

Demographic Characteristics as Predictors of Job Satisfaction of Commercial Bank Employees in Tanzania

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Abstract

This paper presents results of an analysis of job satisfaction of 234 employees of a commercial bank in Tanzania. The study's main objective was to analyse differences in job satisfaction overall and its dimensions, based on employees' demographic characteristics. Spector's (1994) job satisfaction survey instrument with 36 items in nine different dimensions was used. Descriptive statistics, independent sample T-test, and analysis of variance techniques were employed. Overall job satisfaction was significantly higher for the older, married, junior, experienced, less educated, and rural based branch employees. Significant differences were found in: (i) satisfaction with pay, benefits, contingent rewards and operating procedures across education, job rank and branch location groups; (ii) satisfaction with pay, promotion, and supervision based on age, marital status and working experience groups; (iii) satisfaction with benefits, operating procedures and communication across marital status groups; (iv) satisfaction with communication across marital status; (v) satisfaction with communication across experience groups; and (vi) satisfaction with nature of work across job ranks. These results lead to a conclusion that demographic characteristics of employees are important factors that managers should take on board when designing and implementing measures to enhance employees' satisfaction with the job overall as well as with its different facets.

Keywords: job satisfaction, demographic characteristics, commercial banks, Tanzania

Introduction

Job satisfaction is a concept that has dominated research in organizational behaviour for decades. Its definition has also evolved over the years. An example is the one provided in Locke (1976) as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or experience.” Attention towards studying employees’ job satisfaction is backed up by its role in organisations’ success. Understanding the level of employees’ job satisfaction facilitates the design, development and implementation of effective human resource management policies and practices for increased job satisfaction, commitment, and morale (Tlaiss, 2013). It will also help in designing measures to curb absenteeism, turnover intentions and actual turnover (Okpara, 2004). Research on the link between job satisfaction and demographic characteristics is biased towards Western, Middle East and Far East Economies.

Examples of such research on the West include Koustellios (2001), Oshagbemi (2003), Kavanaugh, Duffy and Lilly (2006), Saiti and Papadopoulos (2015). For the Middle East, there is Metle (1997), Al-Ajmi (2001), Islam and Saha (2001), Crossman and Abou-Zaki (2003), Al-Khatani and Allam (2013), Tlaiss (2013), Tlaiss and Mendelson (2014). From the Far East region, there is Sarker, Crossman and Chinmeteepituck (2003), Paul and Phua (2011), Yang and Wang, (2013). However, the findings from these studies are often inconsistent and conflicting (Yang & Wang, 2013) or fragmented and mixed (Tlaiss, 2013). Similar studies are also found in Africa – for example, Okpara (2004) on IT managers in Nigeria and Bowen and Cattell (2008) on Quantity Surveyors in South Africa. In Tanzania, evidence on the link between demographics and job satisfaction is also growing. However, only few sectors are so far represented. These sectors are education (Ngimbudzi, 2009; Mpeka, 2012) and medical/health care sector (Prytherch, Kakoko, Leshabari, Sauerborn, & Marx, 2012; Blaauw, Ditlopo, Maseko, Chirwa, Mwisongo, Bidwell, & Normand, 2013; Kok & Muula, 2013; Hackett, & Sellen, 2015). The paucity of evidence on the link in the Tanzania’s banking sector motivated this study. It is argued in Tlaiss (2013, p.378) that

understanding the satisfaction of employees in emerging markets is important to academics and practitioners because of the assumption that employees in these countries do not perceive their work as a source of satisfaction. The role that job satisfaction plays in explaining variations in other job outcomes, and in designing motivation schemes within organization, adds to the need to understand its antecedents. This study therefore attempted to contribute knowledge on how demographic characteristics affect job satisfaction.

The Tanzania's banking sector has grown since the liberalization of the sector in the early 1990s, from less than a handful banks then, to a list of 34 commercial banks and 20 financial institutions in 2015. The largest bank by asset value, sat on four trillion Tanzania Shillings worth of assets. Despite the sector's limited branch network, linkage with mobile telecommunication and agency banking networks, the sector is still at the centre of the nation's and individual household's economies. Thus, proper functioning of banks is at the centre of the economic prosperity of any country, but of course, such prosperity depends heavily on employees' contribution. Satisfied employees not only are more likely to be more productive and committed to the banks but also are less likely to think of quitting their jobs or organizations. Understanding how satisfied banks' employees are, and the underlying antecedents would help managers device strategies to improve their satisfaction levels which would in turn lead to enhance their contribution to banks' efficiency and profitability.

Studies have linked job satisfaction to several work outcomes such as job performance (Crossman & Abou-Zaki, 2003), organizational commitment (Top, Akdere, & Tarcan, 2014; Saridakis, Lai, Muñoz-Torres & Gourlay, 2018) and turnover intentions (Abu Raddaha, Alasad, Albikawi, Batarseh, Realat, Saleh, & Froelicher, 2012; Sukriket, 2018). Job satisfaction is also linked to several antecedents such as individual differences, role perceptions and organisational variables (Brown & Peterson, 1993). Studies looking at individual differences have focused on demographic characteristics as predictors

of satisfaction (Islam & Saha, 2001; Crossman & Abou-Zaki, 2003; Aloysius, 2011; Al-Kahtani & Allam, 2013; Chahal, Chahal, Chowdhary, & Chaha, 2013; Tlaiss, 2013; Hossain, 2014; Tomovska–Misoska, Stefanovska–Petkovska, Ralev, & Krliu-Handjiski, 2014). Of the articles that examined job satisfaction in Tanzania, only Ngimbudzi (2009) and Mpeka (2012) examined demographic characteristics in teachers and in certified professional accountants (CPAs), respectively. The most commonly examined demographic characteristics in these studies include but not limited to age, gender education, marital status, income, job position, and job tenure. Thus, there is paucity of studies that looked at job satisfaction in the banking sector in Tanzania, despite the key roles that the sector plays in the country's economy, including that of being among the largest employers.

