

**FACTORS INFLUENCING JOB SATISFACTION  
AMONG PENSION FUND EMPLOYEES IN TANZANIA:  
A CASE OF PUBLIC SERVICE SOCIAL SECURITY  
FUND (PSSSF)**

**WEGESSA JULIUS**

**MASTER OF BUSINESS ADMINISTRATION**

**THE UNIVERSITY OF DODOMA**

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**BY**

**WEGESSA JULIUS**

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF  
THE REQUIREMENTS FOR THE DEGREE OF MASTER OF  
BUSINESS ADMINISTRATION**

**THE UNIVERSITY OF DODOMA  
OCTOBER, 2019**



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## CERTIFICATION

The undersigned certify that she has read and hereby recommend for acceptance by the University of Dodoma dissertation titled “*Factors Influencing Job Satisfaction among Pension Fund Employees in Tanzania. A Case of Public Service Social Security Fund (PSSSF)*” in partial fulfillment of requirements for the degree of Master of Business Administration of the University of Dodoma

.....  
Dr Ismail J. Ismail

SUPERVISOR

Date .....

## **DEDICATION**

This study is dedicated to my lovely Parents Mr. and Mrs. Julius Marwa, my young sister Anna Julius and my dearest nephew Daniel Mwita for their love, support and prayers.

## **ABSTRACT**

Job satisfaction is a special ingredient for employee's productivity. It is believed that, happy employees are productive than unhappy employees, for that reason, job satisfaction is quite imperative for the success of organization. This study intends to address the factors influencing job satisfaction among Employees in Pensions Funds, Dodoma Tanzania. Specifically, it considered organizational factors, technological factors on job and tasks related factors on job satisfaction. The study used a cross sectional design as it allowed a researcher to collect data once for the objective of the study within time and context through utilization of various sources. The study used a sample size of 90 respondents, in which information were collected through questionnaire for PSSSF employees and interview was organized for key informants such as management staffs, human resource officers and supervisors. The findings revealed that, organizational factors on job satisfaction are based on the benefits payment, quality communication that limits employee's job satisfaction. Employees have to communicate each other and top officials in better ways, such issues improve not only work capacity but also productivity. The existing technological development is the source of employee's job satisfaction once it is well managed and improved. There is increasingly barrier under the technological skills to the respective performance of the organization and ability of employees to satisfy with the provided job. The job satisfaction is directly related to the existence of varieties of tasks at organization, which employees are concentrated to accomplish rather than being satisfied with the job. PSSSF organization is required to improve benefits payment to employees to encourage job satisfaction; employees are satisfied once they are well paid and encouraged to perform the given tasks.

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## **LIST OF ABBREVIATIONS OR ACRONYMS**

PSSSF	:	Public Service Social Security Fund
PSPF	:	Public Pensions Fund
SPSS	:	Statistical Package for Social Science
TANESCO	:	Tanzania Electrical Supply Company
USA	:	United State of America
UK	:	United Kingdom



## **CHAPTER ONE**

### **1.0 Introduction**

#### **1.1 Background of the Study**

In any organisational success, employees' morale and satisfaction on job is increasingly associated as one of the important factor, which is required for the success. Literature have pointed that, the effectiveness of the organisations depend on its morale and job satisfaction. These factors are very essential to be considered than other factors when put together. It is the current situation, in which managers are demanded satisfied employees ((Salminen, 2012). These reflect the employees who feel good in the work place, the most existing preference for managers are workers who feel positive perspective with the job. The more satisfied workers must love the job, with adequate satisfaction regardless the existing work environment. This must be related to the adequate feeling of the work environment, extensively satisfied with the work that gives the positive features which are associated with good pay, security, variety, challenge and autonomy (Mikander, 2010).

Furthermore, it is documented that, the satisfied workers are happier and can even devote time to the accomplishment of work activities; this increases a sense of creativity and commitment, more opportunity to cross existing obstacles which could tend to hinder the realization or the job target. However, a key question is related to the ability to deal with job satisfaction; this is increasingly providing much of the attention in various parts of the world. Employees in developed countries are highly attached with technological devices and tools in the work environment (Salanova & Kirmanen, 2010). The openness of change in the technology is connected to the required skills to use such technology and the desire of employees in the organization

to be satisfied with such technology (Al Zabir et al., 2018). The type and nature of technology in most cases brought much attention to employees; also, people are interested to work in the organization where the work condition provides more satisfaction (Usop et al., 2013). In USA and Germany, different jobs tend to offer different satisfactions; this is the human behavior (Mikander, 2010). It means meeting personal expectation are increasingly (Kian, Yusoff & Rajah, 2014). The nature of task provided and work setting are great threat to the desired expectations of employees. The personal expectations especially at work tend to provide desired outcomes, based on the nature of work and respective employees' attitude (Salminen, 2012).

The employees need to have positive attitude towards the job. The employees especially in developing countries such as China, India and Thailand are increasingly affected with several factors such as working conditions, pay and benefits. The employees attitudes towards the job and its relevant satisfaction in the organization is quietly based on the work nature and its supervision (Davar & Ranju, 2012).

In Tanzania, the supervision of employees in most organizations is expected to be friendly and quite encouraging to increase job satisfaction. The carrier need some degree of progression especially for competent and skilled employees, failure to handle and develop employees carrier may lead to dissatisfaction (Kafyeta, 2015).

Most of the organizations in Tanzania take into account on the various tasks to employees with appropriate strategies to handle and bring the required satisfaction in the job. The employees especially in public sectors are allocated with multiple duties and responsibility with related recognition and appreciation in the performance of

such tasks. Leaders are required to be aware that, employees in various organizations need to be recognized ((Kafyeta, 2015).

The employees need some degree of recognition and well handled to remain in job. The work supervision itself tends to create some tension on the health nature of the employee, this may adversely create unsatisfied attitude to the employees. The tendencies of being unsatisfied with the work are connected to the job because of specific attitudes and factors (Lotich, 2014).

The factors for job satisfaction widely draw attention in academic and policy debates (Antwerpen & Ferreira, 2016). These brought different ideas related to job satisfaction based on the belief that job quality could be well understood in terms of high quality because of the report provided by workers that job give high satisfaction (Bianch, 2011).

The related personal approach is basically associated to quality under the related objective approach. It basically defines job quality based on the ability to fulfil work desires related to the promotion of independence, opportunities for related workers development and the ability to be creative in the work context, which is especially measured by the existing job situation and the ability to perform (Spagnoli, et al., 2011). This is related to the ability to measure these properties connected to the objective; this is directly associated to ask workers based on the experiences, which consistently based on the ability to meet the objective characteristics. Pension funds as public organizations, failed to handle its employees particularly in the job satisfaction (Mushema, 2008).

Satisfaction is termed as one of the human behavior that needs to be planned and implemented for the organization survival. Employees are demanding to be satisfied

with the job; the reliable satisfaction is directly related to the demand and desires of the respective employees (Kafyeta, 2015). Employees fail to cope with the demand of employers and management in various aspects, much of the concerns are based on the organizational, technological and task related factors, these have brought interesting attention on the job satisfaction. This phenomenon is increasing as a result of the factors and specific attitude of employees. The related factors for job satisfaction are increasingly across organizations. The need to search for the factors influencing job satisfaction among pension fund employees is importantly in this period that experience several organization reforms.

## **1.2 Statement of the Problem**

Job satisfaction is a special ingredient for existing employees' productivity. It is believed that, happy employees are productive employees who can devote time and experience in the work while unhappy employees are not productive; for that reason job satisfaction is quite imperative for the success of organization (Bectf et al., 2013). However, some of the organisations such as Pension funds as public organizations are currently faced challenges towards creative better environment to its employees, more extensively the studies on factors for job satisfaction under the organization are highly needed to provide ways for managing competition and reformation process (Kafyeta, 2015).

Several concerns on the job has been extensively drawing attention based on the nature of tasks and responsibilities, which are directly allocated in the work, this has brought several complaints among the employees and most of these complaining has been connected with job satisfaction. The nature of job, factors that are within the organization have brought much questions. Therefore, it is important to address these

factors in order to find out proper ways for improving organisational performance through employee's satisfaction. This study therefore addressed factors influencing job satisfaction among Employees in Pensions Fund Dodoma, Tanzania.

### **1.3 Objectives of the Study**

#### **1.3.1 General objective**

This study intended to address the factors influencing job satisfaction among Employees in Pensions Funds, Dodoma Tanzania

#### **1.3.2 Specific objectives**

**The study specific objectives are presented as follows;**

- i. To determine the influence of organizational factors on job satisfaction
- ii. To determine the influence of technological factors on job satisfaction
- iii. To determine the influence of tasks related factors on job satisfaction

### **1.4 Research Questions**

- i. What are the influences of organizational factors on job satisfaction?
- ii. What are the influences of technological factors on job satisfaction?
- iii. What are the influences of tasks related factors on job satisfaction?

### **1.5 Significance of the Study**

The significance of the study is based on three major aspects. First is on the practical significant. This study provide knowledge to the managers especially those dealing with pension employees on how to deal with organizational factors, tasks related factors and technological factors for job satisfaction.

Secondly, this study contribute on the existing body of knowledge based on the constructs of job satisfaction in Tanzania. Most of the studies done on job

satisfaction use individual factors, therefore it is important to include other factors in order to reduce the knowledge gap in the literature.

Third, the study provides more knowledge to employees on the factors for job satisfaction and respective minimization of labour turnover in the organizations. This study therefore, focused on the factors affecting job satisfaction in Tanzania in Pension fund in Dodoma, Tanzania.

## **CHAPTER TWO**

### **2.0 LITERATURE REVIEW**

Job satisfaction is a special ingredient for employees' productivity; it is believed that, happy employees are productive employees on the other hand unhappy employees are not productive, for that reason job satisfaction is quite imperative for the success of organization. This chapter specifically provides the theoretical framework in terms of theories which relate to this study, empirical review based on the past studies conducted by other researchers are discussed in this chapter.

### **2.1 Conceptualization of key words**

#### **2.1.1 Job Satisfaction**

The term Job satisfaction is defined from different perspectives, in the context of views of various perspectives. This is aimed at emphasizing employees expectation in the job and thee respective ways of fulfilling the expectation in the concerned organization. (Antwerpen & Ferreira, 2016).

The job satisfaction is basically attached to the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values. The job satisfaction is basically focused on the effectiveness, in terms of emotional state and cognition which are composed of appraisal components. Job satisfaction is important to both employers and employees, it is essentially important to influence the performance of both employees and organizations.

The reality is based on the respective organization in achieving its desired success. Employees need to be happy in the work because of the time spent in the work environment; most of the time spent by employees on the work settings, for that

reason being happy could be associated with promoting the success of work settings (Appel, 2006).

Job satisfaction is vital to the respective performance in the whole organization (Antwerpen & Ferreira, 2016). Employees with high level of job satisfaction tend to demonstrate the positive attitudes in the real job performed. There is a sense of dissatisfaction because of the related negative attitudes in the job contexts (Lotich, 2014).

### **2.1.2 Organizational Factors**

Organization is sometimes referred to as the production sector; it is clearly based on the production, ownership, sale, provision, delivery and allocation of various goods and services. The goods or services are extended to people that can be national, regional or municipal (David, 2002).

The Organization is an essential element that becomes increasingly difficult when it did not know how best to reward its employees. It becomes increasingly difficult for organization to performance better if it's rewarding system is less appreciated by its employees. In most cases, organizations that prefer better systems of employees' rewards such as intrinsic rewards like praise, recognition, and extrinsic rewards such as salaries, allowances, and promotion experience, tend to experience better performance (Bonner and Sprinkle, 2002).

The organization factors are those external or internal factors that affect an organization ability to compete and respond successfully to related changes in the existing environment, which adequately affect the technology, policies and internal environment such as leadership and communication. These factors are clearly



connected to the required job satisfaction and required organization performance. Employees may substantially remain unsatisfied with the work environment that are perpetuated with technological factors, even sometimes may remain unsatisfied due to the workers ability to communicate (Jinyevu, 2013).

Government policy is extensively focused to reform the exiting reward system, which could affect pay and incentive directly based on the organization performance. The policy is attached to the macro economic reforms, which were originally based in the 1980s up to 1990s. In 1994, respective policies put emphasis on the pays and related integral organization performance.

The poor performance is based on the lack of appropriate compensation structure and weakness in the system of payment. The outset on the pay and incentives is expected to go beyond salaries. This is respectively based on the appreciation, promotion and bonus that could be provided to employees. The provision of financial and non-financial incentive must be connected to the improvement of work environment (URT, 2010). The PSSSF is directly needed to accomplish the reward system, which takes into account the intrinsic and extrinsic components. This is directly based on the government policy, which is adequately needed to the performance of organization.

### **2.1.3 Theoretical Literature Review**

Job satisfaction is seriously studied as the basic phenomenon, which is based on time. The theoretical explanation of job satisfaction provides respective network to understanding the theoretical perspectives. The experience is traced from the early year's experience of 1950 to 1970. The related context of new job satisfaction provides clear knowledge on the theoretical perspective (Indranil & Mudgal, 2012).

There is increase in the number of job satisfaction theories, which respectively base on the causes and related components. This has increased a number of job satisfaction studies in various components. This study explains the concept of job satisfaction in various dimensions of relevant theoretical insights; the related planned behavior theory, affective events theory and momentum model theory.

