current work place (organisation) and as working experience which is the cumulative number of years an employee has been on a professional career.

Motivation- It is defined as a driving force that initiates and directs behaviour. In other words, motivation is a kind of internal energy which drives a person to do something in order to achieve something.

Job satisfaction- It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs.

Job performance- It is the process of creating a work environment or setting in which people are enabled to perform to the best of their abilities.

Employees- It is defined as who enjoy the full benefit of all the rights provided under the Employment Rights Act 1996, such as the right not to be unfairly dismissed and redundancy pay rights.

Job enrichment- It is defined as adding duties and responsibilities that will provide for skill variety, task identity, task significance, autonomy and feedback on job performance.

Job stability- Is the ability to stay on a job for a period specified period of time.

1.9 LAYOUT OF THE STUDY

The study is organised as follows:

Chapter 1: Overview of the study

Chapter 2: Literature review

Chapter 3: Research methodology

Chapter 4: Data analysis and interpretation of results

Chapter 5: Summary, conclusions and recommendations

1.10 CHAPTER SUMMARY

This chapter discussed the overview of the study. The chapter comprises of introduction, description of major banks in South Africa, job tenure, problem statement, objectives of the study, hypothesis of the study and definition of terms. The chapter concluded with the layout of the study.

CHAPTER 2

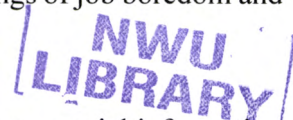
LITERATURE REVIEW

2.1 INTRODUCTION AND BACKGROUND

The following chapter reviews the literature relating to job satisfaction and provides background on job tenure. According to Ng & Feldman, 2013; Feldman & Ng, 2007; Gregg & Wadsworth, 2002, there has been a considerable amount of evidence that the average job tenure of workers in industrialized nations has been decreasing over time. Employees no longer expect life-long job security in their employment relationships because they are confronted with frequent organisational layoffs and restructuring, (Sullivan & Arthur, 2006) and therefore are more willing to be mobile in the labor market (Verbruggen, 2012). While these trends have sparked further research on the relationship between job mobility and career advancement (Lam et al., 2012; Stout et al., 1988), there has been much less attention paid to the impact of job tenure on job performance itself. Therefore, there is inconclusive evidence concerning whether staying on a job for a long period enhances, or leads to the decay of, employees' productivity. Therefore, answers to questions about how job tenure affects job performance are rather elusive.

Job tenure is frequently measured in empirical studies of job performance, but more often than not it is used as a control variable in investigations of how other variables affect performance. Several studies like Gordon & Fitzgibbons (1982); Jacobs et al. (1990); Medoff & Abraham, (1980, 1981) have addressed this research question directly and the evidence has been rather diverse. The human capital theory suggests that job tenure would be linked with greater job performance because employees gain more implicit knowledge about how to perform their jobs effectively over time (Schmidt et al., 1986). Therefore, Schneider, 1987 showed that the attraction selection attrition model also suggests that poor-performing employees will be weeded out of their jobs early in their careers within a firm, leaving the stronger performers in place and increasing longer tenure. In contrast, the long job tenure leads to decreased intrinsic motivation and increased feelings of job boredom and job dissatisfaction (Hackman & Oldham, 1980).

The constructs under job satisfaction to be discussed are equity theory, social information processing (organisational characteristics), dispositional (worker characteristics), opponent process theory, high performance cycle theory, VIE theory, comparison theory, Maslow's



need hierarchy theory, McClelland's need theory, job characteristics model and conceptual framework. Each construct will be discussed in the following sections.

2.2 EQUITY THEORY

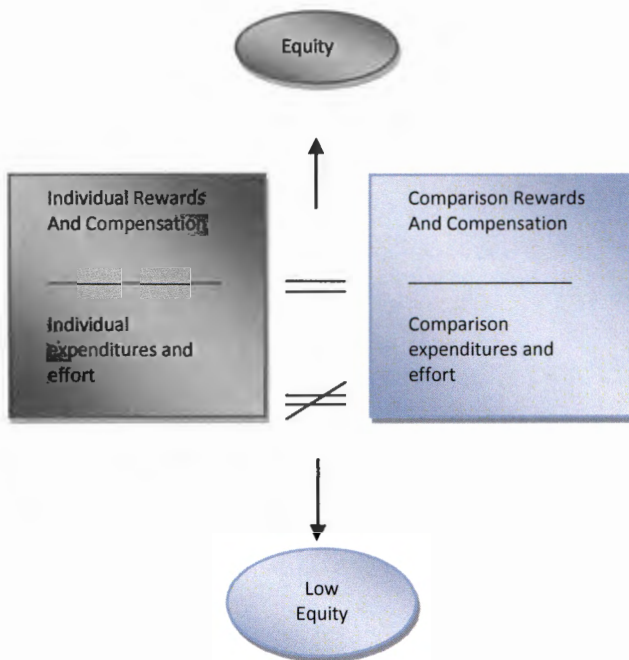


Figure 2.1: Equity theory

The Two-Factor Theory of Job Satisfaction: Herzberg (1966) suggested that dissatisfaction is a result of the conditions of work and satisfaction comes from intrinsic and extrinsic motivators. Basically, satisfaction is a result of the work itself or outcomes from the work, such as achievement, responsibility, recognition opportunities. Herzberg (1966) developed two distinct lists of factors. The one set of factors caused happy feelings or a good attitude within the employee, and these factors, on the whole were task related. These intrinsic set of factors are called motivators and include achievement, recognition, growth (possibility of growth), responsibility, advancement and work itself. The other grouping is primarily present when feelings of unhappiness or bad attitude are evident. These factors are not directly related to the job itself, but to the conditions that surround doing that job.

The second group of factors are called by Herzberg as hygiene factors (extra-job factors). These include interpersonal relations with the supervisor, interpersonal relations with peers, interpersonal relations with subordinates, supervision on technical company policy and

administration, salary, job security, factors in personal life, status, and working conditions. Motivators refer to factors intrinsic within the work itself like the recognition of task completed. On the other hand, hygiene factors tend to include extrinsic entitles such as relations with co-workers, which do not pertain to the worker’s actual job.

Gibson et al. (2000:134) reported that “motivators pertain to the job content”. Their absence does not prove highly dissatisfying, but when present, they build strong levels of motivation that result in good job performance. Therefore, they are called the satisfiers or motivators. On the other hand, hygiene factors relate to the job context. The presence of these conditions to the satisfaction. Because they are needed to maintain at least a level of “no dissatisfaction,” the extrinsic conditions are called the dissatisfied, or hygiene factors. Although the hygiene factors do not directly motivate, they are a necessary and create a base to prevent dissatisfaction, while serving as starting point for motivation (Vaughn, 2003:12).

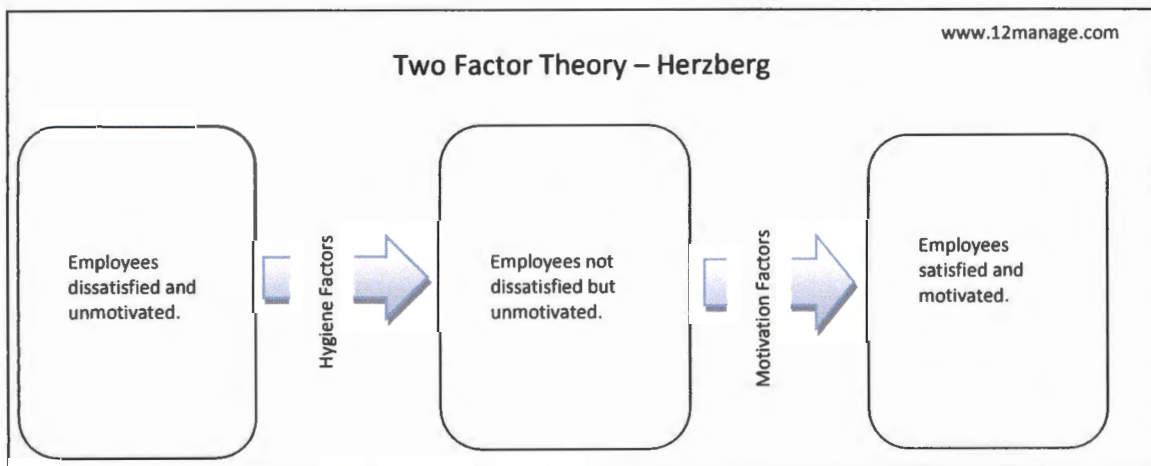


Figure 2.2: Two Factor Theory – Herzberg

Value Theory is a very recent theory that suggests that overall job satisfaction is created in the everyday accumulation of positive memories on the job. If a person values opportunity for accomplishment and the job provides it, then they are more likely to experience job satisfaction. If an employee finds concern that go against what he or she values, dissatisfaction may result.

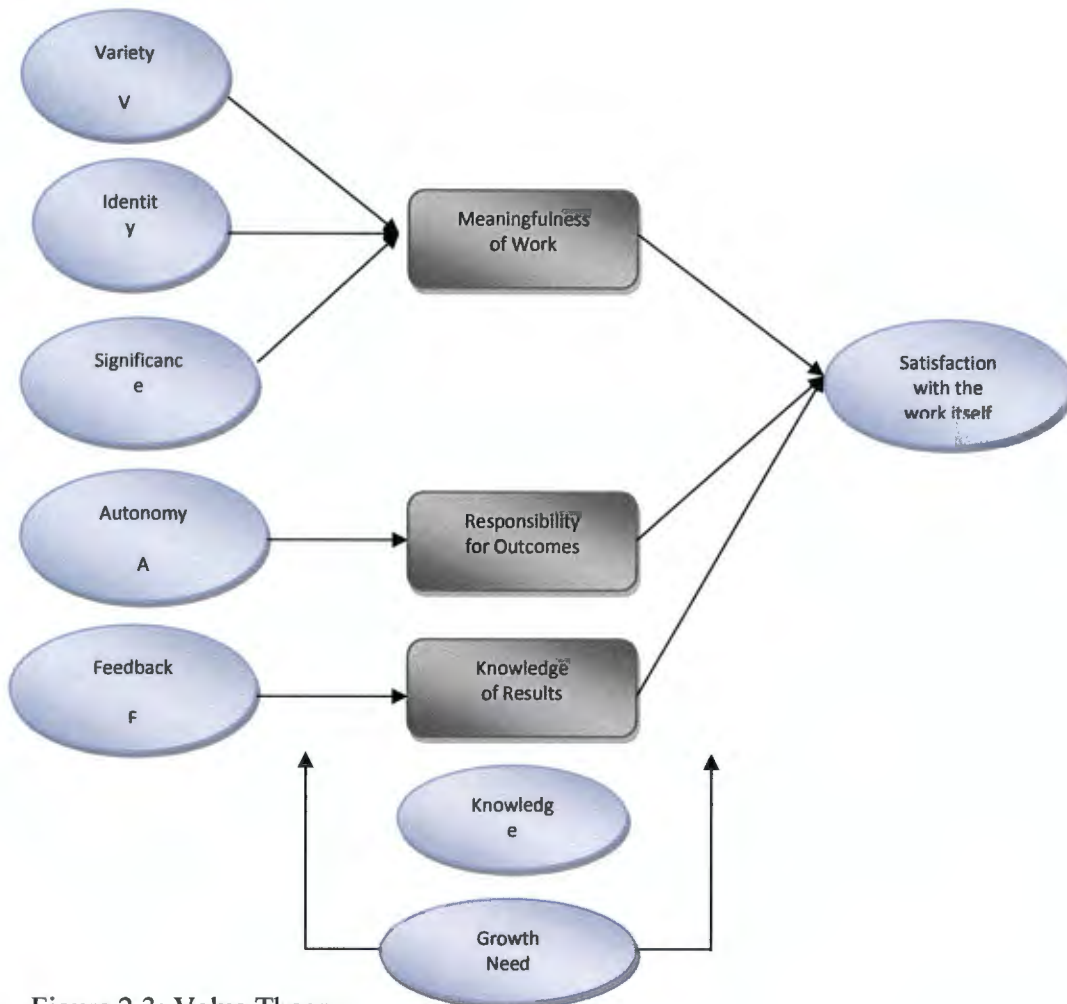


Figure 2.3: Value Theory

Social Information Procession Model suggests that co-workers' attitude have a major effect on perception of people and over job satisfaction. When surrounded by positive people who exude a positive attitude that promotes job security, individuals will more likely find job satisfaction. The opposite is also true.

2.3 ORGANISATIONAL CHARACTERISTICS OF SOCIAL INFORMATION PROCESS

Festinger's Social Comparison Theory (1954) as cited by Jex (2002) clarifies that during the processing of social information, employees look to co-workers to develop attitudes about their work environment. Therefore, if workers perceive that their co-workers are positive and satisfied, then they are most likely be satisfied. Though, if their co-workers are negative and dissatisfied, then the worker will most likely inherit the dissatisfied feeling as

well. The organisations are cautioned that new hires can become “tainted” during the socialisation process if they are placed around workers who are dissatisfied (Jex, 2002). A study conducted by Jex and Spector (1989) reported that social information has a prevailing impact on job satisfaction and characteristic perceptions while organisational tests have been less supportive.

The study was conducted by Weiss and Shaw (1979) on subjects viewing a training video involving assembly line workers to determine whether line workers were either to make a positive or negative comment about their jobs. The results from the study found that the subjects who were shown the positive video were eager to perform the duties more than the subjects who viewed the negative video (Aamodt, 2009). A similar study was conducted by Mirolli et al. (1998) on the subjects that were given a duty with two experimenters who were pretending to be associates (the study referred to them as confederates). The study presented three conditions. The first condition were positive comments that were made by the confederates about the job and how they enjoyed it. The second condition consisted of the confederates who made negative comments about the job and how much they disliked it. The last condition presented a controlled condition where no positive or negative comments were made regarding the job. The actual subjects who were exposed to the confederates who made positive comments rated the job tasks as more enjoyable than the subjects exposed to the negative comments by the confederates. This further supports the theory of social information processing (Aamodt, 2009).

