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MOTIVATION FACTORS, EMPLOYEE JOB
SATISFACTION, AND EMPLOYEE PERFORMANCE AT
SHWE BANK

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EMBF II-14
EMBF 9th Batch

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**MOTIVATION FACTORS, EMPLOYEE JOB
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SHWE BANK**

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ABSTRACT

The primary objectives of the study are to evaluate the impact of motivation factors on employee job satisfaction and its relationship to employee performance at SHWE Bank. This study employed both primary and secondary data, as well as the quantitative research method and descriptive statistics. The primary data was collected using the questionnaire survey method from 80 personnel of the SHWE Bank Head Office in Yangon, and the participants were selected using the basic random sampling method. The secondary data were gathered from relevant textbooks, journals, articles, reports, websites, and research papers from previous studies. This investigation concentrates on the factors that influence motivation in the following areas: rewards (intrinsic and extrinsic), coworker relationships, training, and responsibility. In SHWE Bank, employee job satisfaction is significantly influenced by the positive effects of coworker relationships and training upon motivation factors. The employment satisfaction of employees is significantly influenced by their relationships with their colleagues. Additionally, this study discovered that employee job satisfaction has a positive and considerable impact on employee performance. Therefore, SHWE Bank should continue to promote a collaborative and positive work environment. Initiatives such as team-building activities, open communication channels, and conflict resolution mechanisms should be maintained and potentially expanded to foster strong co-worker relationships. SHWE Bank should continue investing in high-quality training programs. Regular needs assessments to align training with job requirements and emerging trends, along with feedback mechanisms should perform to ensure training relevance and effectiveness.

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CHAPTER 1

INTRODUCTION

In today's complicated world, banks are essential to a country's economic stability. Furthermore, the banking sector is crucial and may be thought of as the cornerstone of the economy. Because the banking business relies heavily on labour, having bank employees is essential to being competitive (Hall, 2021). Therefore, human resources are essential to the bank's success and ability to compete in the market. Employees are thus a bank's most significant and valuable asset.

The work happiness of employees is a critical factor in the success of banking. The bank can only project a favorable image when its workers are content with their work and give their all in it. Enhancing employee job happiness requires taking into account relationships with colleagues, incentives, and supervisor support. A happy workforce is essential to any bank. Happy workers are proactive, productive, and committed to assisting the company in enhancing worker performance and accomplishing its goals. Consequently, in the banking sector, employee motivation, job satisfaction, and performance are crucial. The bank may reduce staff turnover by doing that. Ultimately, a bank that prioritizes employee pleasure may boost profitability in addition to staff performance. Furthermore, the growth and performance of the country's economy might be impacted by that bank.

The SHWE Rural and Urban Development Bank (SHWE Bank) is a private bank that operates inside the Republic of the Union of Myanmar. It was created as a limited company in accordance with the Financial Institutions Law of Myanmar. On July 28, 2014, the Central Bank of Myanmar granted permission for the bank to begin its activities. SHWE Bank has gained correspondent banking status with the following financial institutions: United Overseas Bank, Oriental Bank of Commerce, Maybank, Krungthai Bank, Kasikorn Bank, Shinhan Bank, United Bank of India, and Bank of Investment & Development of Vietnam. One of the primary goals of SHWE Bank is to ensure the well-being of its employees and to create a positive work environment. Job satisfaction is influenced by a variety of circumstances, but it may also have a

significant impact on happiness and is a key component in raising employee performance. As a result, this research covers the motivational variables that raise employee performance and work satisfaction at SHWE Bank.

1.1 Rationale of the Study

Humans are now regarded as an organization's most valuable resource. Motivating employees is essential to achieving efficiency. Motivation is a collection of several factors that influence an employee's behaviour in order to achieve a necessary objective. Long-term employee performance is boosted by motivation, which also aids in an organization's growth towards greatness.

Motivated workers contribute to an organization's survival. Employee motivation yields more benefits for a company. Managers need to know what will inspire staff members the most. Of all the responsibilities of a manager, inspiring staff is perhaps the most difficult. The motivation of workers is directly proportional to their level of job happiness, and job satisfaction in turn leads to increased effort in the direction of attaining organisational goals, which eventually results in increased profits for the company. The purpose of this study is to particularly explore the impacts of training, expectations, and incentives (both intrinsic and extrinsic) on employee motivation. Additionally, the study investigates the link between employee motivation and job satisfaction and knowledge transfer. Extrinsic and intrinsic incentives are the two types of rewards that are generally available.

The main responsibility of the banking industry is to provide bank related services and employees are the main source of service providers. Every bank in the world considers its staff to be among its most valuable assets, and contented staff members will put in more effort on behalf of the business. As a result, in this competitive environment, it is crucial to comprehend how employees feel about their jobs and determine how satisfied they are with different aspects of their jobs (Bhatti, 2011).

Raising work happiness among employees also benefits the bank's and their own performance, as well as the expansion of the national economy and individual success. The banking sector in Myanmar is quite cutthroat. One of the pillars of the bank is human resources. Thus, each employee's productivity and level of work satisfaction

may have an impact on the bank's growth rate. Many factors, such as duties, incentives, and connections with colleagues, affect how satisfied a bank employee feels with their employment.

Banks that put a high priority on employee job satisfaction may both preserve and increase the performance of their workers and the bank. Additionally, Sullivan and Bhagat (1992) found a clear link between work happiness and job performance, which may boost client retention. Consequently, the motivational factors, work satisfaction, and performance of employees at SHWE Bank are the main focus of this research. This research may be a crucial resource for the banking industry in figuring out what affects SHWE Bank employees' work happiness and productivity.

1.2 Objectives of the Study

- To identify the motivation factors of SHWE Bank.
- To examine the effect of motivation factors on employee job satisfaction in SHWE Bank.
- To analyze the effect of employee job satisfaction on employee performance in SHWE Bank.

1.3 Scope and Method of the Study

This research primarily focusses on the work happiness, motivation, and performance of employees at the head office and branches of SHWE Bank in Yangon. Regression analysis, descriptive statistics, and the quantitative research technique are used in this work. This research is restricted to SHWE Bank in Yangon, which employs 100 people. Using a straightforward random selection technique, 80 workers of SHWE Bank were chosen for the sample size (Yamane, 1967 sampling formula). Furthermore, secondary and primary data were used. Use of a 5-point Likert scale in survey questionnaires was used for main data. The SHWE Bank website, associated websites, articles, research papers, and journals were the sources of the secondary data.

1.4 Organization of the Study

There are five chapters in this work. An introduction, the study's purpose, its methodology, its scope, and its organisation are all included in the first chapter. The concepts of motivation, job satisfaction, and performance are presented in Chapter 2, along with the study's conceptual framework, prior research, and underlying theory. The background information on SHWE Bank and the impact of motivational variables on work satisfaction among employees are covered in Chapter 3. The examination of motivational variables' effects on work satisfaction and how those effects relate to employee performance is presented in Chapter 4. Chapter Five concludes with a summary of the findings and comments, along with recommendations for more research and ideas for improvement.

CHAPTER 2

THEORETICAL BACKGROUND

The theoretical framework for this investigation is presented in this chapter. It also includes a review of the literature on employee performance, job satisfaction, and motivational variables. Lastly, it provides the conceptual foundation for the study as well as past research.

2.1 Concept of Motivation

A basic psychological idea, motivation is what propels people to take action in the direction of their objectives. Goal-oriented behaviours are initiated, guided, and maintained by an internal process. Extrinsic and intrinsic motivation fall into two major kinds. Intrinsic motivation is a kind of motivation that comes from inside an individual and may be derived from a variety of factors, including personal fulfilment, curiosity, or enjoyment in the work at hand. Extrinsic motivation, on the other hand, is derived from external sources such as rewards, recognition, or the desire to avoid unpleasant consequences. reflection of the amount of vigour, dedication, and originality that employees of a firm bring to their work. An emotional characteristic called motivation propels a worker towards a goal.

Employee motivation refers to encouraging staff members to achieve company objectives by rewarding them. To achieve high levels of satisfaction, workers' individual motivation is crucial (Petcharak, 2004). According to Butkus and Green (1999), motivation is the process by which individuals are persuaded to carry out a task, particularly in order to satisfy their wants and feel satisfied. Baron (1893) provided his own definition of motivation. "A collection or arrangements of procedures involved in push and pull forces that makes the actions stronger towards success" is what he defines as motivation. According to Kinicki and Kreitner (2001), motivation is associated with the emotional processes that inspire and drive voluntary activities that contribute to achieving objectives. According to Rutherford's (1990) study, motivation is an effective agent in an organisation since it inspires individuals to be creative in their work. It is the responsibility of the organisation to recognise and comprehend the processes required to influence employee encouragement.

There is an unmistakable relationship between employee loyalty to the firm and motivation and job happiness, according to the assertions of the majority of motivation theorists (Basset-Jones and Lloyd, 2005; Chen et al., 2004; Lok and Crawford, 2004; Pool and Pool, 2007). Sirota et al. (2005) conducted a key study on the relationship between motivation and job satisfaction. They found that businesses that use incentive strategies have three primary components: fairness, companionship, and success with their employees. A total of 135,000 individuals from a wide range of countries and groups participated in the study. According to Barber and Bretz (2000), reward management systems have a substantial impact on an organization's ability to recruit, retain, and motivate high potential personnel, and because of this, the organisation is able to attain high levels of performance.

