



Impact Of Job Satisfaction on Employee Performance in The Nigerian Commercial Banking Sector

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ABSTRACT

This study examines job satisfaction as a factor in employee performance in the Nigerian commercial banking sector. It builds up a linear relationship between the level of job satisfaction

among the bank employees and the performance metrics for an individual employee and the team as well, one such metrics are, the quality of customer service, and organizational citizenship behaviour. To further substantiate this, the study employed quantitative research methods, and prepared a questionnaire which was distributed among randomly selected employees from three of the top banks in Nigeria. The study found that job satisfaction is one of the decisive factors which determine the process performance in all the banks. The researching explores both intrinsic and extrinsic motivation factors of employees, that explains particularly how two factor (theory of Hertzberg) and value (theory of Locke) theory affect individual behaviour in the workplace and help employee to become more productive. The study revealed some major insight. It showed that there is a direct link between job fulfillment and the effective performance of team members and customers. This implies that as job satisfaction levels increase, quality of service delivery goes through the roof as well as customers satisfaction. This also brings about a culture of organizational citizenship. This research not only gives the idea of the evolutionary nature of job satisfaction but also emphasizes on the fact that employee performance as the crucial aspect of contemporary HR practice in domestic financial area. It acts as a scientific literature that of but also giving practical advice for banks that are interested in employee satisfaction and effectiveness.

Keywords

Job satisfaction, employee performance, organizational effectiveness, employee engagement, workplace motivation, organizational citizenship behaviour (OCB), employee turnover,

performance management systems, human resources (HR) strategy, commercial banking sector, Nigerian economy, employee retention, work-life balance, professional growth, leadership influence, team dynamics, customer service quality, workplace culture, performance appraisal, financial productivity.

DECLARATION

Submission of Thesis and Dissertation

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(Thesis/Author Declaration Form)

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1 CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

The employee's job satisfaction is an imperative factor in determining organizational effectiveness, efficiency and success (Alsafadi and Altahat, 2021). Employee performance and job satisfaction are one of the most talked-about and well-researched areas in organizational behaviour literature. There is a strong correlation between job satisfaction and employees' motivation, engagement levels, and professional status (Kristof-Brown et al., 2020). Work dissatisfaction, as a result, can lead to many undesirable outcomes, such as loss of production resulting in loss of money through means like lateness and high turnover rates; negative attitudes towards the workplace by employees; and lack of trust between management and the workforce (Basri et al., 2017).

This study aims to establish the relationship between job satisfaction and employee performance in the Nigerian commercial banking sector. However, no one can overlook the contribution of the Nigerian banking industry to the economy and financial system since competition is high, dynamism prevails, and there are employment challenges due to pressure, strain, and increased operating hours. The nature of such industry features can significantly influence the level of job satisfaction among workers and, thus, their productivity.

There is a direct relationship between job satisfaction and employee performance in this field; therefore, identifying elements of correlation across these variables can help pin down the areas that need work to enhance organizational functioning. It is also significant to note that employee discontentment has been considered a major engine of the sky-rocketing 85% turnover rate in the Nigerian banking sector (Alase et al., 2021, p. 16). The problem of how leaders in the banking

industry will address the issue of job satisfaction among employees is regarded as an important issue that has serious economic and social consequences. It is therefore possible for the satisfaction of workers to translate into better performance, productivity, and yields. This includes investigating various aspects that contribute to job satisfaction, such as salary, working conditions, recognition, promotional opportunities, work-life equilibrium, and relations with peers and bosses. Moreover, leadership also plays a major role in motivating employees and building trust within the organizational system (Al-Suraihi et al., 2021).

This study employs a case method, wherein a small number of banks in the Nigerian commercial banking sector are used as cases. To come up with these insights, the study employs a case study approach where information on employees' views of job satisfaction and performance is gathered. Through the information gathered from various employees at diverse levels of commercial banks, it would be possible to have a closer insight into the connection between job satisfaction and efficiency. It also confirms the evolutionary process of needs regarding organizational performance, evolving from performance appraisal systems to performance management systems (Varma et al., 2023).

As a result, with the ever-expanding nature of competition among organizations and the dynamic external environment, the shift from responsive performance appraisals to proactive performance management grows in relevance (Alase et al., 2021). It implies that organizations should seek to find unique approaches with which they could improve employees' performance where necessary to survive the competitiveness of the corporate world. This study also gives insight into the intricate relationship among job satisfaction, employee performance, and the shifting HR function defined by creating a high-performance work culture in the commercial banks operating in Nigeria.

1.2 RESEARCH QUESTIONS AND OBJECTIVES

Statement of the Problem:

According to (Alase et al., 2021) “The fact that the work satisfaction and performance of the staff members are connected as a very important issue within Nigerian commercial banking sector should be of great concern to all stakeholders since it is the key engine of healthy competition and the growth of the sector.” Job satisfaction is recognized as one of the factors that drastically shapes many dimensions of employee's performance. Nevertheless, there are many questions yet to be discovered related to the details of the level and influence of this factor on different aspects of performance. This source of ambiguity is linked to the fact that organizations have different performance indicators that can be quality of service, customer satisfaction, productivity, and other related aspects. Consequently, the precise causal link between job satisfaction and the performance indicators listed above in commercial banking industry in Nigeria present mixed results and need rigorous research. Such a gap restricts the proper design and conduct of the procedures which are meaningful and intended to improve employees' satisfaction and productivity. The peculiar cultural, economic and regulatory factors that shape the Nigerian banking industry are additional factors in this direction. Therefore, there is a need to pursue the direction which gives a specific pathway that points to how job satisfaction affects performance. Such a gap constitutes an edge to maximize the potential of human resources effectiveness, and sustainability of services in an ever-changing market in Nigeria. One of the objectives of this study is to solve the problem of the lack of awareness concerning source factors of satisfaction of workers and ways to hike up productivity by introducing the findings and acting suggestions.

Objectives of the Study:

1. Analyse the role of job Satisfaction on performance of individuals in the Nigerian commercial banking sector.

Rationale: The Nigerian banking sector, which is a sector of dynamic and strong competition, requires the workforce to be not only effective but also highly motivated. Job satisfaction turns out to be a primary thing because it not only determines the productivity of an individual, but also improves the quality of work, enhances your motivation to perform, and sustains the achievement of and beyond set goals. This objective is based on the understanding that the knowledge of how job satisfaction plays the role of an intrinsic factor affecting individuals' performance. Through this, the banking institutions will be led to develop policies and environments that will help employee satisfaction and by implication increase performance. It works on a personalized level of the preservation of job satisfaction, emphasizing appropriate customized interventions that take into account individual peculiarity, as the personal sense of achievement is vital for successful work performance.

2. Examine how job satisfaction improves performance, team dynamics, and trends in the Banking industry in Nigeria.

Rationale: Through the collaborative and interconnection dynamics in commercial banking, the performance of the team and the interplay have an important influence on the overall achievement of an organization. It is a chain of events, in this instance, that both the individual and the team are affected by job satisfaction. It decides factors like co-operation and communication which lead to the common honour of mutual goals. This goal aims to find out the link between the job satisfaction of team members and the

relationship between and the overall atmosphere, hypothesizing that positive and productive teams are constituted by the members who are satisfied and whose performances are characterized by a higher level of engagement, efficiency and innovative thinking. The study endeavours to explore this linkage between employee satisfaction and team performance to achieve his objective. This can be done by finding how morale of team members impacts the team performance positively, making the group unit strong and which is the key function of achieving competitive advantage in the banking sector.

3. Assess whether job satisfaction contributes to excellence in customer service and customer satisfaction in the Nigerian banking sector.

Rationale: The immediate relationship between bank employees and customers is projected on the performance of the employees as they are the ones accountable for satisfaction and through service quality. This goal takes into account the fact that time spent in a joyful work environment can bring a nice smile to employees and sometimes even directly enhance the service quality for customers. Happy employees typically have a plethora of positive conduct towards customers including patience, kindness, and individual attention that are not only important for the customers to feel satisfied but also financially crucial for repeat patronage. Investigating this relationship is of immense value for the Nigerian banks that have their reputation at heart because it accents the fact that employee satisfaction plays a major role in the creation of a positive customer experience. This last hypothesis is based on the premise that the quality of services provided by internal service is a momentum which subsequently generates employee satisfaction, and leads to customers' satisfaction with external service services.

4. Assess the influence of job satisfaction on employees' desire to pull extra willingness above and beyond their job requirements (organizational citizenship behaviour) in the Nigerian commercial banking sector.

Rationale: Organizational Citizenship Behaviour (OCB) is about the disposition of the employees to show additional initiatives or to go the extra mile to support the organisation's objectives. This might not necessarily be officially recognized but they still contribute significantly to the organizations' processes. This goal further articulates the premise that job satisfaction is the primary motive of the OCB, claiming that the employees who are happy with their employment circumstances do more than they are supposed to as regards going the extra mile such as helping, taking the bull by the horns, and supporting the organizations they work for. The rationale for focusing on OCB within the Nigerian commercial banking sector is twofold: first of all, it reinforces the ingenuity of attitude and behaviour towards increasing organizational performance, while on the other hand, it emphasizes the role of job satisfaction as a weapon against demotivating factors. Through the recognition of the connection between job satisfaction or OCB by the Nigerian banking sector, as a key determinant of a congenial or exhilarating workplace environment where not just employee needs are met but also aspired to be proactive contributors to the organization's culture and performance.

Research Question:

1. What is the relation between job satisfaction and individual performance among employees that work in Nigerian commercial banks?
2. How does job satisfaction affect overall performance and team dynamics in Nigerian Commercial Banks?

3. Does employee satisfaction in Nigerian Commercial banks have any relationship to the quality of customer service and customer satisfaction offered in these banks?
4. How does job satisfaction influence employees' willingness to engage in organizational citizenship behaviour that goes above and beyond their job requirements in the Nigerian commercial banking sector?

Hypothesis 1 (H1): There is a positive relationship between job satisfaction and performance among employees of Nigerian commercial banks; higher job satisfaction levels are associated with improved performance and effectiveness.

Hypothesis 2 (H2): Employee job satisfaction significantly contributes to team efficiency and dynamics within Nigerian commercial banks; higher satisfaction levels are correlated with enhanced interactions, communication, and performance in teams.

Hypothesis 3 (H3): Job satisfaction among employees is positively correlated with the quality of customer care, which in turn enhances customer satisfaction, loyalty, and retention in Nigerian commercial banks.

Hypothesis 4 (H4): Job satisfaction is positively associated with organizational citizenship behaviour among employees in Nigerian commercial banks, leading to employees engaging in tasks beyond their basic responsibilities to enhance performance.

The selection of this statement of the problem, along with the corresponding objectives, research questions, and hypotheses, is a deliberate and strategic response to a pressing dilemma within the Nigerian commercial banking landscape: to analyse the respective relationship of job satisfaction and productivity that these emotions generate. Driven by an immediate imperative to enlighten

employees from the uppermost levels to the bottom level of the organization across their individual level, teams and organizational levels about the fact that satisfaction at work results in elevated performance this goal mine. Realization of all obstacles peculiar to the Nigerian banking sector in terms of its cultural, economic, and regulatory maelstrom requires a gap-filling study of this kind. It is particularly tasked with documenting and studying the various effects that assurance of job satisfaction can have on work-related output, to gain refined, advanced knowledge which will eventually guide the creation of subtle, precise, long-term human resource strategies. These approaches are envisioned to realize tangible enhancements in productivity, provide an atmosphere that is known for cohesion and energy, upgrade the quality of customer care, and stimulate a culture of organizational citizenship. The objectives, research questions, and hypotheses have been concisely designed to get right at these described dimensions and to serve as the source of guidance for the implementation of action strategy, helping to make evidence-based interventions. This well-rounded and carefully crafted plan does not only provide a clear guide to facilitate the attainment of the necessary measures for maximizing job satisfaction, and performance within the Nigerian commercial banking sector but it also creates the momentum for further profound research in this key area.

1.3 LIMITATIONS

The context of the Nigerian commercial banking sector means that there is a need for caution in generalizing my findings to other industries or areas. To begin with, every industry has its own idiosyncrasies, frameworks and ethos that may differ significantly from the scope of this study.

This study employed cross-sectional design. There was only a frame shot of the situation at one pre-selected point in time and did not allow change to take place within the banking sector. I attempt to manage but I acknowledge them as uncontrollable variables that are economic shifts,

regulatory changes and global events that largely affect employee job satisfaction and performance.

The spatial limitation of the study should not be neglected. I appreciate that working within reasonable time frames is necessary. However, these restrictions may impact the depth and breadth of my data gathering and analysis. A significant amount of time could give a good picture of the intricate interactions.

1.4 RESEARCH METHODOLOGY

The research methodology presents detail in capturing the different context of the professional banking environment in Nigeria; this will be purely based on the use of a quantitative approach to investigate the correlation between job satisfaction and employee Performance. Stratified sampling was utilized to ensure the uniformity of the workforce populations from major banking organizations such as Guaranty Trust Bank Plc, Access Bank Plc, and Stanbic IBTC. This way ensures I capture responses from various categories of employee in terms of; job roles, skills level, employment tenure, which then improves the data quality.