According to Aamodt (2009), “the research on social information processing theory supports the idea that social environment does have an effect on employees’ attitudes and behaviors”. As an application of social information processing theory, an IT company in Germany implemented rules in contracts of their employee that any employee who works at this company must sign a contract agreeing not to complain. The company went to an extent to dismiss employees for excessive complaints (Aamondt, 2009).

2.4 WORKER DISPOSITIONAL CHARACTERISTICS

Jex (2002) defines internal disposition as a basis of the modern method to explaining job gratification. Furthermore, the study hinted that some people are prone to be either satisfied or dissatisfied with their work no matter the nature of the job or the organisational environment. Generally, there are two types of people in an organisation: those that are genetically positive in disposition (the glass half full) and those that are innately negative in

disposition (the glass half empty). Arvey et al. (1989) conducted a study of twins who were reared apart (i.e. same genetic characteristic but different experiences) and found that 30% of inconsistency in satisfaction was accredited to genetic factors. Even though, people change jobs and employers, individual disposition has shown to be consistent by the use of survey results on job satisfaction (Staw & Ross, 1985). In addition, Staw et al. (1986) also found that adolescent evaluations of sentimental disposition were correlated with adult job satisfaction for many as 40 years later.

Judge and Larsen (2001) indicated that several studies have been conducted on the dispositional source of job satisfaction and have presented strong evidence that job satisfaction, to some extent are based on disposition. Dispositional affect is the predisposition to experience related emotional moods overtime. This approach assumes that an attitude of the worker about his or her job originates from an internal (mental) state (Judge and Kammeyer-Mueller, 2008). Positive affect, as defined by Watson et al. (1988), is a predisposition favourable to positive emotional experience, while negative affect is a predisposition to experience a wide array of negative emotions. Furthermore, Watson et al. (1988) portrayed positive affective individuals as enthusiastic, active, alert, and optimistic. On the contrary, negative affective people feel anger, fear, contempt, disgust, nervousness and guilt.

Other perspectives applicable to employee characteristic are the Big Five personality traits and core self-evaluations. Out of the five personality traits, extraversion, agreeableness, neuroticism, conscientiousness were positively related to job satisfaction, (Judge et al., 2002). Conscientiousness and extraversion were positively related to job satisfaction, whereas neuroticism was negatively related. Core self-evaluations refer to beliefs people hold about their functions in the world in general and consist of factors such as self-esteem, emotional stability, self-efficacy, and locus of control (Sirgy, 2012). Meta-analysis conducted by Judge and Bono in 2001 presented a strong positive correlation between core self-evaluations and job satisfaction.

There is a strong evidence supporting disposition causing job satisfaction from a Social Cognitive aspects as well. Causation through disposition shows that job fulfillment can be determined by an individual's general viewpoint. In psychology, Cognitive Theory of Depression expresses that a person's manner of thinking and perceptions can be a source of unhappiness. Furthermore, the automated thought processes result from irrational and

dysfunctional thinking perpetuating emotions of depression and unhappiness in individuals (Beck, 1987). Judge and Locke (1992) analysed these ideas in detail, where the study discussed cognitive processes like over generalization, perfectionism and dependence on others as causation for depression leading to unhappiness. The study hypothesised that subjective well-being resulting from an affective disposition leads to individuals experiencing information reminiscence regarding their job. In essence, happy personnel tend to store and evaluate job information differently than unhappy individuals do. This type of memory shows that job satisfaction can be affected by subjective well-being.

Tait et al. (1989) implemented a meta-analytic audit discovering an average correlation between job and life satisfaction to be 0.44, which supports the hypothesis of a dispositional impact on job fulfillment. Likewise, Howard and Bray (1998) determined through a study which was conducted on AT & T managers. The study motivated factors such as ambition and desire to get ahead and serve as the strongest predictors for advancement. Additionally, Bandura (1986) stated that aspirations of individuals became a benchmark of self-satisfaction indicating that those with high objectives, hypothetically ought to be harder to satisfy than individuals with low objectives. This would demonstrate that an abnormal state of aspiration resulting from high standards can point to a lower fulfillment as a final product. It is periodically the case that unsatisfied workers are highly ambitious, yet unhappy as a result of their inability to advance (promoted) within an organisation. On the other hand, Judge and Locke (1992) cautioned that dysfunctional thinking is not singularly responsible for dispositional factors affecting job satisfaction including locus of control, self-esteem, intelligence, self-efficacy, and ambition.

There are several causes that have been found to contribute to job satisfaction, nonetheless researchers have not conducted a concurrent comparison of all three of these approaches (Baker, 2004). Job characteristic have shown to impact on job satisfaction with recent studies conducted on social informational processing discovering that leadership actions influence job satisfaction (Baker, 2004). Different research findings have indicated that there exists an association between disposition and job satisfaction. Weiss and Cropanzano (1996) confirmed that emotionally significant procedures at work may be influenced by disposition, which in turn influences job satisfaction. According to Thomas et al. (2004), job characteristics have been preferential in research, however minimum literature has been conducted on the dispositional approach since it is fairly new (Coutts & Gruman, 2005).

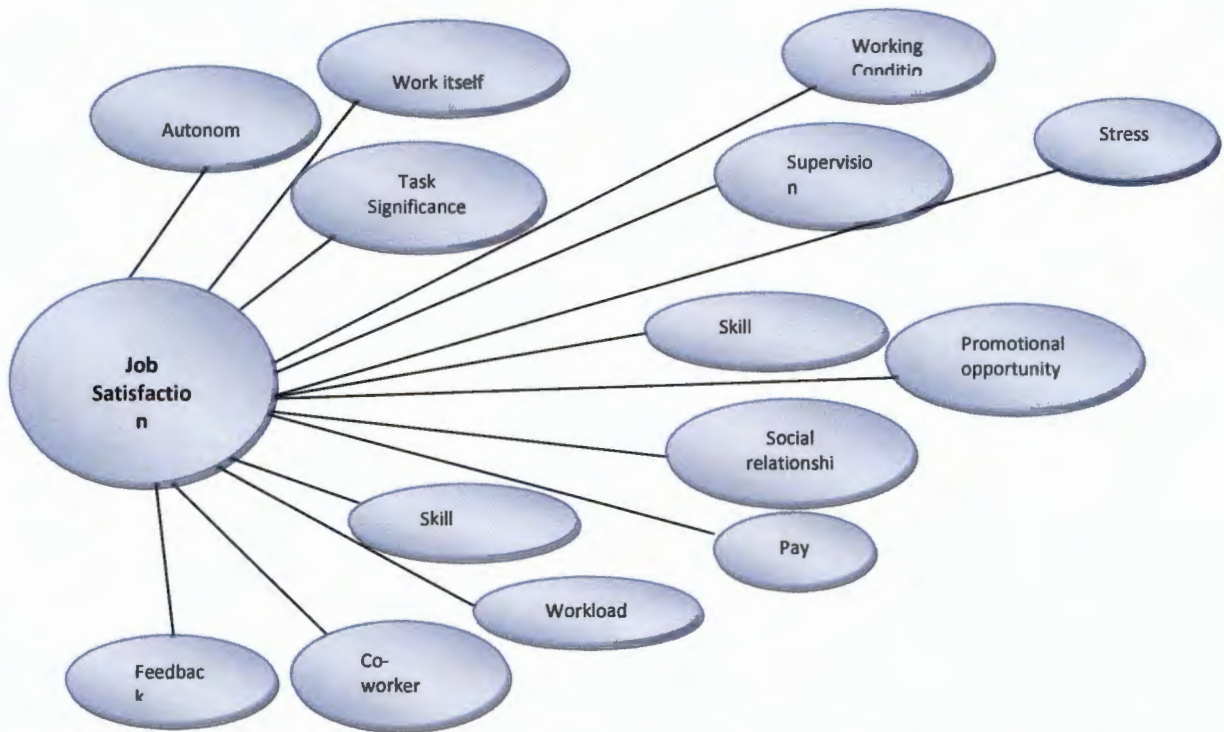


Figure 2.4: Facets of job satisfaction (Hackman & Oldham, 1980; Smith, Kendall, & Hulin, 1969).

Dispositional model of job satisfaction is a hypothesis that proposes individuals to have an attitude to either like or dislike their jobs. Basically, few individuals will simply like whatever occupation they are doing, while others will essentially never discover job fulfillment in most jobs they take (Staw et al., 1986). The dispositional approach to job attitudes involves a lifetime longitudinal test. Contemporary debates between job enrichment and social information processing perspective have prompted a pattern towards greater situationalism in organisational research. This study, however, contends for a more dispositional approach in which the role of the person is accentuated. Utilizing a longitudinal sample, measures of affective disposition from as early as adolescence were used to predict job attitudes in later life. The ramifications of these results indicated that dispositional measures significantly predicted job attitudes over a time span of nearly fifty years. The implications of these findings are discussed in terms of both theories of job attitudes and organisational development activities that challenge to modify employee job satisfactions.

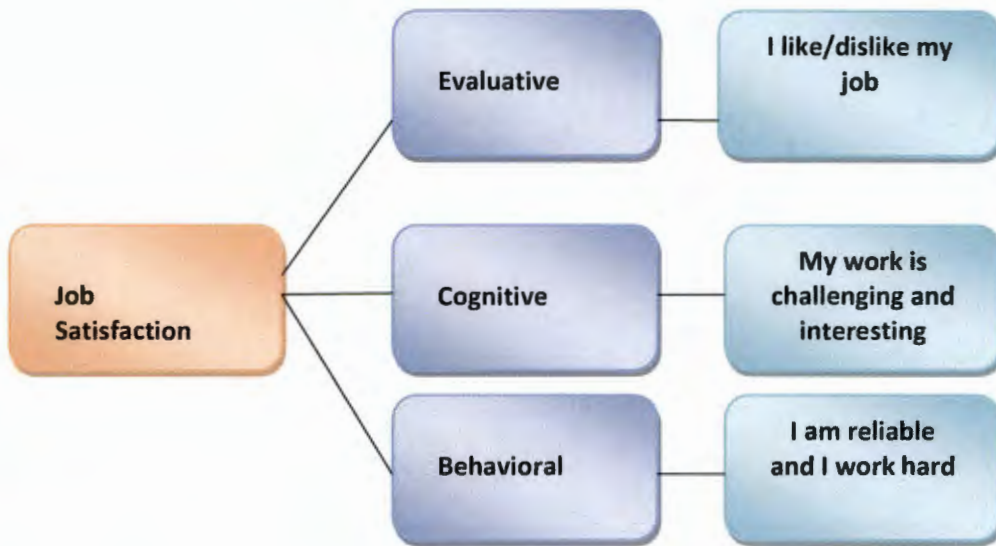


Figure 2.5: Job satisfaction

2.5 OPPONENT PROCESS THEORY

Another principle of job satisfaction is by Landy (1978) which hypothesised that job attitudes emanate from an individual's physiological state. The theory of opponent process assumes that when employees experience an extreme emotional state, the central nervous system mechanism attempts to recover to a state of emotional equilibrium or neutrality. In returning to neutrality, the emotional state may even surpass equilibrium and progress to the opposite emotional state. Opponent process theory introduces a captivating clarification of why job attitudes change over time and why employees may become bored with occupations they once discovered fulfilling. Though, this does not clarify why some employees are persistently either extremely satisfied or dissatisfied with their jobs.

2.6 HIGH PERFORMANCE CYCLE THEORY

The High Performance Cycle Theory (HPCT) is a combination of work motivation and theories of job attitude. This HPCT model uses the motivational framework of objective setting theory and predicts that high objectives and achievement expectations prompt to high performance. High performance, therefore, produces rewards, satisfaction and commitment to future objectives. The model likewise considers the impact of personal and situational factors, such as ability and task complexity (Landy, 1978).

2.7 VIE THEORY

The VIE theory was derived from the Expectancy model of Vroom (1995) as cited by Porter and Lawler (1968). Additionally to the three essential segments of valence, instrumentality and expectancy, this model incorporates abilities and traits, role perceptions, intrinsic and extrinsic rewards, and the perceived equity of the rewards. This model undertakes the role to translate into anticipated level of performance requiring the person to have the ability to perform well (abilities and traits) and comprehend the demands of this job (role clarity). The model recognizes that individuals work for both extrinsic and intrinsic rewards, such as money and promotions, rewards, pride in one's work and a sense of achievement. The model additionally accept that the level of execution and individual accomplishes will influence the level of rewards the individual seems to be equitable. Specifically, if an individual consumes an incredible amount of effort that culminates in high performance levels, he will perceive that he deserves a substantial reward (Dipboye et al., 1994:116-117).

2.8 COMPARISON THEORY

Dipboye et al. (1994) incorporated the concepts of achieved versus desired needs in their model of aspect fulfillment, this model is an extension of the Porter-Lawler (1968) of motivation. Facet satisfaction model is a satisfaction model with various aspects of a job, such as supervision, pay or the work itself. Lawler's model determines that labourers compare what their occupations ought to provide in terms of employment aspects, such as promotions and salary, to what they currently receive from their occupation. However, a basic hypothesis is extended by measuring the impacts of certain worker characteristics (e.g. skills, training, and age) and occupation characteristics (for example, degree of responsibility and difficulty). Likewise, the model draws ideas form the equity theory of motivation by assuming that workers ultimately determine their job satisfaction by comparing their relevant job inputs and outputs by examining others (Dipboye et al., 1994).

2.9 MASLOW'S NEED HIERARCHY THEORY

In a study conducted by Maslow (1943) that defines the development of the hierarchy of needs as cited in Stephens (2000), Maslow (1943) trusted that human beings aspire to become self-actualizing and viewed human potential as an immeasurable and unexplained territory. Maslow (1943) explained that there are at least five sets of objectives which can be referred to as basic needs, physiological, safety, love, esteem, and self-actualizing as seen in (Figure 2.6). Maslow (1943) expressed that individuals, including employees at

organisations, are motivated by the desire to achieve or maintain the various conditions upon which these basic satisfactions rest by more intellectual desires. The satisfaction of wants is not altogether mutually exclusive, however the average member of society is often partially satisfied and partially unsatisfied in all of one's wants (Maslow, 1943).