2.2 Motivation Factors

Motivation factors, often referred to as motivators or drivers, are the intrinsic and extrinsic elements that stimulate individuals to pursue goals, perform tasks, and achieve desired outcomes. These factors vary among individuals and can influence their level of engagement, effort, and persistence in both personal and professional contexts. Understanding these factors is crucial for managers and leaders to effectively inspire and sustain motivation among their teams. Some of motivation factors are rewards (intrinsic and extrinsic), co-workers relationship, training, and responsibility.

Rewards (intrinsic and extrinsic)

As a key determinant of workplace attitudes such organisational commitment, motivation, and job satisfaction, "rewards" refers to the benefits that employees get as a consequence of their employment (Kalleberg, 1977). (Steers & Porter, 1991). Rewards come in two flavours: extrinsic and intrinsic. Extrinsic incentives are material and unrelated to an employee's productivity at work. Extrinsic benefits include bonuses, incentives, and salary/pay. Compensation and employee productivity are directly correlated (Bishop, 1987). An effective extrinsic incentive program is necessary to improve staff performance and efficiency (Carragher, 2006). Extrinsic incentives are material benefits like wages and promotions that one receives as a result of doing one's work (Porter and Lawler, 1968). According to Frey (1997), compensation has a significant impact on employee motivation. Additionally, he makes the case that offering bonuses and incentives to staff will make them happy and motivated to put in

extra effort to meet organisational goals. Intangible benefits are those that come from inside.

It can only sense things, including gratitude, the employer's kind demeanour, and work rotation, rather of touching them with the hands. The benefits that come with working at a job, such as job satisfaction and employer praise, are known as intrinsic rewards (Ajila, 2004). According to Reio and Callahon (2004), intrinsic incentives are employed to encourage workers to work more productively. According to Dee Prose (1994), intrinsic incentives are a very efficient way to increase employee engagement and productivity. They will therefore function more effectively for the organisation. The ability of an organisation to distinguish its performance and inspire its workforce is critical to its overall success. According to Lawler (2003), an organization's ability to encourage its workforce determines its success.

Co-worker Relationships

Co-worker relationships refer to the interactions and bonds formed between employees within a workplace. These relationships encompass both professional and social dimensions, influencing how employees collaborate, communicate, and support each other in achieving organizational goals. Effective co-worker relationships are characterized by mutual respect, trust, cooperation, and a shared commitment to collective success (Blau, 1964).

Chiaburu and Harrison (2008) found that supportive co-worker relationships are positively associated with job satisfaction, organizational commitment, and reduced turnover intentions. Furthermore, strong interpersonal connections among employees can foster a sense of belonging and teamwork, leading to enhanced organizational performance and citizenship behaviors (Morrison, 2004). Organizations can foster positive co-worker relationships by promoting a culture of collaboration, open communication, and mutual respect. Encouraging team-building activities, providing opportunities for social interactions, and recognizing collaborative efforts can help strengthen these relationships.

To find out whether employees' understanding of their colleagues' support may reduce stress and increase job satisfaction, Babin and Boles (1996) conducted a survey. Against the backdrop of Babin's study, other researchers examined the value of peer support for employees recuperating from long-term illness or trauma. The results of the

research showed how crucial peer support is for post-absence productivity and well-being.

Training

Individual progress stems from the individual's requirements, motivation, and training method, as stated by Swart et al. (2005). The majority of motivation theorists argue that there is an indisputable connection between employee motivation and devotion to the company. According to Basset-Jones and Lloyd (2005) and Chen et al. (2004), anxiety may arise while doing a job because of a lack of skills, unfavourable circumstances, a lack of communication skills, irritation, and other variables. To reduce these elements and boost productivity at work, training is crucial. Through training, organisation employees have a strong understanding of how to please customers (Rowden and Connie, 2005). According to Tsai et al. (2007), skilled workers who are happy in their positions and who have a strong sense of loyalty to their company will positively impact organisational objectives. Harrison (2000) asserts that training is a crucial element, and that learning also aids an organisation in achieving its aims and objectives and has a good impact. One may argue that, generally speaking, the organisation expects low-quality output. A few studies also suggest that training alters the views of employees. According to Lang (1992), the organization's training program aids in achieving objectives and raising staff productivity. In 1989, Gaertner and Nollen performed a study in manufacturing organisations which revealed a correlation between disguised HRM approaches and employee loyalty. These techniques included opportunities for training and internal motivation.

Responsibility

According to Hart (1968), responsibility can be categorized into role-responsibility, where individuals are accountable due to their specific roles or positions, and causal-responsibility, which pertains to the cause-and-effect relationship between actions and their outcomes. In the workplace, responsibility includes completing assigned tasks, meeting deadlines, and maintaining professional standards. It also involves ethical conduct, such as honesty, integrity, and respect for colleagues and clients.

In organizational behavior, the concept of responsibility is closely linked to accountability and authority. Accountability refers to being answerable for the

completion and quality of tasks, while authority involves the power to make decisions and allocate resources. Robbins and Judge (2013) explain that responsibility and accountability are critical for effective organizational functioning, as they ensure that tasks are completed efficiently and goals are met. Clear delineation of responsibilities helps in avoiding ambiguity, reducing conflicts, and enhancing coordination among team members.

Empirical studies highlight the importance of responsibility in job performance and organizational outcomes. For instance, a study by Hackman and Oldham (1976) on the Job Characteristics Model indicates that when employees feel responsible for their work, they are more likely to experience higher job satisfaction and intrinsic motivation, leading to better performance. Furthermore, responsible behavior in organizations fosters trust and reliability, which are essential for teamwork and long-term success.

By fostering a culture of responsibility, organizations can enhance employee engagement, motivation, and performance. Encouraging individuals to take ownership of their tasks and providing them with the necessary resources and support can lead to more effective and accountable work behavior, ultimately contributing to organizational success.

2.3 Employee Job Satisfaction

A person's pleasant or good feelings about their work experience are referred to as job satisfaction. Workers' perceptions of how much their expectations from their jobs have been met are what matter (Locke, 1976). According to Luthans (1998), job satisfaction is the degree to which production either meets or surpasses our expectations. It is a measure of key attitudes such as the nature of the work itself, pay, prospects for advancement, supervision, and colleagues, and it is expressed positively by those who have it. Lack of interest and organisational commitment may be caused by unhappiness at work (Moser, 1997).

Employee dissatisfaction is the main reason why people quit their jobs, and it accounts for a higher absentee rate than contentment (Rusbult et al, 1988). Motivation among employees is correlated with job satisfaction. Contented workers take more time to comprehend their task. Happy workers adjust to both positive and negative changes in

their working environment. Therefore, it is believed that those who like their work would be highly motivated, or vice versa.

The idea of employee work happiness is complex and includes a range of aspects that might influence an individual's level of overall job satisfaction. It expresses how workers feel about the many facets of their jobs, such as the kind of work, the atmosphere, interactions with coworkers and managers, pay, and chances for professional growth. Since job happiness has a direct impact on staff engagement, productivity, and retention, it is a crucial component of organisational success. Frameworks for comprehending job satisfaction are provided by theories like Maslow's Hierarchy of Needs and Herzberg's Two-Factor Theory. According to Herzberg's Two-Factor Theory, there are two distinct sets of elements that contribute to job satisfaction and dissatisfaction: hygiene factors (such as compensation, corporate regulations, and working conditions) and motivators (such as recognition, responsibility, and advancement). According to Maslow's Hierarchy of requirements, workers are driven by a sequence of requirements that move from fundamental physiological demands to self-actualization, and job satisfaction is attained when these needs are met at work. work performance and work happiness were shown to be strongly positively correlated by Judge, Thoresen, Bono, and Patton (2001).

In a similar vein, Harter, Schmidt, and Hayes (2002) found a correlation between improved customer satisfaction and organisational profitability and greater staff satisfaction. Employing techniques including fostering a positive work environment, paying fairly, enabling chances for professional development, and recognising employee accomplishments may help organisations increase job satisfaction and eventually boost organisational performance.

2.4 Employee Performance

Knowing each employee's performance is essential because it informs critical management decisions, which are what drive an organization's success (Sonnentag, Volmer & Spychala, 2008). "Behaviour to obtain results" is the definition of performance (Armstrong & Taylor, 2014). Individual job performance is defined as

what people really accomplish and how they contribute to the goals of the company (Campbell & Wiernik, 2015).

Employee performance is a cornerstone of organizational success, reflecting how effectively employees fulfill their job roles and contribute to the achievement of organizational objectives. High-performing employees typically exhibit strong productivity, high quality of work, consistent reliability, and proactive engagement in their roles. According to Armstrong and Taylor (2014), there are many aspects that make up the idea of employee performance. These include task performance, contextual performance, and adaptive performance, all of which have a distinct impact on the overall results of the organisation. There is a clear correlation between work happiness and employee performance, as stated by Indermun and Bayat (2013). They argue that incentives—both monetary and psychological—have a significant impact on work satisfaction. Events at work may set off emotional responses, which may then have an impact on job satisfaction and performance, according to Weiss and Cropanzano (1996). The degree to which workers are happy with their jobs, the workplace culture, and their overall work experiences is referred to as job satisfaction. Employee job satisfaction is positively correlated with greater job performance, which encompasses engagement, initiative, and behaviours that support organisational objectives in addition to quantity and quality of work (Weiss & Cropanzano, 1996). Incentives and motivation are two important factors that influence workers' job happiness. According to data, there is a strong relationship between reward and recognition, as well as work satisfaction and motivation (Ali & Ahmed, 2009). Rewarding workers has a direct impact on their motivation and job happiness.