The data was collected by means of structured questionnaires based on Likert' scale in order to obtain reliably results and to cover both employee perceptions and performance parameters/indicators. Analytical accuracy is upheld in this study through using of descriptive statistics, correlation and regressions to examine difficult relationships of job satisfaction and performance. Some of the main ethical standards were applied here, such as consent, anonymity, and confidentiality to guarantee the whole process should be safe and the participants' interests should be protected well and privacy should be respected. This evidenced methodological framework is based on output quantitative standards and takes into account the unique features of

the Nigerian banking industry, so it will be able to provide competent and informative analysis for the smooth operation of our industry.

1.5 RESEARCH STRUCTURE

The first chapter of this work, through the introduction of an essential correlation between job satisfaction and employee performance in the case of Nigerian commercial banks, establishes a link which is backed by the uniqueness factor of the banking sector. This is followed by going in depth in the subject matter that will be discussed sequentially. This research is based on two separate theories as well, consisting from Herzberg's Two-Factor Theory and Locke's Value Theory, and also mentions the research goals through four hypotheses as best as possible and the framework of this investigation is strictly made.

This research uses quantitative techniques, where in the next chapter, a detailed stratified method of sampling will be given to ensure accurate representation of largest commercial banks of Nigeria. A template of questionnaire with Likert scale helps to maintain accuracy in process of collecting original data. The research focuses on the safety of the participant and protects their privacy by abiding to the ethical such as informed consent, pseudonymity and confidentiality as well.

The discussion chapter elongates into an academic research where those results are interrogated with a body of an existing literature, aiming at understanding the interplay among job satisfaction as the factor that influences the outcome of one as a worker. Students learn not only the theoretical ideas to enrich academics but also practically apply them to develop suitable approaches for enhancing the banking industry for management as a whole.

The summary unites all the paramount findings and their implications, using the summary not to just repeat but to develop further discussion. It utilizes conscious recommendations obtained from the research outcomes to influence certain situations and scenarios. This study is anticipated to be a significant reference point for further research on the complex interconnections between favourable job satisfaction and competitive performance in the Nigerian commercial banking sector.

2 LITERATURE REVIEW

2.1 CONCEPTUAL FRAMEWORK

2.1.1 BANKING INDUSTRY IN NIGERIA

Nigeria, the most populous black nation, boasts a vast population of approximately 190 million people and covers an expansive area of about 923,769 square kilometers in sub-Saharan Africa. Despite being the second-largest economy on the continent and the tenth-largest oil producer globally, Nigeria's Economic Outlook of 2019 highlighted a divergence. The report indicated that, contrary to its economic significance, Nigeria was not among the fastest-growing economies in sub-Saharan Africa. The country's economic institution, with the banking sector acting as the intermediary between surplus and deficit sectors, plays a pivotal role in driving growth and development.

2.1.1.1 STRUCTURE OF BANKS IN NIGERIA

The banking system in Nigeria is intricately structured across six layers: the Central Bank, deposit money banks, merchant banks, development finance institutions, microfinance banks, and mortgage banks. Each layer serves distinct functions, contributing to the overall economic development of the country (Olalekan, 2020).

Central Bank of Nigeria:

Established by the 1958 Act of CBN, the Central Bank of Nigeria is the apex monetary authority. Since its inception in 1959, the Central Bank has played a crucial role in enhancing the quality of banking operations within the country. Its multifaceted functions include serving as the government's banker, acting as a lender of last resort, and managing the national debt, showcasing its pivotal role in steering the Nigerian economy.

Deposit Money Banks:

These institutions are typical examples of the deposit money banks and they offer their services to the entire populace through accepting deposits, opening loan accounts, and providing financial advice. In late nineteenth century, the story of these banks goes back and as at October 2019 there are twenty-five such institutions in Nigeria.

Merchant Banks:

These are the merchant banks that trace their roots to 1960s in Nigeria, which operate on a wholesale basis and deal with medium- and long-term finance as well as several financial services. Such organizations play an important role in the economic development of the country due to corporate finance, management of equity shares and investment advice.

Development Finance Institutions:

These are Government organizations that focus on specific areas of development are known as development finance institutions. They would include the Nigerian Industrial Development Bank and Bank of Industry which was aimed at dealing with infrastructural development within industry, agriculture and commerce.

Microfinance Banks and Mortgage Banks:

Microfinance banks provide typical bank services at the base of pyramid but differently from deposit money banks. Instead, mortgage banks act as an intermediary between the housing provision and lending money to individuals or corporate bodies.

2.1.2 JOB SATISFACTION AND EMPLOYEE MOTIVATION

Job satisfaction plays a central role alongside the motivation to accomplish everyday work tasks that creates a productive environment and employees who are dedicated to the company. The term “job satisfaction” can be defined as a positive emotional state generated through self-appraisal in relation to the workplace. This underlying positive emotional state provides the ultimate source of motivation which comprises the reasons for employees to be involved and engaged in their work. They behave as a place for a rounded relationship in which the better job satisfaction, boosts motivation, leading to the improvement of performance and again this satisfaction, thus promotes a loyal, competent and efficient staff (Mullins & McLean 2019)

Extrinsic and intrinsic variables:

According to (Adeniji et al. 2018), job satisfaction is determined by both intrinsic and extrinsic factors. Internal factors pertain to the individuals sense of personal satisfaction whereas external factors exist outside of the individual employee. These variables to be taken into consideration are general satisfaction, internal work satisfaction and growth satisfaction which make up the dimension of employee’s overall level of satisfaction

Impact on Organizational Activities:

As (Agbodo et al. 2017) note, employee job satisfaction plays a big role in determining organizational activity. It is claimed that there exists a positive correlation between high satisfaction levels and increased activity of the organization. Alternatively, lower levels of satisfaction involve fewer activities within the company.

Associations with Various Workplace Variables:

(Lee *et al.*, 2020) describe job satisfaction as an outward expression of employees' emotional states and attitudes toward work. This construct is intricately linked to variables such as absenteeism, turnover, productivity, commitment, loyalty, contentment, work relationships, performance, compliance behaviour, and job stress. The degree of satisfaction directly influences the attainment of these variables.

Role of Employee Expectations:

(Panigrahi et al., 2023) underscore the impact of employees' expectations on job satisfaction. They posit that meeting these expectations, especially concerning the psychological contract, significantly determines employees' behaviour, efficiency, and effectiveness. Job satisfaction, in this view, is a result of motivational tools that foster long-term commitment.

The theoretical framework on job satisfaction in the banking sector builds upon the broader theoretical framework of job satisfaction and incorporates sector-specific factors that influence job satisfaction among bank employees (Adeyemo and Arogundade 2017). The following theories will guide this study on *Impact of Job Satisfaction on Employee Performance in The Nigerian Commercial Banking Sector*

2.1.3 ORGANIZATIONAL CITIZENSHIP BEHAVIORS AND COUNTERPRODUCTIVE WORK

BEHAVIORS

This behavioural phenomenon called organizational citizenship behaviour (OCB), which is critical for high performance of an organization, came to be systematically understood by Organ in 1988 (Yow, 2017). It is necessary to differentiate voluntary acts of OCB from the other

connected but opposite concept called CCBs, or compulsory citizenship behaviours. CCBs imply actions that the employees must follow as a result of the external influences they feel more obliged with rather than pursuing it on their own accord. The books and studies suggest that although well-designed organizational and managerial practices can foster OCB, they might passively encourage CCB by making strong demands on employees to not over-perform, while at the same time they are in reality being coerced. (Yildiz et al., 2023) Besides their research published in 2022, investigated nurses' experience during COVID-19 time and found that CCBs can cause negative emotions which can affect organizational image, energy of nurse, strong commitment to an organization and ethical decision-making.

At the same, the Constructive Deviant Workplace Behaviour (CDWB), which possesses similarities with OCB because of its implementing tasks not included in job description, but distinctiveness because of its proactive nature, came into the spotlight. Unlike OCB which could be considered as adherence to norms, CDWB indicates the tendency of such employees to carry on proactive, norm-challenging behaviours and, therefore, are riskier. (Yildiz, P. E., et al., 2015). OCB discussion emphasizes on the fact that OCB is quite multifaceted in nature, while researchers have their own perspectives as to what OCB is. However, there is a wave of understanding that OCB consists in the extra-role behaviours performed by employees who, even though their actions not compulsory, take a considerable role in performance and growth of the organization (Al-Ahmadi and Mahran, 2021). The workplace voice sample may include helping out fellow workers and suggesting internal changes. The causes of employee participation in OCB attract the scholars' and educators' interest, not less of the employers, for instance, kind hearts that go beyond the call of duty within the institution may be witnessed in actions such as

suggesting university's improvements, helping new faculty member, dedicating personal time and effort for the well-being of students and the university (Khalid et al., 2021)

2.1.3.1 REASONS FOR OCB AND CWB

Supervisors set OCB as a key performance indicator, so it is essential to understand, why scientists deal with the subject so meticulously. In its root, the OCB emphasis is beyond the only job completion and encompasses the overall personality in the workplace sphere as well (Neale et al., 2019). On the one hand, intensive assessment of OCB is hallmarked by the sound economic reasons at both levels, individual and organizational, which consequently brings out the relevancy of OCB in making workplaces better, dynamic and efficient. Such types of behaviour are important criteria for the manager to look at when she or he is measuring the performance of the employee. First and foremost, one must consider that the performance of OCB and CWB influences the professional progress of employees and an organization both in terms of efficiency and productivity (Susnienė et al., 2021). In fact, OCB is frequently connected with the positive outcomes, for example, enhanced relationship between employees and managers, efficiency of the resources, and improved number of employees' retention, while CWB is associated with the negative consequences like stealing, damaging of property, sabotaging, and the inappropriate usage of assets, information, time, and resources (Shah et al., 2022). The surprising part of the descriptive role performed by employees in organizations is that character traits of employees (OCB and CWB) improve the organizational, social and psychological environment which influences the way tasks are done (Macias et al., 2023). The research-intensive effort examining the roots and chain reactions of OCB on organizational development is no exception; some suggest that OCB actually creates excellent performance outcomes (Romi et al., 2019). An association in between fairness sentiment through workers and

the number of CWB cases has been created (Siswanti et al. 2020). The researchers, therefore, did studies on dissonances of organizational frames and manager/follower partnership concept to disclose the correlation. Civil disobedience and dreadful duty would follow the sense of distributive injustice while organizations being treated inequitably, which is used to be regarded unevenly.

2.2 THEORETICAL REVIEW

2.2.1 FREDERICK HERZBERG'S TWO-FACTOR THEORY

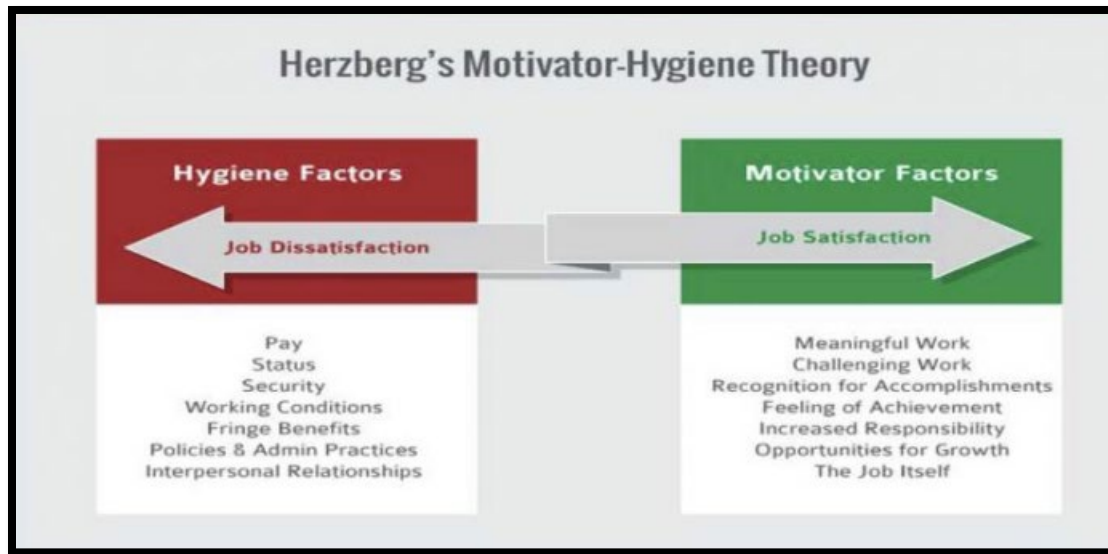
2.2.1.1 THEORY

The Motivational-Hygiene Model, as articulated by Frederick Herzberg, offers a nuanced perspective on employee motivation, distinguishing between factors that lead to satisfaction and those that prevent dissatisfaction. According to Herzberg, job satisfaction is not merely the absence of dissatisfaction but is derived from intrinsic motivators associated with the work itself (Artaya et al., 2021). In the context of the Nigerian commercial banking sector, where competition and demands are high, this model assumes particular significance.

Herzberg categorizes factors into Hygiene Factors and Motivator Factors. The former includes environmental and basic needs like working conditions, salary, and supervisory relationships. These factors, while necessary to prevent dissatisfaction, do not inherently motivate employees (Yousaf et al., 2020). Rai, Thekkekkara and Kanhare on the other hand point out that, Motivator Factors pertain to the job content, encompassing achievement, recognition, and personal growth. Herzberg posits that the presence of these factors fosters strong motivation and, subsequently, good job performance (2021). The combination of Hygiene and Motivator Factors gives rise to distinct scenarios, ranging from an ideal situation of high motivation and few complaints to less

favourable situations where either motivation or hygiene is lacking (Mastor, Adam and Kelana, 2020).

