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**EMPLOYEE JOB SATISFACTION, ORGANIZATIONAL
COMMITMENT AND
EMPLOYEE PERFORMANCE OF MYANMA FOREIGN
TRADE BANK**

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BANK**

A thesis submitted as a partial fulfillment towards the requirements for the degree of
Master of Banking and Finance (MBF)

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Abstract

The primary purpose of the study is to investigate the factors that influence employee happiness, organizational commitment, and employee performance. This research was carried out based on the responses of one hundred fifty people who are now employed at MFTB Bank. According to the findings of this poll, the connections between coworkers, the compensation and perks offered, and the working environment all have a major impact on the level of satisfaction experienced by MFTB Bank employees. Utilizing research questionnaires and other research instruments, the data for the study was collected. The correlations between the independent factors and the dependent variables are analyzed in this study in order to provide an interpretation of the data. The data also highlight the fact that the work satisfaction factor had significant effects on organizational commitment, as well as the effects that organizational commitment had on the employee performance. According to the recommendations made by the study, MFTB Bank should make an effort to provide continuously pleasant working conditions, salary and benefits, as well as connections with coworkers, in order to increase commitment to the long-term success of the business.

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ABBREVIATION

CBM = CENTRAL BANK OF MYANMAR

MFTB = MYANMA FOREIGN TRADE BANK

CHAPTER 1

INTRODUCTION

The growth of a nation's economy is significantly impacted by the activities of its banking sector. The expansion of a nation's economy is heavily reliant on the health of its financial system, which plays a significant role in this expansion. Nowadays, banking business is booming at the side of the modification of economy sector in Myanmar. Since the Myanmar government has modified the financial set-up, the banking sector became additional open is linking with worldwide banking establishments. The goal of increasing employee satisfaction recognizes that high employee morale and overall job satisfaction are today considered to be of the utmost importance by the vast majority of companies. Private banks and banks based in other countries are permitted to provide financial services in Myanmar by the Central Bank of Myanmar. According to cbm.gov.mm, there are currently 4 state-owned banks, 27 domestic private banks, 18 foreign bank branches, 3 subsidiaries licensed banks, and 39 representative offices of foreign banks operating within the Myanmar banking sector. As a result, the banking industry in Myanmar has become extremely competitive.

Realizing these facts, banks of all sizes have devoted a considerable deal of time and energy in enhancing service quality. The fundamental belief is that high service quality enables service providers to differentiate themselves from their competitors. Additionally, it is believed that high service quality will assist in satisfying customers and building good relationships with what actions can the banks take to increase position customer perceptions. According to the research that was conducted, "the relationship between the client and the employee accounts for between 40 and 80 percent of the customer's satisfaction and loyalty" (Brooks, 2000).

In the modern era, the banking industry in Union of Burma is thriving alongside the country's improved economy and political sector. Since Union of Burma has modified the financial set-up, the banking sector became additional open is interacting with foreign banking establishments. The employee happiness target recognises that employee morale and total job satisfaction are currently through-about extremely necessary by most firms.

The banking business has the potential to be a service-oriented industry, and the provision of innovative services by committed workers is of the utmost importance. The difficulty of employee contentment has been substantial in recent times to the extent and attainment of firms' goals and aims. In commission providing organization, banking sector plays a key function within the growth of a country's economy. Additionally, the banking system might be a part of the state due to the fact that the capital that is provided by the bank is one of the most important resources that are found within the country. If the banking sector is not offered to alternative sectors, the progress of one country won't be found. Because of this, the progress of the financial sector is essential to the development of the state.

The explanations of why you should chose the banking sector are all those listed above. Because banking sector is effortful industry, its development depends on the performance of people. And the performance of employees is extremely important for every organization due to the fact that it can boost the potency and effectiveness of the organization and that it is the essential component in order for an organization to realize its objectives. It also assists the company to fulfill its aims. The contentment of workers is of critical importance in an industry where the level of competition is high and continues to rise. When it comes to terms of employment, such as salary and perks, it is not difficult for a competitor to compete with an individual. Getting employee commitment, employees 'satisfactions are vital. Banks to reach a high degree of customer happiness, they may need to have the clients served by satisfied personnel.

