



Effect of employee demographic characteristics and job characteristics on job satisfaction among employees in the banking industry: A case of commercial banks in Nakuru Town, Kenya

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ABSTRACT

The banking industry in Kenya is operating in an environment that is becoming increasingly complex due to increased competition, rapid technological changes, globalisation and growth of alternative banking institutions. In order for the banks to achieve success and to satisfy their customer needs, they must attract and retain a satisfied workforce as a source of competitive advantage. The objective of the present study is to examine the effects of demographic characteristics (age, gender, marital status, education, tenure and bank sector) and job characteristics (namely; job autonomy, job variety, role stress, co-worker and supervisory support) on job satisfaction among employees in commercial banks in Nakuru Town in Kenya. The sample of the study consisted of 126 employees drawn from a population of 180 employees from three (3) locally owned banks and five (5) foreign-owned banks. Questionnaires were used to collect data which were analysed using inferential statistics which included Independent Samples T-Test, One Way Analysis Of Variance (ANOVA), Pearsons Correlation and Multiple Regression analysis. The results showed that (a) demographic characteristics partially influenced job characteristics and job satisfaction; (b) Job autonomy, job variety, co-worker and supervisory support had significant, positive effects on job satisfaction; (c) Role stress did not have a significant effect on job satisfaction. The study recommends that bank managers adopt various managerial interventions in order to create a pleasant and supportive work environment in which job satisfaction will thrive.

Key words: Job satisfaction, Demographic characteristics, supervisory support, job autonomy, Kenya.

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1. INTRODUCTION

Several studies have shown that job satisfaction has significant positive effect on employee performance and job satisfaction, and negatively influences employee turnover (Lambert & Paoline, 2008). Satisfied employees have been found to be happy, industrious and dedicated to their work resulting in enhanced productivity and attainment of organizational goals (Shah & Jalees, 2004; Saari & Judge, 2004; Dessler, 2005).

The present day business environment, within which banks operate, has become increasingly turbulent and complex. This is as a result of globalisation, increased competition and rapid technological change, which is presenting new challenges and new opportunities for the banking industry. Therefore, the success of banks in the "grow-or-die" market place is dependent on satisfied and committed employees (Shrivastava & Purang, 2009). Job satisfaction, therefore, is very important in banks because if employees are not satisfied, their work performance, productivity, commitment as well as the interpersonal relationships among the management and their subordinates tend to be lowered (Greenberg & Baron, 1996; Saleem, Majeed & Aziz, 2013). Lack of job satisfaction resulting in turnover among bank employees cannot be taken lightly due to the associated costs which include recruitment costs, loss of well trained, experienced employees, increase in overtime payment, lost productivity and declining sales (Mbah. & Ikemefuna, 2012). Loss of the employees means loss of intellectual asset that will take a huge budget to replace, ultimately affecting organizational costs and eventually the profits.

2. STATEMENT OF THE PROBLEM

Many banking organizations are reporting high staff turnover due to factors associated with lack of job satisfaction. Griffith & Hom, (2004) reported that lack of job satisfaction and turnover intention among employees cannot be taken lightly since these employees have undergone training at a high level. Therefore, the loss of employees means loss of intellectual asset that will take a huge budget to replace. Such losses significantly affect organizational costs and eventually the profits. Further, since banking institutions are the backbone of a nation's economy, unsatisfied employees will not be able to realize organizational objectives therefore making the banks perform below expectations thus affecting the growth and performance of an entire economy (Shrivastava & Purang, 2009). The banking industry in Kenya, therefore, cannot afford to lose skilled employees in this era that is full of market challenges such as; competition, innovation, growth of alternative banking institutions and money mobilization in the global arena. Finnegan (2010) noted that organisations, banks included, that meet employee remuneration needs, may not be able to stem job dissatisfaction and high employee turnover due to other work-related factors. It is for these reasons that this research seeks to find out the effect of employee demographic characteristics and job characteristics on employee job satisfaction in Commercial Banks in Nakuru town, Kenya.

3. LITERATURE REVIEW

Locke (1979) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job experiences. Spector (1997) defined job satisfaction as an attitudinal variable that measures how a person feels about his or her job, including different facets of the job. Gentile & Mcfarlin (1991) defined job satisfaction as an overall feeling about one's job or career in terms of specific facets of the job or careers (e.g. compensation, autonomy, co-workers).

Herzberg (1966) found that job satisfaction was a multidimensional concept consisting of intrinsic job content factors (such as feelings of accomplishment, achievement, recognition, work itself possibility of advancement and responsibility) and extrinsic job context factors (such as salary, job security, physical working conditions, co-worker and supervisory support, company policies and administration).