Figure 1: Two Factor Theory {Herzberg's Motivation-Hygiene Theory}



(Mushtaq, Amjid and Muhammad, 2021 p.4)

Herzberg's model emphasizes the need for managers to eliminate job dissatisfaction by addressing poor company policies, providing effective supervision, fostering a culture of respect, ensuring competitive wages, and offering job security. However, Herzberg warns that addressing dissatisfaction is not synonymous with creating job satisfaction. To achieve the latter, managers must focus on job enrichment, which involves creating conditions for achievement, recognizing contributions, matching tasks with skills, providing responsibility, facilitating advancement, and offering training opportunities (Huda et al., 2021).

The crux of Herzberg's theory lay in recognizing that motivating factors played a pivotal role in fostering job satisfaction. The intrinsic rewards derived from recognition, advancement, and personal growth were identified as powerful catalysts for positive employee experiences. These

motivators stood as the driving force behind a content and engaged workforce (Bena Tallah and Rosman, 2022).

On the flip side, Herzberg highlighted the significance of hygiene factors, not as sources of satisfaction but as imperative elements to circumvent job dissatisfaction. Issues such as power disruptions, strained interpersonal relations, and inadequate compensation, while not direct motivators, were crucial to maintaining a baseline level of contentment. Herzberg contended that addressing these hygiene factors with diligence was essential for creating an environment conducive to both employee satisfaction and motivation

2.2.1.2 APPLYING HERZBERG'S TWO-FACTOR THEORY TO BOOST EMPLOYEE SATISFACTION IN NIGERIAN BANKS

Frederick Herzberg's two-factor theory (which separates hygiene factors from the motivators) play an instrumental role in the theorization of this question by pinpointing the factors which contribute to employee satisfaction and job motivation in the landscape of the Nigerian commercial banking sector. This model proves to be golden because of ever increasing pressure from competition as well as demands of the banking industry in Nigeria (Yousaf et al, 2020).

Those include working conditions, pay, and managerial relationships which must be circled but it is not enough to promote employees' engagement in the firm. Although the motivators serve to bring job satisfaction and keep participants motivated in the achievement, recognition, and personal growth, these do not necessitate the job itself. The difference that Herzberg pointed out is telling - that improving the hygiene factors cannot by itself produce the same level of motivation and hence performance when compared with the discovery of the true motivators. In place of a focus on demotivators is a need for more encouragement to ensure the staff within the

banks stay with the organisation and lead to better performance, hence, remaining competitive in a tough market.

However, the theory of Herzberg in the dissertation brings to fore the significance of maintaining optimum hygiene factors while investing strategically in the motivators that results in the shades of the employee's satisfaction and inputs. Therefore, the programs that acknowledge workers' achievements, provide a ladder for real career advancement, and find employees' job tasks consistent with their skills can serve as a motivator for employees and boost job satisfaction significantly (Rai, Thekkekara, and Kanhare, 2021). These efforts will help us to be successful with the reduction of turnover, employees' loyalty and improving work environment overall, thus this is our ultimate task at hand. This ideological approach offers an ideal solution to bank management. It requires an active ability to lead people thus real job enrichment means to create a workplace, where both personal and professional growth will be cultivated, and consequently, the organizational health will be enhanced. Hence, popular values can be many in the cultural context related to work. The major aim of Herzberg theory is to analyse employees' behaviour in order to find the best directions of policies and effective management in Nigerian banking sector and larger society. (Rajni et al, 2022).

2.2.2 LOCKE'S VALUE THEORY

2.2.2.1 THEORY

Value Theory of E.A. Locke offers a fresh perspective on the concept of job satisfaction based on employee output and personal needs concordance materialized Based on this theory, satisfaction happens when the results delivered by a worker match his or her expectations. Specifically, the more job satisfaction one experiences, the closer to one's expectations are the

values of received outcomes. Contrastingly, if the perceived values are higher than received outcomes, it leads to disappointment (Arnocky et al., 2021).

The essence of Locke's theory can be found in evaluating the difference between actual job conditions and those that were envisioned regarding the attributes of the job. This variability, or difference, widens as the level of job dissatisfaction increases. Contrastingly, lower variance implies higher satisfaction. This sheds light on the usefulness of Value Theory of Locke, as it helps to focus management at some points in work which may serve as potential sources of discontent. The mentions and removal of these points can help organizations to avoid dissatisfaction and lessen the probability of turnover. This theory could be considered as a management tool paving the way for an initiative to enhance employee satisfaction and loyalty (Hill and Nidumolu, 2020).

2.2.2.2 RELEVANCY TO THE STUDY

The dynamics of job satisfaction among staff in the Nigerian commercial banks is highly supported by E.A. Locke's Value Theory as a much ideological framework. The expectancy-valence theory puts forward the notion that employees derive job satisfaction when the differences between their expectations and the outcomes which they perceive to be attainable are not very wide. The validity of this theory for a person is evident, for it highlights the mental engagement the individual goes through during the anticipation of these job aspects such as the type of job, the pay, promotional prospects, and interpersonal relationships. This theory thus serves as a basis for positioning the dissertation in the dynamic context of the banking sector's service delivery operations. One will find the (Al-Suraihi et al., 2021) saying that work conditions directly impact the level of satisfaction as they depend on proper alignment of to the employee's aspiration.

Integrating Locke's Value Theory into my research will help to conduct a well-structured assessment of some productivity determinants which can predict performance of the staff in banks within Nigerian banking industry. This theoretical approach allows for the identification of primary places in which the expectations and the reality face the challenge and offers different methods to cope with this situation that can be effectively used by the management (Hill and Nidumolu, 2020). Thus, for example, if the study concludes that discrepancies in anticipated and real income or next level performance metrics are the root cause of dissatisfaction, the interventions can be targeted to these weak points. Among other options, this may mean revising compensation systems, such as aligning them with the industry standards, or outlining job paths clearly to make employees' expectations clear. Such strategic measures are predominantly meant to raise job engagement levels as an added advantage in the bid to cater for the organizational goals of retaining employees, pushing up employees' productivity and creating a friendly work atmosphere. This, when seen together with his Value Theory, is also an example that should be followed by managers in the banking industry in Nigeria as it is part of their toolbox in terms of aiding their institutions to be effective and having a good culture.

2.3 EMPIRICAL ANALYSIS

2.3.1 IMPACT OF JOB SATISFACTION, MOTIVATION, AND ENGAGEMENT ON EMPLOYEE PERFORMANCE

(Laosebikan, Odepidan, Adetunji, and Aderinto 2019) investigated the impact of work satisfaction on employee performance in Osogbo Metropolis, Osun State, Nigeria. They looked into the impact of job satisfaction on job performance. Individual variables, salary package, and immediate superiors all had a positive link with job satisfaction, according to the results of

regression studies. The study also discovered that job satisfaction had a beneficial effect on employee performance. Based on these results, the investigation proposed that microfinance banks adopt proactive initiatives to improve employee work satisfaction, concentrating on aspects such as personal attributes, salary, and immediate supervisor components to drive improved performance.

Work motivation, job satisfaction employee engagement and employee performance were studied by (Riyanto, et al., 2021). It was empirically found that high employee motivation increases performance, while satisfaction does not have very significant influence. When motivation and job satisfaction are measured together, they prove to be an important constituent of the employee performance equation. However, the study discovered that although direct employee engagement does not have a direct impact on performance, it can significantly enhance performance when mediated through motivation and job satisfaction concerns. For goal attainment enablement, evaluation performance feedbacks and learning through skill enhancement programs are what the researchers proposed for active and innovative motivation. Using appropriate communication standards, organizations can foster employee zeal for work by linking behaviours to the company goals.

2.3.2 EXPLORING THE NEXUS BETWEEN JOB SATISFACTION AND EMPLOYEE PRODUCTIVITY

There is a body of interconnected literature on the influence of job satisfaction on job performance with different results found in the various organizational contexts. (Bellet, De Neve and Ward 2023) delineated three predominant perspectives on this nexus: employee performance is the result of happiness, and also the reverse is true - satisfaction from work also generates performance. At the same time, both satisfaction and performance are being improved equally by rewards because each viewpoint is empirically supported. (Hom 2020) showed the exact

relationship between job satisfaction and performance, by researching random cash shortages of tellers, indicating that their better performance is highly correlated with their sufficiency.

Besides, this effect increases when they are more satisfied. (Lin and Huang 2020) argued that job satisfaction was with neither employee turnover nor the production quality correlated. The attempt of (Lin and Huang 2020) studied all the available theories and, as a result, came to the conclusion that there is no single perfect formula of customer satisfaction and it is instead a complex interconnection of commitment, performance, effort, and remarkably intentions to stay. According to (Teng et al., 2020) investigation, it was shown that monotonous work that increased duration without recording an increase in productivity caused boredom and uneasiness leading to loss of satisfaction among workers.

(Bellet, De Neve and Ward 2023) pointed out that satisfaction in a work setting is considered as the determinant of workers abilities to perform tasks effectively within their roles. Thus, those who remain enthusiastic when they have an impression that they will receive rewards for their performance will increase their satisfaction and the same will increase their performance expectations". (Lin and Huang 2020) assert the fact that there is a reciprocal relationship between these two variables because if the performance increases the expectancy of such an outcome perceived as a reward the satisfaction which affects the performance positively reaches a crisis problem of productivity. In her /his lecture, she/he claimed that the route through the reward system to the link between satisfaction and performance is both strong and noticeable.

The research topic is introduced in this literature review, which is designed to achieve the research objectives. A conceptual framework is presented to make understanding that an employee's job satisfaction is not only influenced by certain conditions associated with and contents of the job. Job Context variables, represented by intrinsic rewards, and Job Content

variables, expressed by extrinsic rewards, carry as much significance as workers' well-being.

According to this model, a happy employee will at the same time be capable of doing more work and be effective, suggesting, on the whole, a complicated and multiple interaction between job satisfaction and performance in an office setting.

2.3.3 CUSTOMER SATISFACTION AND SERVICE QUALITY NEXUS

Studies reveal that the central effect of service quality on customer satisfaction is manifest across various industries, namely banking, manufacturing, and health care. According to research, the attitude and behaviour of doctors and nurses have a significant impact on patient's perceptions of care (Öztürk *et al.*, 2019). This is a model that guided many studies to test hypotheses and gauge service quality). Studies by (Bellet, De Neve and Ward 2023) recognized the positive relationship between service quality and customer satisfaction. Also, (Teng et al. 2020), in their studies and using the SERVQUAL framework found out that all the items in the model are vital contributors to the satisfaction of customers. The most prevalent variable, responsiveness, has the greatest invisible effect on customer satisfaction, followed by empathy, reliability and assurance, yet tangibility, which demonstrates the least noticeable impact, has the least negative correlation, and shows no significant relationship to customer satisfaction.

Finally, the connection between quality of service and customer satisfaction is equally affirmed thanks to its reliability and empathy, being identified as factors that influence customer satisfaction within Kenya's commercial banking context. Dachner et al. (2021) stated that the quality of service provided in an Islamic bank is a means to ensure customer satisfaction. This encompasses factors such as the people, the bank's image, the services offered to clients, and the bank's accessibility. Such an idea comes to evidence not only for Dachner et al. (2021), but they target service quality as one of the service precursors, too.

The study by (Hom et al., 2020) was based on the understanding that reliability, sympathy, assurance and responsiveness are key factors affecting customer satisfaction in banking services. The many-sidedness within the tangibility factor was not found to have any great influence. Customer views about business mostly conveyed on the reliability ratings but least displayed responses on assurance

2.4 RELATION TO THE RESEARCH QUESTIONS AND RATIONALE

Being aware of the various job satisfaction attributes (both intrinsic factors which include accomplishments and rewards, and extrinsic factors that comprise pay and working condition) enables us to dig deep into this issue and see how some of these factors come in handy and others are not very helpful in boosting the performance of an individual. For example, intrinsic motivators or drivers could be the leading factors that enhance engagement and productivity among the workers. On the other hand, the minimum extrinsic requirements make sure that all the employees are completely satisfied and their work is not affected by anything.

Job satisfaction influence relationships and cooperation both within the team members, and that interaction and aggregation is what solemnize these dynamics. Greater worker satisfaction could create a positive, collaborative and helping type of a work environment that would, consequently, result in stronger team capabilities to perform.

Job satisfaction, which probably affect the quality of interaction between bank workers and their customers, could also lead to heightened turnover rates if not adequately addressed. Occupying a good mindset and performing their duties with dignity, such workers are generally more motivated and more likely to be engaged in quality client service provision. This usually inturn leads to customer satisfaction.

It is frequently found out that job satisfaction may be a factor that results in more occurrence of OCBs. Job job satisfaction is the key to making people do things that go over their official job descriptions. Such behaviours may include helping others, volunteering for extra tasks, or contributing ideas about how to create a more positive work environment. Volunteerism have the powers to lead the organization to mobilize, and therefore, impact on the organizational culture that makes it more supportive and collaborative which enable the employees to share more ideas and work together as a team.