### **2.1.3.1 Maslow's-Hierarchy of Need Theory**

The theory was proposed by Abraham Maslow based on the assumption that employees are satisfied in the related five universal needs. These needs are ranked in various dimensions to influence the behavior of human being. The human behavior is highly affected in hierarchical ways as follows. The relevant physiological needs are relatively related to the lowest level of needs. This is termed to include needs like that of food and water. The tendency whereby the physiological needs remained unsatisfied, there is a driving or motivating force, which is with person's life. In reality, a hungry person is highly felt need, which needs more attention to be satisfied.

The situation of felt is related to the psychological and physical tensions, which is based on obvious behaviors in reducing tensions. The reality is that, at this respective need, the related physiological requirements are directly required to be satisfied. The next related higher needs become well satisfied (Rahim, 2013).

The related safety needs, this is termed as need for shelter and security, which is recognized as a source to affect human behavior.

Safety needs is directly based on the security, stability and protection that must include dependency, freedom, from fear and anxiety, as well as the need for structure.

In the work place context, this need is translated to a least minimal degree of employment security. The knowledge is directly based on the appropriate levels of efforts and productivity; this is essentially needed in the employment.

Social needs are directly based on the ability to love or being belongingness. The human needs to be treated in terms of belongness especially in the work place context. This must be directly based on the ability to interact with fellow workers. The satisfaction with these needs is collaboratively addressed.

Once the social needs are well satisfied, ego and esteem need become so evident to be satisfied. Esteem needs are directly based on the self-respect, which is connected to the self-esteem and the esteem of others. In the external contexts, such kind of need is related to the desire for reputation, prestige, status, fame, glory, dominance, recognition, attention and importance.

The related higher need according to Maslow's hierarchy is based on the self-actualization. The need for self-realization is directly based on the continuous self-development, which is extensively based on the capable of becoming (Saulo, 2010).

In that respect employees in the organization reach such needs once they become conversant with organization, task and devices used in work. These are important factors to drive to the self-actualization among employees.

Maslow's-Hierarchy of Needs Theory, helps to highlight the universal needs for employees in carrying out their responsibilities, among others the theory posits that employees need to be satisfied externally such as pays, bonus and even conducive working environment. Far better has remarkably increasing the satisfaction of

employees, also internally, that is in terms of praise, appreciation, recognition, congratulation and whenever possible give certifies appreciation.

### **2.1.3.2 Herzberg's Two Factor Theory**

The theory posits that people are recognized in terms of two sets of needs. First, the need as animals to avoid pain and Secondly, the need as humans to increase psychologically. According to Herzberg, it is directly consisted in terms of series based on the interview to elicit responses of questions. The results based on the Herzberg are from the replies, which are directly based on the goodness about jobs. This is differently based on the replies when felt badly. The related intrinsic factors are based on the work itself, responsibility and achievements are directly based on the job satisfaction.

In reality, employees who felt good on the work and its related contexts tend to be obvious in the work settings. The issue of dissatisfied employees is directly based on the cited extrinsic factors, which include the supervision, pay and company policies on the related work condition (Vance, 2012).

Herzberg argues, "Having fewer dis-satisfiers does not motivate a worker to do a good job, but only to stay in it". Worker performance is directly based on the level of satisfaction; the related satisfaction is based on the way to stimulate workers to work regularly. This may increase more opportunities to work diligently in a flexible and willing manner in necessary tasks. In reality, employees' satisfaction is based on the effects of job performance. The related low motivation is directly based on the poor job motivation; the related situation has significantly contributed to poor job satisfaction, which eventually creates the negative impact on the pension funds system, and it adequately affects the performance. The productivity of employees is

not only associated to the way they are motivated, but on the job context and its related satisfaction.

The theory is very relevant in this study as it clearly provides two factors, which hinder job satisfaction. This must be related to the organization factors, which are in press especially related to job satisfaction. Therefore, organization needs to ensure employees receive payment and relevant benefits timely. This is related to the benefits paid to employees because of particular job undertakings. The improvement of salaries, allowances and promotions are considered to be critical factors in the payment and benefits to employees.

### **2.1.3.3 McClelland's Theory of Needs**

The theoretical perspective provided by David McClelland , asserts that, regardless of culture or gender, people are driven by three related motives which are achievement, affiliation and influence. This is in turn related to the first experiment of McClelland's which based over 1,000 studies related to achievement in which motivation was basically undertaken. These study findings appeared to support the theory in terms of argument. Specifically, the need to achieve is based on the situation whereby employees wish to take responsibilities in search for solutions. These solutions must be related to various problems and responsibilities. This is related to the ability to master complex tasks, goals and generate feedback according to various success levels.

**Affiliation:** This is based on the desire to belong, or an enjoyment of team work as it is connected to the ability to manage interpersonal relationships, based on the need to reduce uncertainty. The perspective under this theory as provided by McClelland

mentioned the motives or drives in the respective predisposition to behave in a certain ways. The managers perspectives in the ability to recognized the need which is dominant for a particular individual. This is directly related to the way a person can be motivated in the work context (Ambrose, 2002).

The McClelland's Theory of Needs is related to this study as employees are generally driven by three related motives for achievement, affiliation and influence. The respective achievement of employee has to take responsibility, similarly employers has to take responsibility in creating environments that could create better performance in work. Employees need to be affiliated to the work and employers in job satisfaction and ultimately meet the goal of the organization. This is suspected to invariably increase work performance. In this facet, employees need to be influenced by related work in both nature of work and employer purposely to promote satisfaction on the work.

#### **2.1.3.4 Expectance Theory**

This theory was developed by Victor Vroom in (1964) which and it focused on the alternatives and choices. It is clear that behavior is directly based on the related conscious choices in different alternatives purposely to maximize pleasure and minimize expected pain. Basically, the theory addresses the following elements: Expectancy, Instrumentality and Valence. These factors are connected to the belief suggested that individual will consider the outcomes in various levels of performance. This is directly connected to the entire spectrum of performance possibilities and able to generate the level able to be managed (Yasmeen, Farooq and Asghar, 2013). In summary, the expectancy theory is recognized in a reward and compensation system to satisfy employees purposely for the advantage of organization, clearly, employees are directly like to be satisfied to perform better

especially in work and perceived link between organizational factors and the related satisfaction obtained from the job (Fey and Bjorkman, 2001).

#### **2.1.3.5 Affective Events Theory**

This theory is related to the provision of inclusive frameworks as directly based on the conceptualized experience in the job satisfaction. This theory indicates that an individual job satisfaction changes in terms of response to work and related events. This is related to the work environment based on the individual disposition. The reality is based on non-comprehensive list on the theoretical experience related to skills variety, task significance, related task identity, respective autonomy and feedback (Lotich, 2014).

The theory identifies factors that individual change to the work environment. It identifies the work environment as a factor outside individual that could influence job satisfaction. The respective work environment may significantly lead to the job satisfaction. In the basis of this study, the work environment may be influenced by the technological factors, leadership factors and communication factors.

The theory identifies the related job consequences and related satisfaction based on the way the satisfaction forms and changes based on the influence factor. This theory shows that work behavior services is based on the outcome of the respective attitude in the related events. The workers are more favorable to the job especially with higher attitude, which is consistently expected to promote satisfaction. The related degree to which job attitude is directly favorable, there must be a worker who performs various types of detrimental facets to the nature of the work. It is based on the various forms of job satisfaction and the related behavior facets in the job context (Caughlin, 2015).

### **2.1.3.6 Momentum Model theory**

Chen et al, (2011) pointed out the theoretical model, which put explanation on the job satisfaction and its related change. The related perceived job satisfaction is based on the individuals in the prior current and future condition. This is based on the downward course on individuals' desire to relatively break the expected trend upwards or downward. This is expected to provide support to organization especially in supporting the workers. This is related to the integration of job satisfaction and its respective change in the job satisfaction.

## **2.2 Empirical Literature Review**

The study conducted by Mikander (2010) on the staff motivation towards job satisfaction in UK. The results show that improved system of organization rewards makes the employee feel better with the work, also the tools that are used in work are another factors identified to satisfy employees, some employees are discouraged with work settings because of the systems and communication practices. This system of reward in the organization clearly pays attention to decision making process over the employees in this context. Organizations are required to establish factors for the success of organization in the respective decision making process. The organization awareness and plan for employees performance are quite required to improve the required satisfaction in the job context.

It is better to perform improvement of job related factors to make worker feel comfortable. The workers in most cases are hindered in task performance with various work related settings. The skills required or needed to perform the work are especially need to be provided, in means that employees should be provided with job



opportunities training, this could provide more room for carrier development (Azasu, 2009).

In developed countries such as USA, JAPAN, UK and Germany, organizations recognize employees as important assets that need high consideration in promotion. There is a need for employee's satisfaction in terms of fulfilling their wants, both financial and non-financial. Failure to do so, employees will be tempted to leave the organization. This ability of employees to stay in the organization is mostly influenced with the ability of the organization to handle such employees (Badrinarayan & Tilekar, 2011).

The alternative way to handle those employees are creating favorable environment in terms of technological, task and organization itself that could promote satisfaction. This is expected to reduce employee's turnover, absenteeism and commitment to the task (Hafiza, et al, 2011). More preferably, employees love receiving intrinsic system in terms of praise and recognition for certain work accomplishments. Other employees are happy with extrinsic system in terms of salaries, bonus and incentives offered to employees (Furtado, Aquino & Meira, 2009).

Yavuz (2004) conducted a study on the use of non-monetary incentives as a motivational tool in Turkey. The findings revealed that, most of the employees perceive utilization of the non-monetary incentives in their organizations as inadequate. In addition, the findings suggest that, employees value nonmonetary incentives as much as monetary incentives (Fey and Bjorkman, 2001).

Thus, within the limitations of the survey study, it may be concluded that non-monetary incentives have the potential to increase the motivation of personnel in

public organizations. Mostly, employee want to be recognized for contributing to the job, thus recognition and praise are among the motivators. Non-cash incentives can not only be cost effective, but also contribute a lot in raising morale, increasing productivity, and improving customer care (Jagero, 2012).

The study conducted by Ong & Teh (2012) on reward system and performance within Malaysian Commercial Banks found out that, most of the organizations provide both monetary and non-monetary rewards to encourage employees satisfaction with the job. The employees normally are satisfied with the current work system of non-monetary rewards.

The non-monetary rewards are termed as intrinsic factors to make workers feel evaluated, the style and type of communication in the work are required to be improved in the side of employees demand and needs. Employees feel better with the system used to perform the work, which provides a better chance for more productivity. Any organization with satisfied employees increases the room for creativity and innovation to work settings (Jinyevu, 2013).

The study conducted by Hafiza , Shah and Jamsheed, (2011) on the relationship between rewards and employees motivation in Pakistan found that there is a direct relationship between extrinsic rewards and the employee's motivation. However, intrinsic rewards found an insignificant impact on employee's motivation (Kihongo, 2011).

Employees are well grounded in the relationship with existing job context and other motivation to the factors for the organization, task related and technological context that could provide motivation (Lin, 2007). The organization should be measured on

the way it provides failure of progress of responsibilities and opportunity to everyone who is in touch with the organization. Such a relationship is based on the employees' absenteeism, task and nature of work and responsibilities.

According to Salanova & Kirmanen (2010), human resource management is drawing attention because of the knowledge demand and related productivity in the company. The respective aspect of human resource management is the ability to measure employees' satisfaction. Employees' satisfaction needed to be increased among the workers, which is the major source for increasing productivity, responsiveness, and quality and customer service. This study focused on the level of employee satisfaction and work motivation in Supermarket Prisma in Mikkeli (Milkovich, et al, 2010).

It deals with the effects of culture to the employee's satisfaction. In terms of theoretical perspective, various concepts need to be taken into account as leadership, job satisfaction, motivation, rewards and cultural differences (Nawab, et al, 2011).

Questionnaires were used according to the relevant concept of this study, such as in the part of employee's expectations, work environment and job organization. From this study, the results showed that the level of employees' satisfaction in Prisma Mikkeli is high, which need significant room for improvement (Saulo , 2010).

This is built on the organization establishment of relationship and communication that could affect both employees and managers. The respective improvement is needed in the area of financial rewards because of being the most important aspects and employees being mostly satisfied with it. It is therefore important to note that the

findings for this research could not be easily generalized for other organizations (Scott, 2010).

The study conducted by Yasmeen, Farooq & Asghar (2013) on the Impact of Rewards on Organizational Performance in Pakistan revealed that there is insignificant and weak relationship between salary, bonus and organization performance. However, there exists moderate to strong relationship between promotion and organization performance. The pays are strong factors to encourage workers being satisfied with the job, special consideration are needed to plan and satisfy workers, because workers may be satisfied with existing communication practices, either top down or upwards (Vance, 2012).

Once the system of communication in the organization is promising, it means workers may decide to devote more time and experience in the work environment. The organization may experience increase in productivity in a short time because of being satisfied workers (Tosti and Herbst, 2009).

In developing countries such as China, India and Thailand, employees reward is one of highly demanded factors in most of the organizations that thought for influencing organization performance. One of the most important factors is directly related to the task and its nature (Yasmeen, et al, 2013). This has increasingly sought to promote the job satisfaction. Sometimes employees are provided with complicated tasks without any praise or appreciation. This discourages employees for organization performance. There is a need for managers having recognizing employees in terms of rewards which subsequently increase motivation to encourage them in order to be satisfied with the assigned job. (Williamson, et al, 2009).

Sometimes the job becomes very difficult because of the system failure to make job interesting. The work forces being rewarded in a manner to meet a described standard are in position of performing better. Invariably pays play an important role in a success of organization (Rahim, 2013).