Various studies have been carried out relating job satisfaction to different work-related characteristics such as task variety, autonomy, feedback, role conflict, role ambiguity, work overload, co-worker and supervisory support (Hackman & Lawler, 1971; Lambert, 2004; Seston, Hassell, Ferguson & Hann, 2009). The variables of the study are as follows:

3.1 DEMOGRAPHIC CHARACTERISTICS

Employees' demographic characteristics are some of the most commonly used variables in relation to organisational commitment and job satisfaction although some studies have found inconsistent results (Mathieu & Zajac, 1990; Al-Qarioti & Al-Enezi, 2004). Demographic characteristics that have been found to have stable relationship with turnover intentions and job satisfaction in past research include age, job tenure, level of education, level of income, and job category (Price & Mueller, 1986; Khan & Khan, 2011).

Age: Studies have found a significant positive relationship between age and job satisfaction (Griffin, 1998; Nestor & Leary, 2000). In a survey study of 263 employees of a Caribbean university, Brown & Sargeant (2007) found that older workers (i.e. aged 46 years and above) had higher levels of overall, intrinsic, and extrinsic job satisfaction and organisational commitment than their younger colleagues (i.e. aged 26 to 35 years).

Marital status: Fetsch & Kennington (1997) found a relationship between marital status and job satisfaction levels. The study found that both divorced and married employees were more satisfied with their jobs than employees who were never married, remarried, or widowed. Clark, Oswald & Warr (1996) also found significant differences in that married and widowed employees reported a higher level of job satisfaction compared to single and divorced



employees. On the other hand, Bader, Hashim & Zaharim (2013) found that married employees had lower levels of job satisfaction than employees who were divorced or widowers.

Gender: Studies have found conflicting results in the relationship between job satisfaction levels and gender (Bowen et al, 1994). Some studies have found insignificant relationship between gender and job satisfaction (Nestor & Leary, 2000; Bader et al., 2013). Dhanapal et al. (2013), in a study of 100 academics, did not find any significant gender differences in job satisfaction. On the other hand, some studies have found significant relationship between gender and job satisfaction. Riggs & Beus (1993) found that job satisfaction enhanced among female agents when their areas of responsibility increased. Kipkebut (2013) found that female employees in Kenyan universities were more dissatisfied with the intrinsic aspects of their jobs as compared to their male colleagues.

Education: Various studies have found that education was negatively related to job satisfaction, and positively related to turnover intentions (Mathieu & Zajac, 1990; Eskildsen, Kristensen & Westlund, 2004). Mowday *et al.*, (1982) reported that the inverse relationship may result from the fact that highly educated employees have higher expectations that the organisation may be unable to meet resulting in the loss of commitment and job satisfaction. Clark et al (1996) found that highly educated employees were more dissatisfied with their jobs unlike employees with lower levels of education.

Tenure: Studies have found significant relationship between tenure and job satisfaction. Nestor & Leary (2000) found that increase in work experience resulted in increased intrinsic and overall job satisfaction. On the other hand, Jegan & Gnanadhas (2011) found that job satisfaction of bank employees with a long duration of working experience reported a higher level of job satisfaction than employees with less experience.

3.2 JOB CHARACTERISTICS

Work environments are not just tangible, physical structures but are also composed of social and psychological factors (Lambert, 2004). Job characteristics refer to variables that describe characteristics of jobs performed by employees which creates conditions for high work motivation, satisfaction, and performance (Hackman & Oldham, 1980). Studies have shown that employees exhibit high levels of commitment and job satisfaction when they perform challenging and complex jobs characterised by factors such as skills variety, autonomy, and feedback among others (Sims *et al.*, 1976; Hackman & Oldham, 1980; Mathieu & Zajac, 1990; Meyer & Allen, 1997).

Co-worker Support: Co-worker support has the ability to make a working environment a pleasant or unpleasant place to work. Sloan (2012) reported that workers who experience mistreatment at work may suffer significant consequences such as psychological distress, job dissatisfaction, and problems with substance abuse. Further, Lacy & Sheehan (1997) noted that employees who have satisfactory professional interaction with their colleagues at work, who receive respect from fellow employees, and have confidence and trust in their colleagues, tended to be more satisfied with their jobs than employees with poor co-worker support. Bonache (2005) reported that social support from co-workers serve as a resource that affects job satisfaction.