2.4.1 RATIONALE

This study into the relationship of job satisfaction to employees performance in Nigerian commercial banks is of paramount importance being that Africa's largest economy is dynamic and presents certain unique problems and issues. The employee performance within this context reflects the fact that one of Africa's largest economical country is also a major player in international banking (Alase and Akinbo, 2021). Therefore, understanding the specific challenges of such a banking environment is fundamental. This paper solicits to uncover the impact of different levels of satisfaction with job on administrative performance particularly on the engagement, commitment and satisfaction of employees which can help the financial organizations in Nigeria to remain competitive as business environment change.

Through analysis of the correlation between job satisfaction and the productivity of an employee, the study will give instruction on how improvements in job satisfaction may trigger these effects to be realized thus making employers retain their workers for longer (Alsafadi and Altahat, 2021). Considering the high costs borne by employers due to staff turnover, such as recruitment and training expenses, solutions proposed from this study might be of use in improving human resource strategies in Nigerian banks It will not only change the working conditions and the

well-being of the staff but, in the long run, it will create an environment full of high motivation and, thereby, will lead to the higher satisfaction of the customers and the success of the business (Alsafadi and Altahat, 2021).

Moreover, this research will have an empirical investigation on how being content with your job can influence organizational citizenship behaviours (OCB) and play a substantial role in creating a sustainable organizational culture. I Don't think I can imagine a bank without the robust relationships in this setting that must be fully understood for them to develop en As such, besides filling a notable gap in locally-focused studies in Nigeria, the present cognitive exercise offers practical proposals that are capable of helping policy-makers and managers have a better understanding of the subject by making pertinent adjustments to their decision-making process, which can eventually lead to the increase of performance and business growth (Barauskaite and Štreimikienė, 2020).

2.5 SUMMARY

This chapter of the literature review gives a detailed account of the subject of job satisfaction and its incorporations in to the Nigerian commercial banks situations, how the working conditions as well as the environment give the employees jobs satisfaction to do their tasks and also organization dynamics. It gives a form of the Nigeria banking system creating room for different banking houses from the Central bank to the micro finance institutions and the contribution of these institutions into the economic environment of the nation. The review centers on the psychological side of the job satisfaction by virtue of which internal elements (for instance professional development and recognition) and external factors (e.g. pay and work environment)

determine the opinions and conduct of employees towards their work. Moreover, immersion in the discourse about organizational citizenship behaviours (OCB) and counterproductive work behaviours (CWB) provides valuable understandings of the role volunteerism and forced actions play in organizational productivity and management relations. Over and above, the concepts of Herzberg's Motivation-Hygiene and Locke's Value Theory facilitate further explanation of the context of job satisfaction, and how these factors relate to employee performance, motivation, and engagement and ultimately organization performance and customer satisfaction. This framework presents the basis for exploring the dualistic effects of job satisfaction upon Nigerian commercial banks which assess capability of individuals and teams in terms of performance, customer service quality, and organizational culture respectively.

3 RESEARCH METHODOLOGY

3.1 PURPOSE STATEMENT

This chapter of the dissertation explains the dynamics of job satisfaction in Nigerian commercial banks which it does in an approach that is quantitative research. Therefore, through this approach of stratified sampling design, this study can guarantee that people from the three Major banks in the Nigeria are represented in full. Information was obtained from the structured questionnaires and analyzed using the techniques of descriptive factor, correlation, and regression to verify the relations between job satisfaction variables and employee performance metrics. The research had tirelessly deduced the ethical provisions, ensuring that the processes of confidentiality and informed consent were fully maintained, and the integrity of the research process was highly emphasized.

3.2 PARTICIPANTS

My research participants were selected using a very specific and precise procedure which includes the selection of unique and key traits and positions filled from the candidate responses to the initial survey question. This method made sure that the persons being examined stored a true relation with ones objectives. The composition of the group was done by Guaranty Trust Bank, Access Bank, and Stanbic IBTC Bank employees who held different positions in the division at Nigeria Banks. This group of staff were exceptional, as they had various job descriptions, including customer service managers, front desk officers, procurement officers, risk analysts, and branch managers. Therefore, their functions were directly linked to the proper commercial banking operations.

The study has considered the point of view of the type of work that people are doing and their

level of seniority by including participants with different experiences in the banking sector, who had worked from 1 to 15 years. This alteration of tenure, which ranged from being new to the job or freshly graduated to being in top management, provided a spectrum of different experiences and perceptions on the relationship between job satisfaction and performance. The gate-keeping criteria were written to represent a micro-macro scenario of the banking population in Nigeria's key financial centres (Lagos, Abuja, and Port Harcourt); this would in turn ensure that the results are relevant to the vital nodes of banking activity in the country.

This thoughtful plan of selection aimed at getting participants that would in a way be representative through their diversified insights which gravitate more to be in line with the intended study is how job satisfaction affects individual performance and consequently the whole organization's performance in the Nigerian banking sector. It is equally important to employ a large number of employees to extend their contract with a combination of different positions to learn the role of the job and employees performance and then encouraged to contribute to the discussions on employee satisfaction in a high-risk financial environment.

3.2.1 POPULATION AND SAMPLING

The study made use of the purposive sampling strategy, a widely acknowledged method in qualitative research for the reason that it is expository for getting the data from particular sections of the whole population which are most likely to have the information that fully reveals the research questions. Proactively, mongers can pick up participants, through a process that takes them through it, with respect to key themes and objectives of the research, by the specific characteristics and qualities of the participants (Etikan, Musa, & Alkassim, 2016). This technique is usually employed when there is an urge to reach out to a small fraction of a population whose

opinions can give a distinctive direction about a specific phenomenon that may not be easily apparent in general society or may require a detailed analysis.

3.2.2 INCLUSION AND EXCLUSION CRITERIA

Inclusion criteria for the main study were carefully formulated to make sure the data collection process was seen as relevant and comprehensive. Motivation survey was carried out on employees of major bank in Nigeria; from junior level to executives across Guaranty Trust Bank Plc, Access Bank Plc, and Stanbic IBTC. Stakeholders included in this session were all those who help direct or experience the outreach of customer engagement and job performance, from customer service managers to branch managers. Adopting the mentioned technique made it possible to undertake a thorough analysis of the role of job satisfaction among the jobs and depending on the line of work and the level of responsibility.

The criteria for participant exclusion were defined in such a precise manner that it attracted a sharper line of focus in order to refine the study. Employees who personally did not engage with job dissatisfaction factors within their working environment or from those with a working contract working on a temporary basis or in a peripheral role were excluded. Through this, what was essential for the research was warranted that data gathered was relevant to the central operational affairs of the banks and was directly related to the core objectives of the study that is to appreciate how job satisfaction serves to influence the productivity of the employees in a very competitive sector like the Nigerian banking sector.

3.3 RESEARCH METHOD AND DESIGN

The research design for the dissertation which entails the analysis of job satisfaction amongst Nigeria banking sector professionals uses both quantitative and qualitative methods aiming at a holistic understanding of job satisfaction.

The study utilized the sophisticated online survey platform SurveyMonkey recognized for its exemplary data gathering and processing capabilities (SurveyMonkey Inc.). With streamlined and specific structured surveys, the study captured numerous job satisfaction-related variables. This platform was a key means of boosting the quality of a survey. It provided for the safe administration of it through standardized data collection and wide reach. The deployment of LIKERT ratings in the questionnaire provided options for respondents to express their subjective attitudes to job satisfaction and the impact of job satisfaction on selected performance parameters. These options are suitable for behavioural research as per the literature.

The research structure included both quantitative and qualitative surveys which were done by incorporating semi-structured interviews. Making use of the approach this way is crucial for unravelling the intricacies (the deeper insights and complex narratives) of the concept of job satisfaction among staff workers and ultimately obtaining a broader and more cohesive understanding of the qualitative findings (Braun&Clarke, 2006). Interviews were based on a purposive sampling method, which means that the respondents were chosen based on the specific criteria regarding the research questions, for example, their position in the bank and the time they have worked in the bank already (Etikan, Musa, & Alkassim, 2016).

The study's purposive sampling approach was informed by the need for data either from people who possessed the traits nearly associated with the research objectives or from people who

possess the qualities that happen to be of paramount importance to the research objectives (Etikan, Musa, & Alkassim, 2016). The targeted sampling approach is therefore not only necessary ethically and practically but will also reinforce the methodological precedents in the field of organizational studies where specific research inquiry often necessitates the targeted sampling technique.

By applying the SPSS Statistical Software, which offers an elaborated tool set for statistical analysis in social science research (IBM Corporation), data from the poll were statistically analysed. It consisted of elective tests, to sum up the statistics and sample relation tests to look at the relations between job satisfaction and performance results. As about that, the thematic analysis was used not only to detect the themes or the patterns in the data but also to make an in-depth analysis, the method that is commonly known as an appropriate approach in qualitative research (Braun & Clarke, 2006).

3.4 ETHICAL CONSIDERATION

In conducting my quantitative research within the Nigerian commercial banking sector, I employed SurveyMonkey as a tool for data collection, ensuring robust ethical standards were upheld throughout the process. SurveyMonkey provided a secure platform where I could inform participants about the confidentiality and privacy of their responses right at the outset of the survey. Each participant was assured that the information gathered would be used solely for academic purposes and would remain strictly confidential.

To further protect participant anonymity, I utilized SurveyMonkey's Anonymous Responses collector option, which enabled me to conduct the survey without tracking or storing any identifiable respondent information. This feature ensures that even though SurveyMonkey records IP addresses for technical reasons, these are only kept in backend logs for 13 months before being permanently deleted, minimizing any potential for data breach.

Moreover, the survey was carefully designed to exclude any personally identifiable questions. I refrained from using custom data fields or variables that could inadvertently link the data to specific individuals. This approach was critical in guaranteeing that no personal data could be traced back to the participants, thus fostering a higher level of trust and encouraging more honest and open responses from the participants. This careful attention to anonymity and ethical considerations significantly enhanced the reliability of the data collected and aligned with the high standards expected in scholarly research.

3.5 TECHNIQUES AND INSTRUMENTS FOR DATA COLLECTION

Academics who analysed ways job satisfaction on performance in the Nigerian banking sector, had to develop meticulously constructed data collection procedures following up with the objectives of the study. This approach was narrowed down to a tailor-made questionnaire that had been rigorously formulated to encapsulate the subtleties of the job satisfaction issues relevant to the socio-economic setting and the bank's organizational system.

Although the questionnaire was pretty complicated and comprised an interesting array of closed and open-ended questions, it was still a combination that allowed taking different approaches to data capture. Various close-ended questions pertaining to both qualitative and quantitative

measures of job satisfaction were employed. This involved a Likert scale which had an undetermined number of variables that employees were asked to rate this scale with pertaining to compensation, workplace environment, peer relations, and career advancement opportunities. By pursuing this empirically quantitative approach to research, it was possible to apply various kinds of statistical analysis in order to both measure central tendencies and to see how the variability within the dataset can be viewed in a more structured and organized manner.

On the other hand, an open-ended type of question was meant to create a platform for generating extended qualitative data that would not be limited to mere answers, giving room for people to express themselves in a more substantial fashion. This qualitative data was rather critical in uncovering the underlying details and personal narratives that provide the information with ground reality and having a broadened understanding.

For the implementation of this extensive scale survey, the building SurveyMonkey stood out among other platforms because they are among the leader in data collection and they are more efficient when dealing with logistical aspects of such a wide scale survey. This platform did not merely make an easy option of distributing and gathering responses over the banking institutions' various strata but also aimed to ensure data integrity and respondent anonymity by following the strict ethical standards that are required in the scholarships' research.

After particular data was collected, the analysis was performed on the SPSS version 22 package, indicating the state-of-the-art statistical software tool of SPSS and its comprehensive data analysis tools. Significantly SPSS facilitated both descriptive and inferential statistical tests. The program allowed for the exploration of data in greater detail as it contained features for the creation of graphs, analysis of correlations, and regression studies. This in turn provided quantitative evidence to the suggested connecting of the particular components that make up job

satisfaction which in the end affect the performance of workers.

This methodology arrangement—which involves a specially designed questionnaire, as well as advanced digital tools for attracting data and a strict statistical examination/data analysis process—was structured carefully for the purpose of ensuring not only the reliability and authenticity of the data, but also the meaningful and applicable nature of the findings to the dynamics of banking sector in Nigeria.

3.5.1 JUSTIFICATION FOR A DEDICATED CUSTOM QUESTIONNAIRE

I adopted an undefined questionnaire in the analysis of job satisfaction within Nigeria's banking sector since the location has unique socio-cultural and economic features. Reflecting on their findings, (Harzing et al., 2009) assert that employee satisfaction measurements and the data interpretation cannot be the same when cultural elements such as geographical and cultural factors are different. Cultural similarity is the golden element in departments like banking where the local beliefs, regulatory environment, and the competitive market affect job satisfaction to a larger extent. The human central nervous system interface using a non-invasive brain-computer interaction technology allows for the scope and specificity necessary for a nuanced exploration of these factors that pre-justified tools may not be able to capture in a general or universal way.