There is also a notable variation in the way job satisfaction is assessed. For example, Moorman (1993) used the five-item scale by Bryfield and Rothe (1951) while Crossman and Abou-Zaki (2003) used the Job Description Index (JDI) by Smith, Kendall & Hullin (1969). Other popular assessment scales are the Job Satisfaction Index (JSS) (Spector, 1994), used in for example Abu Raddaha et al. (2012) and Ibrahim, Aida, Ohtsuka, Dagang and Bakar (2014) and the Minesota Satisfaction Questionnaire (MSQ) (Weiss, Dawis, England, & Lofquist, 1967) used in Gunlu (2010). All the aforementioned assessment scales are multi-item scales where some are divided into sub-facets. For example, while the JSS is divided into nine facets, the MSQ is divided into three facets. A discussion of the critiques and challenges of using these multi-faceted scales are presented in Ho and Au (2006). The alternative is to use a one-item scale but Wanous, Reichers, & Hudy (1997) gives an analysis of its userbility. To achieve the objectives this study used Spector's (1994) scale which provides an opportunity to test the effects of demographics not only on the overall job satisfaction but also on its nine different facets. The facets are satisfaction with pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-worker, nature of work and communication.

Literature Review

Job Satisfaction

Earlier studies like Schaffar (1953, cited in Srinivasan and Ambedkar, 2015) defined job satisfaction as the “difference between the amount of some outcome provided by a work role and the strength of a related desire or motive on the part of the person”. Later, Locke (1976) defined job satisfaction as “a pleasurable or positive emotional state resulting for the appraisal of one’s job or experience” while Dawis and Lofquist (1984 cited in Saiti and Papadopoulos, 2015: 74) viewed job satisfaction as “a result of an evaluation by employees of the extent to which the working environment meets their personal needs”. Other definitions in the literature include but not limited to “the extent to which people are satisfied with their job” (Spector, 1997:2), the way people feel about their jobs in general (Metle, 2003) and “the degree of fit between expectations of employees of a job and the features of that job” (Ozturk & Hancer, 2011). The next subsections summarize such researches and present the hypotheses of the present study.

Age and Job Satisfaction

It has been argued that the morale of employees begins to rise in their 20s or early 30s and continue to rise throughout their working career (Herzberg, Mausner, Peterson & Capwell, 1957 cited in Tlaiss, 2013, p. 379). Durst and DeSantis (1997) cited in the same paper, argues that older employees have more realistic expectations about their jobs and stronger sense of achievement than their younger counterparts. Older employees are thus more satisfied with their jobs. Previous studies’ findings on the relationship between age and job satisfaction are, however, mixed and generally inconclusive. There are those that report significant positive relationship between age and job satisfaction (Al-Ajmi, 2001; Okpara, 2004; Ssesanga & Garrett, 2005),

and those that report insignificant relationship (Islam & Saha, 2001; Crossman & Abou-Zaki, 2003; Oshagbemi, 2003; Mpeka, 2012). Tlaiss (2013) report significant differences in job satisfaction across age groups with those in the 31-40 years group being significantly more satisfied than their senior counterparts. On individual subscales of job satisfaction, Tlaiss also show that age was insignificantly negatively related to satisfaction with current position, benefits, and promotion. Ngimbudzi (2009) reports significant differences in job satisfaction of secondary school teachers in Tanzania across age groups. Sarker *et al.* (2003) also reports significant differences in job satisfaction of hotel employees in Thailand across age groups. Saiti and Papadopoulos (2015) report significant correlation between age and overall job satisfaction. They also report significant correlation between age and the sub scales of administration, potential rewards, colleagues, and nature of work. Other studies (Clark, Oswald & Warr, 1996; Cockburn 1998) report curvilinear relationship between age and job satisfaction in which, older employees had higher job satisfaction than their middle-aged colleagues. In addition, Muchinsky (1978) cited in Paul & Phua (2011, p. 142) reported older workers to be less satisfied than their younger counter parts. From the aforesaid, it is hypothesized that:

H_{1a}: There will be differences in job satisfaction across employees' age groups.

H_{1b}: There will be significant differences in satisfaction with each of the job satisfaction facets across employees' age groups.

Gender and Job Satisfaction

Gender has also featured in many studies as a possible predictor of employees' job satisfaction. The results, however, are mixed irrespective of context. In Tanzania for example, Ngimbudzi (2009) reports significant gender differences in job satisfaction for Teachers

in Njombe Tanzania, while Mpeka (2012) finds no such significant influence of gender on the job satisfaction of Tanzania's Certified Professional Accountants (CPAs). Bilgic (1998) reported gender differences in satisfaction with pay and physical environment but not in overall job satisfaction in a sample of Turkish workers.

In academics, Sabharwal and Corley (2009) (US universities) and Castillo and Cano (2004) (faculty at the College of Food, Agricultural, and Environmental Sciences at the Ohio State University), reported gender differences in job satisfaction. Conversely, Oshagbemi (2000a) found insignificant gender differences in job satisfaction of UK academics except where it is interacted with job rank. Similarly, Kavanaugh *et al.* (2006) finds no significant gender differences in job satisfaction or in any of its facets in a sample of health care employees. Ssesanga and Garrett (2005) using a sample of academics in Uganda conceded that both males and females displayed levels of overall job satisfaction but differed in specific areas. Thus, it is hypothesized that:

H_{2a}: There will be differences in job satisfaction between male and female employees

H_{2b}: There will be differences in satisfaction with each of the job satisfaction facets between male and female employees

Education and Job Satisfaction

Crossman and Abou-Zaki (2003) reports that bank employees with school certificates were more satisfied with their job than those with college certificates. However, these differences were not statistically different. Crossman and Abou-Zaki interpreted their finding as being consistent with the notion that the less well-educated staff are treated by management less favourably or the notion that they lack the necessary skills to cope with the changing demands of the banking

industry. Crossman and Abou-Zaki further reported that women managers with bachelors were significantly more satisfied than their counterparts with postgraduate qualification. In addition, education was negatively related to satisfaction with position, pay, subjective facets and overall job satisfaction, but insignificantly positively related to promotion and benefits. Okpara (2004) reports that IT managers with more education were more satisfied with their job. Okpara interpreted this finding as being consistent with the idea that more educated managers may have less complaints about various facets of the work. They instead focused more on the quality of their performance or productivity.