Supervisory Support: Studies have shown that employees who perceive themselves to be in a supportive relationship with their supervisor have low occupational stress, higher satisfaction and organizational commitment than those who do not perceive themselves to be in supportive relationships with their supervisor (Brough & Pears, 2004; McCormack et al., 2006). Studies have shown that employees are more likely to view their jobs and employing organisations in a more favourable light if they are provided with positive support from their supervisors (Lambert, 2004; Lambert *et al.*, 2007).

Job Autonomy: Job autonomy is the degree to which a job provides substantial freedom, independence and discretion to the individual in scheduling the work and in determining the procedure to be used in carrying it out (Hackman & Oldham, 1980). Job autonomy empowers employees through access to information, support, resources and growth opportunities that directly affect their level of control (Vidal *et al.*, 2007). Lambert (2003) found that job autonomy had positive effects on both job satisfaction and organisational commitment among correctional staff members.

Role Stress: Role stress is the extent to which employees are tense, frustrated, worried, emotionally exhausted and do not feel happy working in the organization (Bemana, 2013; Lambert & Paoline, 2008). Role stress can be experienced in jobs that lack adequate variety and that avail employees with less information about their roles resulting to role ambiguity and lack of role clarity (Judge et al., 2001). High levels of role stressors are likely to cause employees to perceive the organization as unsupportive and unfair, thus diminishing their affective commitment and job satisfaction (Addae & Parboteeah, 2008).

Job variety: Job variety is the degree of variation of the job (Price & Mueller, 1986). Studies have shown that employees are unlikely to enjoy repetitive, boring jobs that provide little opportunity for mental stimulation or growth (Curry *et al.*, 1986; Lambert 2004; Lambert *et al.*, 2007). Lambert (2003) found that job variety had positive effects on both job satisfaction and organisational commitment among correctional staff members. From the reviewed literature, the following hypotheses are proposed:

H₀₁: There are no differences in job characteristics and job satisfaction based on demographic characteristics, namely: age, gender, marital status, education, job tenure and position tenure

H₀₂: Job characteristics do not have any significant effect on job satisfaction.



H₀₃: The combined effects of employee demographic characteristics and job characteristics do not have any significant effect on job satisfaction.

4. METHOD

This research paper is based on a cross-sectional study from a random sample of employees from eight commercial banks in Nakuru Town, Kenya. The population of the study consisted of all 180 employees working in the eight commercial banks. Questionnaires were distributed to a sample of 140 employees in the following categories: Heads of sections, Middle-management and Clerical through a 'drop and pick' method. From the 140 bank employees who participated in the study, 130 responded to the survey giving an overall response rate of 93%. Screening of the data reduced the sample to 126 respondents. The description of the respondents is presented in Table 1 below.

Table 1: Summary of demographic characteristics of the respondents

Variables	Frequency	Percent
Type of Bank		
Locally-owned	73	57.9
Foreign-owned	53	42.1
Gender		
Male	64	50.8
Female	62	49.2
Age		
Below 25 years	20	15.9
25-34 year	75	59.5
35 years and above	31	24.6
Marital status		
Single	63	50.0
Married	63	50.0
Level of education		
Diploma and below	19	15.1
Undergraduate degree	80	63.5
Masters degree	27	21.4
Job tenure		
Below 5 years	54	42.9
5 – 10 years	45	35.7
11 – 15 years	19	15.1
16 years and above	8	6.3
Position tenure		
Below 2 years	49	38.9
2 – 5 years	67	53.2
6 years and above	10	7.9

Measurement of the variables

Following extensive review of the literature, the questionnaire to collect data for the study was developed and measured on a 5-point likert scale from strongly agree to strongly disagree, where point-1 indicate Strongly Disagree, 2 - Disagree, 3 – Uncertain, 4 - Agree and 5 - Strongly Disagree. Cronbach's alpha reliability coefficients were computed for each variable and the results showed acceptable reliability for all measures as follows: job satisfaction



($\alpha = 0.867$); job variety ($\alpha = 0.730$); job autonomy ($\alpha = 0.826$); role stress ($\alpha = 0.849$); co-worker support ($\alpha = 0.834$); and supervisory support ($\alpha = 0.825$). The demographic characteristics are as follows: age, gender, marital status, job tenure, position tenure, education, and bank sector (locally-owned and foreign-owned banks).