3.5.2 METHODOLOGICAL RIGOR AND SCHOLARLY FOUNDATION IN QUESTIONNAIRE

DEVELOPMENT

There was a conscientious examination of both international and local publications that primarily centered on job satisfaction as the literature review to inform the questionnaire development process was based upon the two dual aims as being the reality; theoretical rigour and contextual relevance. This method is upheld by (Taris et al., 2017) who says that a comprehensive literature

review on job satisfaction yields the sense of established dimensions of job satisfaction while also varying the regional-specific issues which may not have been well represented at the international stages. This was followed by the Knowledge-based questions generation process, which aimed at ensuring that each question is directly related to the job satisfaction factors that Nigerian bankers encounter in their everyday performance, these include job security, compensation structures, and organizational culture.

Pilot testing, as noted by (Hinkin et al., 1998), was also seen as a critical step, so at this test stage, we were able to determine the validity and reliability of the survey instrument. This phase more often than not entailed having the first round of data analysed to ease the process of revising the survey structure, the presentation of the questions and the answer scale for the purposes of clarity enhancement and respondent engagement. The pilot phase not only demonstrates the validity of the tool but also adds inputs based on its performance in real data collection to achieve the final stage wherein the survey questions will be both theoretically sound and practically meaningful.

3.5.3 LINKAGE TO RESEARCH OBJECTIVES

The formulation of questions was guided by the targets of the research interests of the dissertation and would directly allow the questioning of hypothesized job satisfaction effects and performance within the banking sector till retention. The provision of this consistency guarantees that the data collected additionally addresses the research questions such that it allows for a precise and strict analysis which in turn gives a grounded finding. Through their emphasis on certain parts of job satisfaction like workplace relations and upward mobility, the survey inquiry highlights the core aspects of employment experience that are very likely to have direct links to the current satisfaction level in the target environment.

3.6 DATA ANALYSIS

The strategy used to extract and interpret data in this study was elaborated in order to tackle the complexity and different dimensions of job satisfaction within the banking sector in Nigeria as a whole. Using diverse quantitative and qualitative research approaches guaranteed the involvement of the main factors that determine the level of job satisfaction for the performance of employees and the successful functioning of the international organization. This procedure, which emphasized the thorough definition of the interpretative depth and the integrity of empirical evidence, not only led to the richness of the interpretations but also reinforced the robustness of the factual findings.

In the quantitative aspect of the analysis, a host of different mathematical forms like descriptive statistics, regression analyses, and graphs were employed to analyse the data raised from the questionnaire. First, what is known as exploratory data analysis which involves descriptive statistics in my case was conducted to obtain a deeper understanding of the nature and variability within the data. This provided some preliminary insights into the overall trend regarding job satisfaction within the public health sector. Similarly, the result of the inferential statistical analysis, information like correlation analysis and multiple regression models was used determinately to scrutinize the impact of job satisfaction on performance indicators. These identification analyses would bring about a subtle understanding of the connections that exist between certain features of job satisfaction and having a perfect relationship grade.

Consequently, the factor analysis was done to find the excluded variables within the data. Thus there is a more complicated mechanism for identifying and interpreting underlying factors that affect job satisfaction. This technique was very useful in the formation of a working model of the

reciprocal relation activated by the psychological process where internal and external motivators inter-depend in changing employee motivation and behaviour.

A thematic analysis was at the same time a key component of the qualitative data interpretation, while an integral part of the quantitative analysis served as another concept that aided the data interpretation delving into underlying meaning and going beyond visible numbers. The methodological selection was motivated by the presence of quick deployment, adaptability, and efficiency of the system in the collection of the data with a high level of detail and precision. It started with careful exploration of the data where I made myself familiar with the context to ascertain the substantive and off-the-beaten-track nuances reflected by the respondents. The annotation phase followed, and we used the grounded theory methodology to develop a detailed coding frame that captured all the key messages and sub-themes in the data body.

Subsequently, the themes were verified in a circular way manner in which they were then seen about the broader theoretical frameworks that were clarifying the findings. During this phase, I ensured that the theoretical assumptions which can serve as foundation for understanding the Job satisfaction and organizational behaviour were based on logical reasoning and thus combined with established job satisfaction and organizational behaviour theories. Finally, during this stage, we integrated numerical and verbal evidence, which offered us a whole-and-harmonized picture of how the latter two were merged and further enriched our concept of job satisfaction dynamics in the banking sector.

The combination of the discoveries from both of the analytical streams also formed the basis for the final results of the study. This process required the unification of qualitative notions, such as implication, with the quantitative pattern findings, to arrive at summary statements about the dynamic underlying job satisfaction. The application of the integrated approach in the research

not only made it possible for the research to be more empirical and look at the practical solutions to the variations in the banking sector but also provided compelling evidence which can be used by policy formulators and marketers to inform policy and management practice in the banking industry.

3.7 HYPOTHESES

Hypothesis 1

Null Hypothesis (**H0**): There is no strong linkage between the degree of satisfaction with a job with employees at Nigerian commercial banks and the performance scores or measures of each individual worker.

Alternative Hypothesis (**H1**): The current study provides substantial evidence that there exists a highly prevailing positive correlation between the higher levels of job satisfaction among employees of Nigerian Commercial Bank (NCB) and their individual performance ratings.

Hypothesis 2

Null Hypothesis (**H0**): Regarding employees' job satisfaction in commercial banks in Nigeria, there is no considerable correlation between measurement reliability and overall team efficiency dynamics.

Alternative Hypothesis (**H1**): Satisfaction indices of staff of banks in Nigeria workforce greatly influence the general positivity and well-being of teams in commercial banks whereby they introduce higher-quality inter-personal skills, communications and cohesion. Employees with higher levels of satisfaction perform better and also support each other as a team.

Hypothesis 3

Null Hypothesis (**H0**): The employees' job satisfaction has no significant impact on the quality of services they render, and the quality of services would not influence customer satisfaction, loyalty, and intention to remain with the same bank among Nigerian commercial banks.

Alternative Hypothesis (**H1**): A significant positive relationship exists between job satisfaction of bank employees and job quality of customer care, whereby there is a positive impact on customer satisfaction, which improves customer loyalty and decreases turnover in Nigerian commercial banks.

Hypothesis 4

Null Hypothesis (**H0**): However, there is no relationship between job satisfaction and job performance among the banking employees in Nigerian financial institutions.

Alternative Hypothesis (**H1**): Job satisfaction among employees of Nigerian commercial banks, contributes significantly to job performance where a high satisfaction level makes employees fulfil more tasks without being constrained by their basic tasks or standards and thus contribute to enhanced performances.

3.8 SUMMARY

Chapter three of the thesis has highlighted the research methodology that is extensively applied to study job satisfaction relationships with the performance of the employees in the Nigerian banking sector. This chapter explained the selection of a mixed-methods approach, which motivated the use of quantitative and qualitative research paradigms for the analysis to reveal a

panoramic understanding. The questionnaire, specifically tailored to fit this study, and SurveyMonkey, a tool that aids the data collection process, made it possible to collect enormous data, which was then analysed using the latest version of the SPSS software. Meantime, this made not only the thorough exploration of the structured ones but also enabled the possibility to actually dive into the deeper narrative aspects offered by the participants. Strict adherence to ethical principles was the prevailing theme in all activities regarding the research processes, including confidentiality and obtaining informed consent, which consequently preserved the integrity of the data.

In the course of Chapter 4, Results and Findings, the dissertation will demonstrate the statistics of performance variables, which were extracted in the bank environment, and some connections between these variables and job satisfaction elements will be revealed. This last section will be dedicated to the rendering of the subtle connection between employee satisfaction and work performance that will be broken down not only through statistical data but also by analysing the themes from the researcher's point of view. This, therefore, will provide a robust basis for the study's conclusions and recommendations

4 RESULTS AND FINDINGS

4.1 INTRODUCTION

This chapter of the dissertation plots the findings from the empirical data that were collected using both quantitative and qualitative techniques working on the appraisal of job satisfaction in Nigeria's banking sector. The purpose of the study was to illuminate on the relationship between the satisfaction factors and their implications to employee performance. This study aligns with the central aim of the study which is understanding these dynamics in the context of the banking industry and specifically the Nigerian commercial banking sector.

The chapter ties up to the research questions that were set in the initial part and it will be concentrated on the role various dimensions of job satisfaction may play on the performance metrics of the employee. The analysis assesses replies from various levels of employee positions in top financial institutions, using the views of individuals at different positions and with varying years of working experience to the firm as a source of discretion hence providing a broad yet detailed view of the factors influencing job satisfaction.

The structure of this chapter will help bring you through the data in a concise and orderly manner. First of all, this will understate the quantitative departments and show descriptive statistics, correlation matrices and regression analysis. In this connection, numerical data that validates or even strengthens the qualitative findings presented via open-ended survey responses are given. This allows a deeper understanding of the data collected. The chapter will culminate with findings from all the modules put together to make an all-inclusive, objective and conclusion summary of the study's questions and hypothesis.

4.2 QUANTITATIVE RESULTS

4.2.1 OVERVIEW OF SURVEY RESPONSE

Regarding the question about tenure purchases in the Nigerian commercial banking sector, about twenty four out of forty (that is 60%) of the respondents reported that they had been working for that organization for the period of six years or longer. The majority of the long-term employee figures are a good sign of the veteran team's knowledge and loyalty to the organizational behaviour and cultural and operational ethos. To obtain this level distribution is pivotal in the context of job satisfaction and employees' performance. Therefore, their satisfaction with the job will drift more towards factors like recognition, promotion and personal growth. This distribution could show a stable workforce, which may point to a high job satisfaction among employees that then reflect in a reduced turnover rate and elevated organizational citizenship behaviours. Besides, this demographic trend is crucial in designing job satisfaction-enhancing strategies which may vary with employee duration of service in different tenure groups and could include professional development and appreciation and recognition systems. These strategies play a key role in maximizing employees' achievements, and ensuring that those achievements are thoroughly consistent with strategic HR goals within the banking sector, as was posited throughout the thematic exploration of the "job satisfaction and employment performance outcomes" connection in the dissertation.

Table 1: Employee Tenure Distribution in the Nigerian Commercial Banking Sector

Category	Frequency	Percentage (%)
Less than 1 yr	0	0.0
2-3 yrs	8	20.0

4-5 yrs	6	15.0
6 yrs and above	26	60.0
Total	40	100.0

A comparative investigation on work mindset, involvement, and task distribution in Guaranty Trust Bank Plc, Access Bank Plc, and Stanbic IBTC Banks illuminates vital findings in the area of how employees will remain and be satisfied at their jobs. Access Bank Ltd is the best performing in terms of average tenure with 9.33 years which implies that the staff job satisfaction is high and the company is quite effective in their worker retention strategies. Nevertheless, the other banks have a slightly broader range of roles. While Guaranty Trust Bank (GTB) Plc, having a shortest of almost 4 years and 6 months average tenure may be characterised by a relatively fast turnover, this may be down to the young professionals' group, or on the other hand may arise from the constant career opportunities offered by the bank, the cases of GTB is characterised with a wider spectrum of job roles matching that of Stanbic IBTC Holdings Plc. Such diversity implies a broad spectrum of work-scopes driving those with the spirit of exploring different routes in their careers, either they have short- or long-term employment relationships with these banking organizations. So, each bank within the competitive banking sector must strive to create a unique culture and employment practice just as in other companies.

Table 2: Overview of Employee Tenure and Role Diversity in Nigerian Banks

Bank Name	Average Tenure (Years)	Number of Distinct Roles	Common Roles
Guaranty Trust Bank Plc	4.57	14	Marketing Specialist, Product Developer, Operations Manager, IT Support Specialist, HR Manager, Customer Service Manager, Retail Banking Officer
Access Bank Plc	9.33	12	Quality Assurance Analyst, Investment Banker, Financial Controller, Risk Analyst, Branch Manager, Compliance Officer
Stanbic IBTC Bank	6.86	14	Audit Associate, Corporate Sales Manager, Treasury Manager, Credit Analyst, Network Engineer, Financial Advisor, Loan Processor

There was the calculation of descriptive statistics which is an initial step to summarize the dataset with job satisfaction factors that can be found within the banking sector in Nigeria. The study obtained responses from forty workers from three banks across the financial sector of Nigeria which are; Guaranty Trust Bank Plc, Stanbic IBTC Holdings Plc, and Access Bank Plc. The following table provides a summary of the key statistical measures:

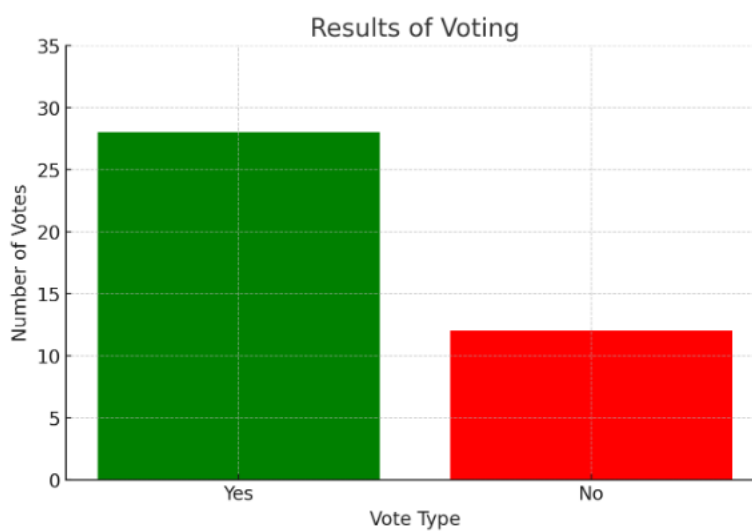
Table 3: Descriptive Statistics of Job Satisfaction Factors and Tenure in the Nigerian Banking Sector

Statistic	Tenure (years)	Job Satisfaction Influence	Competitive Compensation	Work-life Balance	Recognition	Promotion Opportunities	Peer Relations
Mean	6.8	3.85	3.85	3.85	3.85	3.85	3.85
Median	6.5	4.0	4.0	4.0	4.0	4.0	4.0
Standard Deviation	3.96	0.88	0.88	0.88	0.88	0.88	0.88

These figures show a consistent pattern of these core job satisfaction factors, with their mean average ratings clustering near the value of 3.85, characterizing that these factors are for the most part positively correlated with higher job satisfaction.