In another study, Tlaiss (2013) reported that education of Lebanese women managers was negatively related to their satisfaction with promotion, subjective, and overall job satisfaction, but positively related to their satisfaction with pay, benefit and current position. Tlaiss argued that the evidence in which women managers with higher education are dissatisfied could be consistent with the expectation theory. The theory postulates that the more a person invests in human capital development, the higher are his/her expectations of financial rewards as a compensation for the heavy investment. When the job does not fulfil these expectations, employees with higher education become dissatisfied. Thus, it is hypothesized that:

H_{3a}: There will be differences in job satisfaction across education qualification groups.

H_{3b}: There will be differences in satisfaction with each of the job satisfaction facets across education qualification groups.

Marital Status and Job Satisfaction

Marital status has also featured in job satisfaction research but produced inconclusive results. Abdulla, Djebarni, and Mellahi (2011), for example, found that being married was positively associated with the general job satisfaction of police officers in UAE. Similarly, Clark *et al.* (1996) found married employees to be more satisfied with their jobs than those who were single. In addition, Fetsch and Kennington (1997) found that both divorced and married employees were more satisfied with their jobs than those who never married, remarried, or widowed.

Conversely, Tlaiss (2013) reported insignificant differences in job satisfaction between married and unmarried women bank managers in Lebanon, while Tlaiss and Mendelson (2014) reported that marital status of Lebanese women employees was not significantly related to their job satisfaction. The latter authors associated their results not only with the availability of assistance from family members and live-in domestic helpers in the raising of one's children, but also with the collectivist nature of the Lebanese society. In another twist, Noordin and Jusoff (2009) reported that academic staff who never married and married were more satisfied with their job than those who were divorced. The present study therefore hypothesized that:

H_{4a}: There will be differences in job satisfaction across the marital status groups.

H_{4b}: There will be differences in satisfaction with each of the job satisfaction facets across employees' marital status groups

Job Position and Job Satisfaction

Tlaiss (2013) compares overall job satisfaction and satisfaction with the subjective facets across job position categories of Lebanese women bank managers. Significant differences in overall job satisfaction were

found. Significant differences were also found in the satisfaction with pay, promotion, and subjective facets. Middle and senior managers were significantly more satisfied overall with their job and with its subjective facets than their junior counterparts. Senior managers were significantly more satisfied with pay than their junior and middle manager counterparts. The present study therefore hypothesized that:

H_{5a}: There will be differences in job satisfaction between managerial and lower staff cadre

H_{5b}: There will be differences in satisfaction with each of the job satisfaction facets between managerial and lower staff cadres

Job Tenure and Job Satisfaction

Length of service is a double-edged sword in relation to job satisfaction (Oshagbemi, 2000b). On the one side, evidence of a positive influence of length of service on job satisfaction is consistent with the following ideas: (i) that employees tend to adjust their work values to the conditions of the work place over time resulting into a greater job satisfaction (Mottaz, 1987); (ii) that longer tenure may be a signal that the employee has found a job that matches his/her needs (Clark *et al.* 1996); and (iii) that managers would settle into their jobs once the process of acculturation is over and consequently, they would increase their commitment level and like their jobs more (Okpara, 2004).

In addition, Oshagbemi (2000b) adds that length of service makes employees more accustomed to their organisation and system of operation, increasing their overall job satisfaction levels. Evidence in support of this position include Oshagbemi (2000b) who that job satisfaction increased with length of service and that the differences in overall job satisfaction with the present university and in satisfaction with pay, teaching and co-worker were statistically

significant across groups based on length of service. See also Sarker *et al.* (2003) for hotel employees in Thailand even after controlling for respondents age. Others include Tlaiss (2013) for Lebanese women bank managers and Crossman and Abou-Zaki (2003) for Lebanese banking staff. On the other side, Clark *et al.* (1996) argues that as an employee stays longer on a job, boredom may kick in, resulting into lower levels of job satisfaction. In addition, Okpara (2004) underscores the idea that high job satisfaction could be attributed to complacency where managers who stay longer in an organisation tend to be satisfied with the status quo although such managers are not necessarily satisfied with the job.

Oshagbemi (2000b) viewed results of a negative relationship between job satisfaction and length of service as being consistent with an idea of role overload. More experienced employees are often assigned to shoulder bureaucratic administrative work, securing research funding and embracing new technology in addition to supervising research at masters and PhD levels. Long serving academics might not have been exposed to technology at their times. So, the pressure to use ICT systems in enrolling and serving students as well as putting courses online may have its toll on their level of job satisfaction. Other studies (Kavanaugh *et al.*, 2006; Ngimbudzi, 2009) reported an insignificant relationship between length of service and job satisfaction. Moreover, Oshagbemi (2000b) found insignificant differences in academic staff's overall satisfaction with higher education, and in satisfaction with pay and co-worker across groups based on length of service. The present study therefore hypothesized that:

H_{6a}: There will be differences in job satisfaction across length of service groups

H_{6b}: There will be differences in satisfaction with each of the job satisfaction facets across employees' length of service groups

Rural vs. Urban based Branch Employees' Job Satisfaction

Urban and rural location differences in job satisfaction have also been studied (Faubion, Palmer & Andrew, 2001; Bennell & Akyeampong, 2007; Campbell & Ebuehi, 2011; Mahmood, Nudrat & Asdaque, 2011; Srinivasan & Ambedkar, 2015), and inconclusive results have been recorded. For example, in Bennell and Akyeampong (2007), teachers who worked in schools that were in the remote/rural areas were less satisfied with their jobs than those who worked in urban-located schools. In addition, Srinivasan and Ambedkar. (2015) reported that high school teachers in urban based schools were significantly more satisfied with the teaching profession.

Somewhat contradictory results were reported in Ngimbudzi (2009) where teachers who worked in rural-located schools were more satisfied with social benefits, and support from administrators, than their counterparts in urban-located schools. Similarly, Campbell and Ebuehi (2011) found primary health care workers in rural-based facilities in Ogun State of Nigeria to be more satisfied with their job, mainly due to community recognition of their services and the enhanced staff relationship. Moreover, insignificant differences were reported in Mahmood *et al.* (2011) and Faubion *et al.* (2001) on a sample of public high school teachers and vocational rehabilitation (VR) counsellors respectively. Therefore, the present study hypothesized that:

H_{7a}: There will be differences in job satisfaction between employees in the urban-based branches and those in the rural-based branches.