5. RESULTS

The testing of hypotheses was subjected to statistical analysis as shown below. Independent samples t-tests and one-way Analysis of Variance (ANOVA) was carried out to test Hypothesis One. Pearson Correlation analysis was carried out to test Hypothesis Two. Finally, multiple regression analyses were conducted to test Hypothesis Three.

a) Results of Independent samples t-tests and one-way Analysis of Variance (ANOVA)

H₀₁: There are no differences in job characteristics and job satisfaction based on employee demographic characteristics, namely: age, gender, marital status, education, job tenure, position tenure and bank sector.

a) Gender

Table 2: Results of Independent Samples t-test exploring differences in job characteristics and job satisfaction based on gender

Variables	Gender of respondent	N	Mean	Std. Deviation	t-value	Sig. (2-tailed)
Job autonomy	Male	64	12.97	3.64	0.313	0.755
	Female	62	12.76	3.91		
Co-worker support	Male	64	15.02	2.81	0.137	0.891
	Female	62	14.94	3.69		
Supervisory support	Male	64	11.48	2.22	0.572	0.568
	Female	62	11.24	2.53		
Job variety	Male	64	11.38	2.32	1.607	0.111
	Female	62	10.65	2.76		
Role stress	Male	64	19.72	5.75	0.666	0.507
	Female	62	18.98	6.62		
Job satisfaction	Male	64	9.88	2.89	0.227	0.821
	Female	62	9.75	3.07		

The results in Table 1 show that there were no statistically significant differences in the means scores of job characteristics and job satisfaction based on gender. This suggests that male and female employees were equally satisfied with their jobs and the work environment.

b) Marital status

Table 3: Results of Independent Samples t-test exploring differences in job characteristics and job satisfaction based on marital status

	Marital status	N	Mean	Std. Deviation	T	Sig. (2-tailed)
Job autonomy	Single	63	12.95	3.56	0.260	0.796
	Married	63	12.78	3.97		
Co-worker support	Single	63	15.02	2.87	0.136	0.892
	Married	63	14.94	3.63		



Supervisory support	Single	63	11.13	2.47	-1.128	0.261
	Married	63	11.60	2.27		
Job variety	Single	63	10.63	2.59	-1.680	0.096
	Married	63	11.40	2.51		
Role stress	Single	63	18.06	5.80	-2.395	0.018
	Married	63	20.65	6.32		
Job satisfaction	Single	63	9.48	3.08	-1.292	0.199
	Married	63	10.16	2.84		

The results in Table 3 shows that with the exception of role stress, the mean scores of job autonomy, co-worker support, supervisory support, job variety and job satisfaction did not differ significantly among married and single employees ($p > 0.05$). The analysis has shown that married respondents have higher mean scores ($M = 20.65$) than single respondents ($M = 18.06$, $p = 0.018$). This shows that married employees experienced higher role stress than single employees.

c) Bank sector

Table 4: Results of Independent Samples t-test exploring differences in job characteristics and job satisfaction on the basis of the bank sector

	Bank sector	N	Mean	Std. Deviation	T	Sig. (2-tailed)
Job autonomy	Locally-Owned bank	73	13.22	3.80	1.244	0.216
	Foreign-Owned bank	53	12.38	3.68		
Co-worker support	Locally-Owned bank	73	14.38	3.44	-2.441	0.016
	Foreign-Owned bank	53	15.79	2.82		
Supervisory support	Locally-Owned bank	73	11.53	2.18	0.939	0.349
	Foreign-Owned bank	53	11.13	2.62		
Job variety	Locally-Owned bank	73	10.84	2.74	-0.926	0.357
	Foreign-Owned bank	53	11.26	2.30		
Role stress	Locally-Owned bank	73	18.77	5.71	-1.261	0.210
	Foreign-Owned bank	53	20.17	6.74		
Job satisfaction	Locally-Owned bank	73	9.70	3.13	-0.522	0.603
	Foreign-Owned bank	53	9.98	2.75		

The results in Table 4 shows that with the exception of co-worker support, the mean scores of job autonomy, role stress, supervisory support, job variety and job satisfaction did not differ significantly among respondents in locally-owned and foreign-owned banks ($p > 0.05$). The analysis has shown that respondents from foreign-owned banks have higher mean scores for co-worker support ($M = 15.79$) than respondents from locally-owned banks ($M = 14.38$, $p = 0.018$). This suggests that employees from foreign-owned banks are more satisfied with the relationship with their colleagues than employees from locally-owned banks.

d) Age



Table 5: Results of ANOVA exploring differences in job characteristics and job satisfaction based on the age of respondents