Organizations can boost employee performance through several strategies, such as providing comprehensive training and development programs, fostering a supportive work environment, setting clear and challenging goals, and offering regular feedback, reward and recognition. By investing in these areas, organizations can cultivate a high-performing workforce, driving sustained success and competitive advantage.

2.5. Background Theories of the Study

In this investigation, three background hypotheses are used. Maslow's Hierarchy of Needs Theory, the Herzberg Two Factor Theory, and the Social Exchange Theory (SET) are these. These theories state that the conceptual framework is constructed.

(a) Herzberg Two Factors Theory (Herzberg, 1959)

The dual-factor theory, commonly referred to as Herzberg's motivation-hygiene theory or the two-factor theory, holds that there are distinct sets of mutually incompatible components that contribute to job satisfaction or unhappiness in the workplace. Herzberg's research indicates that although some components of a work are always linked to job discontent, other others are not. The following motivators that raise workers' job satisfaction are assessed in this study.

- 1) Performance and Achievement (Reward factor)
- 2) Recognition (Reward factor)
- 3) The work itself (Reward factor)
- 4) Responsibility (Responsibility factor)
- 5) Opportunities for advancement (Reward factor)
- 6) Personal growth (Reward factor)
- 7) Job Status (Reward factor)

As to Herzberg's (1959) findings, work happiness can only be enhanced by motivating aspects that are intrinsic to the profession and fulfil the needs for self-actualization and growth.

(b) Maslow's Hierarchy of Needs Theory (Abraham Maslow, 1943)

Using Maslow's Hierarchy of Needs Theory, intrinsic reward is defined as a person's desire for esteem and is significant because people find satisfaction in feeling respected and appreciated. Humans may use extrinsic incentives (such as a wage or bonus) to help them meet their most fundamental requirements, which include food, water, warmth, and rest. In addition, a person's interaction with their coworkers fulfils their desire for love and belonging. This need, also known as the social need, encompasses the need for interpersonal connections and a sense of belonging. Furthermore, the urge for self-fulfilment may be used to gauge accountability. Workers want to find personal progress and self-fulfilment from the experiences they will have from their professional obligations.

(c) Social Exchange Theory (SET)

The Social Exchange Theory (SET) offers a solid foundation for comprehending how job performance and job happiness are related. According to this theory, which Blau (1964) first established and others have since extended, social behaviour is the outcome of an exchange process that aims to maximise advantages and minimise costs. This exchange process occurs in the workplace when workers and their employer have reciprocal connections. Workers' attitudes and behaviours are shaped by how they perceive the fairness and reciprocity of these exchanges.

As per SET, workers who believe that their company appreciates their efforts and is concerned about their welfare are more likely to be content with their positions. This satisfaction arises from the perception that the organization is providing them with valued resources, such as support, recognition, fair compensation, and opportunities for growth. Employees are likely to provide these resources in exchange for favourable attitudes and actions, such as improved work output, loyalty, and organisational citizenship behaviours (OCBs).

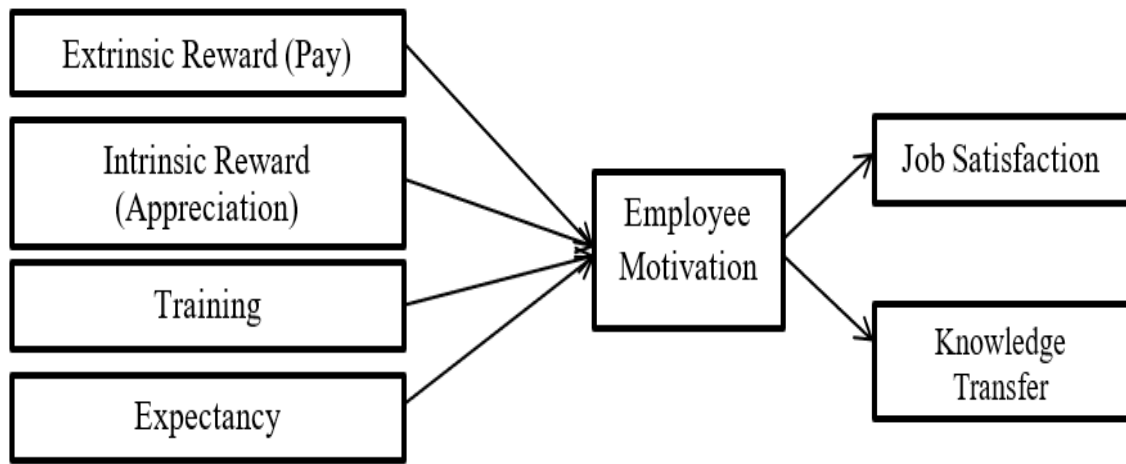
The notion of perceived organisational support (POS), which represents workers' perceptions of how much the organisation appreciates their contributions and cares about their well-being, was first developed by Eisenberger, Huntington, Hutchison, and Sowa (1986). As a result of workers' increased effort and dedication in return for the organization's support, higher POS has been associated with both enhanced performance and greater job satisfaction (Rhoades & Eisenberger, 2002). Additionally, Cropanzano and Mitchell (2005) stress that workers are more likely to perform at a better level on the job when they see their connection with the company as a high-quality social transaction that is marked by reciprocal trust and commitment. This is a result of their feeling of obligation to the company, which drives them to return it by acting ethically at work.

By creating a fair and encouraging work environment, appreciating and rewarding employee achievements, and making sure that workers feel appreciated and respected, organisations may use SET to improve worker happiness as well as performance. By cultivating strong social exchange relationships, organizations can create a virtuous cycle of satisfaction and high performance.

2.6 Previous Study

The influence of a variety of factors, including training, expectation, extrinsic reward (pay), intrinsic reward (appreciation), and impact of employee motivation on work satisfaction and knowledge transfer, was outlined by Zafar et al. (2017). The study's conceptual framework is shown in the accompanying Figure (2.1).

Figure (2.1) Employee Motivation, Job Satisfaction, and Knowledge Transfer

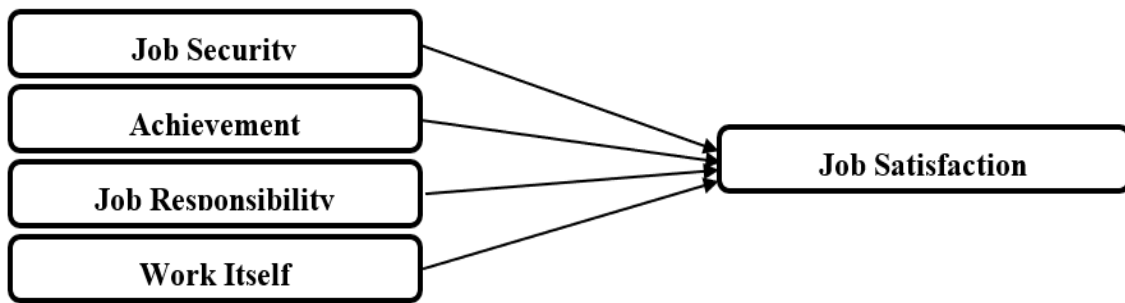


Source :Zafar, Ishaq, Shoukat, & Rizwan, (2014)

Regression analysis in the aforementioned research indicates that pay and appreciation have no direct impact on employee motivation. Employee motivation is not directly correlated with job satisfaction either, but it is correlated with employee training, expectations, and knowledge transfer. These three factors significantly aid in employee motivation.

In 2015, Raza, Akhtar, and Husnain conducted research on the connection between job satisfaction and factors such as employment security, job obligations fulfilled, and work quality. The results of this research demonstrate that work responsibilities positively impact job satisfaction. The study's conceptual framework was shown in Figure (2.2).

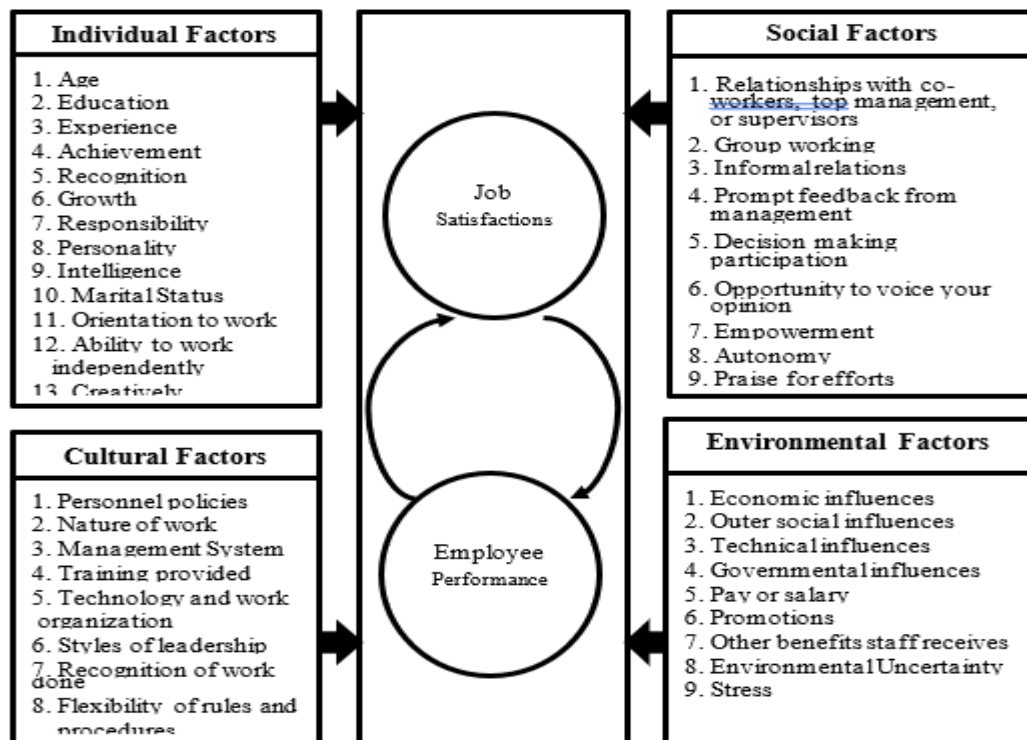
Figure (2.2) Factors Affecting Job Satisfaction