The study conducted in Tanzania by Bana & Kessy (2007) specifically on Staff Management and Organizational Performance in Tanzania and Uganda, found that many factors may influence organization performance. However, rewarding employees to the best potential tend to influence more work performance that is a special ingredient in organization performance. Experience indicates that, not necessary rewarding workers brought much attention to the job and respective satisfaction, but fare and task reduction increase the chance to accommodate the workers and demand. A sense of respect provided by the management has a special contribution to the improvement of workers. The workers supported with technological skills increase the competence on the utilization of such technology (URT, 2010).

In Tanzania like any other countries, employees are motivated by task, nature of the job and system that are present in the organization. There is a need for organization to establish better system as it is good for creating a successful competitive environment. This is one of the essentials for the organizations to achieve high work performance. Some employees are highly motivated by extrinsic rewards such as increase in pay, promotions and bonus, other employees are motivated with intrinsic rewards such as appreciation, praise and recognition on (Bana and Kessy, 2007).

In a study of health workers in Mbulu district in Tanzania and how they have been affected by policy changes over time (Bectf, et al., (2013); concluded that lack of

promotions and low salary, difficulty working conditions, lack of tools and equipment are the most important incentive to health workers. Poor working condition is the major difficulty leading to poor or lack of job satisfaction among the health workers. The difficult working environment opened up for in difference and abuse on the part of health personnel.

Luhanga (2006) focused on the Gender Differences in the Managerial Job satisfaction, specifically in Tanzania Bank Managers. More attentions were on the occupational levels on the job satisfaction of male and female bank managers in Tanzania. The data collections were organized through questionnaires and interviews. The variables based on the job satisfaction were measured based on their relationship. Both qualitative and quantitative data were considered throughout this study.

The findings revealed that, job satisfaction are termed to be different between male and female bank managers in Tanzania. The gender gap in occupation level clearly exists, because more men exist in senior and middle level management. The female bank managers were less satisfied with and existing companies policies. Education was pointed to be the major factor that create occupational gap. The job positions are clearly different with management levels that are based on the gender superiority with one official to another in the work settings. Job satisfaction is clearly the major issue that is basically addressed in this study to come with gender differences and related satisfaction in the job settings (Bana, 2009).

Dede (2008) wrote a paper entitled —The Impact of Job Satisfaction on Staff Commitment to Organizational Goals, the case of Tanzania Fisheries Research Institute (TAFIRI). The aim of the research was to explore the factors influencing job

satisfaction and organizational commitment in research Institutions. The methodology applied was a research design called descriptive cross-sectional survey.

The survey included interviewing and administering questionnaires to a sample of individuals, and documentary reviews. The study found that some demographic characteristics can affect a person's level of job satisfaction and hence commitment to the organization (Pulakos . & O-Leary, 2011).

The findings also revealed that, management might be able to increase the level of commitment to the organization by increasing satisfaction with compensation, organizational policies, working conditions, and supervision (human aspect). This could be achieved by encouraging departmental meetings and involvement of staff members in decision making (Bana, 2009).

The gap left by this study is that, the study was undertaken to determine the influence of demographic and some selected non-demographic variables to employees' job satisfaction and organizational commitment, as such, it had some few selected variables and consequently, it could not capture much behavioral constructs related to the study on job satisfaction (Mikander, 2010).

A study by Abdullah et al, (2018) strives to figure out the variables that influence job satisfaction of women employees of different public and private institutions of Sylhet city, Bangladesh. Primary data from 60 women were collected through face to face interview. Results showed that most of the women employees were in the age bracket 27-37 and 38-47.

Majority of employees had an experience with 5-10 years. The findings capitulated that most of the employees were dissatisfied with sexual harassment, child care

facilities, the opportunity for career development and transportation facilities. They were gratified with their job satisfaction facets such as maternity leave, equally distributed workload, emergency leave, pay and benefits, excellent communication with coworkers and good relationship with immediate supervisor. Among the thirteen factors, only seven factors highly satisfied them to perform their work and three factors were detrimental to doing well.

UNDP (2006) conducted the study in USA, results indicated that, incentive systems reside within organizations, the experience indicates that incentive face challenges in operationalization due to structure, rules, human resource management, opportunities, internal benefits, rewards and sanctions. All these provide barrier on the success of incentive system in the organization performance. Moreover, employees are bound by the organization rules and policy to the attainment of organization goal, typically incentive system brings conflict on its influence on the organization goal, which is the main indicator of the organization performance.

The study conducted by Kafyeta (2015) focused on the factors that influence job satisfaction in public organizations in Tanzania, a focus in Tanzania Electrical Supply Company (TANESCO). The study managed to collect data using questionnaires, oral interview and observations. The findings showed that, most employees were not satisfied with their jobs, because of several factors including job incentives, employees training and development, working condition, work environment, leadership, extent employees involve in decision making, fairness and equality of employees in promotion and managers leadership. Fairness in promotion and equality of employees in decision making.



The management strategies need to ensure employees are satisfied with their jobs, in reality most employees are not satisfied with work settings because of currently organization effort. The respective efforts need to be organized in the planning, employees support for training and opportunities to learn. The employees are required to learn to advance knowledge and skills. Employers are required to recognize, the compensational benefits. The findings are easily termed as the existence of productive workers morale, employee's commitment in the work, good work environment and working culture. The employees are required to offer respective commitment in the work; employees are not satisfied with the support provided by the organization.

Mumba (2006) in her paper entitled —Factors impending job satisfaction among employees in Tanzania work organizations, the case of Muhimbili National Hospital, had the overall aim of assessing the factors impeding job satisfaction among Health workers in Tanzania. The methodology used in the collection of data was structured questionnaires. The units of analysis were different departments of the Muhimbili National Hospital (MNH) which were physically visited to collect information.

Data were collected from sampled medical practitioners, nurses, and administrators and the profiles of target groups were gathered. The study design was a descriptive and cross sectional in nature. The sample was drawn from the list of doctors, nurses, and technicians in the respective departments of MNH. Data were analyzed through the Statistical Package for Social Sciences (SPSS) program. The study findings were that, all respondents 100 percent said poor salary was the main factor that hindered job satisfaction. Also 90 percent of respondents agreed that the organization is poorly

managed by the Director of Human resources; there is lack of transparency and bureaucracy by administrators who lack basic management skills.

The study gap includes the fact that, it centered mainly on work environment as the major factor influencing job satisfaction. It is plainly clear that work environment alone cannot be a panacea or an infallible technique to tackle all job satisfaction issues. Therefore, there is a need to be complemented by other factors that were not well dealt with by this study. Worse still, the study based only on one hospital, a referral one, which receives a very special government attention. The management may be different from other lower level hospitals like regional, district, and health centers scattered all over the country. Therefore, there is a need to study further as far as job satisfaction among employees is concerned (Bana and Kessy, 2007).

Mushema (2008) conducted a study on the job satisfaction among employees in the public sector. The case of Public Pensions Fund (PSPF), it focused on the job satisfaction of the employees under PSPF. It was a descriptive survey design. The data were collected through questionnaires and documentary reviews. The study focused on the PSPF employees' level of satisfaction on the job motivation and hygiene factors, and the relationship between selected employees.

The findings showed that, about 50% of employees were generally satisfied with the job, and about 50% expressed neutrality towards the current job. The job satisfaction is determined by number of factors not job motivators. The management from the matured organization is quite different from the old organization, because the old organizations are quietly experienced compared to the infant organization. There is a need to conduct a study in matured organization on the job satisfaction.

Sambuguni (2008) conducted a study on the factors affecting employees Job satisfaction in Military service in Tanzania, Public Employees under the National service. The study focused on the employees' level of satisfaction influences organizational achievement. The study was a mixed approach that employed questionnaires, documentary reviews and interviews.

The study revealed that, about 40 percent of the respondents reported to be satisfied with the job, only 30 percent reported to be not satisfied, about 50 percent of the total respondents reported to be not satisfied with the working condition and about 75 per cent were not satisfied with salary provided to them. It is clear that factors contributing to job dissatisfaction in most of the public employees were poor working conditions, insufficient salary and poor recognition. The management and systems are very important to promote job satisfaction in the military institutions.

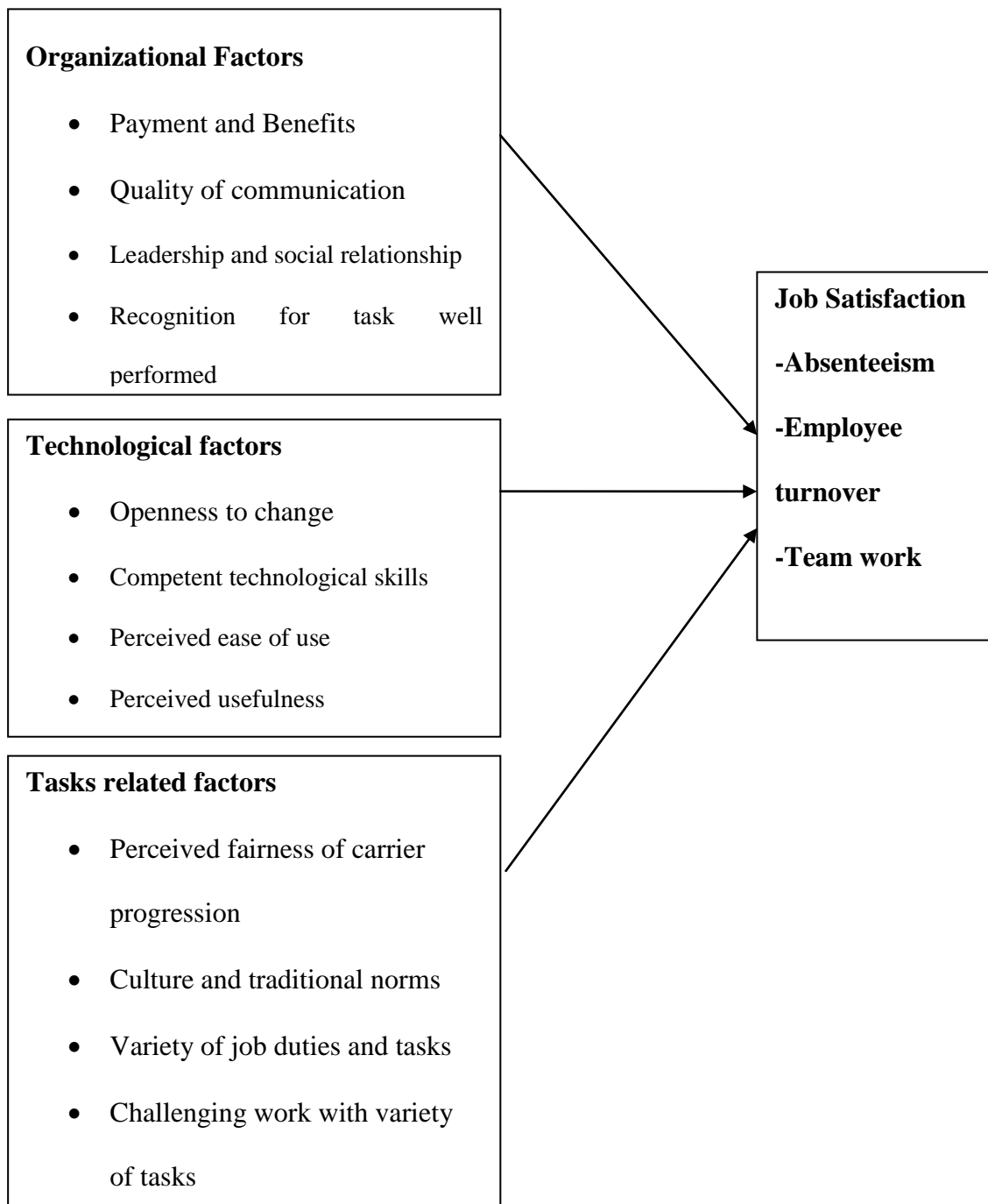
There is a need for organization all over the world to satisfy employees for highly organization performance. There is knowingly importance of pay and benefits system for the employees to make them attracted with the task. Organizational factors are highly associated to the job satisfaction in the current work force. It is clear that satisfying employees has much value on the employee's retention, this clearly becomes a challenge for the changing organizational factors; the need for the system of pays and benefits for the employees are expected to provide positive impact on the employee's health and work place safety.

This has increased need among the organization employees. It is one of the factors that sought to increase employees' engagement in the work place to be satisfied with the job. There is an increasing concern in organizations all over the world on effective human capital strategies to enhance their productivity. It is clear that

employee's productivity in the expanding organization is a key factor in job satisfaction. Employees, technically known as human resources in modern organizations, are rightly considered as the most important assets for pension funds success (Ong and Teh, 2012).

### **2.3 Conceptual Framework**

The conceptual framework basically indicates the concepts and relationship between the concepts (Bianchi, 2011). The conceptual model, which will guide this study, is based on the supposition that, the construct of Job satisfaction are determined by the interplay of several factors. These factors have been grouped into three categories of organizational factors, technological factors and environmental factors (Figure, 4).



**Figure 1: Conceptual framework**

From Figure 1.1 Independent variables: The factors that influence job satisfaction are basically considered as organizational factors that include; payment and benefits need to be conducted in the organization for the benefits of employees. The

employees are needed to be provided with enough salaries and pays. The pays increase more room for hard working among employees and particularly provide a sense of being satisfied with work. Several pays such as allowances are needed to employees. The quality of working condition is important to provide satisfactory work environment to the side of employees. The work need to be good and attractive. The work tools and equipment are needed to attract workers in long terms working; this is mostly connected to the leaders ability to supervise in the manner that provides satisfaction to the employees.