H_{7b}: There will be differences in satisfaction with each of the job satisfaction facets between employees in the urban-based branches and employees in the rural-based branches.

Conceptual Framework

Figure 1 presents the conceptual framework that guided this study. The first set of hypotheses ($H_{1a} - H_{7a}$) covers the differences in overall job satisfaction across groups of respective demographic characteristics. The second set of hypotheses ($H_{1b} - H_{7b}$) covers the differences in satisfaction with each of the nine facets of job satisfaction across groups of demographic characteristics. Operationalisation of each variable and statistical tests are covered in the methodology section.

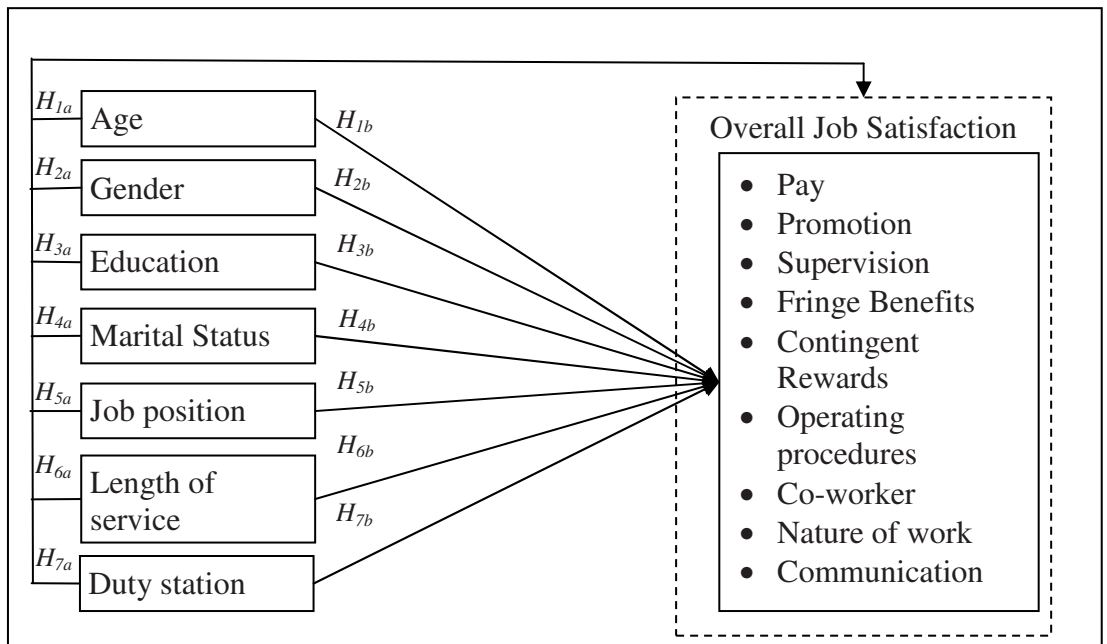


Figure 1: Conceptual Framework

Methodology

Participants

The bank had a total work force of 3,825 employees, in all 165 branches, which are organised in zones. The study focused on two zones only. Zone 1 had 454 employees in its 18 branches including the head office. Zone 2 had 195 employees in its 12 branches, a total of 649 employees or 17 percent of the workforce. Four branches were conveniently selected from each zone based on geographical location, all with 313 employees (217 from Zone 1 and 96 from Zone 2). All branches in Zone 1 and one in Zone 2 were categorised for this research as urban-based branches while the rest were classified as rural-based branches.

Data Collection

Data was collected using a self-administered questionnaire. This instrument had two main sections – the first had statements used to capture job satisfaction while the other sections had questions to capture respondents' demographic characteristics. These characteristics included respondents' age, gender, education, marital status, job position, length of service (tenure), and duty station. A decision was made to target all 313 employees in the survey population through specific contacts. Follow-ups were made once a week for three weeks, after which 235 usable questionnaires were collected and used in the analysis.

Measurements

The job satisfaction scale (JSS) of Spector (1994) was adopted to measure employees' job satisfaction. The JSS is a 36-item inventory scale and the items are grouped into nine different facets of the job, namely; pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, co-workers, nature of work, and communication; each with four items. Respondents were asked to rate themselves on each item of the inventory on a six-point scale, ranging from 1 = disagree very much to 6 = agree very much; the highest score indicating more agreement with the statement. The items of the JSS are listed in an order in the first three clusters but

mixed up in the last cluster. A significant number of the items are also negatively worded, to improve the validity of the instrument. The negatively worded statements were reverse-coded. A scale test for reliability analysis was carried out to assess internal consistency of the instrument and returned a Cronbach's $\alpha = 0.84$. This was above the recommended alpha of 0.7 for a good internal consistency and resembles those reported in other studies that used the scale; for example, Ibrahim, Aida, Ohtsuka, Dagang and Bakar (2014) on Malaysian employees. Independent variables - age, gender, education, marital status, length of service, job position, and duty station were all measured in categories.

Analysis

Total scores for the overall job satisfaction and for each of the nine facets were calculated. Descriptive statistics were used to determine the level of overall job satisfaction and satisfaction with each of the nine facets/dimensions. Independent sample t-tests and one-way analysis of variances (ANOVA) were then used to analyse the differences in employees' job satisfaction across groups of demographic characteristics. Multiple comparisons were conducted on cases with more than two categories of independent variables. The data was checked for normality and outliers. The normality assumption was violated. Group sizes were very different (Highest/lowest) > 1.5. The homogeneity of variances assumption was tested using Levine's test, and in several demographic variables this assumption was violated. Field (2013) advises that multiple comparison perform well when there are small deviations from normality especially with large samples. He further advises to use post hoc comparison with Hochbergs' GT2 test where groups sizes are very different and Games-Howell where there are doubts regarding the equality of population variances. Effect sizes were assessed by eta squared statistics (η^2) and interpreted on Cohen's (1988) scale (.01 = small, .06 = medium and .14 = large effect size). One case was dropped being classified as an outlier by two of the three tests - Mahalanobis and Cook's distances and the Centred Leverage value, leading to a final sample of 234 cases.