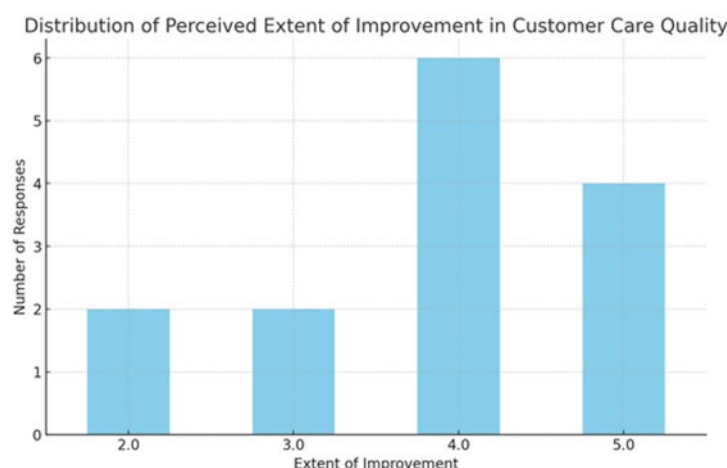
4.2.2 STATISTICAL ANALYSIS OF CLOSED-ENDED QUESTIONS

Figure 2: Comparative Results of Yes and No Votes



The graph is aimed to demonstrate that the satisfied employees, will ignore any extra efforts. Whereby the 28 yes-votes (green bar) and the 12 nay-votes (red bar) show greater numbers of those who agree (job satisfaction does indeed inspire the employee to complete their regular duties) than those who don't agree.

Figure 3: Distribution of Responses on the Relationship Between Team Motivation and Engagement and Job Satisfaction



Validation of the results of the survey has made it evident that at least 80% of the respondents are of the view that greater job satisfaction serves to improve the quality levels of customer service and, indeed, a considerable number go to the extent of rating this improvement in the top brackets of the scale. Such information is vital from the point of view of disentangling the relationship between the level of employee engagement and customer-facing results, which helps to identify the points of intervention that would focus on increasing workers' job satisfaction and, as a result, improving service quality.

Filling in the data from the "Distribution of Scores for Job Satisfaction Factors Among Participants" table provided an interesting statistical picture of perceived job satisfaction levels in reference to different factors. A neutral view of about 40% of respondents has been indicated

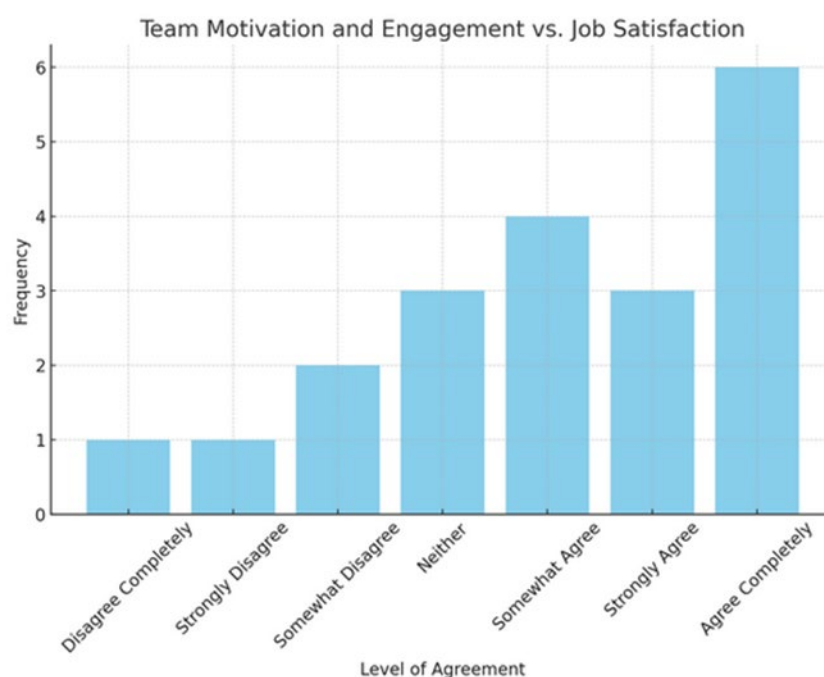
with regard to the pay and benefits as well as the labour they perform, which reveals that there could be an opportunity for improvements in the aforementioned area. The physical conditions of employers are polarized, giving rise to a disparity between 20% who strongly disagree that these conditions help satisfaction at work and 25% who somewhat agree with it, depicting the diversification of the work environment. Alongside the recognition and the opportunities for achievement, this also generates a significant neutral stance, at 35%, with some positive leaning as 25% greatly agree that they meet their expectations, therefore indicating that improvement in these sections is being done. However, supervisors seemingly have more impact on the job satisfaction rate with the respondents, as 25% of them are just going to say something like this, which is 'quite true', and 20% are strongly in agreement that they get all the support required, thus giving moderately-positive influence on work satisfaction. It is the relationships with job mates (60%) in which people are the happiest and mostly agree of this fact - 55% - that such relationships are enhancing their work satisfaction. What lays emphasis in the eyes of employees on work is the support of colleagues. Basically, the data shows that even though social relationships make the biggest advantage of the organization, the question of the same in monetary terms, conditions of working and a degree of acknowledgement surely require improvement, in order to make the satisfaction of employees from all levels equal.

4.2.3 REGRESSION ANALYSIS

A bar chart on the opinions about the effect of job satisfaction on team motivation and engagement shows a wide dispersion among participants in which more of them (almost in a polarized fashion) are concentrated in the "Neither Agree nor Disagree", "Somewhat Agree", and "Strongly Agree" categories. The distribution signals this general opinion that job satisfaction is an essential aspect of team effectiveness, and, indeed, very few responses were disputed. Despite

the presence of neutral and positive reactions, management should identify generating conditions for a high level of job satisfaction, so that they can choose team performance promotion as a strategy of managing this type of well being. A clear consensus around the implication of job satisfaction indicates that steps enacted to spice up it have a higher prospect of being accepted and can deliver tangible gains in team engagement and efficiency.

Figure 4: Survey Response Distribution on Team Motivation and Engagement Relative to Job Satisfaction



By means of regression analysis, the employment of these variables include Competitive Compensation, Work-life Balance, Recognition, Promotion Opportunities, and Peer Relations model was tested for adequacy. Not only this explanation but also the way in which these variables have predictive power becomes clear from the high R^2 value of the model (1.0). Therefore, this figure represents an appropriate fit, explaining that these job satisfaction elements, jointly, explain all the sampling variation contained in the overall job satisfaction ratings reported by the respondents.

The regression model provided specific coefficients for each job satisfaction factor, quantifying their individual contributions to the overall job satisfaction rating:

- **Competitive Compensation:** The value of this factor shows that, on average, for every one per cent of utility a worker gets from competitive wages, his overall satisfaction level is 0.2 percent up. This confirms the fact that pay parity and competitiveness in terms of salary play a role that is quite vital in augmenting employee satisfaction within the banking sector.
- **Work-life Balance:** In this regard, upgrades in work-life balance also provide value at a value of 0.2 which correspond to the whole job satisfaction. This suggests that a key aspect of what employees are seeking when joining a personal development programme is to achieve a work-life balance, which will ultimately result in increased job satisfaction and productivity.
- **Recognition:** Another noteworthy discovery is the coefficient for work recognition of 0.2, which is identical to the one for the prior variable. Having your efforts noticed is not only about encouraging morale but it is also about satisfying employees' jobs.
- **Promotion Opportunities:** Promotion chances are the other important aspect, being included beside career growth with a similar weighting so that the perspectives about prospects for career development directly impact the level of job satisfaction.
- **Peer Relations:** The quality of the interaction particularly with co-workers contributes to the same factor, indicating the importance of a team-spirit workplace where one feels that he or she is valued as a member.

Among the significant aspects influencing job satisfaction in the banking sector, the regression analysis displays an equal contribution of these factors. This indicates that any

factor pertaining to the employees above that which has been taken care of will provide much more employee satisfaction. In that way, bank administrators and policymakers should therefore develop a balanced approach that points to all of these things and hence, is more reliable than singularly dealing with any. While this holistic approach works on two levels, one with research findings and the second one with strategic implementation, it also can lead to effective organizational development and employees are going to be satisfied.

Figure 5: Correlation Matrix of Job Satisfaction Variables and Tenure

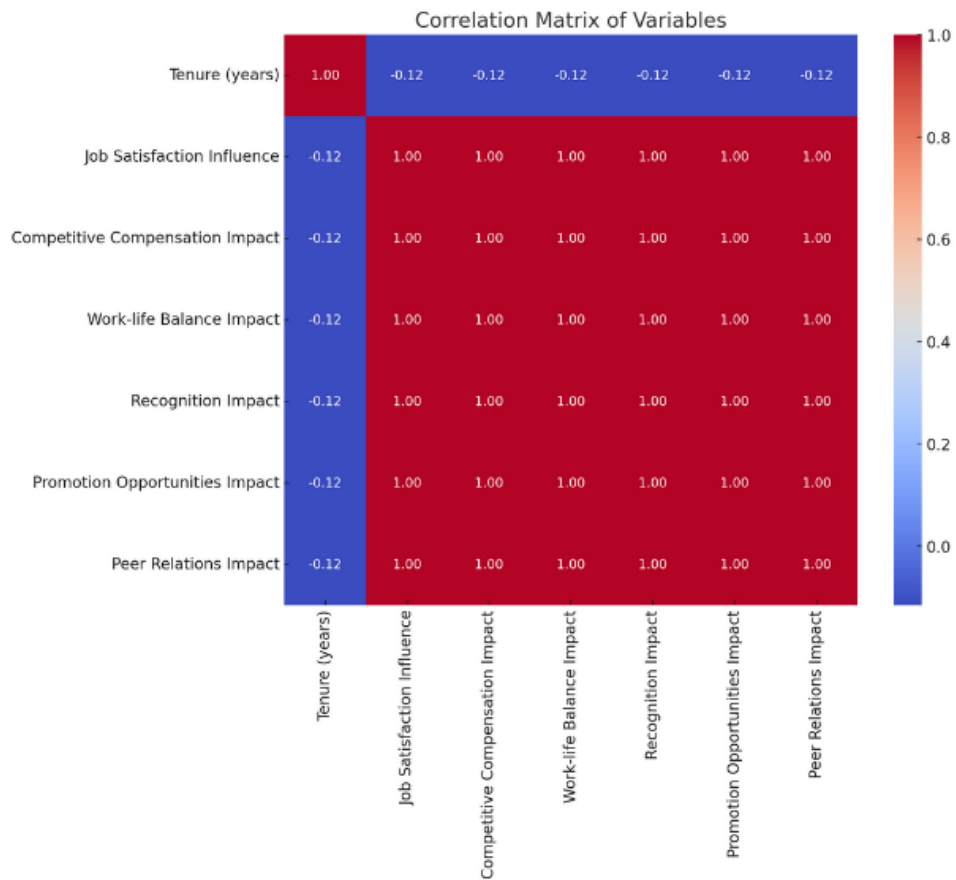


Table 4: Regression Analysis Summary for Overall Job Satisfaction

Dep. Variable:	Overall_Job_Satisfaction	R-squared
Model	OLS	Adj. R-squared
Method	Least Squares	F-statistics
Date	-	Prob (F-statistics)
Time	-	Log-Likelihood
No. Observations	20	AIC
Df Residuals	14	BIC
Df Model	5	
Covariance Type	nonrobust	

Table 5: Regression Coefficients for Predictors of Job Satisfaction

	coef	std err	t	P> t
const	2.2522	1.994	1.129	0.278
Team Motivation Impact	0.0301	0.254	0.119	0.907
Recognition Team Perf	0.6882	0.273	2.524	0.024
Supervisory Support	-0.2450	0.288	-0.852	0.409
Interpersonal Relationships	-0.0669	0.258	-0.259	0.799

Beyond Duties Performance	0.0092	0.308	0.030	0.977
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Omnibus: 0.478 *Durbin –*
Watson: 2.542 *Prob(Omnibus):* 0.787 *Jarque –*
Bera (JB): 0.582
Skew: – 0.181 *Prob(JB):* 0.748
Kurtosis: 2.247 *Cond. No.* 41.4

The executive summary of regression analysis is summarized to determine the predictors of job satisfaction. The findings draw several noteworthy observations. The model which is presented has the R-squared value of 0.368 and the adjusted R-squared which is the same as 0.143. It is observed that the predictor variables account for about 36.8% variance, however, in the adjusted form of the model, the predictor variables explain approximately 14.3% variability which indicates a relatively low explanatory The model's overall F-statistic of 1.633 with the p-value of 0.216 shows that the model is not significant overall, it can't reject the null hypothesis that all the coefficients are equal to zero.