It has been clearly indicated that employees are satisfied with leadership practices, this Respective respondents distribution by satisfaction with leadership practiced. Is really related to the type and nature of leaders that could provide the required satisfaction. There is clear association between leaders and system of leadership practiced that could indicate the satisfaction in the job.

Leadership and social relationship is important in providing close supervision that takes into account the needs of employees; leaders need to be encouraged rather than being discouraged. Leaders need to recognize the task performed, the management in general needs to improve the system of recognition and appreciate the task performed. Workers sometimes are discouraged with the work and respective discouraging environment.

The technological factors include openness to change, in fact, the technology need to be open, especially well focused to change. The openness technology is easy to provide conducive environment in its uses and respective application. The competent technological skills are grounded to the clear planning for provision of necessary skills and competence. Workers are required to be provided with competent skills

that are required by such technology. It is important to note that, workers with enough and required skills always are satisfied with such work and required technology. The perceived ease of use and perceived usefulness, the technology are required to be useful and well acceptable to the employees, the workers need to be instructed on the use of new technology and its application. Workers who are well equipped with knowledge related to a particular technology based on the application and relevant use are well satisfied with job.

In addition, task related factors; perceived fairness of carrier progression, there should be clear system of carrier development, the workers will be satisfied with expectation of existing system of carrier progression. The culture and traditional norms, the organization need to be well equipped with clear culture and norms especially that employees and management need to follow. The norms variety of job duties, tasks, and challenging work with variety of tasks. The employees duties and tasks based on the norms need to be followed and well allocated to the job settings. The job needs to be well organized with clear task and its relevant performance. The duties performance are required to be included as part of the organization norms.

Dependent variable, job satisfaction that is expected to be influenced by several factors once it is well implemented to the benefits of the organization and employees in particular.

It is clear from this picture that organization factors which include the payment and benefits, are related to absenteeism, employee turnover and team work. It is the quality of communication as another element in the organization factor has related to absenteeism, employee turnover and team work. The leadership and social

relationship also reported to be related to the absenteeism, employee turnover and team work and the recognition for task well performed.

In the context of technological factors, each element such as openness to change, competent technological skills, perceived ease of use and perceived usefulness each factors tend to affect elements of job satisfaction such as absenteeism, employee turnover and team work.

Another factor that must be taken into account in this dimension are tasks related factors which several factors such as perceived fairness of carrier progression, culture and traditional norms, variety of job duties and tasks and challenging work with variety of tasks. All these factors each separately affect element of job satisfaction such as; absenteeism, employee turnover and team work.



## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The research design is the overall strategy which is selected by the researcher to study and integrate various components of the study. This must be in a logical way, it is also related to the ability to ensure effective research problem. This is directly related to the blue print, which facilitates data collection, measurement and respective analysis. It is recognized as the concepts, which present the structure used to handle data collection and respective measurement.

The study used cross sectional design which is allows the researcher to collect enough data once. This must be related to the time and context in realization of various sources. In this regard, the focus was the pension funds something that justifies a need for this particular design. In addition, cross sectional design tends to use both qualitative and quantitative approaches that are suitable where the time is limited in the extent that it becomes difficult to carry out the study in the extended period.

#### **3.2 Area of the Study descriptions**

The study was conducted in Dodoma, it is clear that the area has been chosen because it has some necessary requirements for testing concepts related to job satisfaction. Availability of pension funds office in Dodoma, the selected institution is located in Dodoma. It is one of the public service employees, its head quarter is located in Dodoma. In fact, Dodoma is currently established to be a city hosts and also termed as a National capital of Tanzania. Also it is a host of the national assembly.

Historically, Dodoma became a municipal council since 1980. It has got seven districts which are Chemba, Chamwino, Mpwapwa, Bahi, Kondoia and Kongwa (National Board of statistics, 2014). Administratively, Dodoma region gained a status of a City recently with 4 divisions, 17 urban wards and 13 rural wards that constitute 40 villages (United Republic of Tanzania, 2008).

### 3.2.1 The Climate

Dodoma region is characterized by upland plains which are recognized in the East African's Central Plateau. The climate is easily regulated by the down, swamps and ranges of hills, the existing natural state, which is extensively marked by the open grassland with bush covers. It is especially on the erratic nature the rains and heat of the sun, directly low lying areas (URT, 2002).



**Figure 3.1** A Map showing location of Dodoma City

**Source:** Tanzania Strategic Cities Project (2010)

The map presents the Dodoma City, which is located at the centre of the map where the study was conducted.

### **3.3 Sampling procedures**

#### **3.3.1 The Targeted Population**

Population is defined as a group of various individuals, items from which the sample was drawn (Kothari, 2004). The sample frame of 900 was used as staffs in the pension funds. The staffs were selected because of being accountable to the organization and provide enough avenues to generate data from departments and divisions in the study area.

#### **3.3.2 Sample size**

The sample size was calculated based on Yamane (1967) which is stipulated as follows.

$$n = \frac{N}{1 + N(e)^2}$$

Where by n = sample size

N= targeted population =900

e= the level of precision (confidence level 10%)

$$n = \frac{900}{1 + 900(0.1)^2} = 90$$

#### **3.3.3 Sampling Techniques**

In this study, pension funds organization in Tanzania was selected purposively. The pensions fund was selected as a social security institution in Tanzania. The simple random sampling was used to obtain employees pension funds selected extensively from 1<sup>st</sup> to 900<sup>th</sup>. On the other hand, purposive sampling was applied to select pension fund management staffs, human resource, and heads of departments.

### **3.4 Data Collection**

The primary data were collected through questionnaire tool and interview method and on the other hand secondary data were collected by using documentary analysis.

#### **3.4.1 Sources of data**

This study used both sources of data; primary and secondary one, the primary source of data included field areas, where data were directly collected by the researcher. The secondary data source were books, journals, dissertations, articles, thesis, employees' reports and job record books in the respective pension funds.

#### **3.4.2 Data collection tools and methods**

##### **i). Questionnaire**

Questionnaire was among the methods of data collection used in this study. Questionnaires are made by the number of questions which are arranged to address the objectives. The questionnaire was used to collect primary data, which was constructed by the researcher as a tool to facilitate data collection exercise. It facilitated data collection from a large sample (Kimia, 2010). Questionnaires were used to collect data from staff at pension funds such as staff members from different divisions.

##### **ii). Interview**

An interview is a method of data collection which is focused on addressing the qualitative questions from the key participants. These questions which are constructed in qualitative nature are open-ended which provide room to respondents to provide information based on own words. This interview method seeks to presents views, experiences and beliefs.

The interview methods were prepared in this research questions and related literature review. It was based on several questions that explore the study objectives and which allowed the interviewee to provide more explanation and accurate responses on the questions in a more detailed way.

Interview method which is used to collect data based on the oral presentation, is organized in terms of responses generated (Kothari, 2008). The interview method is mainly organized to focus on the attitude from participants regarding the study major themes. This was used as a method to facilitate qualitative data collection from human resources staffs and pension funds management staffs and Heads of departments. The major purpose of using interview in this study is to enrich the study with more qualitative data. The interview provides more room for key informants to present their views based on the study major themes.

### **iii). Documentary analysis Method**

The sources of organized documentary analysis are related to review the textbooks, articles and professional journals which are readily available, easily accessible with less cost. The study used relevant documents which exposed professional way towards the factors influencing job satisfaction among employees in pension Funds found in Dodoma. This method provided opportunity to focus on the documents found in the organization, which provide explanations on the organization factors, technological factors and task related factors that could affect job satisfaction.

The experience is much related to the study major objectives, which provide relevant factors in the organization.

### **3.5 Study Validity and Reliability**

#### **3.5.1 Validity**

Validity is defined as the degree in which an instrument is designed to measure what element is supposed to measure. Validity is thought as an utility which promotes the extent at which an organization is supposed to measure instruments which reflect true differences to be tested (Kothari, 2008). It is related to the accurate assessment of the specific concepts which researcher attempted to measure (Fidel, 2007).

The study takes into account two types of validity that relate to content and construct. The related content type of validity was tested based on the questionnaire and interview, which tend to ensure all questions are relevant to the study topic and could bring the expected results.

To ensure validity in research, the relevant instruments were first taken to human resource expert to be checked and reviewed before direct use in the field.

On the side of construct, validity was checked on the proper arrangement based on the questions and language use if it is relevant to the study in order to avoid difficulties to be included in either interview or questionnaire.

The construct validity is insured through taking the research tools to linguists then the researcher managed to operationalize the variables obtained through interview and questionnaire. In addition to that, variables that are generated in the conceptual framework were also checked. The related bias was collected through relevant omission of errors according to the responses generated. Validity was basically taken into account through the collection of information based on the organizational, task and technological factors.

Two types of validity were used such as content and construct. The related content validity was managed through the application of questionnaire and interview. Questionnaires that were administered was relevant to the title and study major themes, in which the expected results are brought.

This validity was used to represent the actual survey that was measured by the questionnaire. The instruments must be related to the sample which is represented and able to determine while meeting the standard (Churchill & Dawn, 2004).

### **3.5.2 Reliability**

Reliability is defined as the consistency, stability and repeatability of the collected results. The results can be termed to be reliable once are consistency, it means that have been collected from the same situation but real circumstances are not similar (Kothari, 2008). Reliability is expressed in two ways such as internal or external. While reliability is external in which the instruments yield a consistent answer especially the administration to respective respondents once are varied over time. The research managed to take into account on the computed correlation coefficient, it means the higher coefficient the reliability also becomes higher.

Internal reliability is basically relied within the instrument itself and within items which are present in the same instrument.

Reliability was managed through the pre-tested research instruments such as questionnaires before direct field data collection. The piloting of questionnaires were respectively conducted to increase reliability in data collection. This is needed to check the ability of questionnaire tool to collect data, which are relevant to this

study. It was conducted to check the effectiveness of questionnaires or interviews in collecting data, which are free from errors. The related test of research data collection tool is based on the ability to be used by different researchers and contexts while producing the same answer. Reliability is conducted in the degree to which a related test is free from errors which are connected to measurements. It facilitated to obtain knowledge, which are relevant for the researcher to make related reliable comparisons. Reliability is very important because it is one of the important factors in survey and in which data is consistently managed.

### **3.6 Data analysis**

Data analysis was based on the data examination of the relevant characteristics, which are grouped to provide meaning picture as required by the study (Creswell, 2003). The study was organized by the use of both quantitative and qualitative data analysis techniques.

The study analysed quantitative data through the use of SPSS version 21.0. In which descriptive analysis was used through which frequencies, percentage and cross tabulation were applied to come with relevant presentation. Also, binary logistic regression model was used. This mode was used because the dependent variables which explained job satisfaction were captured as a dummy variable with 1 = yes and 0 = no. This model was applied as a method of analysing the causal effect of the relationship between the technological, task related and organizational factors on job satisfaction.

### **3.7 Overall Limitations of the Study**

Methodology, the respondents were not familiar with some methodologies used but the researcher managed to introduce to respondents especially how to fill the



questionnaire and the interview guide played a major role in facilitating data collection as it gave the researcher, time to interact with the respondents.

### **3.8 Ethical Considerations**

The related ethical consideration was basically carried out in this study with the range of researcher, respondents and professional perspective. The permission to conduct this study was provided from PSSSF employees. The respondents were given informed consent to be asked questions. The PSSSF employees were given prior information concerning the study to elicit their consent before real study administration of interview or questionnaire. Questionnaires were not written names to ensure confidentiality of the respondents. The questions constructed in ethical procedures to avoid harm of PSSSF employees.

Furthermore, this study used ethics, which are professionally range to researcher respondent's relationship. The interview was conducted under privacy conditions to the HRO, Head of departments for confidentiality of all collected information. All respondents received information concerned the voluntary nature of the research both verbally and in writing before conducting the research.

## CHAPTER FOUR

### RESULTS PRESENTATION

#### 4.0 Introduction

This chapter focused on the presentation of findings and discussion of the study, it presented the study on the factors influencing job satisfaction among Employees in Pensions Funds, Dodoma Tanzania. The results and findings are presented in the basis of major study research questions, which are in series.

#### 4.1 Profile of Respondents

This sub section takes into account on the important factors including Gender, age, marital status, education level and experience. The presentations are set in series as follows.

##### 4.1.1 Gender of respondents

The gender of the respondents is not a focus of this study, but has taken into account to show the distribution of respondents in terms of gender. Table 4.1 shows the results of gender.

**Table 4. 1: Respondents distribution by gender**

Category	Frequency	Percent
Male	53	58.9
Female	37	41.1
<b>Total</b>	<b>90</b>	<b>100.0</b>

About 58.9% of the respondents are males, while 41.1% are females. These findings are far away from gender bias, and similarly job satisfaction among employees are concerned with both males and females. This is used to provide a general picture on

the factors influencing job satisfaction among Employees in Pensions Funds, Dodoma Tanzania.

#### 4.1.2 Age of respondents

Age of respondents is important facet in the factors influencing job satisfaction among Employees in Pensions Funds. The results in employees' age distribution are presented in Table 4.2.

**Table 4. 2: Age of respondents**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
18-25	10	11.1
26-33	43	47.8
34-41	16	17.8
42-49	15	16.7
50-55	6	6.7
<b>Total</b>	<b>90</b>	<b>100.0</b>

About 47.8% of respondents are aged between 26-33 years, 17.8% fall in age group between 34-31 years. A small proportion 11.1% fall into category of 18-25 years and 6.7% fall into category of age group between 50-55 years. These findings present respondents with various age distributions. This implies that, age is the main factor of job satisfaction. The satisfactions are highly connected to employee's age category. It means that active age group employees, their satisfactions are quite different with old aged employees.