When workers are happy, they are more loyal to their employers and more productive. According to Hunter and Tietjen (1997), happy employees have a positive impact on both the happiness of customers and the productivity of organizations. Potterfield (1999). Commitment on the part of employees to their firm is also essential because individuals frequently switch the jobs that they hold. Individuals will modification their operational areas to places to realize more esteem and to feel additional valued in their jobs.

Torrington, (2010) describes rewards as any payments tied to the working of an individual or working group with prior arrangements while Krietner and Kinicki (2007), define a reward as the remuneration for doing work supplied to a worker in form of both financial and non-financial incentives. They are programs that an employer utilizes to enhance employees' compensation, such as paid time off, medical insurance, company car,

and more for a job well done, or strong employee performance. It includes all of the financial and mental benefits that are provided by the company to the employee (Adoko, 2015). The Myanma Foreign Trade Bank (MFTB), which has been in operation since 1975, is staffed by individuals who are knowledgeable and devoted to the company. These personnel are responsible for providing the highest quality services to the institution's clients while maintaining a pleasant and friendly demeanor. As the change period, nevertheless; MFTB ought to preserve its valuable employee thru their job happiness by means of wages and benefits, co- workers interaction and working atmosphere as organizational commitment. As was noted before, the purpose of this study is to determine how MFTB is currently being managed. This report also includes an analysis of the elements that affect employee performance at MEB, as well as employee satisfaction, organizational commitment, and organizational commitment.

1.1 Rationale of the Study

The actions that take place within a country's banking industry have a substantial bearing on the expansion of that country's economy. The expansion of a nation's economy is strongly dependent on the health of its financial system, which plays a big part in this expansion. This expansion also plays a significant role in the expansion of the economy. The banking industry in Myanmar is currently experiencing a period of expansion that coincides with the country's improved performance in the economic sector. Since the government of Myanmar made changes to the financial structure, the banking sector has become more open and is linking with foreign banking facilities. A high level of employee morale and general job satisfaction are today considered to be of the utmost significance by the vast majority of firms. The objective of enhancing employee happiness acknowledges that this is the case. The Central Bank of Myanmar has given permission for private banks and banks operating in other countries to offer their services to customers in Myanmar's financial sector. There are now 4 state-owned banks, 27 domestic private banks, 18 branches of international banks, 3 subsidiaries licensed banks, and 39 representative offices of foreign banks operating within the Myanmar banking system, as stated by cbm.gov.mm. As a direct consequence of this, the banking industry in Myanmar has evolved into an exceedingly cutthroat one.

In light of these realities, financial institutions of all sizes have dedicated a significant amount of their time and resources to enhancing the quality of their customer service. The

most fundamental idea is that great service quality affords suppliers the opportunity to differentiate themselves from other service providers in the market. In addition, it is widely held that providing customers with high-quality services can help businesses develop positive relationships with their clients, which is one of the steps that banks may take to improve their position in the eyes of their customers. "the relationship between the client and the staff accounts for between 40 and 80 percent of the customer's satisfaction and loyalty," the research that was carried out discovered (Brooks, 2000).

Alongside the development of the country's economy and political system, the banking industry in Union of Burma is flourishing in the modern period of our world. Since the Union of Burma made changes to the financial system, the banking industry has become more open and is interfacing with foreign banking institutions. The goal of increasing employee satisfaction recognizes that high employee morale and overall job satisfaction are today considered to be of the utmost importance by the vast majority of companies.