Results

Participants' Profile

Table 1 summarizes the respondents' background information. Majority of the respondents were in the 36-45 years category (n = 92; 39.1%). Female respondents were one and a half times (n = 140; 59.8%) the number of male respondents (n = 94; 40.2%). There were more employees with bachelors' qualifications (n = 180, 76.9%) - ten times those with less than bachelors' qualification (n = 18; 7.7%) and almost five times those with master's qualification (n = 36; 15.4%). Majority were married (n = 176, 75.2%) – about three times the “others” group which included singles, divorced and widowed. Managerial cadre constituted 40.2 percent of the sample. In terms of length of service, about the same percentage of respondents had experience of either 10 years or less, or between 11 and 15 years with the bank. Twenty one percent had 16 or more years of experience. One hundred and eighty-nine (n=189; 80.8%) of the respondents came from branches located in urban areas including the head office while the remaining (n = 45; 19.2%) were from branches in rural locations.

Table 1: Sample Description

	N	%age
<i>Age</i>		
35 or less years	81	34.6
36-45 years	92	39.3
46 + years	61	26.1
<i>Gender</i>		
Male	94	40.2
Female	140	59.8
<i>Education</i>		
Less than Bachelor	18	7.7
Bachelor	180	76.9
Master	36	15.4
<i>Marital status</i>		
Married	176	75.2
Others	58	24.8

<i>Job position</i>		
Managerial	94	40.2
Lower cadre	140	59.8
<i>Length of service</i>		
10 or less years	91	38.9
11-15 years	94	40.2
16 + years	49	20.9
<i>Work station</i>		
Urban	189	80.8
Rural	45	19.2

Job Satisfaction Levels

The mean overall job satisfaction score was 152.94 (SD = 15.68) and was within the satisfaction range of 144 – 216 (Spector,1994). Employees were satisfied with communication (M=21.65, SD = 2.68), Supervision (M=20.85, SD = 2.74), nature of work (M=20.68, SD = 2.24), and co-worker (M=19.88, 2.16), and ambivalent with pay (M = 15.28, SD = 3.17), promotion (M=14.25, SD = 2.29), operating procedures (M = 14.16, SD = 2.76), contingent rewards (M = 13.58, SD = 3.07), and benefits (M=12.62, SD = 2.76). According to Spector (1994), mean scores of job satisfaction for the subscales ranging from 1-12 indicate dissatisfaction, 12-16 ambivalence, and 16-24 satisfaction. Thus, employees were either satisfied or ambivalent with the job satisfaction dimension.

Table 2: Descriptive Statistics

Dimension	N	M in.	Max.	Mea n	S.D.
Pay	234	4	22	15.28	3.17
Promotion	234	6	20	14.25	2.29
Supervision	234	8	24	20.85	2.74
Fringe Benefits	234	7	20	12.62	2.76
Contingent Rewards	234	8	23	13.58	3.07
Operational procedures	234	6	19	14.16	2.76

Co-worker	234	12	24	19.88	2.16
Nature of work	234	9	24	20.68	2.24
Communication	234	9	24	21.65	2.68
Job satisfaction	234	104	184	152.94	15.68

Demographic differences in Job Satisfaction Levels

Table 3 presents the group comparison results. The first set of hypotheses proposed that there are differences in overall job satisfaction (H_{1a}) and in its nine facets (H_{1b}) across employees' age groups. One-way ANOVA was used to test these hypotheses using mean scores of total overall job satisfaction and mean scores of the job satisfaction subscales, respectively. There were small but significant differences in job satisfaction across the three age groups ($F(2, 231) = 4.59, \rho = .01, \eta^2 = .04$). *Post-hoc* comparison with *Hochberg's GT2* test showed that employees in the 46 years or higher age group were significantly more satisfied with their job ($M=158.02, SD = 13.24$) than their counterparts in the 36-45 years age group ($M=151.74; SD = 16.39, \bar{d} = 6.28, \rho = .043$) and in the 35 or less years age group ($M = 150.49, SD = 15.87, \bar{d} = 7.52, \rho = .013$). Thus, based on these overall results, hypothesis (H_{1a}) was accepted.

Moreover, small but significant age differences were found in employees' satisfaction with pay ($F(2, 231) = 4.51; \rho = .012, \eta^2 = .04$); promotion ($F(2, 231) = 3.757; p = .025, \eta^2 = .03$); and with operational procedures ($F(2, 231) = 3.07; p = .048, \eta^2 = .026$) and a medium but significant age differences in satisfaction with supervision ($F(2, 231) = 9.80; p < .001, \eta^2 = .08$). *Post-hoc* comparison with *Hochberg's GT2* showed that, employees in the 46 years or higher age group were significantly more satisfied with pay ($M= 16.30, SD = 2.53$) than their counterparts in the 36-45 years age group ($M=14.79; SD = 3.41, \bar{d} = 1.50, \rho = .006$) and in the 35 or less years age group ($M = 15.07, SD$

= 3.19, $\bar{d} = 1.22$, $\rho = .032$). A *post-hoc* comparison with *Games-Howell* test showed that employees in the 46 years or higher age group were significantly more satisfied with promotion ($M = 14.93$, $SD = 1.69$) than their counterparts in the 36-45 age group ($M = 14.03$; $SD = 2.21$, $\bar{d} = .90$, $\rho = .014$) and in the 35 or less years age group ($M = 13.99$, $SD = 2.65$, $\bar{d} = .95$, $\rho = .029$). *Games-Howell* test also showed that older employees (46 years or higher) were more satisfied with supervision ($M = 22.02$, $SD = 1.60$) than their counterparts in the 36-45 years age group ($M = 20.78$; $SD = 2.05$, $\bar{d} = 1.23$, $\rho < .001$) and in the 35 or less years group ($M = 20.04$, $SD = 3.67$, $\bar{d} = 1.98$, $\rho < .001$). No statistically significant age differences were found in employees' satisfaction with benefit, contingent rewards, co-worker, nature of the work or communication. Therefore, hypothesis H_{1b} was supported only for satisfaction with pay, promotion, supervision, and operating procedures.