### 4.1.3 Education level of respondents

Respondents in terms of education are needed to shape study findings, because information presented by literate respondents is more precise than illiterate one. The presentation of respondents in terms of education level takes into account on these categories; secondary level, diploma, degree and master degree. The distribution of respondents by education level is presented in Table 4.3.

**Table 4. 3: Education level of respondents**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Secondary level	8	8.9
Diploma	32	35.6
Degree	38	42.2
Master degree	12	13.3
<b>Total</b>	<b>90</b>	<b>100.0</b>

A large proportion 42.2% had degree, compared to 35.6% who had Diploma and a small proportion 13.3% had master degree and about 8.9% had secondary education. These findings imply that, PSSSF employees have high level of education. These employees could have reached high level of satisfaction once good environment are created based on the education level. The satisfaction of employees with high level of education is related to the creation of good work environment that could relate to the relevant demand and the needs of high educated employees.

### 4.1.4 Marital status of respondents

Marital status in terms of various categories is taken into account in this study. The consideration of respondents in terms of marital status should include; married,

single, divorced and separated. The results in Table 4.4 show respondents distribution by marital status.

**Table 4. 4: Marital status of respondents**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Married	48	53.3
Single	31	34.4
Divorced	7	7.8
Separated	4	4.4
<b>Total</b>	<b>90</b>	<b>100.0</b>

About 53.3% of respondents are married, compared to 34.4% single, while a small proportion 7.8%% are divorced and 4.4% are separated. These findings show that employees in terms of marital status are presented to show married are more than any marital status distribution. The employees with family responsibilities are likely being well affected by the job context than any other marital status consideration. In addition, the working respondents with marital status consideration appeared to be dominated with more married respondents than any other marital status consideration. This partially indicates that married respondents are related to be satisfied in the work context once they are well supported by the task, technological factors and organization factors.

#### 4.1.5 Working experience

Work experience distributions by respondents indicate employee working longevity. The consideration of work experience takes into account several intervals and dimensions. This is traced with enough experience related to the job. Table 4.5.

**Table 4. 5: Working experience**

<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Below 5 years	9	10.0
5-9	49	54.4
10-14	14	15.6
15-19	16	17.8
20 and above	2	2.2
Total	90	100.0

Majority 54.4% had experience of 5-9 years, compared with 15.6% of employees with work experience between 10-14 years. A small proportion 17.8% with 15-19 years of working experience this partially contributed to the fact that pension funds system in Tanzania is not stable have undergone several merging stages. While a very small proportion, 2.2% had work experience of 20 years and above this also contribute to the instability of pension system in Tanzania which is vulnerable to various political dimensions. These findings show that, employees in PSSSF had enough work experience that could facilitate the study findings on the factors influencing job satisfaction among Employees in Pensions Funds Tanzania.

## 4.2 Influence of organizational factors on job satisfaction

This section presents several subsections, which indicate respondents' distribution. Several variables were taken into account. Payment of benefits, quality communication, leadership practiced, relationship with other workers, appreciation of task by boss, supervisor appreciate your work, leadership practices at PSSSF and management and supervision. All these organization factors are presented in relation to job satisfaction.

### 4.2.1 Model Summary

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square 0.592 was obtained from Table 4.6 which suggests that the variations in the independent variables included in the study, explains about 59.2% by the independent variables. Hence, the model was good fit for the data because the dependent variable is explained by more than 59.2% by the independent variables. This model could be well managed in data presentation and experience in this study. It has shown more than half explanations of independent variables.

**Table 4. 6: Model summary of the relationship between organisational factors and employees absenteeism**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	117.034 <sup>a</sup>	.666	.592

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#### 4.2.2 Relationship between organisational factors and employees absenteeism

The relationship between organizational factors and employees absenteeism and control variables is calculated. This calculation takes into account on the inferences of each factors on the organization that could affect employee’s absenteeism. This is because change in payment and benefit impact control variables like employee’s absenteeism, recognition for tasks well performed, leadership and social relationship and quality of communication. The calculated relationship between these two variables along with control variables is presented on Table 4.7.

**Table 4. 7: Relationship between organizational factors and employees absenteeism**

	B	S.E.	Wald	Df	Sig.	Exp(B)
Step 1 <sup>a</sup> Payment and benefit	-.301	.314	.706	1	.041	.714
Quality of Communication	.112	.131	1.531	1	.033	1.767
Leadership and social relationship	-.243	.421	.074	1	.049	.679
Recognition for tasks well preformed	.021	.133	.001	1	.298	1.940
Constant	1.651	.650	1.314	1	.211	2.347

The correlation between payment and benefit and organizational factors based on the employee’s absenteeism is .714 which indicates an increase in payment and benefits is resulting into increase in organizational factors and vice versa. It is as per expected relationship.

The correlation between payment and benefits and recognition for tasks well performed is 1.940 which indicates the increase in payment and benefits



consequently resulted into increase in recognition for tasks well performed and vice versa. This is as per the expected relationship. The correlation between payment, benefits and leadership and social relationship is .679, which indicate increase in payment and benefits will result into increase in leadership and social relationship and vice versa. The correlation between payment and benefits and Quality of Communication is 1.767, which means that increase in payment and benefit will result into increase in quality of communication and vice versa, this is per expected relationship.

#### **4.2.3 Relationship between organizational factors and employees turnover**

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .941 was obtained from Table 4.8 which suggests that variations in the independent variables included in the study explain about 94.1%, by the independent variables. Hence, the model was best fit for the data because the dependent variable is explained by more than 94.1% by the independent variables.

**Table 4. 8: Model summary of the relationship between organizational factors and employees turnover**

<b>Step</b>	<b>-2 Log likelihood</b>	<b>Cox &amp; Snell R Square</b>	<b>Nagelkerke R Square</b>
1	102.698 <sup>a</sup>	.826	.941

#### **4.2.4 Relationship between organizational factors and employees turnover**

The relationship between organizational factors and employees turnover and control variables is calculated. This is because change in payment and benefit impacts

control variables like employee's turnover, payment and benefits, quality of communication, leadership and social relationship and recognition for tasks well performed. The calculated relationship between these two variables along with control variables is presented on Table 4.9.

**Table 4. 9: Relationship between organisational factors and employees turnover**

	<b>B</b>	<b>S.E.</b>	<b>Wald</b>	<b>Df</b>	<b>Sig.</b>	<b>Exp(B)</b>
Step 1 <sup>a</sup> Payment and benefit	-.206	.216	.907	1	.341	.814
Quality of Communication	.327	.246	1.771	1	.013	1.387
Leadership and social relationship	-.163	.531	.094	1	.009	.849
Recognition for tasks well performed	.010	.188	.003	1	.138	1.010
Constant	1.181	.990	1.424	1	.233	3.259

The correlation between payment and benefit and organizational factors based on the employee's turnover is .814, which indicates increase in payment and benefits is resulting into increase in employees turnover and vice versa. It is as per expected relationship.

The correlation between payment and benefits and recognition for tasks well performed is 1.010, which indicates increase in payment and benefits consequently resulted into increase in recognition for tasks well performed and vice versa. This is as per the expected relationship. The correlation between payment, benefit and Leadership and social relationship is .849, which means increase in payment and benefits will result into increase in leadership and social relationship, as per expected relationship. The correlation between payment and benefits and quality of

communication is 1.387, which means that increase in payment and benefits will result into quality of communication.

#### 4.2.5 Relationship between organisational factors and employees team work

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .633 was obtained from Table 4.10, which suggests that, the variations in the independent variables included in the study explain about 63.3%, by the independent variables. Hence, the model fit for the data because the dependent variable is explained by more than 63.3% by the independent variables.

**Table 4. 10: Model summary of the relationship between organizational factors and employees teamwork**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	100.904 <sup>a</sup>	.489	.633

#### 4.2.6 Relationship between organizational factors and employees team work

The relationship between organizational factors and employees teamwork and control variables is calculated. This is because a change in payment and benefit impacts control variables like employee’s teamwork, quality of communication, leadership and social relationship and recognition for tasks well performed. The calculated relationship between these two variables along with control variables is presented on Table 4.11.

**Table 4. 11: Relationship between organizational factors and employees teamwork**

B	S.E.	Wald	Df	Sig.	Exp(B)
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Step 1 <sup>a</sup>	Payment and benefit	-.564	.221	6.499	1	.011	.569
	Quality of Communication	-.123	.243	.254	1	.014	.885
	Leadership and social relationship	.021	.545	.001	1	.0011	1.021
	Recognition for tasks well performed	.328	.198	2.751	1	.017	1.389
	Constant	2.002	1.036	3.734	1	.053	7.405

The correlation between payment and benefit and organizational factors based on the employees team work is .569, which indicates increase in payment and benefits are resulting into increase in employees team work and vice versa. It is as per expected relationship.

The correlation between payment and benefits and recognition for tasks well performed is 1.389, which indicates increase in payment and benefits consequently resulted into increase in recognition for tasks well performed and vice versa. This is as per the expected relationship. The correlation between payment, benefit and Leadership and social relationship is 1.02, which means increase in payment and benefits will result into increase in leadership and social relationship; as per expected relationship. The correlation between payment and benefits and quality of communication is .885, which means that increase in payment and benefits will result into quality of communication.

*"The PSSSF employees desire to be paid benefits related to jobs, these benefits are importantly required to satisfy workers, and sometimes employees demand to be paid with*

*some sort of benefits in work, related to home, health and even skills development “.*

One of the head of department (section) during face to face interview on the benefits payment. “In our organization we value most benefits payment.

*”We believe that, satisfied employees always receive benefits timely. It is a reality that, receiving benefits provides a sense of satisfaction among employees on the jobs and its context. Thus, relationship with workers and customers are enhanced through reception of benefits.”*

Responses in interview with one of the human resource officer, that,

*Employees are satisfied with the existing communication system. They may demand to communicate with the management or supervisors. Let employees communicate, sometimes especially for agent needs may even break the chain of communication to satisfy such needs.”*

One of the PSSSF Supervisor responded that,

*”Sometimes we limit excess communication in our organization to avoid wastage of time and even weak job performance; employees are allowed to communicate once there are agent needs in the organization“.*

Employees at PSSSF are not adequately satisfied with the existing leadership system and practice.

Interview responses from the human resource officer was summed that,

*“Leadership is the major source of complain in any organization, not only our organization PSSSF, the matter of leadership is based on the style and system practiced by such leadership. The employees are less adoptive with leadership practice, instead are highly on the side of complaining“.*

One of the head of department in PSSSF organization suggested that,

*“We as employees are required to respond with existing system of leadership rather than being dissatisfied, with such system mostly important is the ability to obey and being satisfied based on the task and tools allocated. Employees are required to respond with such a system, to comply with organization system.”*

The responses during interview with one of the management staff,

*”Employees are not satisfied with existing relationship system; such attitude is regarded as impediment to organization development. This is possibly connected to the existing system, and even possible relationship with other workers, because relationship in work places once are good tend to influence employees“ desire for work, on the other hand once relationship are less emphasized, tend to create sense of dissatisfaction in work places.*

Human resource officers during interview responded that,

*”To appreciate the work creates more energy to the existing work force. Employees need to be encouraged internally something which provides knowledge and work capacity. The work is done and accomplished timely once employees are appreciated on what they have done even if it is little. The sense of appreciation in human resource is taken as a serious issue to more performance. On the other hand employees once are realized that are appreciated on what they are doing, tend to work more and be creative towards the organization benefits.”*

Responses from interview with human resource officer, on the system of leadership and its practice in relation to employees“ satisfaction:

*”Of course leadership is concerned with the direction towards accomplishment of organization goal. Leadership is operating fairly but not all employees in our organization may be satisfied by the leadership; for that reason, some complaints and sense of dissatisfaction may exist. This is evident in any organization which is in touch with human character, because dealing with human needs some sort of techniques. This is connected to the leadership practice. While in leadership practice some complains may exist; to some employees it may be an obstacle and sense of dissatisfaction. Majority may record as beneficial to organization survival and development.”*  
*During interview with one of the head of department in PSSSF, the responses were generated on the satisfaction on the system of management and supervision.*

” Generally, being satisfied is a matter of feelings and sometimes regarded as subjective; some may be satisfied more while other are less. To measure it, in hush leadership system is very difficult, some sort of satisfaction in our organization are present. Employees are satisfied differently with different situations and events.”

In line with that view, Human resource officer suggested that,

*A sense of satisfaction in our organization is dynamic and not static in fashion, it is real that, employees are changing with time and responsibilities. In a time of allowances, leadership and supervision are well praised and appreciated. But in time of economic problems and difficult task or any other policy reformation, leadership tends to be complained. In our country, policies are changing and decisions are also dynamic something which affects the system of work and the nature of responsibilities.”*

### **4.3 The influence of technological factors on job satisfaction**

This section presents objective two that sought to examine the influence of technological factors on job satisfaction. The responses are generated from various variables such as system of technological devices, preference of organization to adopt change, demand of competent, easy application of technological system, usefulness of technological system, satisfaction with technological system and satisfaction with technological skills.

#### **4.3.1 Relationship between technological factors and employees absenteeism**

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .715 was obtained from Table, 4.12 which suggests that the variations in the independent variables included in the study explains about 71.5% by the independent variables. Hence, the model was best fit for the data because the dependent variable is explained by more than 71.5% by the independent variables.