Source: Raza et al (2015)

The study's findings showed that job stability, fulfilling duties, and the nature of the work itself are all factors that affect how satisfied one is with one's employment. In general, responsibility refers to an individual's participation in a variety of work-related tasks and the results they produce since these actions have an effect on their uniqueness. In 2017, Alromaihi, Alshomaly, and George looked at the cyclical link between worker performance and job happiness. The study's conceptual framework was shown in Figure (2.3).

Figure (2.3) The Cyclic Relationship Between Job Satisfaction and Employee Performance



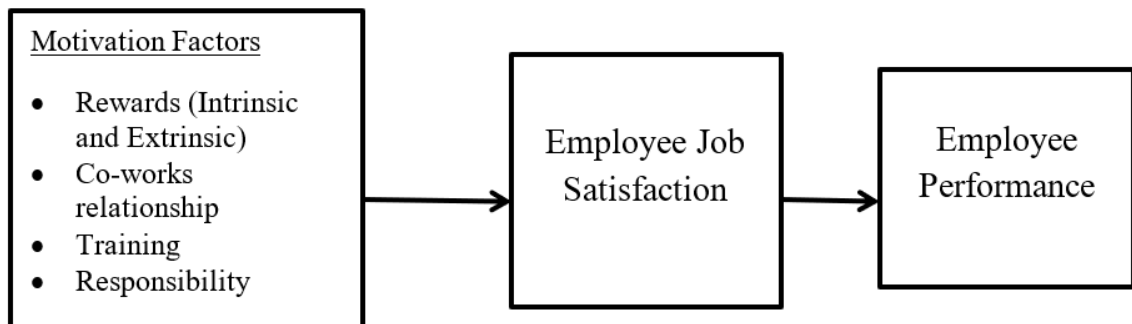
Source: Alromaihi, Alshomaly & George (2017)

The study's findings demonstrated that "employee performance has a direct influence on job satisfaction and job satisfaction has a direct influence on employee performance." They also shown how social interactions with colleagues impact occupational satisfaction.

2.7. Conceptual Framework of the Study

There are many papers that analysis on influencing factors affecting operational growth in insurance industry performance. Among them, thesis research of Zafar, Ishaq, Shoukat, & Rizwan, (2014) , Raza et al (2015), and Alromaihi, Alshomaly & George (2017) are the main references for this study. The study's conceptual framework is shown in the following Figure (2.4).

Figure (2.4) Conceptual Framework of the Study



Source: Own Compilation, (2024)

Working Definition

Rewards: Rewards refer to intrinsic or extrinsic incentives provided to individuals or groups in recognition of their achievements, contributions, or performance.

Co-workers Relationship: Co-workers relationship refers to the interpersonal connections and dynamics among colleagues within an organization. In addition to fostering a feeling of belonging, morale, and job satisfaction, strong coworker connections also improve employee well-being and organisational performance.

Training: Training refers to the systematic process of acquiring knowledge, skills, and competencies through structured learning activities. Training can address multiple levels of Maslow's Hierarchy of Needs, from ensuring basic safety and job security to fostering

a sense of belonging, boosting self-esteem, and enabling personal and professional growth.

Responsibility: Responsibility refers to the duty or obligation to perform tasks, fulfill roles, or act in a certain way as required by one's position, role, or moral obligations. Responsibility is one component for self-fulfillment need in Maslow's needs theory.

Employee Job Satisfaction: Employee job satisfaction is the degree of contentment, fulfilment, and pleasure that employees experience in their occupations. It expresses how workers feel about their jobs and all of its facets, including as the kind of work they do, the atmosphere they work in, their interactions with coworkers and managers, their pay, and their chances to grow in their careers.

Employee Performance: Employee performance refers to the achievement of individual or team goals and objectives within an organization. It measures how effectively and efficiently employees fulfill their job responsibilities and contribute to organizational success.

CHAPTER 3

PROFILE AND MOTIVATION PRACTICES OF SHWE BANK

In this chapter, the profile of SHWE Rural and Urban Development Bank (SHWE Bank), organization structure, product and services and motivation factors provided by SHWE Bank are described.

3.1 Background History of SHWE Bank

The Financial Institutions of Myanmar Law 1990 authorised the establishment of SHWE Rural and Urban Development Bank on February 14, 2014, and on July 28, 2014, the Central Bank of Myanmar issued a banking licence to the bank. The SHWE Bank is one of the private banks that is active in the Republic of the Union of Myanmar. It has a paid-up capital of Ks 60 billion and an allowed capital of Ks 100 billion. The SHWE Rural and Urban Development, Bank Head Office, and Head Office Branch all opened their doors in Yangon on January 11, 2016, near the junction of Merchant Road and Pansodan Street. Five of its branches are located in Yangon, and it also has one branch in each of Mandalay, Naypyitaw, Bago, and Mawlamyine. In all, it has ten branches. SHWE Bank has gained correspondent banking status with the following financial institutions: United Overseas Bank, Oriental Bank of Commerce, Maybank, Krungthai Bank, Kasikorn Bank, Shinhan Bank, United Bank of India, and Bank of Investment & Development of Vietnam.

A nine-story building at the corner of Pansodan Road and Merchant Street, which is where the financial market of Yangon is located, is currently undergoing construction for the lunch of SHWE Rural and Urban Development Bank (Head Office) and a branch at the Head Office. This is in accordance with the approval that was previously mentioned from the Union Government and the Central Bank. The infrastructure that is being constructed includes vaults and a data centre.

Vision, Mission and Core Values

The goal of SHWE Rural and Urban Development Bank is to establish itself as a leading financial institution in Myanmar by offering a wide range of financial services that support the rural and urban development of the areas it serves.

The goal is to use cutting-edge technology and a variety of distribution channels throughout Myanmar to deliver the best financial products while upholding the core values of integrity and ethics, professionalism, dedication, service excellence, and excitement.

Organization Structure of SHWE Bank

The Board of Directors, which is chaired by the Chairman and consists of the CEO and Managing Director, is the highest authority in SHWE Bank. There are four committees under the Board of Directors: the Audit Committee, which oversees the independent Audit Department; the Remuneration and Nomination Committee. The Chief Executive Officer oversees the Strategic Management & Transformation Department, which focuses on strategic initiatives and transformation programs that support the bank's long-term objectives.

Managing Director governs several departments, including the Administration Department, handling administrative functions and supporting operational efficiency; the Human Resources Department, managing recruitment, employee relations, training, and development; the Finance & Account Department, responsible for financial planning, reporting, and control; the Banking Operations Department, overseeing day-to-day banking activities; the Treasury Department, managing liquidity, investments, and financial risks; the International Banking Department, facilitating international transactions and foreign exchange operations; the Agent Banking Department, managing agent relationships and service delivery; the Loans Department, processing and managing various loan products; the Audit Department, ensuring compliance with regulations and internal policies; the Legal Department, providing legal support and ensuring compliance with laws; and the Marketing Department, developing and implementing marketing strategies to promote the bank's products and services.

Additionally, under the Chief Information Officer are the IT Department, managing the bank's information technology infrastructure and systems; the Digital Banking Department, developing and overseeing digital banking services such as internet and mobile banking; and the Electronic Banking Department, focusing on electronic transaction services, including debit and credit cards as well as ATMs and POS systems. The organization chart of SHWE Bank is described in Appendix -3.

3.2 Services Provided by SHWE Bank

The banking division of SHWE Bank is comprised of two primary kinds of activities: (1) the acquisition of deposits and (2) the investment of funds. The most important sources of funding for this project include equity, public money, public investment, term deposits, loans from domestic and international banks, loans from the government, loans to non-governmental organisations, loans from the Asian Development Bank and the Japan International Cooperation Agency, debenture issuance, and deposit certificates. There are a variety of loan options available, including hire purchase, commercial, project, rural, and metropolitan area loans, as well as short-, medium-, and long-term loans. The money that have been obtained are loaned as significant bank investments. In addition to providing services such as bill collection, cash cards, mobile banking, and international money transfers, SHWE Bank also offers several more services.