	Below 25 years	25-34 years	35 years and above	F (ANOVA)	Sign
	Mean	Mean	Mean		
Job autonomy	12.40	12.72	13.52	0.670	0.513
Co-worker support	14.75	15.04	14.97	0.062	0.940
Supervisory support	10.65	11.37	11.81	1.457	0.237
Job variety	10.35	11.11	11.23	0.823	0.447
Role stress	20.10	18.28	21.48	3.233	0.043
Job satisfaction	9.80	9.96	9.48	0.277	0.759

The results in Table 5 has shown that, with the exception of role stress, the mean scores of job autonomy, co-worker support, supervisory support, job variety, and job satisfaction did not differ significantly based on the age of the respondents ($p > 0.05$). The results shows that there were statistically significant differences in the mean scores of role stress among the three age Groups ($F = 3.233, p = 0.043$). The results have shown that the mean scores for respondents aged 35 years and above ($M = 21.48$) were significantly higher than those aged 25 to 34 years ($M = 18.28$). This suggests that respondents aged 35 years and above were more affected by role stress than respondents aged 25 to 34 years.

e) Job tenure

Table 6: Result of ANOVA exploring differences in job characteristics and job satisfaction based on job tenure

	Below 5 years	6-10 years	11-15 years	16 years and above	F (ANOVA)	Sign
	Mean	Mean	Mean	Mean		
Job autonomy	13.26	11.84	12.95	15.75	3.016	0.033
Co-worker support	14.70	15.51	13.53	17.25	3.244	0.024
Supervisory support	11.52	11.33	10.21	13.25	3.455	0.019
Job variety	10.96	10.91	10.63	12.88	1.599	0.193
Role stress	19.72	18.67	20.26	18.63	0.418	0.740
Job satisfaction	10.08	9.72	8.53	11.38	2.120	0.101

The results of one-way ANOVA in Table 6, shows that the mean scores of job variety, role stress and job satisfaction did not differ significantly on the basis of job tenure ($p > 0.05$). The analysis has shown that there were significant differences in the mean scores of job autonomy based on years worked in the bank ($F = 3.016, P = 0.033$). The results show that respondents who had worked in the bank for 16 years and above had significantly higher mean scores ($M = 15.75$) than respondents who had worked between 6 to 10 years ($M = 11.84$).

The analysis has shown that the mean scores for co-worker support differed significantly on the basis of the years worked in the bank ($F = 3.244, P = 0.024$). The results have shown that respondents who had worked in the bank for 16 years and above had significantly higher mean scores ($M = 17.25$) than respondents who had worked between 11 to 15 years ($M = 13.53$).

The analysis has shown that there were significant differences in the mean scores of supervisory support based on years worked in the bank ($F = 3.455, P = 0.019$). The results show that respondents who had worked in the bank for 16 years and above ($M = 13.25$) had significantly higher mean scores for supervisory support than respondents who had worked between 11 to 15 years ($M = 10.21$).



f) Position tenure

Table 7: Results of ANOVA exploring differences in job characteristics and job satisfaction based on position tenure

	Below 2 years	2-5 years	6 years and above	F (ANOVA)	Sign
	Mean	Mean	Mean		
Job autonomy	13.16	12.58	11.30	0.407	0.667
Co-worker support	14.98	15.19	13.50	1.178	0.311
Supervisory support	11.61	11.48	9.40	3.952	0.022
Job variety	11.29	11.09	9.20	2.891	0.050
Role stress	19.29	18.85	23.10	2.100	0.127
Job satisfaction	10.65	9.36	8.90	3.257	0.042

The results of one-way ANOVA in Table 7 shows that the mean scores of job autonomy, co-worker support and role stress did not differ significantly based on position tenure ($p > 0.05$). The analysis has shown that there were significant differences in the mean scores of supervisory support based on position tenure ($F = 3.952, p = 0.022$). The results show that respondents who had been in the same position for 6 years and above had significantly lower mean scores ($M = 9.40$) than respondents who had been in the same position for 2-5 years ($M=11.48$) and for less than 2 years ($M=11.61$).

The analysis has shown that there were significant differences in the mean scores of job variety based on position tenure ($F = 2.891, p = 0.050$). The results have shown that respondents who had been in the same position for 6 years and above had significantly lower mean scores ($M = 9.20$) than respondents who had been in the same position for 2-5 years ($M = 11.09$) and for less than 2 years ($M = 11.29$).