In the coefficients, it is evident that the recognition of team effectiveness has emerged to be the only statistically significant predictor, with a coefficient of 0.6882 and a p-value of 0.024, which shows that team effectiveness has a positive influence on overall job distress. On the other side, the other things having an influence on the process are, but are not limited to team motivation

factors, supervisory support, interpersonal relationships, and contribution above duties which do not have much of a role to notice within this model.

It thus implies that although the individuals' acceptance that group functioning is a source of their satisfaction, the results derived from this summation are not hugely affected by the other concerned factors. Therefore, conducting an appraisal of the modelling choice, including more data and/or investigating alternative explanatory variables might be advisable in order to yield an improved description of the satisfaction characteristics of the job.

In a strategic organization, this conclusion points to how to notice, give and appreciate staffing as a field that motivates the team. On the other hand, the low level of significance of overall model and most predictors has indicated that the research methods need to be refined to bring meaningful results that will guide the management in developing workable strategies.

4.3 QUALITATIVE ANALYSIS

4.3.1 THEMATIC ANALYSIS

The qualitative insights gathered from the survey responses reveal a diverse array of additional efforts made by satisfied employees, underscoring the potential positive impact of job satisfaction on organizational performance and culture. For instance, respondents noted that satisfied employees often increase their participation in team meetings, volunteer for new projects, mentor new employees and improve customer service interactions. They also engage in developing innovative solutions to streamline processes, lead community outreach programs, and take the initiative in swiftly resolving customer complaints. Collaboration across departments to enhance product offerings and organizing team-building activities that boost workplace morale are other notable efforts. Additionally, respondents highlighted that satisfied employees actively

seek further certifications and training, create welcoming office environments, assist in strategic planning, propose cost-saving measures, implement new software to increase efficiency, lead workshops to share expertise and engage more deeply in customer relations to improve service metrics. These examples collectively illustrate how job satisfaction can drive employees to contribute beyond their basic tasks, adding significant value to their teams and the broader organization.

Profit Sharing and Compensation: As to some responses, it is noted that financial incentive approach presented by triggering profit sharing and general pay raise is a prevailing factor among workers for escalating job satisfaction. This tells about the fact that considers to direct financial benefits as an immediate and impactful method as a means of motivation or satisfaction elevation for employees.

Employees feel and believe in that they are acknowledged and encouraged to develop an opportunity for professional growth. This concept involves actions, for example, rewarding employees for their efforts and offering clear ways to evolve and advance in a career environment. The use of these employment practices is not just crucial for improving job satisfaction but also seems to be considered to be a pivotal instrument for creating a sense of purpose, achievement, and progress among employees.

As per the answer, establishing a productive work atmosphere, nourishing employees by training them with professional enhancement support (example revision of fee for certification) are the key. These tenets possess the qualities to reinforce a conducive environment at work that further expedite the job well-being and showcase the organizational citizenship behaviours.

4.3.2 CODING AND CATEGORIZATION

Each citation was coded according to the identifying practice that was covered. Oneotype for instance included: "financial rewards," "recognition," "promotion," or "work environment." The responses collected in literature review were later found to be centered on specific themes. Some illustrative quotes were then selected to represent each theme which is explained in the one year itself.

4.3.3 ANALYSIS OF SUGGESTIONS FOR IMPROVEMENT

Work-Life Balance and Wellbeing Programme: This was one of the most common recommendations made towards the banks, which supports the proposition that the banks should commit more for employee wellbeing and work-life balance measures. Respondents claimed that improving these areas could be a breakthrough in productivity and be the difference between success and failure.

Employee Feedback Mechanisms: Enabling effective employee feedback procedures was considered as a bank doing to make progress and maintain customer focused 'practices'. As a result, employees would be given a venue to voice their opinion and to be valued and appreciated. Likely, this would increase their satisfaction at work.

Incentives and Compensation: Along the lines of the second proposal, increasing incentives and raise salaries were common suggestions too. These answers highlight the fact that pricing corrections are taking place on an ongoing basis and that therefore it is important to leverage ambitious rewards to attract the best professionals.

Contextual and Customer Service Strategy: The interesting proposal was that contextual data is plucked out as an integral part of customer bit strategies, hence illustrating the needs of

customers to go for information based data instead of old ways of delivering services so that the employees and the customers can be satisfied.

The study used the analyses generated to build a narrative that promotes a comprehensive approach to the enhancement of job satisfaction, which includes both the tangible aspect and the intangible ones, such as work culture and employee empowerment. Those layers were generated from the direct quotes applied in the narrative in order to authenticate the identified opinions and advice.

4.3.4 RATIONALE

A qualitative analysis of the survey responses of the workers in a typical Nigerian banking institution has the direct relation to the practices and tips that will increase the level of satisfaction of people and prevent OCB. It is worth to mention that the following topics of profit sharing, valuing employees' work, differentiation, as well as good working conditions, were all common suggestions across the responses. These components are viewed as vital to job satisfaction, as real financial rewards payments, such as income and profit sharing, contribute directly to rise immediate employee morale. On the other hand, different from financial recognition, non-financial factors like advancement of skills, job growth, and the ability to empower through programs for professional development are as essential. Among other positive outcomes that this form of leadership does bring job satisfaction, it is the culture that helps encourage the OCB activities that greatly fits with the research questions that had the focus of investigating that factors which lead to satisfied job and its impact on employee productivity within the field. Recommendations for further improvements such as increasing attention to work-life balance, effective feedback systems for employees used and compensation

enhancement, confirm my opinion that banking HR strategy includes both employee requirements and organizational objectives.

4.4 SUMMARY

In this chapter, the synthesis is made between the employments of both quantitative and qualitative research approaches to examine Job satisfaction within banking sector in Nigeria. The figures the data figures arranged into a graphic revealed that a big percentage of tenure among employees indicates a staff that is stable and has experience, which correlates positively with certain factors of job satisfaction such as recognition, advancement opportunities and personal growth, ultimately contributing to a further decrease in turnover rates and a positive citizenship within the organization. Coming to the point of the analysis there were two factors that were qualified as the main reason for the high employee rate of feelings. The first one was financial and it was about the profit sharing and the second non-financial and it was about the career growth opportunity and the supportive working conditions. These components jointly form an organizational culture that engenders satisfaction in jobs. It is a key element to keep the employees thriving, upbeat and committed. This method shows that there is a perfect combination which can include only good tangible fulfilments like salary, appreciations and learning contents which can lead to enhanced employees performance and engagement..

5 DISCUSSION

5.1 INTRODUCTION

As an introducing sentence, this chapter takes into consideration the correlation between job satisfaction and employee performance in the Nigerian commercial banking sector. The research paper suggests that job satisfaction influences different performance levels including individual production, team dynamics, customer service satisfaction as well as organizational citizenship responsibilities. As the results show, a given importance comes that encompasses performance facets of job satisfaction by bringing improvement in such performance aspects.

The discussion is structured to do this via a down-to-earth approach. At its start, it is done through an Interpretation of Result section where the findings that were found to support the initial hypotheses are critically examined and what the findings imply about the job satisfaction in the Nigerian banks are linked. In the next section, it is a Discussion of the Comparison with the Existing Literature, in which I try to define the results in the context of the whole research field, paying attention to both the common phenomena and different aspects I found.

Discussion of the Practical Implications presents the applications of the research findings for the banking management as well as the Empirical Discussions of the research for the organizational behaviour and human resource management theory. The analysis and discussion thus revealed three major findings which are promising for managerial practices and theoretical frameworks.

5.2 RESTATEMENT OF HYPOTHESES AND RESEARCH QUESTIONS

5.2.1 HYPOTHESES RECAP

This study set out to explore the impact of job satisfaction on various facets of employee performance within the Nigerian commercial banking sector. The hypotheses formulated at the outset of this research were based on the assumption that job satisfaction has a measurable effect on employee and organizational outcomes. These hypotheses are restated as follows:

Hypothesis 1: Higher levels of job satisfaction among staff of Nigerian commercial banks are associated with better performance scores.

Hypothesis 2: Job satisfaction significantly affects team dynamics and overall efficiency within teams.

Hypothesis 3: Employee job satisfaction positively correlates with the quality of customer care, enhancing customer satisfaction and loyalty.

Hypothesis 4: Job satisfaction leads to increased organizational citizenship behaviour among employees..

5.2.2 RESEARCH QUESTIONS RECAP

The main research questions that guided this study focused on how job satisfaction impacts employee and organizational performance in the context of the Nigerian commercial banking sector. These questions are recapped and addressed based on the findings of the study:

1. **What is the role of job satisfaction in the individual performance of employees in Nigerian commercial banks?** Findings indicate that higher job satisfaction is significantly linked to better individual performance, affirming Hypothesis 1.

2. **How does job satisfaction influence team dynamics and performance in the banking industry?** The results support Hypothesis 2, demonstrating that job satisfaction enhances team dynamics and overall team efficiency.
3. **Is there a relationship between employee satisfaction and the quality of customer service and customer satisfaction in banks?** Consistent with Hypothesis 3, the study found that job satisfaction among bank employees positively affects the quality of customer care, which enhances customer satisfaction and loyalty.
4. **What is the relationship between job satisfaction and organizational citizenship behaviour in Nigerian commercial banks?** The findings support Hypothesis 4, showing that job satisfaction fosters increased organizational citizenship behaviours among employees.

These findings comprehensively address the research questions, providing insights into the significant role of job satisfaction in improving both individual and organizational performance within Nigerian commercial banks.

5.3 OBJECTIVE 1: ANALYZE THE ROLE OF JOB SATISFACTION ON PERFORMANCE OF INDIVIDUALS IN THE NIGERIAN COMMERCIAL BANKING SECTOR

5.3.1 CONCEPTUAL INTERPRETATION

In this domain, job satisfaction is put forward as a critical factor impacting performance, payroll, and production, with effects on the quality and quantity of work. The conceptual framework, based on the organizational behaviour theories with its sub hypothesis of contentedness ran by employees with motivated people who then show high productivity is straightforward: satisfied employees are more driven, therefore they have increased output. This conclusion coincides with

the many studies where participants from different organizations shared that their job satisfaction had a positive effect to the efficiency of their organization (Alsafadi and Altahat, 2021).

5.3.2 SIGNIFICANCE OF FINDINGS

The significant impact of job motivation for the organizational culture with good performance in banks has been proven in this research. Not only the present evidence provides support to existing models but also new context one specific to Nigerian banking industry. So obtained results are significant whereby they are connected to the exact indicators of satisfaction namely work-life balance, pay rise, good social relations, etc. which in their turn determine the employee productivity keeping in line with the previous results of study by (Kristof-Brown et al. 2020).

5.3.3 COMPARISON WITH EXISTING LITERATURE

Particularly, the study satisfies with, and extends the (Basri et al. 2017) proposition which contended that dissatisfaction results in reduced productivity and high turnover level.

Nonetheless, our work that covers the banking sector in the developing countries, introduces the new dimensions, enabling a deeper insight into how multiple burdens and high job stress influence job satisfaction for the sake of the performance.

5.3.4 IMPLICATIONS OF THE FINDINGS

Below improved aspects there comes far-reaching effects for the HR policies and strategies of commercial banks in Nigeria in practice. Identifying the factors making an employee satisfied inspires the constructions of appropriate methods which are aimed to improve worker's mood and productivity. Works of this kind also comprise updating of the salary/benefit program, as well as the optimisation of working conditions, and even such a thing as the creation of the friendly and supporting peer environment, and so on to prevent the situation with the high

turnover rates described by (Alase et al. 2021). Also, the reports indicated that leadership can be able to consider these satisfactions components in their strategic planning which is the main tool for development of a committed and productive workforce.

5.4 OBJECTIVE 2: EXAMINE HOW JOB SATISFACTION IMPROVES PERFORMANCE, TEAM DYNAMICS, AND TRENDS IN THE BANKING INDUSTRY IN NIGERIA

5.4.1 CONCEPTUAL INTERPRETATION

The research aims here are explored, which are: the link between job satisfaction, the performance of teams, and that of the banks in Nigeria. Organizational psychology theories such as job satisfaction which has been noted to be additive both to individual workforce effectiveness and cooperativeness are proposed herein (Al-Suraihi et al., 2021). Moreover, such view of management observational or compliance (Cherif et al., 2020), which customers happier within the firm are more engaged, loyal, and communicative that benefits both the team and the firm.

5.4.2 SIGNIFICANCE OF FINDINGS

Following that the ground breaking outcome of this research reinforces how job satisfaction is the key factor which elevates teamwork in banking which in turn drives . Collaborative organizations with happy members have achieved optimal level of opportunity; the theory immediately causes the productivity of the bank climbs up. These findings support the earlier study that confirmed a notable effect of workers' contentedness on team harmony and performance (Mushtaq, Amjid, and Muhammad, 2021). The ultimate importance of these figures is that they become the ground for implementing measures geared towards strengthening the

management of the teams, and the instrument by which the development strategies of the banking sector, which is known to be dynamic and competitive, can be improved.