Additionally, there are automated teller machines, often known as ATMs. When it comes to mobile banking, the Regional Service Partners (RSPs) of SKYNET, which is SHWE Bank's sibling business, will serve as SHWE Bank agents in Myanmar. Financial services, such as cash in, cash out, and cash transfer, will be made accessible to citizens of both urban and rural areas at prices that are affordable. Additionally, SHWE Bank will provide the following services to its customers who are customers of its retail banking division: Banking Around the World The products and services that are provided include, but are not limited to, letters of credit for export and import, bank guarantees, telegraphed transfers, currency exchange, international money transfers, and cash cards (Master and Visa). It is possible to access the following five services via Internet and Mobile Banking: Account Statement, Own Account Transfer, Internal Account Transfer, SkyNet-DTH Bill Payment, and Mobile Top-up.

(i) Deposit Services

Deposits may be made into current accounts, savings accounts, foreign currency accounts, fixed deposit accounts, call deposit accounts, premium deposit accounts, and SHWE Cash Call Deposit Accounts, among other domestic banking services. Among domestic banking services, the SHWE Cash Call Deposit Account is the most widely used kind. Customers may use cheque books to make payments and receivables on a current account, which is a form of bank account that does not bear interest. Accounts that don't earn interest are called current accounts. As a convenience, check books are

provided to customers so they may conveniently finish their standard financial or commercial operations. This approach is ideal for these kinds of tasks. The current account will help the customers better manage their cash flow while ensuring that their money stays secure.

For individuals, groups, partnerships, and businesses looking to save money and earn interest, savings accounts are one kind of account that offers interest. The first and fifth of the month are the times when deposits may be made, and interest is computed at the end of each month based on the amount in the account that was the lowest at the start of the month. A competitive annual interest rate of 8.5 percent is deposited into the account holder's account on a quarterly basis. Customers may utilise the various ATM services and get MPU Debit Cards when they establish an account. Either a person or a joint company made up of two or more individuals may utilise a fixed deposit account. Fixed deposit accounts provide high interest rates, which are advantageous for those who want to use their money for long-term storage. Customers who will have additional income for a certain amount of time but may only withdraw it at the end of that time period will find it to be rather handy. But customers really like the fixed deposits that SHWE Bank offers. Customers of SHWE Bank are consistently eligible for and get the following perks with relation to this account: generate interest on balances, store money safely, have deposit insurance, be quick to open, begin establishing a customer's financial profile, and enable more banking operations and withdrawal alternatives without incurring interest charges on existing amounts.

(ii) Loans Account

A number of different types of loans, including long-term and short-term loans, overdrafts, hire-purchase agreements, loans for small and medium-sized businesses (SMEs), and loans for workers, are among the many possibilities that are available for financing. Customers of SHWE Bank have the opportunity to expand their businesses and investments with the assistance of loans and overdrafts from the bank. At SHWE Bank locations, commercial enterprises may submit applications for loans and overdrafts. These firms include those in the manufacturing, service, transportation, commerce, and construction industries. A number of services, including hire buy, are made available to customers of SHWE Bank for the purpose of purchasing automobiles, machinery, computers, and other electronic devices, as well as computer accessories. SHWE Bank will reach out to the general people in remote areas where there is little or no access to banking services and offer microfinance services. This will be

accomplished via the delivery of small and medium-sized business loans through agent banking and mobile banking. SHWE Bank will be able to reach out to customers in areas where access to financial services is either limited or nonexistent via the use of this method. In addition, SHWE Bank has the ability to provide letters of credit (LC) to businesses related to imports and exports.

(iii) Other Services

Additional services offered include payment orders, guarantee letters, ATMs, point-of-sale terminals, debit and credit cards, agent banking, safe deposits, payroll services, and guarantees from domestic banks. Internal money transfers are among the additional services. Remittance Services, a telegraphic transfer, are the fastest way to send money to a beneficiary connected to a wide branch network. Payments are often sent in local or foreign currency to the beneficiary within 24 hours after dispatch. The fastest way is via a remittance service, when money is sent to the recipient in local or foreign currency and usually arrives within 24 hours after dispatch.

Payments to beneficiaries associated with significant When it comes to giving its clients the required services, SHWE Bank treats them with respect, care, and individualised attention. The three credit card levels that SHWE Bank offers are referred to as silver, gold, and platinum. Settlement payments to people, businesses, organisations, and governmental bodies may be made with the use of payment orders. It is available at every SHWE Bank facility that offers goods and services. Customers may also purchase Gift Cheques from SHWE Bank in a range of values, from 10,000 Kyats to a maximum of 10,000,000 Kyats, depending on how much money they would want to donate. The purpose of SHWE Bank's agent banking products is to accept deposits and savings from inhabitants of Myanmar, including in rural and urban regions, and to provide microfinance loans to them in compliance with the Myanmar Microfinance Law. The SHWE Rural and Urban Development Bank offers a range of banking services to Myanmar's urban and rural inhabitants at reasonable costs by leveraging Point-of-Sale (POS) terminals and mobile phones for Agent Banking.

3.3 Motivation Factors Provided by SHWE Bank

SHWE Bank employs a comprehensive approach to motivate its employees by addressing both intrinsic and extrinsic rewards, fostering positive co-worker relationships, providing extensive training, and emphasizing responsibility.

Intrinsic and Extrinsic Rewards

SHWE Bank implements a well-rounded rewards system designed to motivate and retain its employees by recognizing their contributions and enhancing their overall job satisfaction. The bank's rewards practices include both extrinsic and intrinsic rewards, ensuring that employees feel valued and appreciated in multiple ways. At SHWE Bank, extrinsic incentives include competitive pay, bonuses depending on performance, and extensive benefit packages that include paid time off, retirement plans, and health insurance. These monetary rewards are set up to draw in top people and promote excellence in work and job happiness. In addition, SHWE Bank promotes a culture of appreciation by routinely praising and honouring staff accomplishments. This covers both official recognition initiatives, such as employee of the month awards, and unofficial expressions of gratitude given at team meetings and in internal correspondence. By fostering an atmosphere where workers feel valued and acknowledged for their diligence and commitment, SHWE Bank not only raises morale but also improves overall productivity and adherence to the company's objectives.

Co-worker Relationships

Positive co-worker relationships are a cornerstone of SHWE Bank's motivational strategy. The bank encourages a cooperative, welcoming workplace where staff members experience support and value. Frequent team-building exercises and open lines of communication foster the development of strong interpersonal bonds, which raise job satisfaction and lower stress levels at work.

Training

Training is another critical motivation factor at SHWE Bank. The bank makes investments in ongoing training and development initiatives, giving staff members the abilities and know-how required to succeed in their positions. These training opportunities not only improve job performance but also boost employee confidence and engagement.

Responsibility

At SHWE Bank, responsibility is a fundamental aspect of the organizational culture, emphasizing accountability, reliability, and empowerment among employees. The bank ensures that roles and responsibilities are clearly defined, providing employees with a thorough understanding of their duties and the expectations set for

them. This clarity helps employees take ownership of their tasks and fosters a sense of accountability for their performance and outcomes. SHWE Bank encourages a proactive approach to responsibility by empowering employees to make decisions and take initiative in their respective roles. This empowerment is supported by a robust framework of trust and open communication, allowing employees to feel confident in their abilities to contribute meaningfully to the bank's objectives. Furthermore, the bank provides continuous support and resources to help employees meet their responsibilities effectively, including access to training programs, mentorship, and collaborative tools

By integrating these motivation factors, SHWE Bank creates a dynamic and supportive work environment that drives employee satisfaction, performance, and retention.

CHAPTER 4

ANALYSIS THE MOTIVATION FACTORS, EMPLOYEE JOB SATISFACTION AND EMPLOYEE PRFORMANCE OF SHWE BANK

This chapter highlights an analysis of the research study. The third half of this chapter is broken into sections that explain the examination of the motivator elements that influence SHWE Bank employees' work happiness and job performance. The total mean value, found in the first part, is derived from a descriptive examination of the following motivational components: coworker relationships, training, responsibility, and incentives linked to both intrinsic and extrinsic factors. The influence of job happiness on employees' job performance is then covered in the second and third sections, which also include correlation and regression analyses of the motivational variables on job satisfaction.

4.1 Research Design

The research approach employed in this study was quantitative. Additionally, it is used to indicate the respondents' degree of agreement using a five-point Likert scale. Using the Yamane (1967) method, the study's sample consisted of 80 out of 100 individuals working at SHWE Bank's headquarters.
$$N * (e)^2 = 100 / 1 + 100 * (0.05)^2 = 80$$
 is the value of n. In this case, n represents the sample size, N the population size, e the allowable sampling error, which is defined as 5% at a 95% confidence level. Respondents are chosen using a basic random sampling technique.

The purpose of this research is to examine the relationship between employee work happiness and motivating variables and how employee job satisfaction affects employee performance. In this study, both primary and secondary data are employed. Two parts of structured questionnaires are sent to SHWE Bank personnel in order to obtain primary data. The first section includes the demographic profile of respondent which considers age, marriage status, educational background, current position in SHWE bank, monthly salaries provided by SHWE bank and working experience in SHWE bank. In the second section, 30 structural questions are applied to analyze the

motivation factors of SHWE bank which include reward, co-worker relationship, training and responsibility, employee job satisfaction and employee performance.

Secondary data are gathered from published research, books, journals, articles, papers from international conferences, reports, literature reviews, and online resources. The statistical package for social science, or SPSS, is used in this research to perform reliability tests, descriptive and regression analyses, and other analyses on the data gathered for the study's conclusions. Table (4.1) displays the interpretation of the mean score.