**Table 4. 12: Model summary of the relationship between technological factors and employees absenteeism**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	115.317 <sup>a</sup>	.882	.715

#### 4.3.2 Relationship between technological factors and employees absenteeism

The relationship between technological factors and employees' absenteeism and control variables is calculated. This is because openness to change impacts control variables like perceived usefulness, perceived ease of use and competency in technological skills. The calculated relationship between these two variables along with control variables is presented on Table 4.13.

**Table 4. 13: Relationship between technological factors and employees absenteeism**

	B	S.E.	Wald	df	Sig.	Exp(B)
Openness to change	-.091	.419	.048	1	.027	.913
Competency in technological skills	.076	.284	.071	1	.012	1.079
Step 1 <sup>a</sup> Perceived ease of use	.526	.329	2.562	1	.109	1.692
Perceived Usefulness	-.701	.378	3.434	1	.019	.496
Constant	1.568	1.189	1.738	1	.187	4.796

The correlation between openness to change and employee's absenteeism is .913, which indicates increase in openness to change results into increase in employee's absenteeism and vice versa. It is as per expected relationship.



The correlation between openness to change and perceived usefulness is .496, which indicates increase in openness to change results into increase in perceived usefulness and vice versa. This is as per the expected relationship. The correlation between openness to change and perceived ease of use is 1.692, which means increase in openness to change will result into increase in perceived ease of use. This is as per expected relationship. The correlation between openness to change and competency in technological skills is 1.079, which means that increase in openness to change will result into competency in technology.

### 4.3.3 Relationship between technological factors and employees turn over

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .630 was obtained from Table 4.14, which suggests that the variations in the independent variables included in the study explains about 63% by the independent variables. Hence, the model best fits for the data because the dependent variable is explained by more than 63% by the independent variables.

**Table 4. 14: Model summary of the relationship between technological factors and employees turn over**

<b>Step</b>	<b>-2 Log likelihood</b>	<b>Cox &amp; Snell R Square</b>	<b>Nagelkerke R Square</b>
1	103.434 <sup>a</sup>	.619	.630

### 4.3.4 Relationship between technological factors and employees turn over

The relationship between technological factors and employees turnover and control variables is calculated. This is because openness to change impacts control variables like perceived usefulness, perceived ease of use and competency in technological

use. The calculated relationship between these two variables along with control variables is presented on Table 4.15.

**Table 4. 15: Relationship between technological factors and employees turn over**

	<b>B</b>	<b>S.E.</b>	<b>Wald</b>	<b>Df</b>	<b>Sig.</b>	<b>Exp(B)</b>
Openness to change	-.358	.454	.622	1	.030	.699
Competency in technological use	.383	.316	1.468	1	.026	1.467
Step 1 <sup>a</sup> Perceived ease of use	-.113	.342	.109	1	.741	.893
Perceived Usefulness	.214	.337	.404	1	.025	1.239
Constant	.822	1.131	.527	1	.468	2.274

The correlation between openness to change and employees' turnover is .699, which indicates increase in openness to change results into increase in employees' turnover and vice versa. It is as per expected relationship. The correlation between openness to change and perceived usefulness is 1.239, which indicates increase in openness to change results into increase in perceived usefulness and vice versa. This is as per the expected relationship.

The correlation between openness to change and perceived ease of use is .893, which means increase in openness to change will result into increase in perceived ease of use. This is as per expected relationship. The correlation between openness to change and competency in technological skills is 1.467, which means that increase in openness to change will result into competency in technology.

#### **4.3.5 Relationship between technological factors and employees team work**

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .826 was obtained from Table 4.16, which suggests that the variations in the independent variables included in the study explain about 82.6% by the independent variables. Hence, the model best fits for the data because the dependent variable is explained by more than 82.6% by the independent variables.

**Table 4. 16: Model summary of the relationship between technological factors and employees teamwork**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	108.489 <sup>a</sup>	.817	.826

#### **4.3.6 Relationship between technological factors and employees team work**

The relationship between technological factors and employees' teamwork and control variables is calculated. This is because openness to change impacts control variables like perceived usefulness, perceived ease of use and competency in technological use. The calculated relationship between these two variables along with control variables is presented on Table 4.15.

**Table 4. 17: Relationship between technological factors and employees**

		<b>B</b>	<b>S.E.</b>	<b>Wald</b>	<b>df</b>	<b>Sig.</b>	<b>Exp(B)</b>
Step 1 <sup>a</sup>	Openness to change	.282	.432	.425	1	.514	1.325
	Competency in technological use	-.301	.281	1.143	1	.021	.740
	Perceived ease of use	.232	.335	.478	1	.034	1.261
	Perceived Usefulness	-.172	.355	.235	1	.028	.842
	Constant	1.261	1.159	1.183	1	.277	3.528

The correlation between openness to change and employees' turnover is 1.325 which indicates increase in openness to change results into increase in employees' team work and vice versa. It is as per expected relationship. The correlation between openness to change and perceived usefulness is .842, which indicates increase in openness to change results into increase in perceived usefulness and vice versa. This is as per the expected relationship.

The correlation between openness to change and perceived ease of use is 1.261, which means increase in openness to change will result into increase in perceived ease of use. This is as per expected relationship. The correlation between openness to change and competency in technological use is .740, which means that increase in openness to change will result into competency in technology.

Human resource staff during interview responded that,

*“Existing technological tools tend to limit employee’s satisfaction with work. The computers and internet devices ,which are less effective hinder the capacity of task performance. Our organization are facing existing shortage of technological devices and even skills among employees are less in the use of technological tools. This has limited the technological development and organizations are less prepared for that. Employees in this sense are limited to the ability of work, majority of them are dissatisfied with the existing technological devices.”*

Interview with one of the management staff on the existing system of technology and ability of organization to adopt change easily, responses show that,

*”Our system of technology lack faster change accommodation, it failed to accommodate change easily, for such a reason, changes failed to be implemented on time basis, this reduces the technological capacity and even respective development.”*

During interview with one of the human resource officer who suggested that,

*Our employees are complaining on the existing technological devices, these technological devices are easily developed and their speed is very high compared to the speed of organization development. This has being considered as limiting factors for organization development. In our employee’s side, technological devices are less accommodative to change.*

#### **4.4 The influence of tasks related factors on job satisfaction**

The following are the presentation of regression estimates on the influence of tasks related on the factors on job satisfaction.

##### **4.4.1 Relationship between tasks related factors and employees absenteeism**

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .637 was obtained from, table 4.18 which suggests that the variations in the independent variables included in the study explains about 63.7% by the independent variables. Hence, the model best fits for the data because the dependent variable is explained by more than 63.7% by the independent variables.

**Table 4. 18: Model summary of the relationship between tasks related factors and employees absenteeism**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	121.129 <sup>a</sup>	.727	.637

#### 4.4.2 Relationship between tasks related factors and employees absenteeism

The relationship between tasks related factors and employees' absenteeism and control variables is calculated. This is because perceived fairness of carrier progression to change control variables like challenging works with variety of tasks, variety of job duties and tasks and culture and tradition norm. The calculated relationship between these two variables along with control variables is presented on Table 4.19.

**Table 4. 19: Relationship between tasks related factors and employees absenteeism**

	B	S.E.	Wald	Df	Sig.	Exp(B)
Perceived fairness of carrier progression	.163	.145	1.261	1	.261	1.177
Culture and tradition norm	.271	.307	.778	1	.038	1.311
Step 1 <sup>a</sup> Variety of job duties and tasks	.014	.267	.003	1	.049	1.014
Challenging works with variety of tasks	-.111	.275	.161	1	.018	.895
Constant	-.374	.824	.205	1	.650	.688

The correlation between perceived fairness of carrier progression and tasks related factors on employee's absenteeism is 1.177, which indicates increase in perceived fairness of carrier progression resulted into increase in employee's absenteeism and vice versa. It is as per expected relationship. The correlation between perceived fairness of carrier progression and challenging works with variety of tasks is .895, which indicates increase in perceived fairness of carrier progression results into challenging works with variety of tasks and vice versa. This is as per the expected relationship. The correlation between perceived fairness of carrier progression and variety of job duties and tasks is 1.014, which means that increase in perceived fairness of carrier progression results into increase variety of job duties and tasks and vice versa. This is per expected relationship.

The correlation between perceived fairness of carrier progression and culture and tradition norm is 1.311, which means increase in perceived fairness of carrier progression related to culture and tradition norm and vice versa.

#### **4.4.3 Relationship between tasks related factors and employees turn over**

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .847 was obtained from Table 4.20, which suggests that the variations in the independent variables included in the study explains about 84.7% by the independent variables. Hence, the model best fits for the data because the dependent variable is explained by more than 84.7% by the independent variables.

**Table 4. 20: Model summary of the relationship between tasks related factors and employees turn over**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	102.285 <sup>a</sup>	.930	.847

#### 4.4.4 Relationship between tasks related factors and employees turn over

The relationship between tasks related factors and employees turn over and control variables is calculated. This is because perceived fairness of carrier progression to change control variables like challenging works with variety of tasks, variety of job duties and tasks and culture and tradition norm. The calculated relationship between these two variables along with control variables is presented on Table 4.21.

**Table 4. 21: Relationship between tasks related factors and employees turn over**

	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 <sup>a</sup>	Perceived fairness of carrier progression	.025	.175	.021	1	.004	1.026
	Culture and traditional norm	1.225	.369	.371	1	.142	1.799
	Variety of job duties and tasks	2.271	.301	.808	1	.012	1.763
	Challenging works with variety of tasks	.152	.300	.256	1	.013	1.164



Constant	2.404	1.040	5.339	1	.021	11.069
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The correlation between perceived fairness of carrier progression and tasks related factors on employee's turnover is 1.026, which indicates that an increase in perceived fairness of carrier progression results into increase in employees turnover and vice versa. It is as per expected relationship. The correlation between perceived fairness of carrier progression and challenging works with variety of tasks is 1.164, which indicates increase in perceived fairness of carrier progression resulted to challenging works with variety of tasks and vice versa. This is as per the expected relationship. The correlation between perceived fairness of carrier progression and variety of job duties and tasks is 1.763, which means that increase in perceived fairness of carrier progression results into increase in variety of job duties and tasks and vice versa. This is per expected relationship.

The correlation between perceived fairness of carrier progression and culture and tradition norm is 1.799, which means increase in perceived fairness of carrier progression is related to culture and tradition, norm and vice versa. This is per expected relationship.

#### **4.4.5 Relationship between tasks related factors and employees team work**

The model summary, which is explained, by the variance (variation) in the independent variables, the Nagelkerke R Square .510 was obtained from Table 4.22, which suggests that the variations in the independent variables included in the study explains about 51% by the independent variables. Hence, the model best fits for the data because the dependent variable is explained by more than 51% by the independent variables.

**Table 4. 22: Model summary of the relationship between tasks related factors and employees team work**

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	109.565 <sup>a</sup>	.706	.510

#### 4.4.6 Relationship between tasks related factors and employees team work

The relationship between tasks related factors and employees teamwork and control variables is calculated. This is because perceived fairness of carrier progression to change control variables like challenging works with variety of tasks, variety of job duties and tasks and culture and tradition norm. The calculated relationship between these two variables along with control variables is presented on Table 4.23.

**Table 4. 23: Relationship between tasks related factors and employees team work**

	B	S.E.	Wald	df	Sig.	Exp(B)
Perceived fairness of carrier progression	-.014	.162	.007	1	.933	.986
Step 1 <sup>a</sup> Culture and traditional norm	.098	.333	.086	1	.020	1.102
Variety of job duties and tasks	-.174	.286	.370	1	.037	.840

Challenging works with variety of tasks	1.052	.292	.032	1	.008	1.949
Constant	1.579	.935	2.854	1	.091	4.852

The correlation between perceived fairness of carrier progression and tasks related factors on employee's turnover is .986, which indicates that an increase in perceived fairness of carrier progression results into increase in employees turnover and vice versa. It is as per expected relationship. The correlation between perceived fairness of carrier progression and challenging works with variety of tasks is 1.949, which indicates that an increase in perceived fairness of carrier progression results into challenging works with variety of tasks and vice versa. This is as per the expected relationship. The correlation between perceived fairness of carrier progression and variety of job duties and tasks is .840, which means that increase in perceived fairness of carrier progression results into increase in variety of job duties and tasks and vice versa. This is per expected relationship.

The correlation between perceived fairness of carrier progression and culture and tradition norm is 1.102, which means increase in perceived fairness of carrier progression is related to culture and tradition norm and vice versa. This is per expected relationship.

## CHAPTER FIVE

### DISCUSSION OF THE FINDINGS

The findings noted existence of more males compared to females, this is partly influenced with the fact that, in Tanzania, more males are informal sector compared to female counterparty. This partly reflects lack of gender bias in information provided on the factors influencing job satisfaction among Employees in Pensions Funds. Luhanga (2006) argued that, job satisfaction is termed to be different between male and female in various organizations including pension funds system. The gender gap in occupation level is clearly existing, because more men are existing in senior and middle level management.

*According to the Key informants, “employees at the active age group are experienced enough and could be used to manage job satisfaction. Employees in the active age groups are very essential to manage any technological innovation”,*

The PSSSF organization is composed of productive age, which is the main factor for job satisfaction which are in various categories. Kafyeta (2015) argued that, productive age groups are important to the organization success, once those age groups satisfied with the job context and structure.

The education level of respondents is basically connected to the majority with diploma education, which reflects that, education level of employees at PSSSF is the barrier to job satisfaction. Majority of employees are reported to be dissatisfied something which contributes to low level of education.