The ramification of this hypothesis provided useful insights for managers and other organisation leaders. One of the advices was for managers to discover methods for persuading employees by developing programs or practices aimed at satisfying emergent or neglected needs. Another ramification was for organisations to implement support programs and focus group to help employees deal with stress, especially during more challenging times and to take to understand the needs of respective employees (Kreitner & Kinicki, 1998). Application of the need in work organisations has implications for managerial activities stated that, "managers have the responsibility to create a proper climate in which employees can develop to their fullest potential. Failure to provide such a climate would theoretically increase employee frustration and could result in poorer performance, lower job satisfaction, and increased withdrawal from the organisation" (Steers & Porter, 1983:32).



Figure 2.6: Maslow hierarchy of human needs

Source: Maslow, A. (1970) Motivation and Personality. New York: Harper and Row

2.10 MCELLEND'S NEED THEORY

Few employees who have a compelling drive to succeed are striving for individual accomplishment instead of the rewards of success, these individuals have the desire to be more efficient than the usual norm (Robbins, 1993). McClland (1961) described the

hypothesis of necessities focusing on three areas namely achievement, power and affiliation. The requirement for accomplishment was characterized as the drive to exceed expectation, to accomplish in connection to a set of standards and striving to succeed. The need for power was defined as “the need to make others behave in a way they would have behaved otherwise,” whereas the need for affiliation was defined as “the desire for friendly and close interpersonal relationships.”

Achievement hypothesis explains that motivation and performance vary according to the strength of one’s need for achievement. Kreitner and Kinicki (1998) explain the requirement for accomplishment as mastering, manipulating, or organizing physical objects, human beings or thoughts. The need for an association suggests that people have a desire to spend time in social relationships, joining groups, and wanting to be loved as opposed to individuals’ making difficult decisions without worrying about being disliked (Kreitner & Kinicki 1998). Effective managers must positively influence others, therefore the need for power reflects on an individual’s desire to influence, coach, teach, or encourage other to achieve (Kreitner & Kinicki 1998). McClelland (1961) proposes that senior managers ought to obtain a high need for power together with a low need for affiliation.

2.11 JOB CHARACTERISTICS MODEL

Hackman and Oldham (1980) indicated that employees will experience internal inspiration from when the job produces three basic psychological states (Figure 2.7). The first state indicates that the employee should feel personal responsibility for the outcomes of the job. The second is the employee must experience the working environment as meaningful. This is where the employee feels that their contribution significantly affect the overall effectiveness of the organisation. Lastly the third aspect manages with the employees monitoring how successful they are in transforming their exertion into performance. Pinder (1984) outlined this approach by stipulating that the job ought to be designed so as to generate experience for the employees of meaningfulness, responsibility and knowledge of the results of one’s effort. Hackman and Oldham (1980) stated that to generate experienced meaningfulness there are three specific core factors of jobs that are particularly required for making work feel meaningful. These factors consists of skill variety, task identity and task significance. Skill variety is defined as “the degree to which a job requires a variety of different activities in carrying out the work, involving the use of a number of different skills and talents of the person” (Hackman & Oldham, 1980:78)

Furthermore Hackman and Oldham (1980) suggested that jobs which require the utilization of different abilities are experienced as more meaningful, and therefore more intrinsically motivating, than jobs that require the use of only one or two types of skills. Pinder (1984) highlighted that the inclusion of task variety as an element of job design is consistent with concept of growth need satisfaction, as well as with more psychological approach taken by activation theory. This is not consistent with Herzberg’s approach, which refers to the simple addition of tasks as horizontal job loading or as job enlargement. Herzberg, however, did not emphasize job enlargement after proposing job enrichment. The difference between the Hackman/Oldham approach and that of Herzberg is crucial because, the addition of varied tasks to a job can be one practical means of generating some of the key features prescribed by both theories.

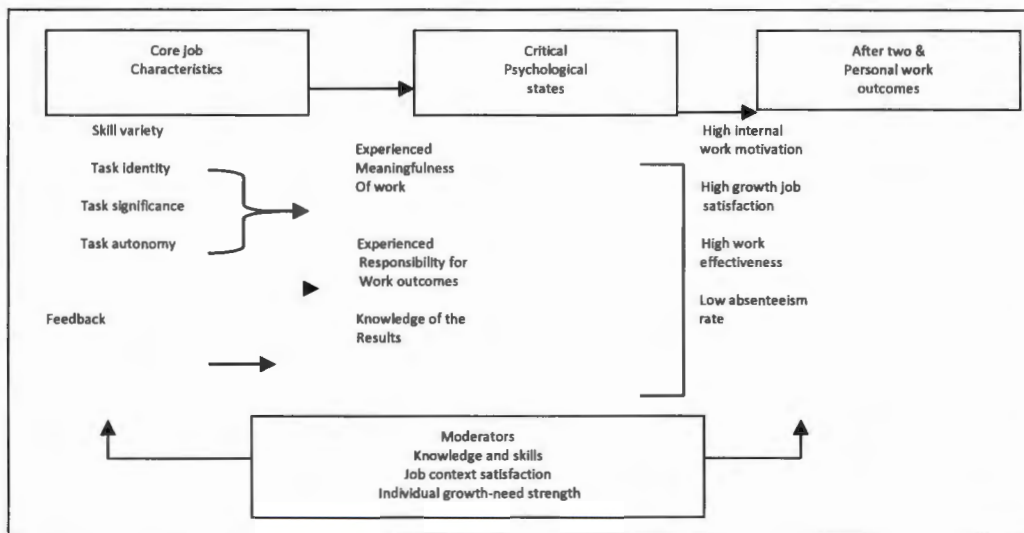


Figure 2.7: Job characteristics model

Source: Hackman and Oldham (1980, 78)

2.12 CONCEPTUAL FRAMEWORK

This section reviews cases of previous studies. Chahal et al. (2013) explored the level of job fulfillment of Canara Bank employees in Delhi NCR. The results from this study found that factors such as salary of employees, performance appraisal system, promotional strategies, employee’s relationship with management and co-employees, training and development program work burden and working hours are vital for enhancing job fulfillment of bank employees in Canara bank. Increase in level these factors enhance the overall satisfaction of employees which is identified by using statistical techniques.

Devi and Suneja (2013) furthermore examined the satisfaction level of employees of Public Sector and Private Sector Banks. The objective of the study was to discover the impact of different aspects of job satisfaction and contrast in the level of job satisfaction between the employees of Public Sector Banks and Private Sector Banks. The study reported that a significant difference exists between employees of Public Sector Banks and Private Sector Banks regarding various aspect of job satisfaction, pay and fringe benefits, supervision, training and development. But these factors only arise in the occurrence of viewpoints, relation with co-workers, employee's empowerment, supervision, performance appraisal and nature of job.

A study conducted by Saleem et al. (2013) found that among employees of banking industry at Bahawalpur recruitment and selection procedures, organisation policy and strategy, nature of work, job stress, personality and communication are significantly related to job satisfaction. The results further indicated that job stress, communication and personality have a significant but weak impact on job satisfaction whereas recruitment and selection procedures, organisational policy and strategy and nature of work have a significant and strong impact on employee job satisfaction. The study by Al-Kahtani, and Zafrul Allam (2013) established that among Saudi Arabia Bank employees, managers and subordinates staff were found to differ significantly in terms of job satisfaction. The age group between younger and older and together with high and low work experienced groups of bank employees differed significantly in terms of job satisfaction.

This study inspects the level of job fulfillment of 366 bank clerks employed in a branch placed in the Balearic Islands, in Spain. The most essential elements determining the subordinates' job satisfaction were linked to the branch manager's presumption of the role, their esteem, mobility, representation and tolerance towards uncertainty. On the contrary, the level of job fulfillment was decidedly identified to psychological well-being, individual satisfaction and geographical setting. In Libya, Hind et al. (2013) found that gender, age and type of occupation were related to job fulfillment among bank employees. Wei Ling, Bahron, and Boroh (2014) also detailed that there is a significant relationship between role stress and job satisfaction. In addition the study discovered that gender has moderating effect on role stress towards job satisfaction.

However, Devi and Nagini (2013) disputed that the moderating variable of position level, were not significant in the relationship among bank employees in Malaysia. Furthermore, the study revealed that there is a significant relationship between socio-economic and demographic variables of the respondents such as designation, gender, age, marital status, experience, work status, nature of family, income, number of dependents and job satisfaction whereas, there is no satisfaction among bank employees in India. Hunjura et al. (2013) expressed that there is a positive and significant connection between job satisfaction and human resource management practices like team work environment, job autonomy and behavior of leadership. The findings from the study also inferred that male and female workers have significantly different level of job satisfaction in the Pakistani bank sector.

Islam et al. (2013) found that there are three main reasons for working at commercial banks in Bangladesh. The three reasons include social status, supportive colleagues and security. This is followed by salaries, decision making authority, and promotional policy which constitute on improving the work environment. Mafini and Dlodlo (2014) reported that statistically significant relationship were observed between job satisfaction and four extrinsic motivation factors of remuneration, quality of work life, supervision and teamwork. The association with promotion was insignificant, but a statistically significant relationship was established with life satisfaction in a public organisation in South Africa.

Elnaga et al. (2014) established relationships between employee empowerment and job satisfaction. Andreassi and Lawter (2010) discovered significant relationships between job characteristic and job satisfaction across all regions of the world, with a sense of accomplishment generally the imperative driver. Despite job characteristic impact job satisfaction across all regions, there are significant differences in the relative significance of job characteristics on job satisfaction among employees from four large multinational organisations across 48 countries.

2.13 RELATIONSHIP BETWEEN JOB TENURE AND JOB SATISFATION

Several studies have been conducted to establish a relationship between job tenure and job satisfaction. Hulin and Smith (1965) reported in their study that as job tenure increased, employees were better able to adjust their expectations to the job environment thus predict and avoid frustration. These resulted in job satisfaction being higher. Similarly a study by Gibson and Klein (1970) examined the relationship between age, job tenure and job satisfaction. The results from these factors revealed a positive relationship linear

relationship between age and job satisfaction, while the association of job tenure and satisfaction was negative. Hunt and Saul (1975) indicated in their study that both employee age and tenure bear a U-shaped relationship with job satisfaction. Furthermore, the authors mentioned that job satisfaction was found to be high when people started their first job but subsequently declines right until people reach their late twenties or early thirties when it rises again.

2.14 CHAPTER SUMMARY

This chapter reviewed the studies relating to job satisfaction of the employees. The concepts discussed include theories, social information processing (organisational characteristics), dispositional (worker characteristics) and the conceptual framework. It was found from the literature that job stress, communication and personality have a significant but weak impact on job satisfaction whereas recruitment and selection procedures, organisational policy & strategy and nature of work have a significant and strong impact on employee job satisfaction. A significant relationships between job characteristic and job satisfaction across all regions of the world was found by the study by Andreas and Lawter (2010). The majority of the previous studies have examined only total job satisfaction. However, other studies have indicated that satisfaction is not a unidimensional variable and should include investigation of the underlying components of the work (Arvey & Dewhirst, 1979; Gluskinos & Kestelman, 1971; Hulin & Smith, 1965). Therefore this study will determine the differences in the job satisfaction among different job categories of workers.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The current chapter discusses the research methodology of the study. The chapter discusses the area of the study, population of the study, sampling procedure and sample size, data collection, validity and reliability of the data collection instrument, data analysis and ethical consideration.

The chapter followed a systematic approach: section 3.1 explained the research approach which was used through this research, part 3.2 explains the research method, part 3.3 explained the target entity, part 3.4 elaborated on the used sampling technique, part 3.5 described the sample size used for this research, part 3.6 explained the data collection methods, part 3.7 described the data collecting instruments, part 3.8 thoroughly described the techniques of data analysis and its theoretical background which is sub divided in the following subsections: section 3.8.1 discuss the descriptive statistics, section 3.8.2 outlines the clustering algorithms and procedures and section 3.8.3 will provide the chapter summary.

3.2 ETHICAL CONSIDERATIONS

Ethical considerations was diligently applied to all respondents irrespective of gender, sex, religion and age. Privacy and confidentiality of information of the respondents was highly respected and guided during and after the survey. Equal respect and standard measurement and treatment to every respondent was also adhered to. Permission was sought at every level and stage of the survey process from the bank and respondents before the start of the interviews and interactions. Questions and interactions largely focused on the objectives of the study. The sampled bank employees were given an informed consent form to sign before administering the questionnaire. The study followed guidelines as prescribed by the university which are outlined in the postgraduate manual. Ethical clearance to conduct the study was sought from the university through the supervisor(s).

3.3 BACKGROUND STUDY OF RESEARCH AREA

Mahikeng Local Municipality (previously known as Mafikeng Local Municipality) is located in Mahikeng (Mafikeng), the capital city of the North West Province. It is the seat of the Provincial Legislature and the majority of the National State Department regional

offices. Mahikeng Local Municipality was brought about by the new Local Government transformation in South Africa. It is a Category B municipality established in terms of section 12 of the Municipal Structures Act (MSA). Nestled next to the Botswana border, Mahikeng is just a three-hour drive from Johannesburg and about 294km from Pretoria. Its rich and diverse history dates back to 1852, when the town was founded, and 1899 to 1902 during the Anglo-Boer War, the Mafikeng Siege. Its town is home to the Mahikeng Museum, with its antique steel ceiling, old town clock, history of Sol Plaatje, and display of rock species.