The second set of hypotheses proposed that there would be gender differences in overall job satisfaction mean scores (H_{2a}) and in the individual facets' mean scores (H_{2b}). Independent sample t-test found no statistically significant gender differences in the mean total scores of overall job satisfaction and in the subscale mean scores, except for the satisfaction with operating procedures. Male respondents ($M = 14.67$) were more satisfied with operating procedures than their female counterparts ($M = 13.81$, $t = 2.30$, $\rho = .023$). The effect size was small ($\eta^2 = .02$). Therefore, hypothesis H_{2a} could not be supported while hypothesis H_{2b} was only supported for satisfaction with operating procedures.

Table 3: Satisfaction with the job and its facets: A comparisons based on demographic characteristics

	Pay	Prom	Sup	Ben	Rew	Opr	Cow	NoW	Com	JSAT
Total Scale	15.28	14.25	20.85	12.62	13.58	14.16	19.88	20.68	21.65	152.94
<i>Age</i>										
(a) 35 or less	15.07	13.99	20.04	12.37	13.83	13.78	19.63	20.46	21.33	150.49
(b) 36 - 45 years	14.79	14.03	20.78	12.68	13.14	14.01	20.02	20.73	21.54	151.74
(c) 46 + years	16.30 §b**a*	14.93 §ba*	22.02§ba***	12.85	12.92	14.89	20.00	20.89	22.23	158.02ba*
<i>F(2, 231)</i>	4.51 †*	3.77 †*	9.80†***	0.57	1.59	3.07†*	0.84†	0.68	2.09†	4.59*
<i>Gender</i>										
(a) Male	15.28	14.07	20.73	12.61	13.66	14.67	20.16	20.65	21.99	153.82
(b) Female	15.29	14.37	20.92	12.63	13.53	13.81	19.69	20.69	21.42	152.36
<i>T</i>	-0.02	-0.97	-0.51	-0.06	0.32	2.30†*	1.63	-0.15	1.60	0.70
<i>Education</i>										
(a) < Bachelor	17.00 §b**	15.17	19.78	15.17§b**c***	14.89§c***	14.72c*	18.89	20.56	21.00	157.17
(b) Bachelor	15.12 §c*	14.26	20.90	12.59§c*	13.79§c**	14.37c**	19.95	20.88c*	21.66	153.51c*
(c) Master	15.22	13.78	21.11	11.47	11.89	12.83	20.03	19.72	21.94	148.00
<i>F(2, 231)</i>	2.93 †	2.23	1.58†	11.24†***	7.99†***	5.21**	2.09	4.13*	.75†	2.60†
<i>Marital status</i>										
(a) Married	15.53	14.22	21.04	12.86	13.68	14.49	19.98	20.82	21.93	154.55
(b) Others	14.53	14.36	20.26	11.90	13.28	13.14	19.57	20.24	20.79	148.07
<i>T</i>	2.09 *	-0.42	1.55†	2.76 †**	0.87	3.46†**	1.27	1.46†	2.30†*	2.77**
<i>Job position</i>										
(a) Managerial	14.77	14.16	21.12	11.56	12.37	13.18	20.10	20.22	22.03	149.51
(b) Lower cadre	15.63	14.31	20.66	13.33	14.39	14.81	19.74	20.98	21.39	155.25
<i>T</i>	-2.06 †*	-0.51	1.37†	-5.03 ***	-5.21***	-4.87†***	1.32 †	-2.56*	1.80	-2.93**

Table 3: Cont...

	Pay	Prom	Sup	Ben	Rew	Opr	Cow	NoW	Com	JSAT
<i>Length of service</i>										
(a) 10 or less	14.82	14.02	19.87	12.49	13.69	13.80	19.62	20.46	20.95	149.73
(b) 11 - 15 years	15.22	14.05	21.32 §a**	12.72	13.28	14.49	19.97	20.94	22.03 a*	154.02
(c) 16 + years	16.24 §a*	15.06 a,b*	21.76 §a***	12.65	13.96	14.18	20.20	20.57	22.22 §a*	156.86 a*
<i>F</i> (2, 231)	3.29 ‡*	3.97 *	10.71 ‡***	0.16	0.90	1.44 ‡	1.32 ‡	1.11	5.45 ‡**	3.75 *
<i>Work station</i>										
(a) Urban	15.02	14.15	20.99	12.16	13.10 ‡	13.83	19.64	20.56	21.69	151.14
(b) Rural	16.38	14.69	20.22	14.53	15.62	15.53	20.89	21.18	21.49	160.53
<i>T</i>	-2.61 *	-1.43	1.42 ‡	-5.48 ***	-5.62 ‡***	-3.82 ***	-3.57 ***	-1.68	0.45	-3.70 ***

* $q < .05$; ** $q < .01$; *** $q < .001$

Prom, Sup, Ben, Rew, Opr, Cow, Now, Com, JSAT, are satisfaction with promotion, supervision, benefits, contingent rewards, operating procedures, co-worker, nature of work, communication and overall job satisfaction respectively.

§*Post-hoc* comparison (*Games-Howell* test), where some of the basic assumptions are violated, otherwise, the *Hochberg's GT2* is used.

‡ Homogeneity of variances not assumed based on *Levine's* test

The third set of hypotheses proposed that there would be significant differences in overall job satisfaction mean scores (H_{3a}) and in the individual facets mean scores (H_{3b}) across respondents' education categories. One-way analysis of variance showed no statistically significant differences at $\rho < .05$ level in mean job satisfaction scores across the three education groups. However, there were statistically significant differences in employees' satisfaction with fringe benefits ($F(2, 231) = 11.24, \rho < .001, \eta^2 = .09$); contingent rewards ($F(2, 231) = 7.99, \rho < .001, \eta^2 = .064$), operating procedures ($F(2, 231) = 5.21, \rho = .006, \eta^2 = .04$) and with the nature of work ($F(2, 231) = 4.13, \rho = .017, \eta^2 = .03$). The effect size was medium for fringe benefits and contingent rewards, but small for operating procedures and nature of work. *Post-hoc* comparison with *Games-Howell* test showed that employees with less than bachelors level of education were significantly more satisfied with pay ($M=17.0, SD = 2.14$) than their counterparts with bachelors ($M = 15.12, SD = 3.27, \bar{d} = 1.88, \rho = .007$); and also, more satisfied than those with Masters qualification ($M = 15.22, SD = 2.91, \bar{d} = 1.78, \rho = .038$).