Table (4.1) Mean Score Interpretation

No	Mean Score Range	Interpretation of Agreement Level
1	(1.00-1.80)	Very Low Level
2	(1.81-2.60)	Low Level
3	(2.61-3.40)	Medium Level
4	(3.41-4.20)	High Level
5	(4.21-5.00)	Very High Level

Source: Sekaran, (2003)

According on the responses provided by the respondents, the corresponding mean values were computed. Three group levels are based on the means values. When it comes to any specific research variable, a mean value of less than two indicates a low level of perception, a mean value of between two and less than 3.5 indicates a moderate level of perception, and a mean value of 3.5 or more indicates a high level (Sekaran, 2003).

Based on the data, an analysis is conducted to determine the results derived from the respondents' demographic makeup, a reliability test that quantifies the factors that influence motivation, the impact of motivation factors on employee job satisfaction, and the relationship between employee job satisfaction and SHWE Bank employee job performance. From the data gathered on dispersed questions, the mean score results, standard deviation value, and coefficient of correlation on R square value and modified R square value are computed. Version 2023 of the SPSS statistical program was used to analyse the acquired data. The research study used Multiple Regression analysis to examine the correlation between its variables.

4.2 Profile of Respondents

In this study, Eighty surveyed questionnaires were distributed to the selection of respondents 80 employees of SHWE bank during conducted this survey. Demographic characteristics of respondents from SHWE bank include gender, age, education level, total years of working experience and monthly basic salary. Table (4.2) displays the respondents' demographic information.

Table (4.2) Demographic Profile of Respondents

Variable	Respondents	Percentage (%)
Total	80	100
Gender		
Male	25	31.25
Female	55	68.75
Age		
20 to 35 Years	32	40.00
36 to 45 Years	30	37.50
Above 45	18	22.50
Education Background		
Bachelor	75	93.75
Master	5	6.25
Current Position		
Basis Workers	62	77.50
Supervisor	12	15.00
Managers	6	7.50
Salaries (Kyats)		
Less than 300,000	62	77.50
300,001-500,000	12	15.00
Above 500,000	6	7.50
Working Experiences		
1-4 Year	55	68.75
5-8 Year	15	18.75
Above 8 Years	10	12.50

Source: Survey data, 2024

According to Table (4.1), 68.75% are female of the employees and 31.25% are male. It shows that the number of male workers is less than female workers. Based on age, 40% of the responses are between the ages of 20 and 35, which is the biggest group. After that, 37.5% of the population is between the ages of 36 and 45. The next followed by 22.5 % are above 45 Years old. Therefore, the majority age group of SHWE bank are young adults.

Regarding education background of respondents, 93.75% of respondents holds the bachelor degree from their related education field and 6.25% of respondents holds the master degree. These surveyed data also represented that there is no high school level respondents and Ph.D degree holders.

Regarding with the positions level of the respondents, 77.5% are basic workers who represent the largest group. Supervisor level falls into The second-largest groups and they with 15%. And Also, the third-largest group of respondents are 7.5% which are manager level respectively.

In the form of basic salary, 77.5% receives below 300,000 kyats. 15 % of represents get monthly salary from 300,001 kyats up to 500,000 kyats. Also, above 500,000 kyats earning employees fall into the least group with 7.5%.

As shown in table, working experiences of 68.75% are new intake of SHWE bank who have between the ranges of 1 year to 4 years of working experience. 18.75% have between 5 to 8 years and then, 12.50% have above 5 years of working experience respectively. These data state that newly recruited employees are working at the SHWE bank.

4.3 Reliability Test

Completing the data reliability test serves the primary objective of measuring the consistency of the survey questionnaire set. Cronbach (1951) states that Cronbach's alpha, which has a range of 0 to 1, is used to characterise and understand the components that are provided from questionnaire sets in terms of reliability. If the Cronbach's Alpha value computation yields a value less than 0.7, the data findings are considered untrustworthy. Consistency is defined as a Cronbach's Alpha score above or equal to 0.7. It is a trustworthy data result if it is more than 0.7, which shows that the data results are present. The stronger the internal consistency of the examined

questionnaire set, the closer the Cronbach's Alpha score is to 1.0. The respondents' reliability test is described in Table (4.3).

Table (4.3) Reliability Test of Variables

Variables	Number of Items	Croanbach's Alpha
Reward	5	.775
Co-worker Relationship	5	.816
Training	5	.844
Responsibility	5	.903
Employee Job Satisfaction	5	.909
Employee Performance	5	.723

Source: Survey Data, 2024

Table (4.3) displays the results of the Cronbach's alpha value analysis for each variable for which the reliability measurement meets the overall result value of the variable.

4.4 Employee Perception of Motivation Factors, Employee Job Satisfaction and Employee Performance in SHWE Bank

The mean value interpretation of the work performance, job satisfaction, and motivation elements are presented in this section. A total of thirty structured questionnaires including 5-point Likert scales are used to assess how employees perceive certain SHWE Bank variables. The mean score values range from 1 to 1.80 (strongly disagree), 1.81 to 2.60 (disagree), 2.61 to 3.40 (neither agree nor disagree), 3.41 to 4.20 (agree), and 4.21 to 5.00 (very agree). These levels are interpreted in accordance with Pimentel (2010).

4.1.1 Motivation Factors

In this assessment of the study, reward provided by SHWE bank, Co-worker relationship of SHWE bank, Training section of SHWE bank, Responsibility of

employees of SHWE bank: these motivation factors are considered. There are total 20 surveyed questions to analyze the motivation factors of SHWE Bank.

(a) Reward (Intrinsic and Extrinsic)

Table (4.4) describe mean score result together with standard deviation and overall mean score result are shown. Five structural questions are used and collections of data are done from 80 respondents of SHWE bank.

Table (4.4) Reward (Intrinsic and Extrinsic)

No.	Description	Mean	Standard Deviation
1	Compensation, the promotion and reward policy provided by SHWE bank is fair and equity.	3.33	.952
2	Benefit scheme for the retirement provided by SHWE bank is satisfactory.	3.55	.899
3	Bank monthly salaries, incentive plans and medical scheme is equivalent with other competitors in the market.	4.01	.684
4	Career development plan of employees are actively supported by SHWE bank.	3.96	.625
5	Recognition on achievement of staffs are valued by superiors.	4.15	.576
Overall Mean		3.80	

Source: Survey Data, 2024

The reward dealing with intrinsic and extrinsic provided by SHWE bank is expressed in Table (4.5). According to the results shown in the table, the statement “Recognition on achievement of staffs are valued by superiors.” is a higher mean value which is at 4.15 in mean value with lowest standard deviation .576 than other surveyed statement. This means that most employees from SHWE bank assume management team of SHWE bank values and recognizes the achievement of staffs. The lowest mean value of the statement “Compensation practices, the promotion policy and reward

system provided by SHWE bank is fairness and equity” is 3.33 with the standard deviation of .952. This reveals that there are a few employees who assume that wages and salaries, rewards system and compensation practices provided by SHWE bank is fair and equity. The overall mean value of this variable 3.80 describes that most of the respondents who are working in SHWE bank has high perception toward their received on intrinsic and extrinsic rewards.

(b) Co-worker Relationship

The relationship of co-workers is described at Table (4.5). There are five structured questionnaires to identify the relationship of employees at SHWE bank.

Table (4.5) Co-worker Relationship

No	Description	Mean	Standard Deviation
1	There is good relationship and well corporation among co-workers of SHWE bank.	3.95	.745
2	Spending working hours with co-workers improves to do the job better with knowledge and skills proficiency.	3.81	.731
3	There is an atmosphere of trust and respect among co-worker at the workplace.	3.96	.701
4	Co-workers positively affect the mood and moral support.	3.53	.795
5	Informal talk and formal talk are tolerated by SHWE bank as long as the work is completed.	3.48	.928
Overall Mean		3.75	

Source: Survey Data, 2024

Presented in surveyed data result in Table (4.5), the highest mean value is 3.96 with standard deviation .701 in statement “There is an atmosphere of trust and respect at the workplace.”. This result stated that each employee's value and respect with each other by building trust. And the similarity same result of the statement “There is good relationship and well Corporation among co-workers of SHWE bank” which mean score is 3.95 in standard deviation .745. This indicates that there is good relationship and corporation among co-workers to do the organization job completely. The lowest mean score is 3.48 with standard deviation of .928 in the statement of “informal talk and

formal talk are tolerated by SHWE bank as long as the work is completed” This show that employees from the bank are freedom to do the job and open communicate with each other.

(c) Training

Training for job satisfaction of staffs are described at Table (4.6). To conduct the analysis of training, there are five structural questions distributed to 80 respondents in this section.

Table (4.6) Training

No	Description	Mean	Standard Deviation
1	Learning/training opportunities of bank meet the changing needs of the workplace.	3.87	.663
2	The on-the-job and off the job trainings are offered with the highest standards quality of training course facilities.	3.83	.882
3	Training are planned to be purposeful rather than accidental in SHWE Bank.	3.51	.827
4	Staffs of SHWE bank are generally able to apply what learned trainings	3.44	.898
5	Training program are applicable to enhance skills and knowledge of staffs.	3.98	.550
Overall Mean		3.73	

Source: Survey Data, 2024

Table (4.6) shows how satisfied employees are with their training jobs. The survey findings show that the statement "Staffs of SHWE bank are generally able to apply what learnt trainings" has the lowest mean score, 3.44, with a standard deviation of .898. This demonstrates that a small percentage of SHWE Bank workers believe the training they get will help them in their actual jobs. With a standard deviation of .663, the highest mean score is 3.87 for the statement, "Learning/training opportunities of bank meet the changing needs of the workplace." This explains how SHWE Bank constantly provides training programs tailored to the evolving needs of the workplace and its employees. The section's overall mean score is 3.73, indicating that the majority of workers are content with the training that SHWE Bank has delivered.