The municipality is considerably bigger than the other four local municipalities located within the area of jurisdiction of Ngaka Modiri Molema District Municipality. These include: Ramotsere Moiloa Local Municipality (Zeerust Local Municipality), Tswaing Local Municipality, Ditsobotla Local Municipality and Ratluo Local Municipality (Setla-Kgobi Local Municipality). The Mahikeng Airport, situated 5km west of the Mmabatho CBD, boasts a landing strip of 4.6km, one of the longest runways in the world. Cities/Towns: Mahikeng (Mafikeng), Mmabatho, Ottoshoop. Main Economic Sectors: Agriculture, manufacturing, cargo and aviation management.

3.4 DATA DESCRIPTION AND DATA SOURCE

The population of the study are employees of different banks operating in the Mafikeng Municipality. According to the different Human resource reports for the different banks, the distribution of employees are as follows:

Table 3.1: The population of the study

Banks	Population	Sample size
ABSA	77	43
Capitec	30	19
FNB 40	40	21
Nedbank	36	24
Standard Bank	52	12
Total	235	120

The data used under study used primary data using a structured questionnaire. From a list obtained from the different branches of banks operating in Mafikeng, there were 235

employees. A simple random sampling procedure was used to select 120 employees using proportion to size technique.

3.4.1 Response rate

A total number of 120 questionnaires were distributed to the employees of the different branches of banks operating in Mafikeng. Out of the total 120 questionnaires distributed, 69 were completed and returned. Therefore the response rate by the employees was 58%.

3.5 DATA COLLECTION METHOD

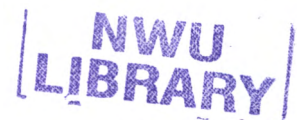
The data was collected using a structured questionnaire which consisted of two sections namely: personal characteristics and job satisfaction. The section on personal characteristics elicited information on variables such as age, gender, marital status, educational level, job tenure, working experience, job category, job position, salary grade, studying for higher degrees, types of employment, religion, and number of dependents and sources of information. The scale on job satisfaction consist of 40 items anchored on 5 point Likert-type scale of Not Satisfied (1), Least Satisfied (2), Fairly Satisfied (3), Almost Satisfied (4), Most Satisfied (5). These scores will be reversed for negative statement. The maximum score on the job satisfaction scale is 200 while 40 is the minimum. A questionnaire is a document which consists of a number of questions that are designed to gather accurate information from the identified population.

3.6 VALIDITY AND RELIABILITY OF THE DATA COLLECTION INSTRUMENT

The questionnaire was subjected to face validity among experts on job satisfaction and Human resource specialists within the finance industry. The questionnaire was further pretested with a selection of bank employees not included in the sample and split half technique was used to determine its reliability. The reliability of the instrument was further tested using the Cronbach's Alpha test.

3.6.1 Reliability test

According to Hair et al. (2010;92) Cronbach's alpha is a measure of reliability which can be analysed by range values from 0 to 1 with values of 0.60 to 0.70 are considered to be the minimum limit to consider a value reliable. The main purpose of the reliability test is to make sure that responses are not too different through time, therefore it guarantees that a measurement taken at any point in time is reliable (Gliem & Gliem, 2003). George and



Mallery (2003:231) provides the following rules of thumb for checking reliability results in Table 3.2.

Table 3.2: Reliability test

Cronbach's Alpha	Comments
1.0 - 0.8	Excellent and consistent
0.7 - 0.6	Good
0.5 - 0.4	Questionable
0.3 - 0.0	Unacceptable

The reliability test results are presented in table below.

Table 3.3: Reliability test results

Data	Cronbach's Alpha	Items	Comments
Employees of the different branches of banks operating in Mafikeng	0.780	40	Excellent and consistent

The reliability analysis presented in Table 3.3 revealed that the study has a Cronbach's alpha value is 0.780 which is greater than the cut-off point of 0.7. Therefore it is concluded that the data is excellent and consistent. The next section discusses the personal characteristics of the respondents. The next section discusses the techniques used for data analysis.

3.7 DATA ANALYSIS

Data collected was stored, coded and subject to analysis using SPSS. Frequency count and percentages were utilised to describe the data. The Chi-square, t-test statistics and Analysis of Variance (ANOVA) test was used to compare job satisfaction between categories of employees, job tenure and the personal characteristics of the respondents. A correlation analysis was used to test for relationship between job tenure and job satisfaction.

3.7.1 Chi-square test

Hess and Hess (2017) defines Pearson's chi-square test as a statistical test that compares the differences between the observed and expected frequency values in a contingency table. It is most commonly used to test independence, looking for evidence that the distribution of instances of occurrence of one variable across levels of another is different than what would be expected by chance. A Chi-square test is used to test the hypothesis that:

H0: no association between two or more groups, population or criteria (i.e. to check independence between two variables)

Ha: there is association between two or more groups, population or criteria (i.e. to check independence between two variables)

The formula for calculating a Chi-square statistic is:

$$\chi^2 = \frac{\sum(O_i - E_i)^2}{E_i} \quad (3.1)$$

Where, O is the observed frequency, E is the expected frequency. Therefore H0 is rejected if $\chi^2 > \chi_{\alpha, (r-1)(c-1)}^2$ or if probability χ^2 is less than 0.05 significance value (Rana and Singhal, 2015).

3.7.2 Analysis of Variance (ANOVA)

ANOVA is statistical technique used to test if all groups (responses) have the same mean across multiple populations. Analysis of variance tests whether different sample means of a numeric random variable come from the same population, or whether at least one sample mean comes from a different population (Wegner, 2012:277). ANOVA tests the hypothesis under the null hypothesis that:

H0: the mean responses are equal across all categories. (i.e. $\mu_1 = \mu_2 = \mu_3$) against the alternative:

Ha: at least one category has a different mean to the rest (i.e. at least one μ_i differs ($i= 1, 2, 3$))

When the null hypothesis is rejected in favour of the alternative hypothesis, it is assumed that the response variable is influenced by the factor (i.e. that there is a statistical relationship between the factor and the response variable - they are statistically dependent).

3.7.3 T-test statistics

The t test is a statistical test used to determine whether there is a significant difference between the means of two groups. When the difference between two population averages is

being investigated, a *t* test is used. Therefore, a *t* - test is used to compare two means (the scores must be measured on an interval or ratio measurement scale).

The test statistic that a *t* test produces is a *t*-value. In a way, the *t*-value represents how many standard units the means of the two groups are apart. Therefore H_0 is rejected if probability of *t* is less than 0.05 ($p > .05$) significance value (Rojewski, 2012).

3.7.4 Correlation analysis

Correlation analysis measures the strength of the association between two numeric (ratio-scaled) variables (Wagner, 2012). A correlation coefficient is a proportion that lies between -1 and +1 only. A correlation of ± 1 is said to have perfect correlation with the points being in a perfect correlation, and a value of 0 denotes no linear correlation. Correlation is an effect size and it can be described by the strength of the correlation using a rule of thumb by Mukaka (2012) for the absolute value of *r*:

Table 3.4: Correlation analysis

Correlation	Comments
0.00 – 0.019	Very weak
0.20 - 0.39	Weak
0.40 - 0.59	Moderate
0.60 - 0.79	Strong
0.80 – 1.0	Very strong

Furthermore, a significance test is used to choose whether there is any or no evidence to suggest that there is a relationship present in the population. The null hypothesis,

H_0 : that there is no correlation in the population against the alternative hypothesis ($\rho = 0$)

H_a : that there is correlation; our data will indicate which of these opposing hypotheses is most likely to be true ($\rho \neq 0$).

Therefore H_0 is rejected if probability *r* is less than 0.05 significance value (Mukaka, 2012).

3.7. CHAPTER SUMMARY

This chapter discussed the methodology used in the study. The chapter provided all the steps taken when analysing the data in order to address the objectives stated in chapter 1. The

study focused on the quantitative approach. The sampling technique used was a mixture of stratified and simple sampling technique. The software used were SPSS and Excel for the interpreting the main analysis of the study. The statistical techniques used were the Chi-square test for checking independence, t-test, and the Pearson's correlation to check the relationship between two variables and ANOVA to find the comparison between the responses formed and validate the hypothesis made. The following section is chapter 4 which will outline data analysis and presentation of results.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION OF RESULTS

4.1 INTRODUCTION

This chapter presents the analysis of the data and interpretation of results obtained by a questionnaire administered to employees of the different branches of banks operating in Mafikeng. The data from the questionnaire is presented and analysed in order to address the research objectives presented in chapter one. The questionnaire has two sections, namely, Section A: personal characteristics and Section B: job satisfaction.

4.2 OBJECTIVE 1: TO IDENTIFY THE PERSONAL CHARACTERISTICS OF EMPLOYEES

This section presents the results on personal characteristics of the respondents.

Figure 4.1: Bar Chart distribution of Bankers according to age group

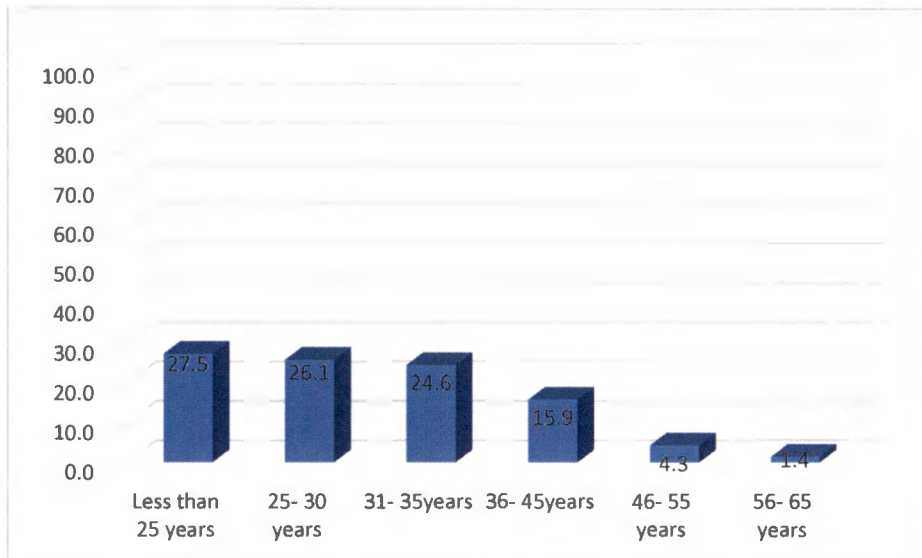
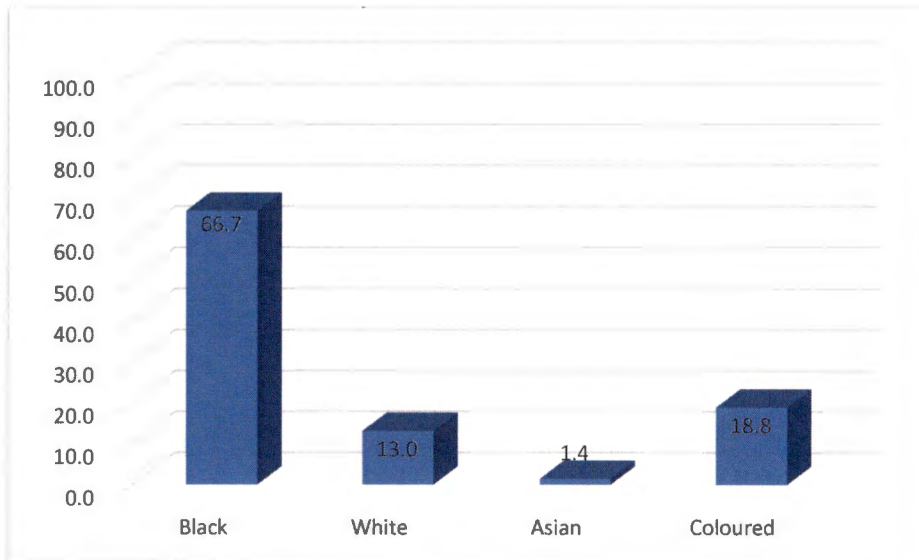


Figure 4.1 depicts that the majority (27.5%) of the respondents falls in less than 25 years age category followed by 25 – 30 years with 26.1%. The least respondents fall between the age group of 56 – 65 with 1.4%. This clearly shows that the age group of less than 25 years dominated the age category. In contrary, the study by Hakim (2015) found that most of the Bankers in Bangladesh belong to the age group of 25 – 30 years.

Figure 4.2: Bar Chart distribution of Bankers according to race



The results presented in Figure 4.2 depicts that majority (66.7%) of the respondents are Black followed by Coloured with 18.8%, then White with 13.0%. The small proportion of the respondents were Asian with 1.4%. This clearly means that majority of the respondents were Black. The findings are supported by the study by Chauvet (2016) who also found that majority of the participants were Africans.