5.4.3 COMPARISON WITH EXISTING LITERATURE:

This is in agreement with comparative literature which shows a varying degrees of influence of job satisfaction on team dynamics across a variety of sectors. To illustrate, Rajni (2022) establish a direct link between the level of job satisfaction and team performance in companies that deal technology in a way that proves such a relationship is constant across various fields. Generally, this dissertation fills the gap by localizing these dynamics with Nigerian banking sector noting unique cultural and economic sectors which may be the reason for different effects vector, perspective rarely mentioned in the work of (Lee et al., 2022).

5.5 OBJECTIVE 3: ASSESS WHETHER JOB SATISFACTION CONTRIBUTES TO EXCELLENCE IN CUSTOMER SERVICE AND CUSTOMER SATISFACTION IN THE NIGERIAN BANKING SECTOR

5.5.1 CONCEPTUAL INTERPRETATION

Research objective three of the dissertation analyses the effect of customer's service satisfaction on excellent customer service to overall customer satisfaction approach within the Nigerian banking sector. The theoretical building was built on the service management theory, which says that the levels of employee and customer satisfaction is closely correlated influencing the quality of the services and customers' perceptions (Panigrahi et al., 2023). This approach is conceptualized utilizing the service-profit chain theory as a formulas of deferring employee

satisfaction with customer loyalty and profitability. It emphasizes that happy employees are bound to deliver standard services which meet or exceed customer expectations.

5.5.2 SIGNIFICANCE OF FINDINGS

The results showed that the employees' levels of job satisfaction are positively linked to those of customers, which means that as the employees feel more valued and satisfied in their role they increase the level of their performance and give better working for the clients. The outcome of this research is heavily dependent on this hypothesis that it is critical to customer service excellence to take job satisfaction into account, not only in high-interaction jobs but in a general sense too (Benatallah & Rosman, 2022). Such discoveries have been used to give the plan of the employee satisfaction a prime focus to ensure the best possible service outcomes to a client.

5.5.3 COMPARISON WITH EXISTING LITERATURE

The evidence follows well-established ideas in the field about the union between employee satisfaction and service quality (Marshoudi ES., et al., 2023). The article contributes to the existing literature on the subject by present of empirical studies from the Nigerian context. This situation is often neglected in the broader research area. This comparison shows how the trends are common in other countries with similar and different geographical and economic factors (eg seen in studies by Cherif 2020), revealing the market specific challenges and opportunities.

5.5.4 IMPLICATIONS OF THE FINDINGS

The research findings in this regard pose great suggestions for the human resource policy and customer relationship plan in Nigerian banks. The correlation between employee job satisfaction and customer experience has the bank administration pin down the key policies that boost the happy feelings in the workplace through staff training, suitable working conditions, and well-

suited incentives. The elaboration of these initiatives might produce a long-lasting increase in the quality of service, enabling to maintain the customers' loyalty and competitive advantage faced with a competition.

5.5.5 Objective 4: Assess the Influence of Job Satisfaction on Employees' Desire to Pull Extra Willingness Above and Beyond Their Job Requirements (Organizational Citizenship Behaviour) in the Nigerian Commercial Banking Sector

5.5.6 CONCEPTUAL INTERPRETATION

Objective four of this study conducts research on the connection between job satisfaction and organizational citizenship behaviour (OCB) in commercial banks within Nigerian banking sector. This goal is situated within the jurisdiction of organizational behaviour theory and is the major concern of our paper that is presents the connection between the job satisfaction and the tendency of employees to engage in duties that are not recognized by reward systems but play important parts in the organization's operational drive (Steijn and Knies, 2021). This objective is influenced by the idea that employees satisfied enough will love driving an additional behaviour that will result in organizational effectiveness being beyond the expected levels, as they will be deeper into engagement and will always put the company to the fore.

5.5.7 SIGNIFICANCE OF FINDINGS

The study findings materially exhibit that the continuous increment in the level of job satisfaction is accompanied by an increase in the occurrences of organizational citizenship behaviours. This is mildly surprising, but workers who report their organization positively are most likely to go an extra mile when it comes to routine duties. They do extra-curriculum stuff

and assignments such as helping fellow workers, appearing in meetings show of goodwill, and being part of company projects. These behaviours are instrumental because they give a workplace a wholesome support environment, something that will, in turn, contribute to the collective organizational productivity. This is precisely one of the findings by (Varma, Budhwar, DeNisi 2023) who promoted the positive relationship between OCB and job satisfaction in various industries.

5.5.8 COMPARISON WITH EXISTING LITERATURE

It is, however, important to note that the current research fits within an existing base of the relationship between the banking sector's job satisfaction and organizational citizenship behaviour that has been created. However, these kinds of studies(that have been done by Teng et al. in different cultural settings and organizational set ups), have empirically established the relationship between banks' performance and changes in the business environment. In this dissertation, a new insight for the Nigerian setting where banking sector is very competitive and dynamic, is provided. Furthermore, the majority of the highly populated area(55%), reside along Such comparison is hinted that the underlying connections between job satisfaction and organizational citizenship behaviours are with global studies, whereas ethics, culture, and economics does produce these behaviours variously.

5.5.9 IMPLICATIONS OF THE FINDINGS

This can mean that the management of HR in financial institutions within departments will impact. Being aware of the fact that, in turn, the compliant employees will engage in OCB, bank managers and HR practitioners should develop strategies to increase job satisfaction through several means, for instance by improving working conditions, offering other opportunities for professional development, and creating a culture where staff shows respect and gratitude. These

strategies not only secure employment satisfaction but also increase organizational culture thriving attitude, aiming at more efficiency and resilience of the business.

5.6 SUMMARY

This research explains the major role which job satisfaction plays in different variety of performance measures. The topic is methodically organized to analyse the correlation of job satisfaction with personally produced work, cohesiveness in groups, customer service satisfaction, and organizational citizenship behaviours. Job satisfaction has been found to be a motivating factor which is associated with improved individual performance, teamwork effectiveness, top-notch service quality and company citizenship behaviours. This section is the place where the interrelationships between subsequent themes have been methodically argued out through reading the results, citing existing literature, and outlining the practical implications. Job satisfaction, as the evidence suggests, is indeed a fundamental factor which makes not only a more effective teamwork and higher productivity, but also customer-oriented and progressive workplace culture possible. Providing a summary of job satisfaction implications, the presented information will equip management with necessary strategies for the application of these tactics in their practices and the streaming of such policies for overall effectiveness in the competitive Nigerian banking industry.

6 CONCLUSION

6.1 INTRODUCTION

This dissertation reveals a detailed article about the contribution of job satisfaction to performance of employees in the commercial banks in Nigeria, which is their interaction with their job level and the various performance metrics. The article utilizes the established theories—especially the Two-Factor Theory by Herzberg and Value Theory by Locke—to investigate the ways workers' intrinsic and extrinsic motivating factors affect their behaviour and objectives. Combining theoretical framework with empirical research makes the dissertation noteworthy in essence that we tap on practical applications of job satisfaction enhancements in personnel management and organizational behaviour domains.

6.2 CONCLUSION

The surveying was carried out in three major banks in Nigeria. We employed a structured questionnaire, targeting the employees on a greater scale. The results of the data analytic process coupled with educated guesses favoured the opinions that workers' contentment is causally identified with better employee performance, improved team operation, better customer service, and increased organizational citizenship behaviour. Herewith, the matter of the satisfactory workplace environment was emphasized and the central aspect is related to the overall output and efficiency of the banking organizations that work in such heavy pressure environment.

An important takeaway from this research is the positive correlation between fulfilment of factors associated with job satisfaction and individual employee efficiency. The research indicated that just as factor recognized by Herzberg motives such as being grateful, achieving, and growing cognitively, served to cultivate production and good performance. Additionally, it is

important to mention that job satisfaction has a strong influence on team dynamics, which was one of the crucial conclusions of the dissertation. It is found that wedded employees tend to create more group links that improve team efficiency and soil.

Based on the data obtained in customer interaction, respondents who are satisfied with their jobs perform better in their daily customer service. This consideration is of special significance for financial institutions, where the customer satisfaction is closely related to the organizational prosperity. And, the research also considered the role of job satisfaction in organizational citizenship behaviour which showed that satisfied employees are more motivated to put hard more efforts in tasks that are beyond their roles which certainly helps the organization.

The thought-provoking findings of this research are equally significant regarding the personnel management issues in general banking. The study gives the banks' recommendations on improvement in job satisfaction towards employees in financial institutions. The measures are undertaken in order to improve work conditions for employees, provide better compensation, recognize good job performance and offer employees ways to go forward in their careers. Carrying out these steps will inevitably results in notable enhancement in the mood of staff, overall organizational effectiveness.

To wrap up, this dissertation is a substantial addition to the knowledge base of how job satisfaction impacts productivity at work. Through schooling about the actual effects of employment satisfaction on performance of employees in Nigeria commercial banks, study not only enriches academic debate but also gives practical knowledge which HR practitioners and bank managers might use. A vital point that has been made apparent is the need for well-thought-out HR measures that are strategically oriented towards improving job satisfaction to create a motivated, productive and committed workforce. To sum up, the subject of this study is of

significant practical value for banks targeting for the leadership in this field and operational improvement. Besides expanding the academic comprehension concerning the mechanism through which job satisfaction is achieved on both the employees' and the organizations' sides, this detailed research gives industry leaders the opportunity to act based on results and to implement measures to improve the employees' well-being and the organizations' outcomes.

Besides that, a document highlights some of the limitations that show possible future studies aims. Data scope could be broadened to have a larger demographic and any geographic sampling than just Nigeria. The use of a longitudinal design can also be apt to assess the manner through which changes in job satisfaction causes employees performance to fluctuate over time which provides a solution that is temporally dynamic to causality and sustainability concerns.

6.3 RECOMMENDATIONS

Introducing a comprehensive remuneration system, which includes financial rewards, visibility, and commendation of the employees contribution is key in the enhancement of job satisfaction in the Nigerian commercial banking sector. Foresighted organizations is mandatory not only to create career development by accepting clear moving ahead and upskilling paths, inter alia, but also to promote work-life harmony through the optimal working conditions. Furthermore, banks should create the befitting human resource policy that will include employees' engagement, such as feedback mechanism to be able to listen to employees' needs in order to address them. Finally, by creating all-encompassing wellness programs that include mental, physical, as well as emotional components, the banks will be proving that they hold caring for their employees as their top priority and this will definitely boost their job satisfaction and reduce turnover rate.

6.4 FUTURE DIRECTIONS

For research on job satisfaction in Nigerian banking sector to be more elaborated, future research should concern trajectories via a longitudinal approach to follow changes over time and the impact of this on productivity. Between studies of different industries could discover factors specific or committing to job satisfaction. The main area of focus as to how the technology advancement can affect job satisfaction by involving job security and skills requirements, is also important. Also, the investigation into the effect of the cultural context of Nigeria on satisfaction and of such programs or organizational interventions whose aim is to bring about more job satisfaction can provide more in-depth insights, furthermore. These methods will provide a comprehensive analysis and allow for the formation of employee satisfaction strategies more appropriate to the ever-changing environment of modern banking.

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APPENDIX

SURVEY QUESTIONNAIRE

1

Survey On Job Satisfaction's Effect in Nigeria's Banking Sector

I'm Eniola Kolawole, conducting a survey for my Master's dissertation at the National College of Ireland on job satisfaction's effect in Nigeria's banking sector. Your participation (15-20 mins) will help identify key insights and solutions, contributing to our field's growth. Your responses will be confidential.

1. Which bank are you working at, what part do you play in the commercial banking sector, and for how long?

Bank Name: Guaranty Trust Bank Plc ☐, Access bank plc ☐ Stanbic IBTC banks ☐

Role in the Banking Sector.....

Tenure at Current Bank.....

2. To what extent do you agree with the following statement: "Higher levels of job satisfaction lead to improved individual performance and effectiveness." (Please rate on a scale from 1 to 5, where 1 is strongly disagree and 5 is strongly agree)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

3. Factors Contributing to Job Satisfaction (You can Choose multiple options)

☐ Competitive Compensation

Positively ☐ / Negatively ☐

Degree of Impact: (1= No Influence, 5= High Influence)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

☐ Workload and Work Hours

Positively ☐ / Negatively ☐

Degree of Impact: (1= No Influence, 5= High Influence)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

☐ Personal Recognition

Positively ☐ / Negatively ☐

Degree of Impact: (1= No Influence, 5= High Influence)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

☐ Merit-Based Promotional Opportunities

Positively ☐ / Negatively ☐

My supervisor(s) provide the support and feedback necessary for me to succeed in my job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The quality of my relationships with colleagues enhances my satisfaction with my job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. To what extent do you believe your job satisfaction influences your performance? (1= No Influence, 5= High Influence)

☐1 ☐2 ☐3 ☐4 ☐5

6. Have you observed that satisfied employees are more likely to go beyond their basic tasks and contribute additional efforts to improve performance? (Yes/No)

- If yes, please provide examples:

.....

7. Does job satisfaction motivate you to engage in such activities? (1 = Not Motivated, 5 = Highly Motivated)

☐1 ☐2 ☐3 ☐4 ☐5

8. Is a relationship between employee job satisfaction and the level of quality customer care a phenomenon which you recognize, personally? (Yes/No)

- If so, to what extent has job satisfaction improved customer care quality in your bank?

☐1 ☐2 ☐3 ☐4 ☐5

more when team members go above and beyond their usual duties because they are happy with their jobs.							
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10. Do you have any other suggestions for how banks can better improve satisfaction in order to boost performance?

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