Employees with less than bachelors level of education were significantly more satisfied with fringe benefits ($M=15.17, SD = 2.50$) than their counterparts with bachelors ($M = 12.59, SD = 2.77, \bar{d} = 2.57, \rho = .001$); and those with Masters qualification ($M = 11.47, SD = 2.01, \bar{d} = 3.69, \rho < .001$). Employees with bachelor's qualifications were also significantly more satisfied with fringe benefits ($M=12.59, SD= 2.77$) than those with master's qualification ($M = 11.47, SD =2.01, \bar{d} =1.12, \rho = .016$). Employees with less than bachelors level of education were significantly more satisfied with contingent rewards ($M=14.89, SD = 2.76$) than their counterparts with Masters ($M = 11.89, SD = 2.29, \bar{d} = 3.00, \rho < .001$). Employees with bachelor's degree were significantly more satisfied with contingent rewards ($M=13.79, SD= 3.11$) than those with master's qualification ($M = 11.89, SD = 2.29, \bar{d} =1.90, \rho < .001$). Using *Hocheberg's GT2*, employees with below bachelor's qualification ($M=14.72, SD =2.97$) were significantly more satisfied with operating procedures than those with masters ($M=$

12.83, $SD = 2.61$ $\bar{d} = 1.89$, $\rho = .049$). Employee with bachelors ($M=14.37$, $SD = 2.71$) were significantly more satisfied than those holding masters qualification ($M= 12.83$, $SD = 2.61$ $\bar{d} = 1.53$, $\rho = .007$). Employees with bachelor's qualification ($M=20.88$, $SD = 2.19$) were significantly more satisfied with nature of work than those with masters ($M= 19.72$, $SD = 2.02$ $\bar{d} = 1.16$, $\rho = .014$). Thus, hypothesis H_{3a} could not be supported, while hypothesis H_{3b} was supported only in fringe benefits, contingent rewards, operating procedures and nature of work sub scale. The fourth set of hypotheses proposed that there would be significant differences in job satisfaction between married and "others" employees. Using independent sample t-test, there were small but significant difference in job satisfaction between married employees ($M = 154.55$, $SD = 15.24$) and employees in the "others" group ($M= 148.07$, $t = 2.77$ $q = .006$, $\eta^2 = .03$). There were also small but significant differences in satisfaction with pay ($t = 2.09$, $q = .038$, $\eta^2 = .02$), benefits ($t = 2.76$, $q = .007$, $\eta^2 = .03$), operating procedures ($t = 3.46$, $q = .001$, $\eta^2 = .05$) and communication ($t = 2.30$, $q = .025$, $\eta^2 = .02$). Thus, hypothesis H_{4a} was supported for the overall job satisfaction, while hypothesis H_{4b} was only supported for pay, benefits, operating procedures, and communication.

The fifth set of hypotheses proposed that there would be significant differences in job satisfaction between job position groups. Independent sample t-test was used. Employees in the managerial positions were significantly less satisfied overall ($M = 149.51$, $SD = 12.95$) than those in the lower cadre ($M = 155.25$, $SD = 16.92$, $t = -2.93$, $q = .004$ $\eta^2 = .04$). Employees in the managerial position were less satisfied with pay ($t = -2.06$, $q = .041$, $\eta^2 = .02$), benefits ($t = -5.03$, $q < .001$, $\eta^2 = .10$), contingent rewards, ($t = -5.21$, $q < .001$, $\eta^2 = .10$), operating procedures ($t = -4.87$, $q < .001$, $\eta^2 = .10$), and nature of the work ($t = -2.56$, $q = .011$, $\eta^2 = .03$), than their colleagues in the lower cadres. Thus, hypothesis H_{5a} was supported for the overall job satisfaction while H_{5b} was only supported for pay, benefits, rewards, operating procedures, and nature of work. The sixth set of hypotheses proposed that there would be differences in job satisfaction according

to years of service. One-way ANOVA technique was used. There were small but statistically significant differences in the overall job satisfaction across length of service categories ($F(2, 231) = 3.75, \eta^2 = .025, \rho = .025, \eta^2 = .03$). There were small but significant length of service differences in employees' satisfaction with pay ($F(2, 231) = 3.29, \eta^2 = .039, \rho = .039, \eta^2 = .03$), promotion opportunities ($F(2, 231) = 3.97, \eta^2 = .020, \rho = .020, \eta^2 = .03$), and communication ($F(2, 231) = 5.45, \eta^2 = .005, \rho = .005, \eta^2 = .05$). There were medium but significant length of service differences in employees' satisfaction with supervision ($F(2, 231) = 10.71, \eta^2 < .001, \rho < .001, \eta^2 = .08$). Using *post hoc* with *Hocheberg's GT2* test, employees who had served 16 years or more were more satisfied ($M = 156.86, SD = 13.83$) than those who had 10 or less years of experience ($M = 149.73, SD = 16.32, \bar{d} = 1.89, \rho = .049$).

Employees who had served 16 years or more were significantly more satisfied with promotion opportunities ($M = 15.06, SD = 1.81$) than those who had 10 or less years of experience ($M = 14.02, SD = 2.56, \bar{d} = 1.04, \rho = .030$) and those who had between 11 and 15 years of experience ($M = 14.05, SD = 2.17, \bar{d} = 1.01, \rho = .036$). Using *post hoc* comparison with *Games-Howell's* test, employees who had served 16 years or more were significantly more satisfied with pay ($M = 16.24, SD = 2.46$) than those who had 10 or less years of experience ($M = 14.82, SD = 3.25, \bar{d} = 1.42, \rho = .012$). Employees who had served 16 years or more were statistically more satisfied with supervision ($M = 21.76, SD = 1.84$) than those who had 10 or less years of experience ($M = 19.87, SD = 3.57, \bar{d} = 1.89, \rho < .001$). Also, employees with between 11 and 15 years of service ($M = 21.32, SD = 1.77$) were significantly more satisfied with supervision than those with 10 or less years of service ($\bar{d} = 1.45, \rho = .002$). Employees who had served 16 years or more were statistically more satisfied with communication ($M = 22.22, SD = 1.99$) than those who had 10 or less years of experience ($M = 20.95, SD = 3.32, \bar{d} = 1.28, \rho = .014$). Furthermore, employees with between 11 and 15 years of service ($M = 22.03, SD = 2.09$) were significantly more satisfied with communication than those with 10 or less years of service ($\bar{d} = 1.09, \rho = .024$). Therefore, hypothesis H_{6a} was