The analysis has shown that there were significant differences in the mean scores of job satisfaction based on position tenure ($F = 3.257, P = 0.042$). The results show that respondents who had worked in the same position for 6 years and above had significantly lower mean scores ($M = 8.90$) than respondents who had been in the same position for 2-5 years ($M = 9.36$) and for less than 2 years ($M=10.65$).

g) Level of education

Table 8: Results of ANOVA exploring differences in job characteristics and job satisfaction based on level of education

	Diploma level and below (N = 19)	Undergraduate degree (N = 80)	Masters degree (N = 27)	F (ANOVA)	Sign
	Mean	Mean	Mean		
Job autonomy	12.16	13.15	12.52	0.677	0.510
Co-worker support	14.21	15.36	14.37	1.565	0.213
Supervisory support	10.58	11.58	11.30	1.377	0.256
Job variety	9.79	11.24	11.22	2.626	0.076
Role stress	23.58	18.58	18.70	5.615	0.005
Job satisfaction	8.74	10.15	9.59	1.860	0.160



The results of one-way ANOVA in Table 8 shows that, with the exception of role stress, the mean scores of job autonomy, co-worker support, supervisory support, job variety and job satisfaction did not differ significantly on the basis of level of education ($p > 0.05$).

The analysis has shown that there were statistically significant differences in the mean scores of role stress based on the different levels of education ($F = 5.615, p = 0.005$). The results show that the means scores of role stress for respondents with Diploma level and below was significantly higher ($M = 23.58$) than respondents with undergraduate degree ($M = 18.58$) and those with Masters degree ($M = 18.70$). This suggests that employees with Diploma and below experienced more role stress than employees with higher levels of education.

The above analyses shows that Hypothesis One that stated that “there are no differences in job characteristics and job satisfaction based on demographic characteristics, namely: age, gender, marital status, education, job tenure, position tenure and bank sector” was partially supported.

b) Results of Pearson Correlation analysis

H₀2: Job characteristics do not have any significant effect on job satisfaction

TABLE 9: Pearson’s Correlation Analysis exploring the effect of job characteristics on job satisfaction

	Job autonomy	Co-worker support	Supervisory support	Job variety	Role stress	Job satisfaction
Job autonomy	1	.310(**)	.333(**)	.218(*)	.039	.211(*)
Co-worker support	.310(**)	1	.285(**)	.448(**)	-.097	.253(**)
Supervisory support	.333(**)	.285(**)	1	.478(**)	-.204(*)	.450(**)
Job variety	.218(*)	.448(**)	.478(**)	1	-.182(*)	.411(**)
Role stress	.039	-.097	-.204(*)	-.182(*)	1	-.124
Job satisfaction	.211(*)	.253(**)	.450(**)	.411(**)	-.124	1

* $p < 0.05$; ** $p < 0.01$

Table 9 above shows the results of Pearsons correlation analysis to establish the strength and direction of the relationships among job characteristics factors and job satisfaction. The correlation analysis has shown that role stress did not have a significant effect on job satisfaction ($r = -0.124, p > 0.05$). The analysis has shown that job autonomy ($r = 0.211, p < 0.05$), co-worker support ($r = 0.253, p < 0.01$), supervisory support ($r = 0.450, p < 0.01$) and job variety ($r = 0.411, p < 0.01$) had significant, positive effect on job satisfaction. This suggests that job satisfaction increases when employees have freedom in performing their work, receive support from their colleagues and their supervisors, and perform variety of tasks. Thus, with the exception of role stress, Hypothesis Two which states that “job characteristics do not have any significant effect on job satisfaction” is rejected and the alternative hypothesis which states that job characteristics have significant effect on job satisfaction is accept

c) Results of multiple regression analysis

H₀3: The combined effects of employee demographic characteristics and job characteristics do not have any significant effect on job satisfaction.

Table 10: Results of multiple regression analysis establishing the effects of job characteristics on employee job satisfaction

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta (β)		
(Constant)	1.661	2.579		.644	.521
Age of respondent	-.651	.489	-.147	-1.331	.186
Gender	.123	.527	.021	.233	.816
Marital status	.876	.581	.148	1.509	.134



Education level	.048	.366	.011	.132	.895
Job tenure	-.007	.364	-.002	-.018	.985
Position tenure	-.391	.419	-.092	-.933	.353
Category of bank	.245	.518	.041	.473	.637
Job autonomy	.067	.071	.084	.934	.352
Co-worker support	.041	.087	.045	.472	.638
Supervisory support	.387	.123	.310	3.154	.002
Job variety	.234	.118	.203	1.982	.050
Role stress	-.011	.042	-.024	-.272	.786

a Dependent Variable: Job satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	F (ANOVA)	Sign. level
1	.541(a)	.293	.217	3.865	0.000

a Predictors: (Constant), Role stress, Job tenure, Job autonomy, Gender of respondent, Category of bank, Education, Job variety, Marital status, Co-worker support, Supervisory support, Position tenure, Age of respondent

The model summary of the regression analysis in Table 10 shows that demographic characteristics and job characteristics accounted for 29.3% of the variance in job satisfaction among the respondents from commercial banks in Nakuru town (R square = 0.293). The standardised beta coefficients indicate that supervisory support ($\beta = 0.310$, $p = 0.002$) and job variety ($\beta = 0.203$, $p = 0.050$) were the only significant, positive predictors of job satisfaction. This suggests that job satisfaction increases when bank employees receive support from their supervisors and perform variety of tasks.