Figure 4.3: Bar Chart distribution of Bankers according to the name of the bank

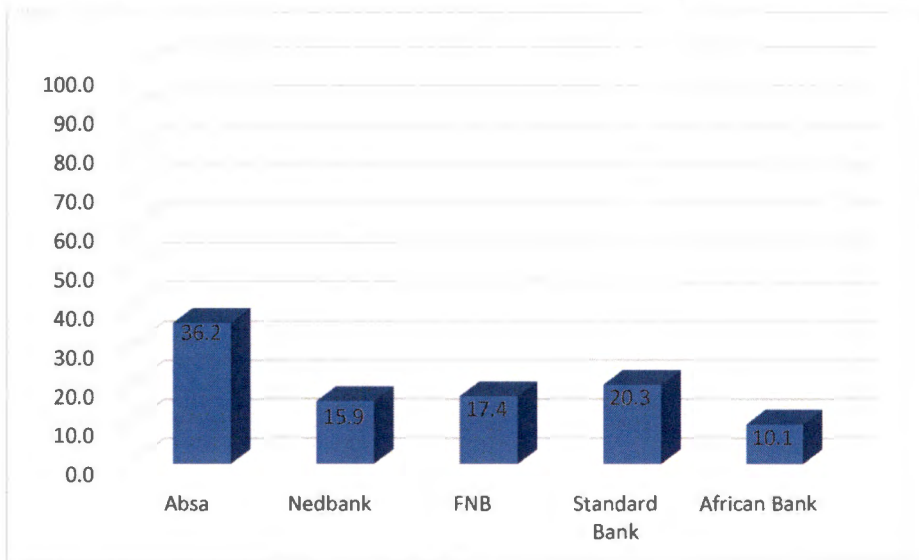


Figure 4.3 above depicts that the majority (36.2%) of the respondents work at Absa, 20.3% of the respondents work at Standard bank, 17.4% of the respondents work at FNB and 15.9% of the respondents work at Nedbank. The least proportion of respondents work at African

bank with 10.1%. Compare with findings of other researchers: There is no information to support this findings

Figure 4.4: Pie Chart distribution of Bankers according to gender

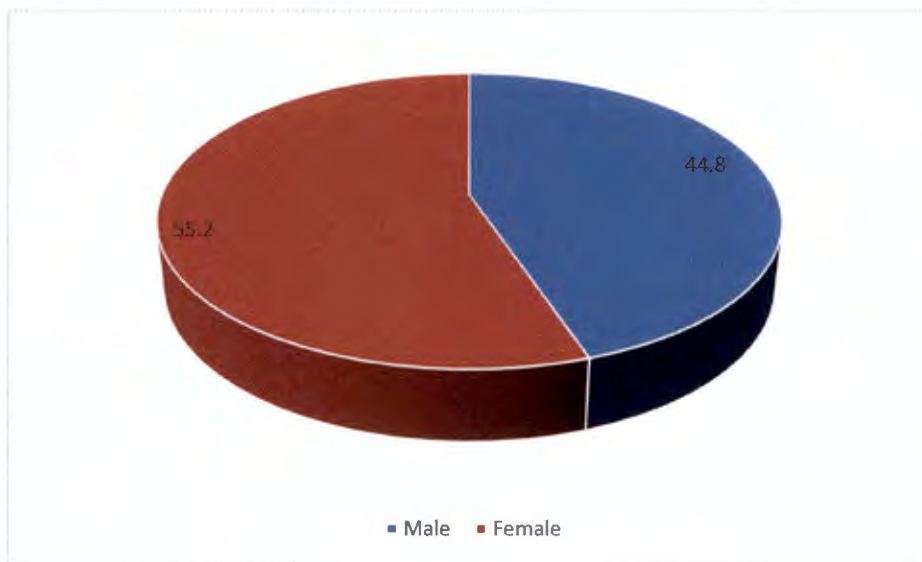


Figure 4.4 shows that majority (55.2%) of the respondents were females while 44.8% of the respondents were males. This means that the female respondents dominated male respondents. The results of the study are comparable to the study by Arendse (2013) who found that majority of bank employees in Western Cape were females.

Figure 4.5: Bar Chart distribution of Bankers according to marital status

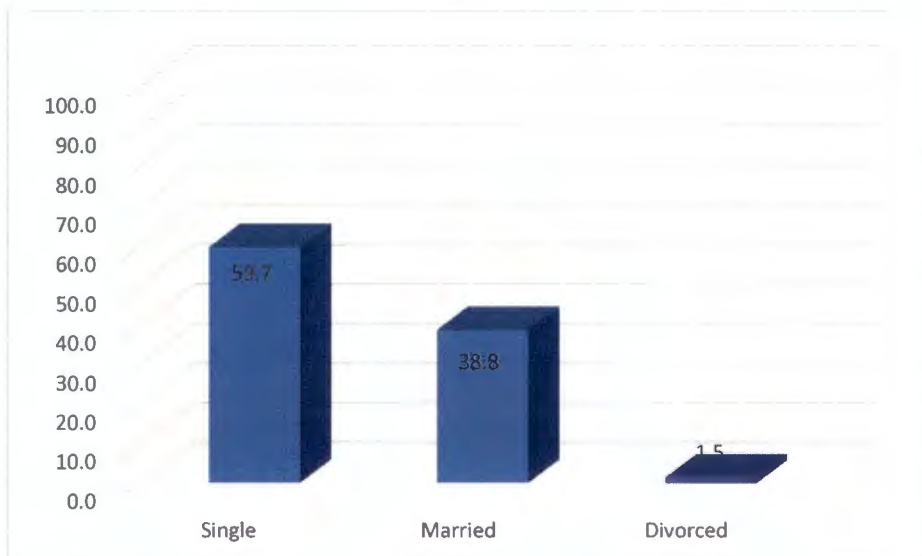


Figure 4.5 depicts that the majority (59.7%) of the respondents were single, followed by 38.8% of those who were married and 1.5% of the respondents were divorced. This means that respondents who were single dominated the marital status category. The results are in contrary to the study by Chahal et al. (2013) on job satisfaction among bank employees from Canara bank branches of NCR area.

Figure 4.6: Bar Chart distribution of Bankers according to qualification level

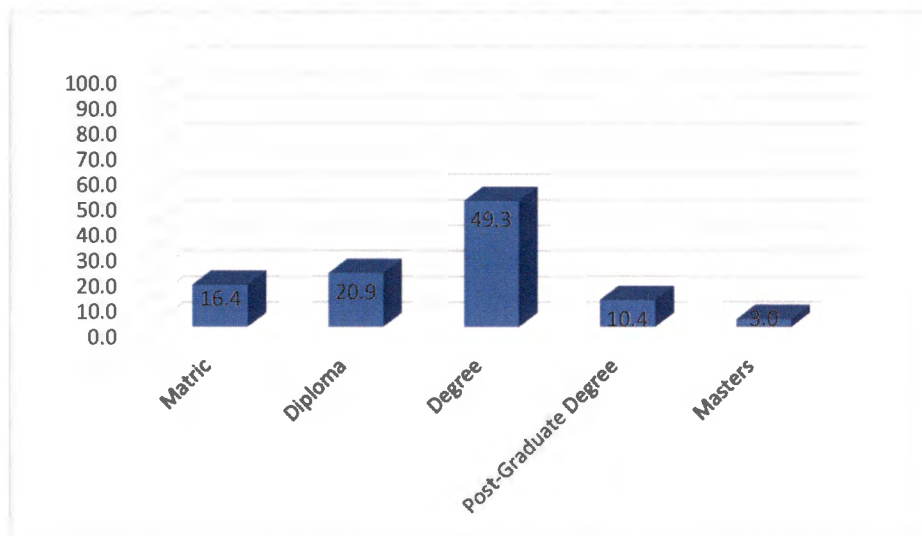


Figure 4.6 above depicts that the majority (49.3%) of the respondents have undergraduate Degree as their highest qualification followed 20.9% of the respondents with Diploma and the least qualification is Masters Degree with 3.0%. In contrary, Hakim (2015) and Pathak (2015) reported that majority of the employees of the selected banks in Bangladesh have Masters Degree as the highest qualification.

Figure 4.7: Bar Chart distribution of Bankers according to job tenure at present bank

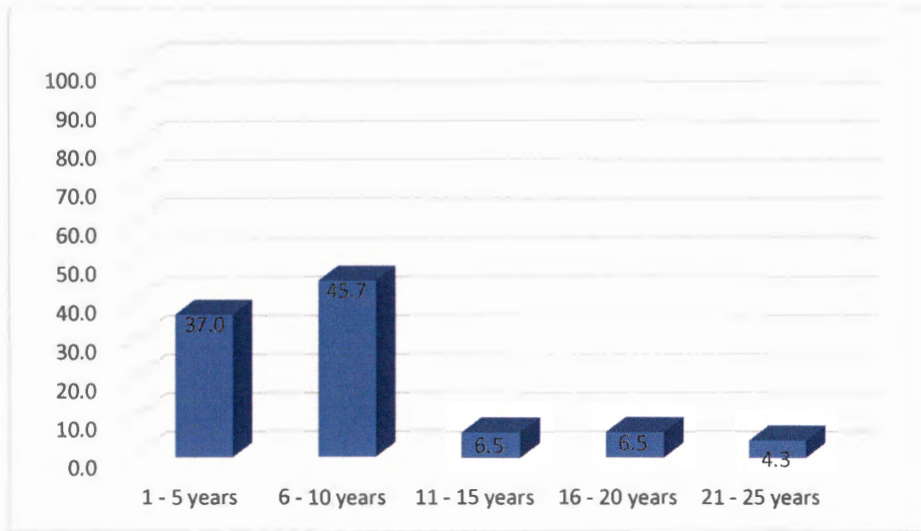


Figure 4.7 above depicts that majority (45.7%) of the respondents have been working at the present bank for 6 – 10 years followed 37.0% of the respondents who have been with the bank for 1 – 5 years and the least is 21 – 25 years job tenure with 4.3%. The results are in line with the study by Kozarevic, Peric and Delic (2013) that was conducted in banking sector in the Federation of Bosnia and Herzegovina.

Figure 4.8: Bar Chart distribution of Bankers according to job tenure in the banking sector

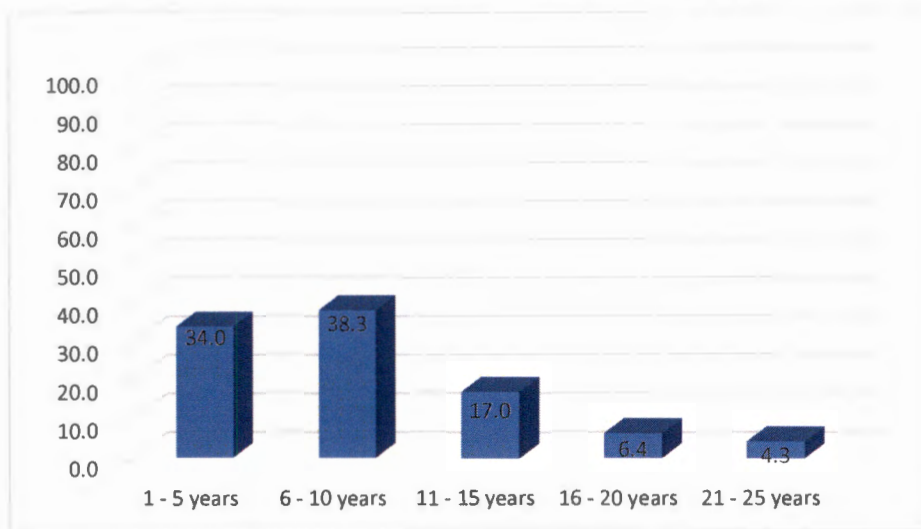
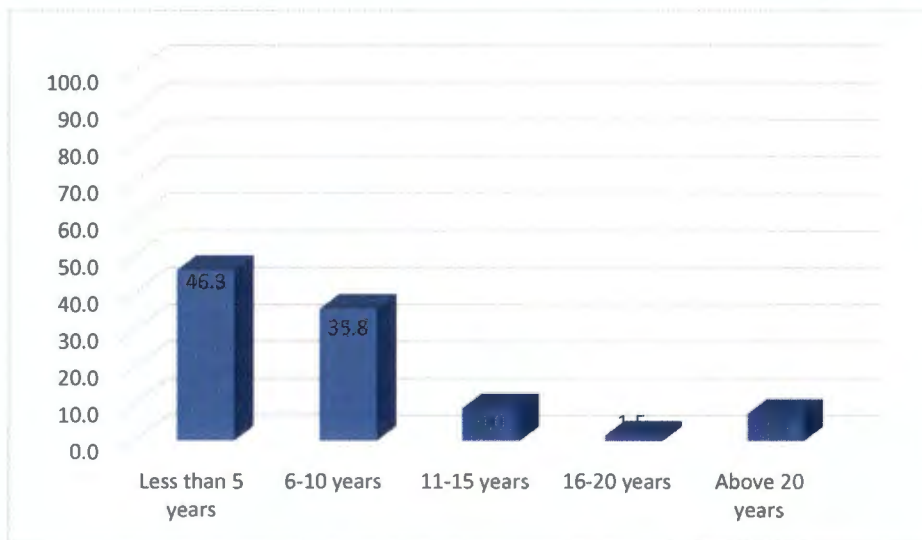


Figure 4.8 depicts that majority (38.3%) of the respondents have been working in the banking sector for 6 – 10 years followed 34.0% of the respondents who have been in the banking sector for 1 – 5 years and the least proportion are for those who have been in the banking sector for 21 – 25 years with 4.3%. Contrary to the results of the study, Arendse

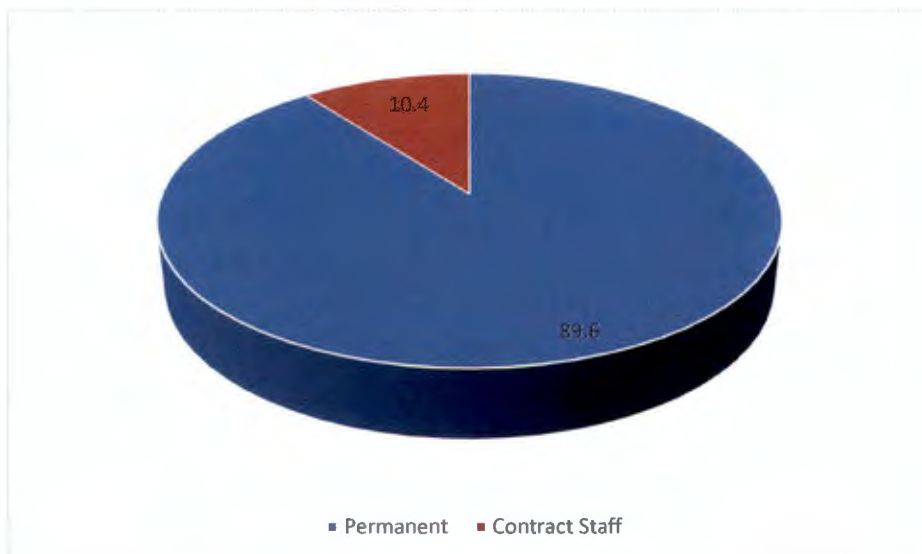
(2013) found that majority of the bankers in Western Cape had been in the financial service organisation for 11-20 years.