The banking industry has the potential to become a service-oriented industry; therefore, it is of the utmost significance that staff be committed to providing cutting-edge services to customers. The challenge of maintaining high levels of customer and staff satisfaction has become increasingly important in recent years to the achievement and fulfillment of organizations' goals and aims. A significant part of the expansion of an economy is played by the banking sector, which is responsible for providing organizations with commissions. Additionally, the banking system might be a part of the state due to the fact that the capital that is provided by the bank is one of the most important resources that are found within the country. The growth of a single nation will not be achieved if the banking industry is not opened up to other industries. Because of this, the progress of the financial sector is essential to the development of the state.

The explanations of why you should chose the banking sector are all those listed above. Because the banking industry is a labor-intensive field, the growth of the sector is dependent on the performance of its personnel. And the performance of employees is extremely important for every organization due to the fact that it can boost the potency and effectiveness of the organization and that it is the essential component in order for an organization to realize its objectives. In addition to this, it assists the organization in accomplishing its objectives. The contentment of workers is of critical importance in an industry where the level of competition is high and continues to rise. When it comes to terms of employment, such as salary and perks, it is not difficult for a competitor to compete with

an individual. Getting employee commitment, employees' satisfactions are vital. In order for financial institutions to reach a high degree of customer happiness, it is possible that they will need to have satisfied personnel serving consumers.

According to Hunter and Tietyen (1997), satisfied employees are more loyal to their employers and more productive. Additionally, satisfied employees have an effect on the level of customer satisfaction and organizational productivity. Potterfield (1999). Commitment on the part of employees to their firm is also essential because individuals frequently switch the jobs that they hold. People will change their working environments in order to acquire more respect and to experience a greater sense of value in their careers.

Torrington (2010) defines rewards as any payments linked to the working of an individual or working group with prior arrangements. On the other hand, Krietner and Kinicki (2007) define a reward as the compensation for doing work given to a worker in the form of both financial and non-financial incentives. Torrington, (2010) defines rewards as any payments linked to the working of an individual or working group with prior arrangements. They are programs that an employer implements to augment the salary of employees, such as paid time off, medical insurance, a company car, and other perks in recognition of a job well done or strong employee performance. It includes all of the financial and mental benefits that are provided by the company to the employee (Adoko, 2015). The Myanmar Foreign Trade Bank (MFTB), which has been in operation since 1975, is staffed by individuals who are knowledgeable and devoted to the company. These personnel are responsible for providing the highest quality services to the institution's clients while maintaining a pleasant and friendly demeanor. As the change era approaches, however, MFTB needs to ensure that it keeps its important employees by ensuring that they are satisfied in their jobs in terms of their remuneration and benefits, the relationships they have with their coworkers, and the environment in which they work. As was noted before, the purpose of this study is to determine how MFTB is currently being managed. This report also includes an analysis of the elements that affect employee performance at MEB, as well as employee satisfaction, organizational commitment, and organizational commitment.

1.2 Objectives of the Study

The objectives of this study are as follows;

- (1) To examine the effect of influencing factors on employee job satisfaction in Myanmar Foreign Trade Bank.
- (2) To analysis the effect of employee job satisfaction on organizational commitment in Myanmar Foreign Trade Bank.
- (3) To analyze effect of organizational commitment on employee performance of Myanmar Foreign Trade bank.

1.3 Scope and Method of the Study

This study focuses primarily on the job satisfaction, organizational commitment, and employee performance of those working at the Myanmar Foreign Trade Bank (Myanma Foreign Trade Bank). In our investigation, we make use of both primary and secondary sources of information. The likert scale, which has 5 points, serves as the framework for the questionnaire. The descriptive research method and the multi linear regression model are employed in this study to assist in achieving the aforementioned objectives and providing support for the investigation. The participants for this study were chosen using a method known as simple random sampling. The time period for the gathering of data began in January of 2023. The basic data were gathered with the help of a structural questionnaire, and the study was based on the replies of 150 employees who work in designated locations within the Myanma Foreign Trade Bank in Yangon. Secondary sources, such as relevant text books, publications, websites, international dissertations, and past research papers, are combed through to check for relevant data.