It is clear that, married employees are composed with majority; this reflects that, marital status distributions were taken into account. This takes respective focus due to responsibilities that could reflect factors influencing job satisfaction among

Employees in Pensions Funds. Yasmeen, Farooq & Asghar (2013) argued that, marital status are strong factors to encourage workers being satisfied with the job, special consideration are needed to plan and satisfy workers, because workers may be satisfied with existing communication practices, either top down or upwards. Once the system of communication in the organization is promising, it means workers may decide to devote more time and experience in the work environment. The organization may experience increase in productivity in a short time if workers are satisfied.

PSSSF employees are experienced enough to provide information on the factors influencing job satisfaction among Employees. The influence of organizational factors on job satisfaction is taken into account on the payment of benefits, which limits employees from being satisfied with the job. Quality communication is required to influence employee's satisfaction with the job. The quality communication is considered as a catalyst to job satisfaction at PSSSF.

Luhanga (2006) the job satisfaction is termed to be difference between male and female bank managers in Tanzania. The gender gap in occupation level clearly exists, because more men exist in senior and middle level management. The female bank managers were less satisfied with existing companies policies. The education level was pointed to be the major factors that create occupational gap. The job position is clearly different with management levels that are based on the gender superiority with one official to another in the work settings. Job satisfaction is the major issue addressed in this study to come with gender differences and the related satisfaction in the job settings.

Dede (2008) claims that the management might be able to increase the level of commitment to the organization by increasing satisfaction with compensation, organizational policies, working conditions, and supervision (human aspect). This could be achieved by encouraging departmental meetings and involvement of staff members in decision making.

Abdullah et al, (2018) most of the employees were dissatisfied with sexual harassment, child care facilities, the opportunity for career development and transportation facilities. They were gratified with their job satisfaction facets such as maternity leave, equally distributed workload, emergency leave, pay and benefits, excellent communication with coworkers and good relationship with immediate supervisor. Among the thirteen factors, only seven factors highly satisfied them to perform their work and three factors were detrimental to doing well.

*According to the key informant, “Employees are complaining with existing technological devices, for that respective technology demands a new skill to control and handle technological device is required. The related technological device is required to be developed in the organization development. The employees without skills considered to face the barrier in the organization development. The existing employees are very problematic towards the ability to accommodate any change in the technological environment”.*

The skills required based on the new technology are directly required to be handled and the organization which is transformed is hardly to focus on the required skills of technology. The technological skills on the uses of existing devices by the employees is the barrier for the performance of task and work. This has limited employees’ responsibility in the nature and situation of work. The employees are major factors that should be taken into account to adopt and use new system of work. Once

employees are not properly planned in terms of skills and relevant training such a performance of the organization may be increasingly difficult to be achieved.

The satisfaction is related to the nature of work and task allocated to workers. The relationship is presented to the existing co-workers. The relationship is built with existing workers in the organization; it means employees are required to be satisfied with the existing relationship. This builds a sense of satisfaction between employees and its context. It means satisfaction with relationship with other workers is weak to be considered in the organization especially in changing focus. It means that coworker's relationship is an obstacle to employee's satisfaction. Really, appreciation of task by the boss is less considered, it means bosses do not value the work done by employees. There is a need to check for appreciation of the task by the boss, the more the boss appreciates the work done, the more satisfied the workers are and vice versa.

According to UNDP (2006) organization rules and policy to the attainment of organization goal, typical incentive system brings conflict on its influence on the organization goal, which is one of the main indicators of the organization performance.

The existing organization system of technology is related to the existing devices, this is the required and demanded technological devices. Organizations are likely to perform poor depending on the system of technology and its devices. The related application of technological system is built on the existing system of work. The ability to handle and plan on the use of technological device is connected to the organization plan and ability to apply for such technological devices.

The organization demands competence to produce more improved results, competence needs to be promoted by the existing work force and the ability to handle challenges. The organization demands competence to promote job satisfaction. The organization is highly focused on competence of its employees which is needed as a competent key to organization performance.

The ability to apply such technological devices is divided by both hard and easy to apply. The application is related to the way they manage and handle technological systems. The skills and knowledge are planned strategies to control and use in the organization. The organization, which demand better performance may hire such knowledge to the external context. This is costly especially to the highly expanded organization and changing system of management. The long term strategic efforts are required and well implemented to win the full application of the system.

*According to the key informant, “The technological system is required to manage knowledge and improvement of the current employees. This has reduced the ability of workers based on the current system and its related satisfaction in the work environment. It is important to note that technological device in the work settings need to be well handled. The reality is built in the current system of the organization”.*

The relevant usefulness of the well-handled technological system, the usefulness of technological device is connected to the current demanded knowledge. Deficit in knowledge may limit its familiarity and usefulness if employees are not useful with the existing technological devices. The employees in the relevant changing organization are not familiar with technological system, which are useful in work.

Kafyeta (2015) argues that most employees were not satisfied with their jobs, because of several factors including job incentives, employees training and development, working condition, work environment, leadership, and the extent



employees involve in decision making, fairness and equality of employees in promotion and managers leadership. Fairness in promotion and equality of employees in decision making.

The system of technological device is limited to the work and nature of work, the work itself may be the barrier for employees' satisfaction. The system of technology is affecting the employees' performance; this is based on the technological system and organization preparedness to adopt such a change. The barrier remains in the environment where such change in technological system is directed; the work and its context are the major barrier to the employees to be satisfied.

*According to the key informants, "employees are not satisfied with the job because of the existing organization system and efforts which really demand change and need to accommodate new elements as demanded by the organization. The reality needs to be grounded in the job settings and demand of planning and ability to learn which could be used as an alternative strategy to manage change which is accommodative".*

The management strategies need to ensure employees are satisfied with their jobs. In reality, most employees are not satisfied with work settings because of the current organization effort. The respective efforts need to be organized in the planning, employees support for training and opportunities to learn. Employees are required to learn to advance knowledge and skills, employers are required to recognize, the compensational benefits. The findings are easily termed as the existence of productive workers morale, employee's commitment in the work, good work environment and working culture. The employees are required to offer respective commitment in the work; employees are not satisfied with the support provided by the organization.

Mumba (2006) focused mainly on work environment as the major factor influencing job satisfaction. It is plainly clear that work environment alone cannot be a panacea

or an infallible technique to tackle all job satisfaction issues. Therefore, there is a need to be complemented by other factors that were not well dealt with by this study. Worse still, the study based only on one hospital, a referral one, which receives a very special government attention. The management may be different from other lower level hospitals like regional, district, and health centers scattered all over the country. Therefore, there is a need to study further as far as job satisfaction among employees is concerned.

The leadership practiced at PSSSF managed to limit employee's satisfaction with the existing job, because the system of leadership does not take into employee's desire in the respective job. Relationships at work places are considered as important ingredient in the satisfaction of job, the relationship is almost considered as an obstacle to employees' satisfaction. Employees are discouraged with work context, which lack respective appreciation from the boss. Supervisors lack direct appreciation to employees based on the work and responsibilities accomplished. There is fairly satisfaction on the leadership practiced, this portrayed that, employees are not directly satisfied with leadership practiced at PSSSF. Kafyeta (2015) propounds that, it is important to practice leadership in various dimensions to emphasize the organization performance.

Supervisors are the major barrier in the context of the work satisfaction, it means supervisors are limited with the work done and press little emphasis on the actual work conducted. It means that employees are discouraged to continue performing well the work. This is especially where the employees are under the organization that experience several reformations. Such a reformation affects its stability and workers are already affected by the new system introduced.

*According to key informants, “The Management generally appears to create better work environment in the long run through planning and ability to provide employees direction. The reality is built in the organization that can specifically manage change in the pace of development and technological areas. The ability to implement change is based on the way the technology is well accommodated by the employees; the side of employers are responsible to create the settings”.*

Management and supervision reported to be good, this at least give a general picture that employee’s lack direct satisfaction with existing management. Mushema (2008) argued that, there are number of factors, which contribute to job satisfaction. The findings indicated that, 50% of employees were generally satisfied with the job. The management from the matured organization is quite different from the old organization, because the old organizations are quiet experienced as compared to infant organizations. Sambuguni (2008) found out similar results that, management is among the key factors for job satisfaction in terms of decision and plan, it is important to argue that management and supervision are required to build better work satisfactory environment.

The preferences of employees and organization to implement desirable change are the source to the success and easy use of new technological system. This has related to the acceptability and planned use. The preference and adoption of change is presented to sort some plan and the benefit of such a change. This should be a story for every organization members. This could be resulted into acceptability of such change and relevant social support in such organization.

The preference under the organization facilitates the adoption process, organization once prefer a certain type of technology for more productivity is the source of performance. The ability to sort some change is organized with some preference. The preference increases the ability to search and allocate some skills, resources and

trained personnel to apply. This is the most important stage for internal preparedness, which is the plan and allocation under the existing human resource.

Similarly, Mikander (2010) reported on the improvement of incentive system through involvement of employees in the decision making process. Also, appreciation and certificate of recognition are desired employees non-monetary incentive. In view of that Ong and Teh (2012) argued that public organizations provide non-monetary incentive purposely to enhance the performance of organizations. Nevertheless, Condly (2006) and Jordan, (2012) suggested on the incentive system that combined both extrinsic and intrinsic incentives expects to influence the organization performance. Much emphasis is in monetary rewards related to the employees satisfaction, but a balance of both non-monetary aspects should be organized in this dimension. It is clear that the adoption of organization system is directly paid attention over the system of organization and its employees. Employees are well affected with the work once the system of organization experiences several changing aspects, which could be influenced by the legal, policy and system of politics and economy. This could be associated to the performance of each workers and its general perspective in the entire organization.

There is existence of satisfaction with system practiced in the context of leadership and relevant styles. The respective employees are the basis of the existing system of leadership. The leader may not be satisfied with employees and system of work. This is the barrier for the organization to grow. It is relevant that employees and existing system operate in the isolation. The consideration of leadership practice and the new changed system need to be relevant to the promotion of organization performance.

On the other hand, employees are controlled with the work environment and its leaders, once leaders care with the existing leadership system.

*According to key informant, "Employees reported not to be satisfied with existing system which is new, this is regarded as the limitation of working and organizational development in general. It is important to note that the work place relationship count better work performance of the employees through adequate sense of working desire. On the contrary, once the relationship in the work does not count better, employees are likely to be satisfied with the job itself".*

Similarly, Bana and Kessy (2007) argued that employees perceived incentive system that fairly combined monetary and non-monetary is essentially ingredient in the organization performance. Concurrently, Yavuz (2004) argued that non-monetary incentives as a motivational tool, in fact, employees' perceived utilization of the non-monetary incentives in their organization is inadequate. This indicates that employees value monetary incentives such as bonus and salary increase than the relative non-monetary counterparty. This is connected to the nature of the organization and task related factors. Once the organization deals with more monetary products, considering the monetary rewards is more important for employees to win the competitive context. This could result to the achievement of organization factors towards the performance of organization.

The work traditional and norms, this is related to the organization culture; it means employees are based on the preference of certain culture and tradition because of being familiar compared to the new culture. It means that employees may change behavior once work in a culture, which is not familiar to the employees. Some responsibilities to improve the culture of the work and organization could be a source for promoting better work settings. The work tradition that could make employees

feel better in the existing employees job satisfaction is not necessary related to the work tradition. The tradition in the work is not necessary ingredient for employees job satisfaction in most of the organizations.

*According to key informant, recently, employee's failure to respond with existing new system and culture are resulted to the previous culture experience, which is adequately contributing to the root previous system and culture. The tradition of employees to feel better with the system and work context is not necessary being the product of the job and its related environment.*

The ability of workers to perceive fairness of carrier progression in job satisfaction, this is clear for the organization that provides chance for employees to develop. The development is really indicated in terms of training and advancement of knowledge, employees are satisfied once realize that change for development are provided fairly based on the number of years employees stayed in the organization, experience, knowledge and related skills demanded. This increases satisfaction of employees on both work and organization.

The existing systems of work in the organization tend to make employees feel better, because work can be well arranged and employees may feel better. The system and work arrangement is the source for well performed task and responsibilities. Sometimes employees may leave other duties unfulfilled because of the system that allocates and distributes such a system. Through respective improvement of such work, system is the reality of plan. The ability to love the work and proper accomplishment of duties is the source of work system, poor allocation and arrangement system is the source of conflict among the workers and supervisors.

According to Hafiza *et al*, (2011) employees through incentive tend to effectively and efficiently participate in work performance. In such a way that incentive system that allows employees recognition, appreciation and praise invariably emphasize

hard working and employees increase commitment towards the main goal. Also, Yasmeeen *et al*, (2013) incentive create a sense of work ownership among employees, not only incentive provides work ownership but also employees devote timely commitment on the organization goals.

The system of management and leadership in terms of supervision is related to the existing internal preparedness. The internal ability to handle and control matters in the organization is at least connected to the supervision and satisfaction of the existing employees. Sometimes supervisors may not be satisfied with the existing employees in the organization.

Mushema (2008) employees were generally satisfied with the job, and about 50% expressed neutrality towards the current job. The job satisfaction is basically determined by number of factors not job motivators. The management from the matured organization is quite different from the old organization, because the old organizations are quietly experienced compared to the infant organizations. There is a need to conduct a study in matured organizations on the job satisfaction.

Sambuguni (2008) found that, about 40 percent of the respondents reported to be satisfied with the job, only 30 percent reported to be not satisfied, about 50 percent of the total respondents reported to be not satisfied with the working condition and about 75 per cent were not satisfied with salary provided to them. It is clear that factors contributing to job dissatisfaction in most of the public employees were poor working conditions, insufficient salary and poor recognition. The management and system are very important to promote job satisfaction in the military institutions.