Figure 4.9: Bar Chart distribution of Bankers according to working experience



The figure above depicts that majority (46.3%) of the respondents have a working experience of less than 5 years followed 35.8% of the respondents who have a work experience of 6 – 10 years and the least work experience is 16 – 20 years with 1.5%. The work experience of the employees is supported by the findings by Hakim (2015) who also found that the working experience of the majority of the bankers in Bangladesh was less than 5 years.

Figure 4.10: Pie Chart distribution of Bankers according to job category



The figure above depicts that majority (89.6%) of the respondents are permanently employed while 10.4% are employed on contractual basis. The study by Arendse (2013) conducted in Western Cape used the same job category as the current study. Arendse (2013) also found that majority of the participants were permanently employed.

Figure 4.11: Bar Chart distribution of Bankers according to designation

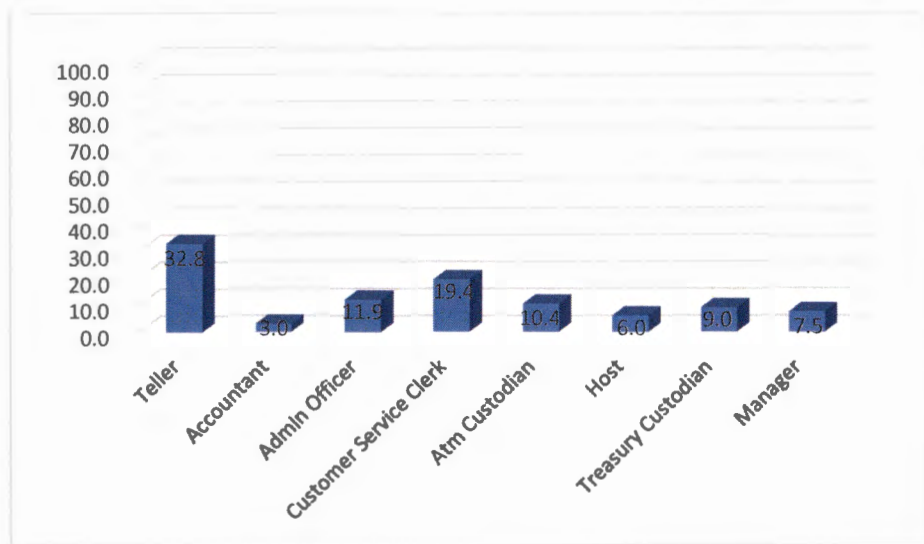


Figure 4.11 depicts that majority (32.8%) of the respondents work as Tellers followed 19.4% of the respondents who work as Customer Service Clerk and the least designation is Accountant with 3.0%. This clear means that majority of the respondents were Tellers. The study by Chahal et al. (2013) reported different results as compared to the current study. Chahal et al. (2013) reported that majority of employees in Canara bank branches of NCR area were clerks.

Figure 4.12: Bar Chart distribution of Bankers according to salary grade

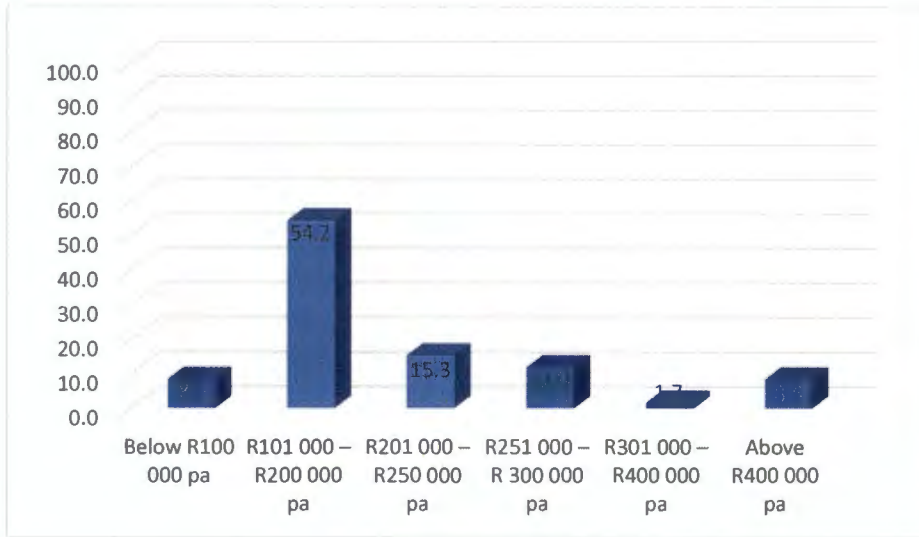
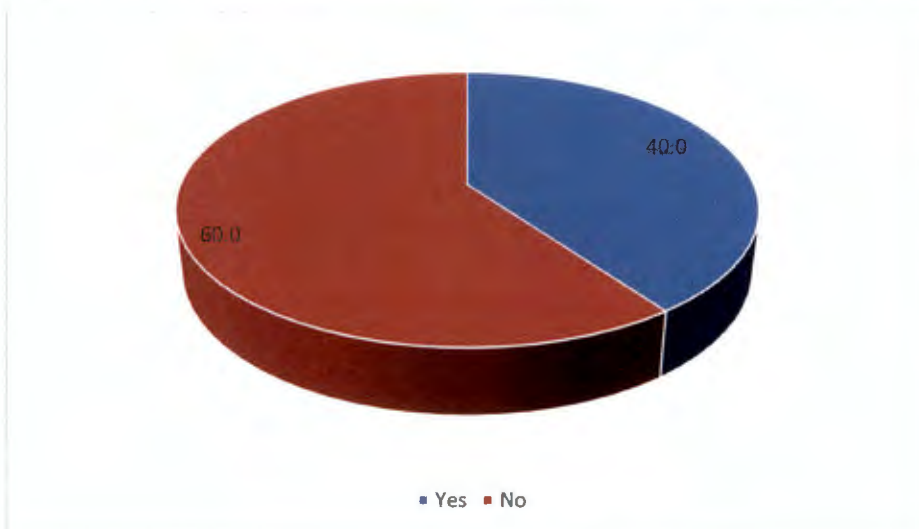


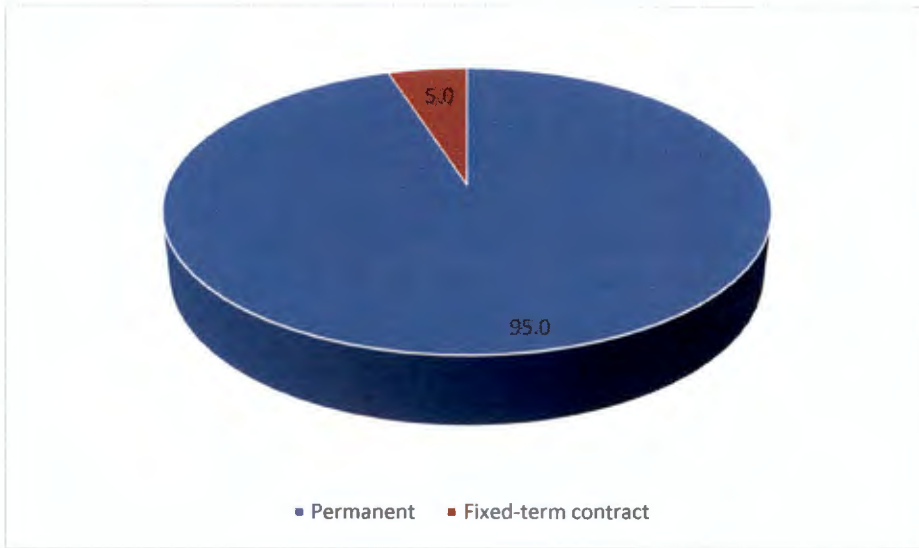
Figure 4.12 above depicts that majority (54.2%) of the respondents fall on the salary grade ranging from R101 000 to R200 000 followed 15.3% of the respondents who fall within the salary grade ranging between R201 000 and R250 000 and the least fall in the salary grade ranging from R301 000 to R400 000 with 1.7%. The results of the study are supported by the study by Mkhalihi (2014) that was conducted in the Gauteng East Region’s commercial retail bank branches.

Figure 4.13: Pie Chart distribution of Bankers according to studying for higher degree



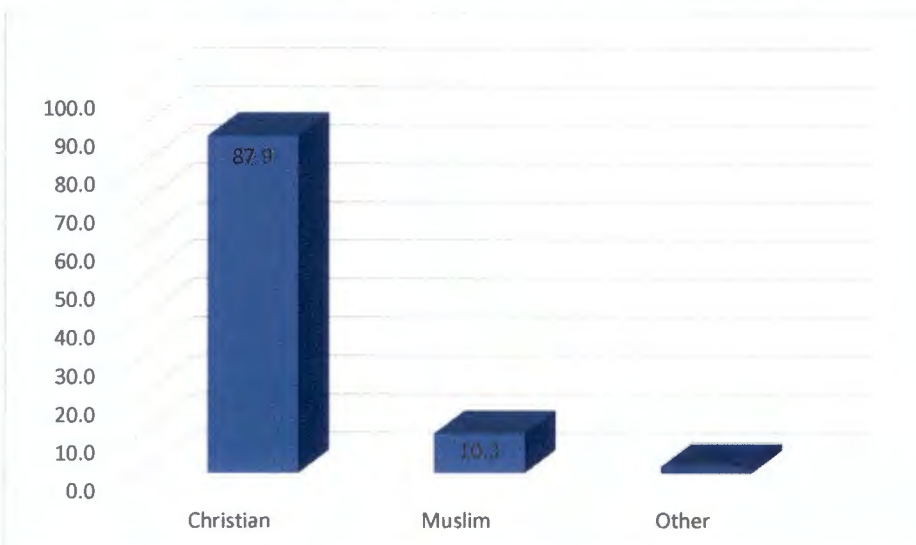
The figure (Figure 4.13) above depicts that majority (60.0%) of the respondents are not studying for higher degree while 40.0% are studying for higher degree. Compare with findings of other researchers: There is no information to support this findings

Figure 4.14: Pie Chart distribution of Bankers according to type of employment



The figure above (Figure 4.14) depicts that majority (95.0%) of the respondents are permanently employed and 5.0% are employed on a fixed-term contract. The studies by Arendse (2013) and Mwanje (2010) on the work motivation and satisfaction amongst employees in a financial service organisation also found similar results as the current study.

Figure 4.15: Bar Chart distribution of Bankers according to religion



The Figure 4.15 depicts that majority (87.9%) of the respondents are Christians followed by 10.3% of those who are Muslim and the least religion is other religion not specified with 1.7%. The Christian respondents dominated the religion category. Compare with findings of other researchers: There is no information to support this findings

Figure 4.16: Bar Chart distribution of Bankers according to number of dependents

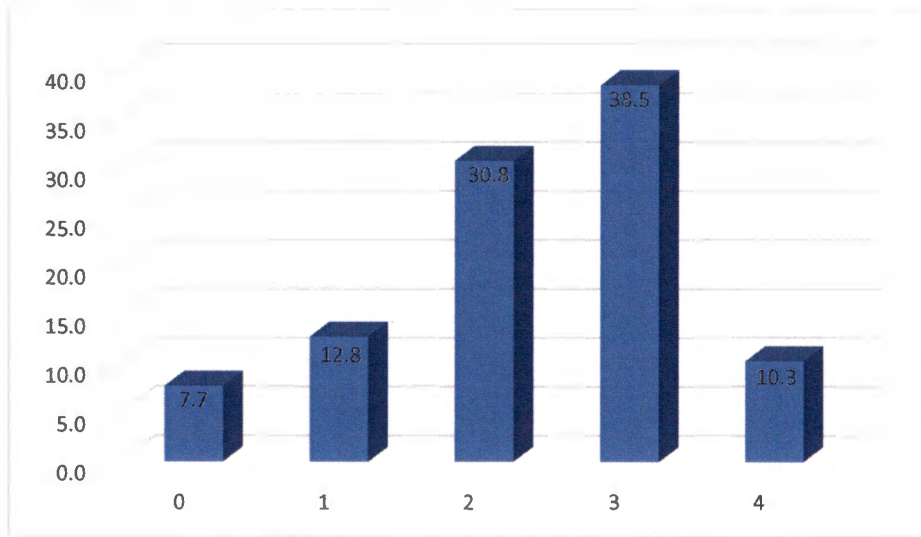


Figure 4.16 depicts that majority (38.5%) of the respondents have three dependents followed 30.8% of the respondents with two dependents and the least (7.7%) proportion of respondents are those with no dependents. The results of the study are in line with the findings by Mwanje (2010) who conducted a study on career development and staff development in the banking industry.