6. DISCUSSION

The main objective of the study was to determine the extent to which the demographic characteristics and job characteristics influenced job satisfaction among employees in commercial banks in Nakuru Town in Kenya.

Gender: The analysis showed that the mean scores of job characteristics and job satisfaction did not differ significantly among male and female bank employees. A possible explanation for these results is that both male and female bank workers are exposed to the same work environment and work-related factors characterised by adequate social support from both colleagues and supervisors, have freedom to make decisions and perform well-designed job with adequate variety and minimal role stress. This finding is contrary to studies that found significant gender differences in job satisfaction (Nestor & Leary, 2010; Kipkebut, 2013).

Marital status: The analysis showed that married employees experienced more role stress than single employees. Studies have shown that, unlike single employees, married employees experience more stress than single employees due to work-family conflict, have to cope with heavy work demands which may require them to work long hours, have more financial demands and limited leisure time (Mathieu & Zajac, 1990; Cetin, 2006). Similarly, Lambert & Paoline (2008) reported that family roles caused problems at work for employees, resulting in decreased satisfaction with the job.

Age: The results have shown that older employees experienced more role stress than younger employees. Due to the stressful work conditions in banks characterised by long working hours, role overload and dealing with job insecurity arising from volatile market conditions, it is possible that older employees may experience more stress than younger employees as they may not have stamina to cope with role demands arising from the job (Bridger, 2009). Further, depression increases with age because of pressure at work due to uncertainty and increasing disillusionment with the job (Vanagas *et al.*, 2004).

Education: The analysis has shown that employees with Diploma level of education and below experience more role stress than employees who have Undergraduate degrees and above. It is possible that Diploma holders and below earned less pay, performed jobs that were physically demanding requiring them to work long hours, jobs that lacked adequate variety and which availed them with less information about their roles resulting to role ambiguity as



compared to employees with higher levels of education (Gunlu *et al.*, 2010). Bader *et al.* (2013) noted that employees with lower levels of education were dissatisfied with their jobs since they received fewer promotional opportunities, had less earnings, and faced more job insecurity unlike employees with higher level of education. Consequently, employees with lower levels of education are more likely to experience role stress unlike employees with higher levels of education.

Bank sector: The results have shown that employees from foreign-owned banks were more satisfied with the relationships with their co-workers than employees from locally-owned banks. A possible explanation is that employees from foreign banks have experienced more training on the importance of teamwork and effective communication thus explaining the ability to relate with each other in a more effective way.

Job tenure: The analysis showed that employees who have worked in the banks for 16 years and above had more job autonomy than employees who have worked in the banks for 6 to 10 years. It is possible that employees who had worked in the banks for 16 years and above had risen up the organisational ranks through promotions into positions that allow them freedom to make decision and to use their own initiatives to achieve results. The results also showed employees who have worked in the banks for 16 years and above had higher mean scores for co-worker and supervisory support than those who have worked for 11 to 15 years. This suggests that employees who had worked in the bank for a long time had developed social support networks resulting in cordial relations with their colleagues and supervisors. Further, these employees were likely to be older, more experienced, skilful and had risen to managerial positions thus required minimal supervision from their supervisors.

Position tenure: The analysis has shown that employees, who have stagnated in the same position for 6 years and above, were more dissatisfied with supervisory support than those who have been in the same position for 5 years and below. This suggests that employees who had stagnated in the same position for 6 years and above felt unappreciated and thus developed negative work attitudes which was likely to affect their relationship with their supervisors. Similarly, employees who have stagnated in the same position for 6 years and above had less job variety as compared to employees who have been in the same position for 5 years and below. This suggests that employees who had been in the same position for 6 years and above had been doing the same work for a long time and had not received any promotion to more challenging positions resulting in negative work attitudes like boredom. Finally, respondents who have been in the same position for 6 years and above had lower mean scores for job satisfaction than those who have been in the same position for 5 years and below. Consistent with this study, Kipkebut (2013) found that job satisfaction declined when employees stagnated in the same position. This suggests employees who experienced career stagnation became frustrated and disillusioned with their jobs (Stevens *et al.*, 1978; Hogan *et al.*, 2006).