(d) Responsibility

Responsibility factor for employee job satisfaction of employees are described in Table (4.7).

Table (4.7) Responsibility

No	Description	Mean	Standard Deviation
1	Having the ability to do the work effectively when given the chance.	3.48	.914
2	Having a chance to be responsible for planning work.	3.63	.718
3	There is a chance to make decisions on my own and to do with the freedom to use own	3.19	.901
4	Trying out ours idea in the work area.	3.41	.774
5	Allocation of duties and responsibilities are fair and free from bias.	3.25	.879
Overall Mean		3.39	

Source: Survey Data, 2024

"There is a chance to work by myself" has the highest mean score value of 3.48 with a standard deviation of .914, as shown in Table (4.7). This results indicate that some of the respondents make their work independently but there is a little tendency due to the highest standard deviation value. The statement of "There is a chance to make decisions on my own and to do with the freedom to use own judgment" is the lowest mean score. Therefore, management decisions are important for the employees. The average means value result is 3.39. Therefore, responsibility and duties of the employees bases upon the overall control and guideline of management.

(e) Overall Mean Value of Motivation Factors

The following Table (4.4) displays the motivation elements' total mean score findings. As per the employee perception data, the mean value of award is the highest at 3.80. At 3.75, the coworker connection has the second-highest mean value. Training comes in second with a mean value result of 3.39, virtually equal to the value of coworker relationships at 3.73. The resulting table below displays the mean value findings for each variable.

Table (4.8) Overall Mean Value of Motivation Factors

No.	Items	Overall Mean Value
1	Reward	3.80
2	Co-worker Relationship	3.75
3	Training	3.73
4	Responsibility	3.39

Source: Survey Data, 2024

(f) Employee Job Satisfaction

This research focusses on the job satisfaction of SHWE Bank workers. Therefore, in order to determine the degree of employee happiness, five questions on work satisfaction are taken into consideration. Table (4.9) provides a description of the outcomes of this section.

Table (4.9) Employee Job Satisfaction

No	Description	Mean	Standard Deviation
1	The workload of SHWE Bank is satisfying.	3.88	.655
2	Present job duties and responsibility is satisfying.	3.86	.631
3	Current job is appropriate for matching with skills and experience of staffs.	3.63	.769
4	Strong desire for enjoyment at work leads to a satisfied sensation that motivates one to keep working.	3.83	.708
5	Regarding the chances for career advancement and promotion, it is to provide a positive attitude.	3.90	.565
	Overall Mean	3.82	

Source: Survey Data, 2024

The highest mean score result is 3.90 with the standard deviation of .565 at the statement “there is a satisfied feeling for the career development and promotion opportunities”. This shows that respondents have degree satisfaction on career development program and promotions opportunities provided by SHWE bank. The lowest mean score result is 3.63 with the standard deviation of .769 at the statement number three “current job is good match with skills and experience of staffs”. In this,

some of the respondents perceive they should be appointed at the positions which match with their skills and experiences. The overall mean score value is 3.82. Therefore, it is at the high degree of satisfaction. Mainly, employee job satisfaction derives from providing career development opportunity and promotion opportunities to employees.

(f) Employee Performance

Performance of the employee is critical portion to smooth for the daily banking operations. There are five structured questionnaires are constructed to analyze the employee job performance of SHWE Bank from 80 respondents. The mean score results of employee job performance are expressed in Table (4.10).

Table (4.10) Employee Performance

No	Description	Mean	Standard Deviation
1	Accomplishing the work quickly and accurately on keeping from job related knowledge and skill up to date.	3.91	.620
2	Trying to make innovative, creative solutions to new problems and creative suggestions to improve the department.	4.14	.347
3	Working independently with minimal supervision	4.11	.477
4	Managing the work to accomplish on time.	4.05	.475
5	Knowing about the need to take on extra responsibilities and to solve new challenges is part of the job.	3.94	.559
	Overall Mean	3.67	

Source: Survey Data, 2024

As the mean score result shown in Table (4.10), the highest mean score result is 4.11 with the standard deviation of .477 which statement is “Working independently with minimal supervision”. This interprets that most of the employees of SHWE bank can work their job with the minimal support from supervisor. Therefore, they are skillful and knowledgeable to accomplish their job independently. The lowest mean score result is 3.91 with the standard deviation of .620 in the statement “Accomplishing the work quickly and accurately on keeping from job related knowledge and skill up to date”.

This shows that some of the respondents perceive updated knowledge and skills to perform their work quickly and accurately. The overall mean score result is 3.67 which show that most of the employees perform their job well.

4.5 Analysis of the Motivation Factors on Employee Job Satisfaction in SHWE Bank

In this research, multiple linear regression analysis is used to analyse the motivation elements that affect employee work satisfaction. The two primary variables that determine the outcomes of this observation are job satisfaction among employees and motivational factors. Rewards, relationships with coworkers, training, and duties are all regarded as independent variables. The dependent variable takes into account the work happiness of employees. Table (4.11) displays the regression analysis's outcome.

Table (4.11) Effects of the Motivation Factors on Employee Job Satisfaction in SHWE Bank

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	.404	.222		1.817	.073	
Rewards	.138	.097	.133	1.421	.160	3.028
Co-worker Relationship	.472***	.112	.490	4.220	.000	4.618
Training	.369***	.092	.391	4.024	.000	3.245
Responsibility	-.073	.066	-.091	-1.119	.267	2.281
R square	.781					
Adjusted R square	.770					
F Value	66.971***					

*** Significant at 1% level.

Source: Survey Data, 2024

This model is strong and valid according to the adjusted R square 77 % which is shown in Table (4.11). As value results from the VIF, there is nothing multicollinearity. As the value of F test, this model is significant at 1 % significant level.

Additionally, it is shown that, to a 1% considerable degree, training and relationships with coworkers positively affect employee job happiness. Furthermore, out of all the significant variables, the coworker relationship's standardised coefficient (Beta) value has the greatest value. This finding suggested that the most crucial or significant motivating element for fostering an employee's job happiness is having positive relationships with coworkers. However, this model does not find that remuneration or responsibility have a substantial impact on employee work satisfaction.

In conclusion, among motivation factors on employee job satisfaction such as rewards, co-worker relationship, training and responsibilities, co-worker relationship and training are positively influence on employee job satisfaction. Therefore, the management of SHWE bank focus interpersonal relationship of staffs and development of staff by providing training as a first priority to improve employee job satisfaction.

4.6 Effects of Employee Job Satisfaction on Employee Job Performance in SHWE Bank

This section uses multiple linear regression analysis to identify the impact of employee job satisfaction on employee job performance at SHWE Bank. Employee work happiness is the independent variable in this research, while employee job performance is the dependent variable. Employee work happiness positively affects employee job performance, according to the regression's output result. Table (4.12) displays the regression analysis findings.

Table (4.12) The Effect of Employee Job Satisfaction on Employee Job Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.449	.180		2.490	.015
Employee Satisfaction	.850***	.047	.900	18.221	.000
R Square	.810				
F-value	332.004***				

*** Significant at 1% level,

Source: Survey Data, 2024

Table (4.13) displays a R square value of 0.810, indicating an 81% effect on the work performance of employees. At the one percent threshold, the model is significant. The model is thus legitimate. The conventional beta value is .850, indicating a positive indication. This demonstrates how improving work happiness among employees affects their productivity. The P-value result of 0.000 indicates that there is a considerable impact on the work performance of the person. It implies that when respondents are very satisfied, employees are also doing well on the job. In conclusion, there exists a statistically significant relationship between employee work happiness and employee job performance, with higher employee job performance resulting in higher employee job satisfaction at SHWE Bank.

CHAPTER 5

CONCLUSION

There are three sections in this chapter. This chapter presents the findings and discussions section, recommendations, and the need for more research.

5.1 Findings and Discussions

This research aims to investigate the factors that influence work happiness among employees and to investigate the relationship between job satisfaction and performance at SHWE Bank. Rewards, relationships with coworkers, training, and accountability are seen to be the precursors of motivation. According to the survey, coworker relationships have the greatest impact on workers' job happiness. Employees are valuable asset for success of organization. Success of organization links with the good performance of employees.

As the result comes from this study, respondents have positive perception towards the reward system provided by SHWE bank. Bank provides par month salaries, incentive plan, medical scheme and leave scheme which are align with other competitors and equal to settlement in labour market are provided to the bank employees. Bank also actively provides for the career development of employees. Therefore, it is concluded that bank focuses the development of employees as well as organization development. As an extrinsic reward, employee's achievement is recognized and value by bank management. Therefore, it is concluded that bank focuses to the outstanding employees to improve for the others employees at the bank like outstanding employees. Respondents are positive view on retirement benefit scheme but there is little room for improvement due to high standard deviation. There is more variation in this section. It is concluded that bank needs some reform on the retirement benefit scheme to satisfy employee satisfaction.