Figure 4.17: Bar Chart distribution of Bankers according to sources of information

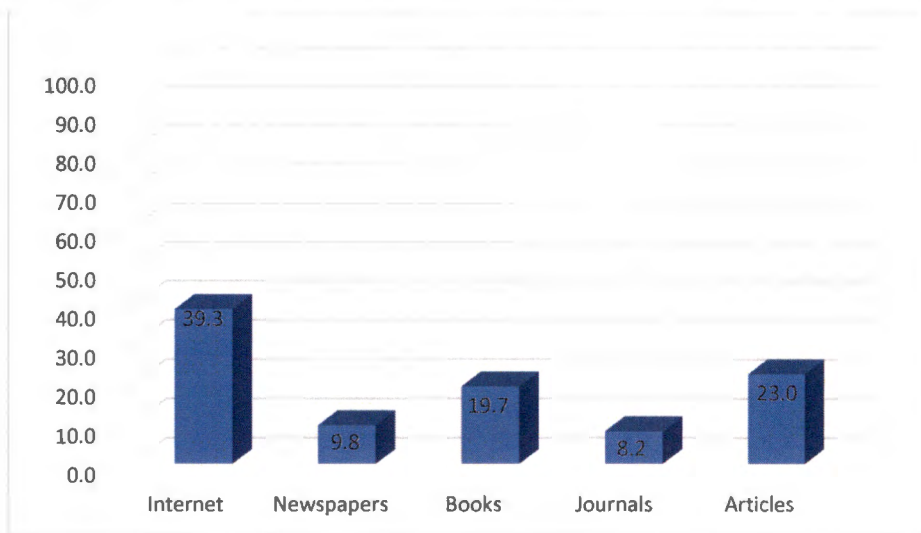


Figure 4.17 above depicts that majority (39.3%) of the respondents get their information from the internet followed 23.0% of the respondents who get information from the articles and the least are those who get information from journals with 8.2% of the overall respondents. See earlier comments: There is no information to support this findings

Table 4.1: Frequency of transfers of employees

QUESTIONS	FREQUENTLY	REGULARLY	OCCASIONALLY	RARELY	TOTAL
	1	2	3	4	
How frequent are you transferred	4(6.0%)	10(14.9%)	29(43.3%)	24(35.8%)	67(100)
How frequent are you transferred between duties	4(6.0%)	11(16.4%)	34(50.7%)	18(26.9%)	67(100)
How frequent are you transferred between different locations	1(7.5%)	5(7.5%)	29(43.3%)	32(47.8%)	67(100)
How frequent are you transferred between branches	2(3.0%)	5(7.5%)	28(41.8%)	32(47.8%)	67(100)

The results in Table 4.1 depicts that majority (43.3%) of the respondents are occasionally transferred, 50.7% are occasionally transferred between duties, 47.8% are rarely transferred between different locations and lastly 47.8% are rarely transferred between branches. In contrary, the study by Chahal et al. (2013) reported that 60% of the respondents were frequently transferred and they faced the problems with the transfers.

4.3 OJECTIVE 2: TO DETERMINE THE DIFFERENCE IN JOB SATISFACTION AMONG EMPLOYEES

Table 4.2: Level of job satisfaction among bankers

ITEMS	NOT SATISFIED	LEAST SATISFIED	FAIRLY SATISFIED	ALMOST SATISFIED	MOST SATISFIED	TOTAL
Pressure on improved performance	1(1.6%)	8(12.7%)	22(34.9%)	25(39.7%)	7(11.1%)	63(100)
Infrastructure for work	1(1.6%)	6(9.5%)	40(63.5%)	15(23.8%)	1(1.6%)	63(100)
Working hours	5(7.9%)	19(30.2%)	32(50.8%)	7(11.1%)	0(0.0%)	63(100)
Academic advancement	0(0.0%)	10(15.9%)	38(60.3%)	15(23.8%)	0(0.0%)	63(100)
Professional advancement	0(0.0%)	11(17.5%)	37(58.7%)	14(22.2%)	1(1.6%)	63(100)
Relationship with manager	1(1.6%)	5(7.9%)	28(44.4%)	26(41.3%)	3(4.8%)	63(100)

Relationship with subordinates	0(0.0%)	13(21.0%)	28(45.2%)	19(30.6%)	2(3.2%)	62(100)
Appraisal system	1(1.6%)	8(12.7%)	51(81.0%)	3(4.8%)	0(0.0%)	63(100)
Reward system	1(1.6%)	12(19.0%)	44(69.8%)	6(9.5%)	0(0.0%)	63(100)
Salary	0(0.0%)	17(27.0%)	42(66.7%)	4(6.3%)	0(0.0%)	63(100)
Banking policies	1(1.6%)	8(12.9%)	41(66.1%)	12(19.4%)	0(0.0%)	62(100)
Morale within organisation	1(1.6%)	10(15.9%)	31(49.2%)	21(33.3%)	0(0.0%)	63(100)
Authority within organisation	0(0.0%)	4(6.3%)	36(57.1%)	23(36.5%)	0(0.0%)	63(100)
Bonuses	0(0.0%)	5(8.1%)	54(87.1%)	3(4.8%)	0(0.0%)	62(100)
Workload	5(8.1%)	31(50.0%)	17(27.4%)	8(12.9%)	1(1.6%)	62(100)
Job status/promotion	2(3.2%)	19(30.6%)	33(53.2%)	8(12.9%)	0(0.0%)	62(100)
Administrative issues	0(0.0%)	23(37.1%)	33(53.2%)	6(9.7%)	0(0.0%)	62(100)
Annual leave	1(1.6%)	20(31.7%)	41(65.1%)	1(1.6%)	0(0.0%)	63(100)
Group scheme	0(0.0%)	11(17.5%)	48(76.2%)	4(6.3%)	0(0.0%)	63(100)
Medical aid	0(0.0%)	17(27.0%)	43(68.3%)	3(4.8%)	0(0.0%)	63(100)
Loan schemes	1(1.6%)	13(20.6%)	46(73.0%)	3(4.8%)	0(0.0%)	63(100)
Working conditions	1(1.6%)	11(17.5%)	49(77.8%)	2(3.2%)	0(0.0%)	63(100)
Work equipment (resources)	1(1.8%)	5(8.8%)	38(66.7%)	13(22.8%)	0(0.0%)	57(100)
Response to challenges	1(1.8%)	9(15.8%)	23(40.4%)	24(42.1%)	0(0.0%)	57(100)
Budget	0(0.0%)	4(7.0%)	50(87.7%)	3(5.3%)	0(0.0%)	57(100)
General operations	0(0.0%)	5(7.2%)	33(57.9%)	19(33.3%)	0(0.0%)	57(100)
Office accommodation	0(0.0%)	10(17.5%)	36(63.2%)	11(19.3%)	0(0.0%)	57(100)
Conflicting orders	0(0.0%)	27(47.4%)	24(42.1%)	6(10.5%)	0(0.0%)	57(100)
Promotions	0(0.0%)	11(19.3%)	43(75.4%)	3(5.3%)	0(0.0%)	57(100)
Sick leave	0(0.0%)	16(28.6%)	37(66.1%)	3(5.4%)	0(0.0%)	56(100)
Qualification for job	1(1.8%)	6(10.5%)	46(80.7%)	4(7.0%)	0(0.0%)	57(100)
In-service training	2(3.5%)	12(21.1%)	32(56.1%)	11(19.3%)	0(0.0%)	57(100)

Liaison with others agencies	0(0.0%)	12(21.4%)	43(76.8%)	1(1.8%)	0(0.0%)	56(100)
Job Stress	13(22.8%)	24(42.1%)	11(19.3%)	7(12.3%)	2(3.5%)	57(100)
Job specialization	1(1.8%)	8(14.3%)	42(75.0%)	5(8.9%)	0(0.0%)	56(100)
Job security	1(1.8%)	9(15.8%)	42(73.7%)	5(8.8%)	0(0.0%)	57(100)
Work Life balance	2(3.5%)	20(35.1%)	19(33.3%)	16(28.1%)	0(0.0%)	57(100)
A chance to do different things from time to time	1(1.8%)	7(12.3%)	46(80.7%)	3(5.3%)	0(0.0%)	57(100)
Flexibility and initiative	1(1.8%)	5(8.8%)	45(78.9%)	6(10.5%)	0(0.0%)	57(100)
Relationship among colleagues	0(0.0%)	7(12.3%)	35(61.4%)	15(26.3%)	0(0.0%)	57(100)

Table 4.2 presents the responses to the questions relating to the level of job satisfaction among bankers. The respondents were requested to respond to forty statements thereof. They were asked to choose from the following description ranges (1 = not satisfied; 2 = least satisfied; 3 = fairly satisfied; 4 = almost satisfied and 5 = most satisfied). Accordingly, 39.7% of the respondents indicated that they are almost satisfied with pressure on improved performance, 63.5% of the respondents indicated that they are fairly satisfied with infrastructure for work, 50.8% of the respondents indicated that they are fairly satisfied with the working hours, 60.3% of the respondents indicated that they are fairly satisfied with the academic advancement, 58.7% of the respondents indicated that they are fairly satisfied with professional advancement, 44.4% of the respondents indicated that they are fairly satisfied with the relationship with their manager, 45.2% of the respondents indicated that they are fairly satisfied with the relationship with their subordinates, 81.0% of the respondents indicated that they are fairly satisfied with the appraisal system, 69.8% of the respondents indicated that they are fairly satisfied with the reward system and 66.7% of the respondents indicated that they are fairly satisfied with their salary.

Accordingly, 66.1% of the respondents indicated that they are fairly satisfied with the banking policies, 49.2% of the respondents indicated that they are fairly satisfied with the morale within organisation, 57.1% of the respondents indicated that they are fairly satisfied with the authority within organisation, 87.1% of the respondents indicated that they are fairly satisfied with the bonuses, 50.0% of the respondents indicated that they are least

satisfied with their workload, 53.2% of the respondents indicated that they are fairly satisfied with the job status/promotion, 65.1% of the respondents indicated that they are fairly satisfied with the administrative issues, 65.1% of the respondents indicated that they are fairly satisfied with their annual leave, 76.2% of the respondents indicated that they are fairly satisfied with the group scheme and lastly 68.3% of the respondents indicated that they are fairly satisfied with the Medical aid.

Seventy three percent of the respondents indicated that they are fairly satisfied with the loan schemes, 77.8% of the respondents indicated that they are fairly satisfied with the working conditions, 66.7% of the respondents indicated that they are fairly satisfied with the work equipment (resources), 42.1% of the respondents indicated that they are almost satisfied with the response to challenges, 87.7% of the respondents indicated that they are fairly satisfied with the budget, 57.9% of the respondents indicated that they are fairly satisfied with the general operations, 63.2% of the respondents indicated that they are fairly satisfied with the office accommodation, 47.4% of the respondents indicated that they are least satisfied with the conflicting orders, 75.4% of the respondents indicated that they are fairly satisfied with the promotions and 66.1% of the respondents indicated that they are fairly satisfied with the sick leave.

The majority, 80.7% of the respondents indicated that they are fairly satisfied with the qualification for job, 56.1% of the respondents indicated that they are fairly satisfied with the in-service training, 76.8% of the respondents indicated that they are fairly satisfied with liaison with others agencies, 42.1% of the respondents indicated that they are least satisfied with the job stress, 75.0% of the respondents indicated that they are fairly satisfied with the job specialization, 73.7% of the respondents indicated that they are fairly satisfied with the job security, 35.1% of the respondents indicated that they are least satisfied with the work life balance, 80.7% of the respondents indicated that they are fairly satisfied with a chance to do different things from time to time, 78.9% of the respondents indicated that they are fairly satisfied with the flexibility and initiative and lastly 61.4% of the respondents indicated that they are fairly satisfied with the relationship among colleagues.

Based on the literature relating to the level of job satisfaction among bankers, Thompson and Phua (2012) and Giannikis and Mihail (2011) are of the view that the overall job satisfaction focuses on the internal state of gratification or discontentment about one's job;



positive experiences in terms of friendly colleagues, good remuneration, compassionate supervisors and attractive jobs create high levels of job satisfaction. Chahal et al. 2013 investigated the level of job satisfaction of Canara Bank employees in Delhi NCR and found that factors such as salary of employees, performance appraisal system, promotional strategies, employee's relationship with management and other co-employees, training and development program work burden and working hours are found important for improving job satisfaction of bank employees in Canara bank. Saleem et al. (2013) found that among employees of banking industry at Bahawalpur recruitment & selection procedures, organisation policy & strategy, nature of work, job stress, personality and communication are significantly related to job satisfaction.

4.4 OBJECTIVE 3: TO ASCERTAIN THE EFFECTS OF JOB TENURE ON JOB SATISFACTION OF EMPLOYEES

4.4.1 The relationship test results

In order to determine the difference in employees' job tenure, personal characteristics and different job categories of employees together with the mean scores of job satisfaction, Chi-squared, the t-test and analysis of variance test (ANOVA) were computed. The t-test was computed in gender category and job category only. ANOVA was not appropriate for gender and job category since the variables have only two options (male and female/ permanent and contract staff). Chi-squared test was used to determine the effect of job tenure on job satisfaction.

Table 4.3: Comparison between job tenure and mean score of job satisfaction

Job satisfaction			
Items	χ^2(Chi-square)	Df	p-value
Job tenure at present bank	7.425	4	0.115
Job tenure in the banking sector	1.355	4	0.852

The results presented in the above table (Table 4.3) revealed that there is no statistical significant difference between job satisfaction of the respondents and their tenure at present bank. Therefore, job satisfaction of the respondents does not have a bearing on their job tenure at present bank. The results further revealed that there is an insignificant difference between job satisfaction of the respondents and their job tenure in the banking sector.

Therefore, job satisfaction of the respondents does not have a bearing on their job tenure in the banking sector.

4.4.2 Correlation between employees' job tenure and job satisfaction

The following table presents the correlation between employees' perceived fairness and satisfaction with the performance assessment system. The study utilized the Pearson correlation technique.

Table 4.4: Pearson Correlation analysis

		Job tenure at present bank	Job tenure in the banking sector	Job satisfaction
Job tenure at present bank	Pearson Correlation	1	0.825**	0,241
	Sig. (2-tailed)		0,000	0,128
	N	46	46	41
Job tenure in the banking sector	Pearson Correlation	0.825**	1	0,150
	Sig. (2-tailed)	0.000		0,343
	N	46	47	42
Job satisfaction	Pearson Correlation	0,241	0,150	1
	Sig. (2-tailed)	0,128	0,343	
	N	41	42	63

Note: **. Correlation is significant at the 0.01 level (2-tailed).

The results in Table 4.4 presents the pairwise correlation between job tenure at present bank, job tenure in the banking sector and job satisfaction. The results revealed that the correlation coefficient ranges between 0.150 and 0.825. There is a weak positive correlation between job tenure at present bank and job satisfaction. There is also a weak positive correlation between job tenure in the banking sector and job satisfaction. The observed weak correlation is also found to be insignificant. In contrary, Mirfakhrai (1991) found a statistically significant weak and negative relationship between organisational tenure and job satisfaction. The results in the above table further revealed that there is a positive strong correlation between job tenure at present bank and job tenure in the banking sector. The strong correlation is found to be significant at 1% level of significance.