accepted for the overall job satisfaction and H_{6b} was accepted for pay, promotion, supervision, and communication. The seventh set of hypotheses proposed that there would be differences in job satisfaction between employees in the urban and in the rural based work stations. Using independent sample t-test, employees in the urban based work stations were significantly less satisfied overall ($M = 151.14$, $SD = 14.79$) than those in the rural based work stations ($M = 160.53$, $SD = 17.17$, $t = -3.71$, $q = < .001$, $\eta^2 = .06$). The effect size was medium. Employees in the urban based work stations were less satisfied with pay ($t = -2.61$, $q = .010$, $\eta^2 = .03$), benefits ($t = -5.48$, $q < .001$, $\eta^2 = .11$), contingent rewards, ($t = -5.61$, $q < .001$, $\eta^2 = .12$), operating procedures ($t = -3.82$, $q < .001$, $\eta^2 = .06$), and co-worker ($t = -3.57$, $q < .001$, $\eta^2 = .05$), than their colleagues in the rural based work stations. The effect size was small for satisfaction with pay and co-worker but medium for satisfaction with benefits, contingent rewards, and operational procedures. Thus, hypothesis H_{7a} was supported for overall job satisfaction while hypothesis H_{7b} was only supported in satisfaction with pay, benefits, rewards, and operating procedures

Discussion

The objective of this paper was to assess the differences in job satisfaction overall and in its nine facets across categories of employees' demographic characteristics. Difference were found in overall job satisfaction as well as in satisfaction with pay, promotion, supervision, and operating procedures. Older employees were significantly more satisfied overall and with pay, promotion, and supervision than both younger and middle-aged employees. These results are consistent with previous studies and with the notion that older employees have more realistic expectation about their job as well as stronger sense of achievement (Durst & DeSantis, 1997; cited in Tlaiss, 2013). Consistent with the results of Kavanaugh *et al.* (2006) and Ssesanga and Garreth (2005), the present study finds no significant gender differences in overall job satisfaction or in satisfaction with its dimensions except for operational procedures. Although there were no significant differences in overall job

satisfaction by level of education, the less educated employees were significantly more satisfied with pay, benefits, rewards, operating procedures than employees with a master's qualification. Employees holding bachelor's degree were significantly more satisfied with pay, benefits, rewards, operating procedures and nature of work. These results lend support to the expectation theory where employees with master's qualification may have unmet expectations given their level of education. Employees with master's qualification may expect higher pay, benefits and rewards. They may also expect to be involved more in managerial decisions, rather than operating routines. When these expectations are not met, they become more dissatisfied than those with lower qualification. Managerial level employees were significantly less satisfied overall as well as with pay benefits, rewards, operating procedures and nature of work. These results are inconsistent with those reported elsewhere; e.g. Tlaiss (2003), for women bank managers. However, they lend support to the idea that managerial level employees are held responsible and accountable for many decisions and procedures, which may not be accompanied with commensurate compensation in terms of pay, benefits and rewards.

Married employees were satisfied overall and also with pay, benefit, operating procedures and communication than the "others" group. These results are consistent with those reported in Abdulla *et al.* (2011) and Clark *et al.* (1996). Notably, female and married employees constituted about 60 and 75 percent respectively of the sample. It seems therefore that marriage brings about stability in terms of financial resources and supporting environment (Tlaiss & Mendelson, 2014), enabling married employees to cope with the job better than singles, divorced, or widowed. Long serving employees (16 + years) were more satisfied overall and with pay, promotion, supervision, and communication, than those in the 10 or less years group. They were also more satisfied with promotion than those in the 11 – 15 years group. Moreover, those in the 11-15 years group were significantly more satisfied with promotion and communication than those in the 10 years or less group. The results are consistent with the

notion that long serving employees may be receiving higher pay and are more eligible for promotion. They also participate in decision making or are in lines of duty which give them advantage in accessing information. Employees in rural based branches were significantly more satisfied overall with their job and with pay, benefits, rewards, operating procedures, and co-worker. These results are consistent with those reported in previous studies (Ngimbudzi, 2009; Campbell & Ebuehi, 2011), but contrast those reported in Bennell and Akyeampoma (2007) and Srivasan and Ambedkar (2015). The results are consistent with the notion that urban life is expensive and stressful e.g. traffic congestion and cost of goods and essential services in Dar es Salaam. Conversely, rural life may be relatively inexpensive and less stressful. Notably the rural areas involved in the study are among the most agriculturally productive areas in Tanzania, providing employees with not only cheaper supply of food items but also with opportunities that are linked to agriculture. The ideas of rural community's appreciation of services and stronger collegial support among employees (Campbell & Ebuehi, 2011) could also explain these results.

Conclusion

The study has established evidence that demographic characteristics – age, education, marital status, job position, length of service, and duty station location – affect employees' overall job satisfaction. It also established that satisfaction with pay and promotion was higher for the older, less educated, and experience employees. In addition, satisfaction with supervision was for the older and experienced employees while the less educated were more satisfied with benefits, contingent rewards, operating procedures and nature of work. Lastly, older employees were more satisfied with communication. These results lead to a conclusion that demographic characteristics of employees are important factors in explaining the differences in job satisfaction and satisfaction with its facets. It is therefore recommended that the demographic characteristics should be considered by managers intending to have in place any measures to enhance employees' satisfaction with the job as well as with its

different facets. However, the study is limited to one commercial bank and to just two of its zones. To enhance generalizability of the findings across the commercial bank sector, a sample more inclusive of other commercial banks is recommended. Furthermore, efforts to study how job satisfaction is linked to other antecedents and to various job outcomes in commercial banks in Tanzania would enhance further our understanding of the role of job satisfaction in organisations' development and performance.

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