It has been noted that, the existing technological devices discourage employees satisfaction and almost they are considered as an obstacle to job satisfaction. Bectf et al., (2013) argued that, difficulty working conditions associated with lack of tools and equipment hinders satisfaction among workers in various contexts. It is clear that, difficult working environment opened up for indifference and abuse on the part of workers in various departments.

There is a plan for organization to accommodate change easily to increase job satisfaction. This is directly related to the demand of competent employees to accomplish such a plan. The PSSSF organization failure to manage respective application of technological system, this has some sort of barriers which are created by the job. As a result technological systems are considered to be not useful in work context, for that reasons, employees reported to be not satisfied with technological systems used at work.

The technological skills are less emphasized by PSSSF employees. From these findings, Bana and Kessy (2007) argued similar results that, workers supported with technological skills increase the competence on the utilization of such technology. It is one of the factors expected to increase workers satisfaction on the existing job.

There is existence of perceived fairness of carrier progression directly related to job satisfaction. The existence of fairness in carrier progression is highly needed to encourage job satisfaction. However, from this finding it can be clearly asserted that, carrier progression is a special ingredient for job satisfaction.



The existing work tradition at PSSSF is the barrier to job satisfaction, because PSSSF employees do not feel better with existing work tradition. The system of work is considered as a catalyst for employees to feel better with job and relevant context.

The job satisfaction is directly related to the existence of varieties of tasks in the organization, which employees are concentrated to accomplish rather than being satisfied with job. Similar to this, Mikander (2010) argued that, staff motivation towards job satisfaction need improved system of organization. It is generally that, employees in any organization tend to feel better because of the work system. In connection to the system employees are highly satisfied with the tools used in work. The factors identified to satisfy employees are work settings because of system and communication practiced. This respectively needed to make workers feel comfortable. Similarly, Ong & Teh (2012) argued that, creativity and work innovation are respective ingredients to work satisfaction with the task and nature of work. Once employees are not satisfied with the work and its relevant environment, they tend to produce more and increase the organization performance.

*According to key informants, "The technological tools tend to limit employees satisfaction with work. The computers and internet devices which are less effective hinder the capacity of task performance. This organization is facing existing shortage of technological devices and even skills among employees are less in the use of technological tools, this has limited the technological development and organization are less prepared for that. Employees in this sense are limited to the ability of work, majority of them are dissatisfied with the existing technological devices".*

Employees lack direct satisfaction with tasks provided by top officers and mostly such tasks are originated with some sort of commands. There is a high limitation of comfortability in the job context which are originally based on the lack of comfortability and basically considered as an obstacle to job satisfaction.

*According to key informant, “Employees lack satisfaction with job and leadership system, for that reason they are required to obey than being dissatisfied, later on will express adequate satisfaction of job and its related management. It is better to obey and listen to the leaders than being dissatisfied with the organization. It is possibly important to note that employees are required to respond to the organization system. ”*

Also, Yasmeen, Farooq & Asghar in (2013) argued similarly that, work settings proved to hinder comfortability of workers, there is a need to establish a respective plan to satisfy workers to build a strong job satisfaction. The plan related to the work and its nature need to be well planned and prepared over the management of organization.

Mikander (2010) asserts that, it is better to perform improvement of job related factors to make workers feel comfortable. Workers in most cases are hindered in task performance with various work related settings.

Yavuz (2004) argues, employees value nonmonetary incentives as much as monetary incentives. Thus, within the limitations of the survey study, it may be concluded that non-monetary incentives have the potential to increase the motivation of personnel in public organizations. Mostly, employees want to be recognized for making contribution to the job, thus recognition and praise are among the motivators. Non-cash incentives can not only be cost effective, but also contribute a lot in raising morale, increasing productivity, and improving customer care.

Ong & Teh (2012) claim that normally, employees are satisfied with the current work system of non-monetary rewards. The non-monetary rewards are increasingly termed as intrinsic factors to make workers feel evaluated. The style and type of communication in the work are required to be improved in the side of employees

demand and needs. The employees feeling better especially in the system used to perform the work provide better chance for more productivity. Any organization with satisfied employees increases the room of creativity and innovation to work settings.

Hafiza, Shah and Jamsheed, (2011) on the relationship between rewards and employees motivation in Pakistan found that there is a direct relationship between extrinsic rewards and the employee's motivation. However, intrinsic rewards found an insignificant impact on employee motivation.

Yasmeen, Farooq & Asghar (2013) pays are strong factors to encourage workers being satisfied with the job, special consideration are needed to plan and satisfy workers, because workers may be satisfied with the existing communication practices, either top down or upwards. Once the system of communication in the organization are promising it means workers may decide to devote more time and experience in the work environment. The organization may experience increase in productivity in short time because of satisfying workers. The workers through communication, really tend to be satisfied with the work and its related context, this is the source of productivity.

Bana & Kessy (2007) experience indicates that, not necessary rewarding workers brought much attention to the job and respective satisfaction, but fare and reducing task increase the chance to accommodate the workers and demand. The management needs to reduce burden to workers while increasing the reward over the task allocated. The workers need to be well considered and satisfied with the responsibility allocated to them. Failure for the management to agree with workers concern may result into conflict and instability in the organization. The sense of respect provided by the management has special contribution in the improvement of

workers. The workers supported with technological skills increase their competences on the utilization of such technology.

## CHAPTER SIX

### CONCLUSION AND RECOMMENDATION

#### 6.1 Conclusion

The influence of organizational factors on job satisfaction is taken into account on the payment of benefits. The respective benefits payments are the major factor that limit employees job satisfaction. In view of this quality communication in jobs tend to influence employees job satisfaction. The employees once are well communicated and worked in system that provide good understanding, more change for the organization performance is increased and advanced. In this aspect, quality communication is a catalysts to job satisfaction at PSSSF, the organization need communication to be improved in such a way that it minimizes conflict and related failure of communication. Employees has to be communized each other and top officials in better ways; such issues improve work capacity and productivity as well.

The leadership practiced at PSSSF managed to limit employee's job satisfaction, the existing leadership system failed to incorporate employee's desire in the respective job. The employees have their own priority, which make employees feel better in the related work context. In such a system, employee's failure to work and communicate with leaders tends to reduce the capacity of work and accomplishment of task and responsibilities. Relationships at work places are considered as important ingredient in job satisfaction, the relationship is almost considered as an obstacle to employee's satisfaction. In this study, PSSSF employees are discouraged with work context because of lacking respective appreciation from the bosses or top officials.

The Supervisor lacks direct appreciation from employees because of the work and responsibilities accomplished. The employees are not well supported in such a way that they feel less considered. However, the findings noted that employees are important aspects which need to be well planned to meet the desired results for the organization. There is a limited satisfaction on the leadership practiced, this portrayed that, employees are not directly satisfied with leadership practiced at PSSSF. However, the leadership system noted to be a significant factor for the organization performance. Management and supervision are well practiced on behalf of the organization. The management operates on behalf of the organization; the respective plan by the management to use resources and staffs to the best interest of organization is clearly presented to meet the desired responsibilities. This tends to give at least a general picture which limits employee's satisfaction with the existing management.

It has been noted that, the existing technological development is discouraging employee's job satisfaction. There is a plan for the organization to accommodate change easily in the increase of job satisfaction. This is directly related to the demand of competent employees required to accomplish job planed for the success of the organization. The PSSSF organization failure to manage respective application of technological system is the barrier for organization performance.

This has some sort of barriers, which are created by the job. The technological system are considered to be not useful in work context, for that reasons employees reported to be not satisfied with the technological system used at work. There is increasingly barrier under the technological skills to the respective performance of the organization and ability of employees to be satisfied with job provided.

Irrespective technological skills of being important to the success of organization still workers do not manage to acquire such a skill in a respective measure. This is required to the workers to perform better for the best interest of the organization.

There is existence of perceived fairness of carrier progression, which is required to promote job satisfaction. The existence of fairness in carrier progression is highly needed to encourage job satisfaction. However, from these findings, it can be clearly asserted that, carrier progression is a special ingredient for job satisfaction. The existing work tradition at PSSSF is the barrier to job satisfaction, because PSSSF employees do not feel better with the existing work tradition.

The system of work is considered as a catalyst for employees to feel better with job and relevant context. The job satisfaction is directly related to the existence of varieties of task in the organization, which employees are concentrated to accomplish rather than being satisfied with job. Employees lack direct satisfaction with task provided by top officers and mostly such tasks are originated with some sort of commands. There is a high limitation of comfortability in the job context which are originally based on the lack of comfortability and basically considered as an obstacle to job satisfaction.

## **6.2 Recommendation**

The following recommendations are drawn to organization (PSSSF), employees, PSSSF organization is required to improve benefits payment to employees to encourage job satisfaction. It has been found that, employees who receive benefits timely, tend to be satisfied with job. Really, benefits are recommended to be paid for employees to encourage job satisfaction towards organization performance. Failure

for the organization to pay benefit on timely basis discourages the employees' ability to work and manage responsibility.

This has to be directly connected to the improvement of technological skills and knowledge, which are required in the job context. Because sometimes employees are not satisfied with technological system because real work context. The improvement of technology system builds better job satisfaction. The technological system improvement is directly based in two fold, first in the acquisition of skills and training system. The organization is required to establish mechanism and system to acquire and learn on the job or outside the job.

Communication in job should be improved between employees and top management officials. Communication increases the ability to solve problems and challenges that could be the source of work failure. The communications creates understanding and well planned aspects of the organization. The supervisors are required to effectively communicate with employees and employees are required to communicate with supervisors in the organization.

Top officials are recommended to appreciate employees especially after reaching work target. Some sort of appreciations build sense of commitment in the job and task accomplishment. Top officials and supervisors are required to appreciate task accomplishment in the job and employees are respectively required to improve work and task, which will cope with organization goals.

### **6.3 Area for further studies**

This study focused on public organization, similar studies could be conducted to focus on private sector organizations. The reality will be presented in the results



findings, which could be well formulated. On the other hand in the basis of the area which this study did not completely explored, the following areas could be suggested to be studied by anyone interested to this study;

- i. The impact of technological pace in the job settings
- ii. Competitive and changing organization nature in the reality of job satisfaction
- iii. The impact of task environment and employees satisfaction
- iv. Challenges in the work related environment and job satisfaction

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## APPENDICES

### 4.1. Appendix I QUESTIONNAIRE for Pension fund Staffs Members

Please fill in the blanks or tick in the boxes provided to answer the questions below. For the open ended questions please write the respondent answers in the space provided.

#### **PART A: Background information**

1) Position.....

2) Department.....

3) Sex

i) Male ( ) ii) Female ( )

4) Age

i) 18-25

ii) 26-33

iii) 34-41

iv) 42-49

v) 50-55

5) Educational level

i) Primary level

ii) Secondary level

iii) Diploma

iv) Degree

v) Others

6) Marital Status i) Married ( ) ii) Single ( ) Divorced ( ) Separated ( )

7) Working Experience i) Below 5 years ( ) ii) 5-9 ( ) iii) 10-14 ( ) iv) 15-19 ( ) v) 20 and above ( )

8. Position of the respondents

.....

**Objective one:** To determine the influence of organizational factors on job satisfaction

**RQ 1.** What are the influence of organizational factors on job satisfaction?

1. Does payment of benefits influence job satisfaction?
  - a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )
2. Does payment of Quality of communication influence job performance?
  - a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )
3. Does the leadership practiced in your officer are you satisfied with
  - a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )
4. Are you satisfied with the relationship with other workers in your job
  - a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )
5. Do your boss appreciate your task
  - a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )
6. Does your supervisor appreciate your work
  - a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )
7. **Satisfaction concerning leadership practices in the PSSSF**
  - a) Very Good
  - b) Good
  - c) Fairly ( )
  - d) Well
8. Satisfaction concerning the management directing and supervising
  - a) Very Good
  - b) Good
  - c) Fairly ( )
  - d) Well
9. Are you satisfied with communication with top management officials'?



- a) Very Good
- b) Good
- c) Fairly ( )
- d) Well

**Objective Two:** To determine the influence of technological factors on job satisfaction

**RQ 2:** What are the influence of technological factors on job satisfaction?

**2.1 Are you satisfied with your organization system of technological devices?**

- a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**2.2 Are you preferring your organization to be open to adopt change easily?**

- a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**2.3 Does your organization requested you to be competent?**

- a) Yes b) No ( )

**2.4 Does the system of technology at your work is easy to use?**

- a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**2.5 Does it useful for your work?**

- a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**2.6 In what extent are you satisfied with technological system at your work?**

- a) Very Good
- b) Good
- c) Fairly ( )
- d) Well

**2.7 In what extent are you satisfied with technological skills?**

- a) Very Good
- b) Good

c) Fairly ( )

d) Well

**Objective three:** To determine the influence of tasks related factors on job satisfaction

**RQ 3 What is the influence of tasks related factors on job satisfaction?**

**3.1 Does** Perceived fairness of carrier progression in your organization influence job satisfaction

a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

3.2. Does existing tradition to your work really feel better with the job?

a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

3.3 . Does the system of work encourage you to feel better with the work?

a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**3.4. Are you challenged with varieties tasks at your work?**

a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**3.5. Are you satisfied with task provided to you?**

a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**3.6. Does it really make you feel comfortable with your job?**

a) Strongly disagree b) Disagree c) Neutral d) Agree e) Strongly agree ( )

**3.7. Comments on the factors influencing job satisfaction?**

.....  
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