In the next section of co-worker relationship among employees, the results found that employees feel that spending working hours with co-workers improves job performance in terms of knowledge and skills proficiency. This study shows that there is strong positive sentiment regarding the relationships and cooperation among co-workers at SHWE Bank. Also found that there is a high level of trust and respect among co-

workers at the workplace. Results shows that positive influence of co-workers on mood and moral support. There is little room for improvement in formal and informal communication among employees according to the surveyed results.

In training, the finding indicates a strong positive sentiment regarding the adequacy of learning and training opportunities in meeting the changing needs of the workplace. The finding of this study reflects a positive view of the quality of both on-the-job and off-the-job training programs, though the higher standard deviation indicates variability in responses. Bank provides training by planning to be purposeful rather than accidental but some of variation occur according to surveyed result on standard deviation. Finding in training section indicate that employees find the training programs highly relevant and beneficial for skill and knowledge enhancement. The overall mean score of result suggests a generally positive agreement towards the training and development programs at SHWE Bank.

In the responsibility, the mean score result indicates a moderate level perception with the opportunity to work independently. The standard deviation of suggests significant variability in responses. Employees appreciate having a responsibility in planning their work, which can enhance job satisfaction and productivity. This study found that the perceptions of fairness in duty allocation are crucial for maintaining employee morale and trust. According to the surveyed results derived from data analysis, it is found that the motivation factors which is co-worker relationship and training influences on employee job satisfaction. It was also discovered that worker job satisfaction influences worker job performance. The results clearly imply that one of the most important factors influencing an employee's ability to do their work is customer happiness.

5.2 Suggestions and Recommendations

The study's conclusions led to the presentation of the following ideas and recommendations for organisations looking to consistently raise worker job happiness and performance in order to secure the long-term viability of their business.

SHWE Bank needs to ensure more consistency in how compensation, promotion and reward policies are performed and communicated across the organization to improve overall perceptions. While most employees are satisfied benefit schemes on retirement, there is room for improvement. SHWE Bank should consider benchmarking

its retirement benefits against industry standards and addressing any gaps or employee concerns to enhance satisfaction further. Competitive salaries and benefits are crucial for attracting and retaining talent. Continuous monitoring and adjustments to stay competitive should be performed by comparing with market conditions. The support for career development is commendable. Therefore, bank should maintain and possibly enhance these efforts, ensuring that career growth opportunities are accessible to all employees. Recognition is a critical factor in employee motivation and morale. Effective recognition practices of SHWE Bank are a significant asset. Maintaining of the whole bank and possibly expanding recognition practices should be further enhanced for employee satisfaction.

Co-workers play an essential role in on-the-job learning and performance. SHWE Bank should promote for encouraging more peer learning sessions, mentoring programs, and collaborative tasks to maximize the positive impact on job performance with high employee satisfaction. An atmosphere of trust and respect is fundamental to a positive workplace culture. SHWE Bank should continue to promote policies and practices that build trust, such as transparent communication, fair conflict resolution, and mutual respect training program. SHWE Bank should consider initiatives to strengthen emotional and social support networks within teams, such as regular check-ins, social events, and mental health resource. Bank should ensure to understand the importance of open communication for improvement of social interaction and productivity.

SHWE Bank appears to be responsive to the evolving demands of the workplace by providing relevant training opportunities. To sustain this positive perception, the bank should continue to assess and update training programs to align with industry trends and emerging skills requirements. SHWE Bank should ensure training planning processes by clearly communicating the goals and expected outcomes of each training session to ensure employees understand the purpose behind their training activities. SHWE Bank should review and adjust its training programs to ensure that they are practical and directly more applicable to employees' daily tasks. This is done by incorporating more hands-on training and real-world scenarios into the training programs. SHWE Bank should maintain this strength by continuously improving the content and delivery of training programs to ensure they meet the evolving needs of the employees.

While some employees appreciate the chance to work independently, others feel they lack sufficient opportunities. SHWE Bank should consider increasing the autonomy of employees where possible, providing clear guidelines and support to ensure they feel confident in their independent work. SHWE Bank provide the chance to be responsible for planning their works. Therefore, bank should continue to support this by encouraging employees to take ownership of their tasks and providing necessary tools and resources for effective planning. While training section are positive among, there is room for improvement, particularly in the areas of decision-making freedom and fair allocation of duties. SHWE Bank should focus on enhancing for making freedom decision and fairness on the allocation of duties by promoting a culture of trust, transparency, and empowerment.

Co-worker relationship and training are significant predictors among dependent variables with a positive effect on employee job satisfaction. SHWE Bank should continue to promote a collaborative and positive work environment. Initiatives such as team-building activities, open communication channels, and conflict resolution mechanisms should be maintained and potentially expanded to foster strong co-worker relationships. SHWE Bank should continue investing in high-quality training programs. Regular needs assessments to align training with job requirements and emerging trends, along with feedback mechanisms should perform to ensure training relevance and effectiveness. This beneficial for real working condition of employees.

The customer satisfaction variable has a very substantial positive impact on employee work performance, according to the R square result in the regression model of evaluation linked to employee job satisfaction and employee job performance. SHWE Bank should focus on maintaining and improving customer satisfaction through building trust relationship among co-worker and providing the life time development opportunities especially training program.

5.3 Need for Further Study

This research solely focusses on the relationship between motivational variables and work happiness, as well as the relationship between job satisfaction and performance. This research study does not address all motivating elements that impact employee work satisfaction. This study only searches the analysis on reward, co-worker relationship, training and responsibility. The constraint of this study is the research area

and selections of targeted population. Research area is SHWE bank which is the organization from banking industry. Therefore, further study should convey other motivation factors and also from another industry with the large targeted sample size. Future study may find out different valuable implications for the different organization by researching on other emphasize scopes across the different industry.

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Appendix -1

Questionnaire

Survey Questionnaire for Employees

This surveyed questionnaire is intended to fulfill the need for EMBF Programme from Yangon University of Economics. I am currently doing my academic research with the tile of “Motivation Factors, Job Satisfaction, and Employees Performance of SHWE Bank.” I would like to request you to cooperation to answer the research questions. I will keep the data obtained from research will be confidential and keep secret. Thank you in advance for your participation in this research.

PART (A)

Employee Related Information

Make the selected point with (√).

1. Gender:

- Male
- Female

2. Age:

- 20-35
- 36-45
- Above 45

3. What is your education level? *

- Under graduate
- Bachelor Degree
- Master Degree
- Ph.D

4. Current Position

- Basis Workers
- Supervisor
- Manager

5. Basis Monthly Salaries

- Less than 300,000 Ks
- 300,001- 500,000 Ks
- Above 500,000 Ks

6. Working Experiences

- 1- 4 Years
- 5-8Years
- Above 8 Years

PART (B)

Motivation Factors, Job Satisfaction, and Employees Performance of SHWE Bank

Listed below survey statements that represent feelings of respondents about their organization where they work. please choose the degree which relevant with feelings for the following statement

1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree

1. Questionnaire related with Motivation Factors

Sr. No.	Question Items	1	2	3	4	5
Reward (Intrinsic and Extrinsic)						
1	Compensation, the promotion and reward policy provided by SHWE bank is fairness and equity.					
2	Benefit scheme for the retirement provided by SHWE bank is satisfactory.					
3	Bank monthly salaries, incentive plans and The medical scheme is equivalent with other competitors in the market.					
4	Career development plan of employees are actively supported by SHWE bank.					
5	Recognition on achievement of staffs are valued by superiors.					
Co-worker Relationship						
1	There is good relationship and well corporation among co-workers of SHWE bank.					
2	Spending working hours with co-workers improves to do the job better with knowledge and skills proficiency.					
3	There is an atmosphere of trust and respect among co-worker at the workplace.					
4	Co-workers positively affect the mood and moral support.					
5	Informal talk and formal talk are tolerated by SHWE bank as long as the work is completed.					
Training						
1	Learning/training opportunities of bank meet the changing needs of the workplace.					
2	The on-the-job and off the job trainings are offered with the highest standards quality of training course facilities.					

3	Training are planned to be purposeful rather than accidental in SHWE Bank.					
4	Staffs of SHWE bank are generally able to apply what learned trainings					
5	Training program are applicable to enhance skills and knowledge of staffs.					
Responsibility						
1	There is a chance to work by myself.					
2	There is a chance to be responsible for planning my work.					
3	There is a chance to make decisions on my own and to do with the freedom to use own judgment.					
4	There is chance to try out some of my own ideas					
5	Allocation of duties and responsibilities are fair and free from bias.					

(2) Employee Job Satisfaction

Sr. No.	Performance of Bank	1	2	3	4	5
1	Workload of SHWE bank is satisfying.					
2	Present job duties and responsibility is satisfying.					
3	Current job is good match with skills and experience of staffs.					
4	There is a satisfied feeling to continue working due to feel on real enjoyment at work.					
5	There is a satisfied feeling for the career development and promotion opportunities.					

(3) Employee Performance

Sr. No.	Performance of Bank	1	2	3	4	5
1	I accomplish my work quickly and accurately on keeping my job related knowledge and skill up to date.					
2	I try to make innovative, creative solutions to new problems. and creative suggestions to improve the department.					
3	I am capable of working independently and with minimal supervision.					
4	I managed to plan my work so that it was done on time.					
5	I accept and took extra responsibilities and new challenges form my job.					

Please write down your ideas to improve your job satisfaction and job performance while working at the SHWE Bank

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