Job autonomy: The results showed that job autonomy had significant positive effect on job satisfaction. Consistent with this finding, Naqvi *et al.* (2013) found that job autonomy positively influenced job satisfaction since employees have freedom to perform their work and to make decisions, factors which are likely to make employees to feel that they are trusted by their organisations. Similarly, Kipkebut (2010) found that the opportunity to work independently with minimal supervision was important in shaping the job satisfaction of both academic and administrative employees in Kenyan universities.

Co-worker support: Consistent with previous studies, co-worker support had a significant positive effect on job satisfaction (Bonache, 2005; Lacy & Sheehan, 1997). Kipkebut (2010) found that co-worker support was a significant positive predictor of job satisfaction among academic employees, which suggests that academics who had satisfactory professional interaction and collegial relations with their colleagues at work, and had confidence and trust in their colleagues, were more satisfied with their jobs than academics with poor co-worker support. Further, Gu & Siu (2009) noted that support, encouragement, guidance and help from colleagues are likely to create a harmonious working environment thus enhance employee job satisfaction.

Supervisory support: Supervisory support had significant positive effect on job satisfaction. McCormack *et al.* (2006) reported that employees who had supervisory support had higher job satisfaction and organizational commitment than those who do not perceive themselves to be in supportive relationships with their supervisor. Supportive supervisors are likely to be considerate of the subordinates feelings and well-being. Gu & Siu (2009) reported that supervisors who provide guidance and assistance to employees can help create a pleasant workplace that makes worker happy.

Job variety: Job variety had significant positive relationship with job satisfaction. Consistent with this finding, Lambert & Paoline (2008) found that employees who performed jobs that require different tasks and provided them with stimulation resulted in positive outcomes such as job satisfaction. Further, Dean (2004) reported that jobs that are less challenging create boredom and a feeling of failure resulting in decreased job satisfaction.

7. LIMITATIONS OF THE STUDY

The findings of this study should be considered with a few limitations in mind. Firstly, self-report measures were used, which relied upon the honesty of the respondents and their emotional state at the time of filling the questionnaire. Secondly, the data collection for the present study was restricted to commercial banks in one town in Kenya. In order for the findings to be generalised to the entire banking industry in Kenya, the study should be expanded to include other locally-owned and foreign-owned banks in other towns in Kenya. Thirdly, the study relied on cross-sectional data, which was collected at one point in time. Future studies may carry out a similar research using longitudinal research design.



8. CONCLUSION AND RECOMMENDATION

The purpose of this study was to establish the effect of demographic characteristics and job characteristics on employee job satisfaction in locally-owned and foreign –owned banks in Nakuru Town, Kenya. The results showed that job characteristics factors differed significantly based on demographic characteristics namely; marital status, level of education, age, position tenure, job tenure and bank sector. The correlation analysis showed that with the exception of role stress, all the job characteristics variables (namely, job autonomy, co-worker support, supervisory support, job variety) have significant positive effect on job satisfaction. Finally, the multiple regression analysis has shown that demographic characteristics were not significant predictors of job satisfaction. However, the analysis found that supervisory support and job variety were significant positive predictors of job satisfaction.

The study has confirmed that workers who perceive the bank as providing them with interesting and meaningful jobs, and a friendly and supportive environment are likely to have high levels of job satisfaction and therefore, turnover less (Rogers, Clow & Kash, 1994). The study findings highlight the importance of having satisfied bank employees as a means of attaining success, efficiency, and customer satisfaction. Bank managers can ensure that job satisfaction increases by ensuring that employees have freedom in performing their work, receive support from their colleagues and their supervisors, and perform variety of tasks.

The study recommends that bank managers adopt various managerial interventions in order to create a pleasant and supportive work environment, in which job satisfaction will thrive. Participative management and supportive leadership, decreasing workload, redesigning jobs to make them more challenging and interesting and to enhance communication channels are examples of supportive managerial interventions. These supportive interventions will result in banks ability to utilize the full potential of their employees and in turn retain these employees at their current jobs to the end of their careers. Creating a supportive environment will also make employees to feel that they belong and are valued by their banks, colleagues and supervisors. Finally, it is expected that banks that understand their employees and are aware of what they need, can create an environment in which employees can thrive, be creative and productive, factors which are characteristics of successful banks.

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