The results of the study are comparable to the study by Nauman (1993), Hellman (1997), Kamural, et al. (2003) and Mirfakhrai (1991). Nauman (1993) and Kamural, et al. (2003)

which found a statistically significant but weak relationship between job tenure and job satisfaction. However, Mirfakhrai (1991) found a statistically significant but weak positive relationship between job tenure and job satisfaction. Hellman (1997) found job tenure to be a moderator between job satisfaction and intention to leave.

4.5 OBJECTIVE 4: TO DETERMINE DIFFERENCES IN THE JOB SATISFACTION AMONG DIFFERENT JOB CATEGORIES OF WORKERS

Table 4.5.1: Relationship between personal characteristics and job satisfaction

Age group						
Item		Sum of Squares	df	Mean Square	F-value	p-value
Job satisfaction	Between Groups	0.951	5	0.190	0.831	0.533
	Within Groups	13.049	57	0.229		
	Total	14	62			
Race						
Job satisfaction	Between Groups	0.742	3	0.247	1.100	0.356
	Within Groups	13.258	59	0.225		
	Total	14	62			
Name of the bank						
Job satisfaction	Between Groups	0.742	3	0.247	0.643	0.634
	Within Groups	13.258	59	0.225		
	Total	14	62			
Marital status						
Job satisfaction	Between Groups	0.460	1	0.460	2.041	0.158
	Within Groups	13.310	59	0.226		
	Total	13.770	60			
Educational level						
Job satisfaction	Between Groups	0.485	4	0.121	0.511	0.728
	Within Groups	13.286	56	0.237		
	Total	13.770	60			
Work experience						
Job satisfaction	Between Groups	0.552	4	0.138	0.585	0.675
	Within Groups	13.218	56	0.236		
	Total	13.770	60			
Designation						
Job satisfaction	Between Groups	1.284	7	0.183	0.779	0.608
	Within Groups	12.486	53	0.236		
	Total	13.770	60			

The results in Table 4.5.1 revealed that there is no significant difference between the above mentioned personal characteristics of the respondents and their job satisfaction. Therefore,

personal characteristics of the respondents do not have a bearing on how they responded to the questions relating to their job satisfaction. Al-Kahtani and Allam (2013) found an insignificant relationship between job satisfaction with age group and work experience. In contrary, Al-Kahtani and Allam (2013) and Arendse (2013) found a significant relationship between marital status and job satisfaction.

Table 4.5.2: Comparison on job satisfaction between male and female bankers

Gender								
Item		N	Mean	SD	SED	t-value	df	p-value
Job satisfaction	Male	29	3.34	0.484	0.090	0.009	59	0.993
	Female	32	3.34	0.483	0.085			
Job category								
Job satisfaction	Permanent	54	3.35	0.482	0.066	0.341	59	0.734
	Contract staff	7	3.29	0.488	0.184			

Note: SD is Standard deviation and SED is Standard Error Mean

The results in Table 4.5.2 revealed that there is no significant difference between the above mentioned personal characteristics (gender and job category) of the respondents and their job satisfaction. Therefore, gender and job category of the respondents do not have a bearing on how they responded to the questions relating to their job satisfaction. Donohue and Heywood (2004) found that gender of the respondents does not have an impact on their job satisfaction.

4.6 CHAPTER SUMMARY

This chapter presented empirical data analysis results of the study. The data was analysed in order to answer the research questions presented earlier in chapter 1. The research instrument was tested for reliability using Cronbach's alpha and it was concluded that the data is excellent and consistent. The data was then analysed using the SPSS (Statistical Packaging for Social Science) system and the SPSS output was input into the graphs and tables. The next chapter discusses the results conclusion and the recommendations.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

Chapter five presents and discusses the findings of the study. The discussion is based on the results obtained on each of the research objectives presented in chapter 1. Based on the discussions, conclusions and recommendations are made. Finally, areas that need further research are proposed. Section 5.2 presents the summary, Section 5.3 presents the conclusion and Section 5.4 is the recommendations

5.2 SUMMARY

The study assessed the effect of job tenure on job satisfaction among employees of different banks operating in Mafikeng municipality. The population of the study comprised of employees of different banks operating in Mafikeng Municipality. The population of the study is made of 77 employees from ABSA, 30 employees from Capitec, 40 employees from FNB, 36 employees from Nedbank and 52 employees from Standard bank. From a list obtained from the different branches of banks operating in Mafikeng, there are 235 employees. A simple random sampling procedure was used to select 120 employees using proportion to size technique.

Data was collected using structured a questionnaire which had two sections namely: Personal characteristics and Job satisfaction. The section on personal characteristics elicited information on variables such as age, gender, marital status, educational level, job tenure, working experience, job category, job position, salary grade, studying for higher degrees, types of employment, religion, and number of dependents and sources of information. The scale on job satisfaction consist of 40 items anchored on 5 point Likert-type scale of Not Satisfied (1), Least Satisfied (2), Fairly Satisfied (3), Almost Satisfied (4), Most Satisfied (5). The collected data was stored, coded and subject to analysis using SPSS. Frequency count and percentages were used to describe the data. The t-test and analysis of variance test (ANOVA), Pearson correlation and Chi-squared test were used to analyse the relationship between the some variables.

5.3 CONCLUSION

The study examined job tenure as correlate of job satisfaction among selected Bank employees in Mafikeng Municipality. Job tenure is another worker related variable that has been found to be a significant correlate of job satisfaction. Job tenure is defined as the number of years an employee has been working in the present organisation.

The results of the study revealed that respondents are almost satisfied with pressure on improved performance and the response to challenges. The respondents indicated that they are fairly satisfied with infrastructure for work, working hours, academic advancement, professional advancement, relationship with their manager and subordinates, the appraisal and reward system and their salary. They indicated a fairly satisfaction with the banking policies, the morale within organisation, the authority within organisation, the bonuses, the job status/promotion, the administrative issues, the annual and sick leave, the group scheme, the Medical aid, the loan schemes, the working conditions, the work equipment (resources) and office accommodation, the budget, the general operations and the promotions. The respondents further indicated a fairly satisfaction with the qualification for job, the in-service training, the liaison with others agencies, the job specialization, the job security, a chance to do different things from time to time, the flexibility and initiative and the relationship among colleagues. The study also reported a least satisfaction with the workload, the conflicting orders, the job stress and the work life balance.

There is a weak positive insignificant correlation found between job tenure at present bank and job satisfaction. There is also a weak positive correlation between job tenure in the banking sector and job satisfaction. The results also revealed a positive strong correlation between job tenure at present bank and job tenure in the banking sector. The strong correlation is found to be significant at 1% level of significance. The results of the study reported that there is no significant difference between the different job categories of the respondents and their job satisfaction. The results also revealed that there is no statistical significant difference between job satisfaction of the respondents and their tenure at present bank. The results further revealed that there is an insignificant difference between job satisfaction of the respondents and their job tenure in the banking sector.

5.4 RECOMMENDATIONS

The following are recommendations of the study:

- The selected Bank employees in Mafikeng Municipality should manage pressure on improved performance and the response to challenges of their employees in order to improve job satisfaction.
- The employees' job stress should be managed effectively with the banking sectors in Mafikeng Municipality. This will increase the employees' job satisfaction and increased job performance.
- The banks should strive to improve and manage the workload of their employees and the conflicting orders they receive. This will decrease the job dissatisfaction.
- The banks in Mafikeng Municipality should develop a work life balance policies that will encourage their employees to balance their work life and personal life effectively.
- Lastly, other recommendations include, improved working conditions, morale within the organisation, flexible working hours, opportunities on academic advancement and improved relationship between managers and their subordinates

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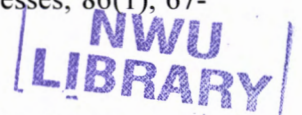
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APPENDIX

Job Tenure as Correlate of Job Satisfaction among selected Bank employees in Mafikeng Municipality

Dear Respondent,

This questionnaire is for data collection in pursuit of MBA degree. The information provided will be treated as confidential as no name is required and the analysis will be group referenced. Could you please spare some of your valuable time in responding to the questions.

Thanks for your anticipated cooperation.

PERSONAL CHARACTERISTICS

Please indicate category you belong to for each of the following indicators of personal characteristics.

1. Age

Less than 25 years	
25- 30 years	
31- 35years	
36- 45years	
46- 55 years	
56- 65 years	
Above 65 years	

2. Race

Black	
White	
Asian	
Coloured	
Other(State)	

3. Name of the bank

Absa	
------	--

Nedbank	
FNB	
Standard Bank	
African Bank	

4. Gender

Male	
Female	

5. Marital Status

Single	
Married	
Cohabiting	
Divorced	
Widow	

6. Educational level

Matric	
Diploma	
Degree	
Post-Graduate Degree	
Masters	
PhD	

7. How frequent are you transferred

Frequently	
Regularly	
Occasionally	
Rarely	

8. How frequent are you transferred between duties

Frequently	
Regularly	
Occasionally	
Rarely	

9. How frequent are you transferred between different locations

Frequently	
Regularly	
Occasionally	
Rarely	

10. How frequent are you transferred between branches

Frequently	
Regularly	
Occasionally	
Rarely	

11. Job Tenure at present bank(Years)

12. Job Tenure in the banking sector(Years)

13. Working Experience

Less than 5 years	
6-10 years	
11-15 years	
16-20 years	
Above 20 years	

14. Job category

Permanent	
Contract Staff	

15. Designation

Teller	
Accountant	
Admin Officer	
Customer Service Clerk	
Atm Custodian	
Host	
Treasury Custodian	
Manager	

16. Salary grade

Below R100 000 per annum	
R101 000 – R200 000 per annum	
R201 000 – R250 000 per annum	
R251 000 – R 300 000 per annum	
R301 000 – R400 000 per annum	
Above R400 000 per annum	

17. Studying for higher degree

YES	NO
-----	----

18. *Type of employment*

Permanent	
Temporary	
Fixed-term contract	

19. Religion

Christian	
Muslim	
Other	

20. Number of dependants

21. Source of Information

Internet	
Newspapers	
Books	
Journals	
Articles	

JOB SATISFACTION

Please indicate from the following items the degree of satisfaction or dissatisfaction you about your job and its related characteristics.

No	Items	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
		1	2	3	4	5
1	Pressure on improved performance					
2	Infrastructure for work					
3	Working hours					
4	Academic advancement					
5	Professional advancement					
6	Relationship with manager					
7	Relationship with subordinates					

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8	Appraisal system					
9	Reward system					
10	Salary					
11	Banking policies					
12	Morale within organization					
13	Authority within organization					
14	Bonuses					
15	Workload					
16	Job status/promotion					
17	Administrative issues					
18	Annual leave					
19	Group scheme					
20	Medical aid					
21	Loan schemes					
22	Working conditions					
23	Work equipment (resources)					
24	Response to challenges					
25	Budget					
26	General operations					
27	Office accommodation					
28	Conflicting orders					
29	Promotions					
30	Sick leave					
31	Qualification for job					
32	In-service training					

33	Liaison with others agencies					
34	Job Stress					
35	Job specialization					
36	Job security					
37	Work Life balance					
38	A chance to do different things from time to time					
39	Flexibility and initiative					
40	Relationship among colleagues					

Job Tenure as Correlate of Job Satisfaction among selected Bank employees in Mafikeng Municipality New 1

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CERTIFICATE OF EDITING A MINI-DISSERTATION

TO WHOM IT MAY CONCERN

This serves to confirm that I have read and edited Ms K. Motladiile's mini-dissertation titled: **Job Tenure as Correlate of Job Satisfaction among selected Bank employees in Mafikeng Municipality**. The candidate corrected the language errors identified. The document is of an acceptable linguistic standard.

Thank you

Yours Faithfully

A handwritten signature in black ink, appearing to read 'J.R. Moletsane'.

.....
J.R. Moletsane (Subject Head Academic Literacy)

Accr. No. 1002708

joel.moletsane@nwu.ac.za

Response to concerns

15/10/18

#	Concern Expressed	My understanding of your concern(s)	Action(s) taken (detailed description, new page reference if applicable,	How this action will attend to the concern
	Concerns	Review the problem statement	The problem statement was reviewed	The problem statement was addressed
1.	Problem statement is vague	Introduce banks that were not included	The banks were included in the introduction	Addressed by including the other two banks mentioned
2.	The study sample included other banks	Add more literature on job tenure	Literature on job tenure was added	Addressed by adding more content
	Literature Review	Give relevancy to the inclusion of subsets	Justification was given for the introduction of the constructs	Relevancy was outlined
	One construct (job satisfaction) is being addressed by the literature review	Review and indicate methods used in the methodology	More content was added to give clear indication of the methods utilised.	Methodology addressed
	Further explanation/justification required on why constructs/subsets are introduced	Give clarification on the link between questionnaire items	Clarification was given on the questionnaire items	
3.	Research Methodology	Recheck the statement and review	The statement was reviewed	The statement was addressed.
	Does not address the basic and systematic explanation of key methodological considerations	Link the conclusions and recommendation	The conclusions were linked to the data	
4.	Research Findings and conclusions	Edit document	Document was edited	
	Requires further clarification on link between questionnaire items	Fix the page numbering	Page numbering was fixed	
5.	Findings and Conclusions	Review language	Language was edited	
	"Job tenure is another worker related variable that has been found to be a significant correlate of job satisfaction"	Review citation	Document was properly cited	
	Conclusions and recommendation are not clearly linked to the study's data and data analysis.			
6.	General/Technical requirements			
	Grammar errors			
	Page numbering			
	Inconsistent use of UK/US English			
	Inappropriate use of et al			

Response to concerns

15/10/18

	Some errors/inconsistencies in list of references		List of references was edited and errors were fixed	
--	---	--	---	--