1.4 Organization of the Study

This research is broken up into five distinct chapters for easier reading. The first chapter gives an introduction to the study, which contains the rationale for the study, the objectives of the investigation, the scope and technique of the study, and the organizational structure of the study. In the second chapter, we go through the theoretical basis of the influencing factors, employee job satisfaction, organizational commitment, and employee performance, as well as the prior studies and the conceptual framework for this study. The third chapter provides information regarding the chosen organization's profile as well as Myanma Foreign Trade Bank's analysis regarding the level of employee satisfaction at

foreign trade bank. The presentation of the data in table format may be found in the fourth chapter's examination of employee job satisfaction, organizational commitment, and employee performance, as well as the presentation of the results and analysis of those results. Last but not least, the fifth and last chapter is the conclusion, which includes a description of the findings and discussions, as well as comments, recommendations, and the requirement for additional research.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter is related to the review of the literature, and it comprises the theories and concepts that create the theoretical framework of the study. The topic of being happy in one's job will be discussed in the first section. Following that, the research looked at the factors that influence job satisfaction, the idea of organizational commitment, the effect job satisfaction has on organizational commitment, the background theory of the study, and the studies that came before it. Then, the conceptual structure of the investigation will be presented as the final portion.

2.1 Concept of Employee Job Satisfaction

According to Akbar (2011), better levels of employee satisfaction are a direct result of empowered employees who have more power and responsibility in their positions. The assessment of the degree to which workers are content in their jobs is an essential component of human resource management. As a necessary preliminary step toward achieving higher levels of productivity, responsiveness, quality, and customer service, financial institutions are obligated to ensure that their staff have a high level of satisfaction with their jobs. It is the emotional response of an employee to a work, which is backed by a comparison between preferred and actual outcomes. Extrinsic factors, such as pay and benefits, company policies, supervision and support, coworkers, and chances for promotion, as well as intrinsic factors, such as the nature of the work itself and the potential for personal growth and accomplishment, are all important contributors to employee satisfaction (Misener et al, 1996).

Spector, (1997) has been the most popular employee satisfaction the aspects of job satisfaction, appreciation, communication, co-workers, fringe benefits, job conditions, the nature of work itself, an organization's policies and procedures, pay, personal growth, promotion, recognition, supervision, employee satisfaction, and its relating factors. Specifically, these factors include job satisfaction, appreciation, communication, co-workers, and nature of work itself.

Putman (2002) investigated the necessity of management understanding the level of job satisfaction experienced by employees in order to increase the efficiency of a business.

Many authors have tried their hand at describing job happiness using a variety of approaches. The following is an analysis of the several definitions of job satisfaction that were frequently used in the research. The term "job satisfaction" refers to the way in which employees feel about the work that they do (Balzar, 1997). On the other hand, job satisfaction can be defined as the fulfillment of an employee's expectations and priorities in their work (Breif& Weiss, 2002). The aggregate of an employee's positive and negative thoughts regarding their work is what constitutes that employee's level of job satisfaction. In addition, job satisfaction is a measurement of how well an employee's expectations and actual recognition line up (Davis, 1985). The pursuit of varying degrees of gratification leads to the achievement of a variety of goals and behaviors, which in turn earn one of several distinct types of rewards (Luthanset, 2005). It was expected that the degree to which employees were content with their organizations would play a role in determining the benefits associated with their subsequent interactions (Milne, 2007). Amabile (1994) comes to the conclusion that an individual's level of job satisfaction influences their level of work engagement and motivation. According to Zaini (2009), there is no doubt that there is a correlation between job happiness and remuneration satisfaction for workers in both the public and private sectors. This association has been demonstrated. Additionally, monetary remuneration (salary, promotions, and bonuses) and work satisfaction were associated, although non-monetary compensation was one of the important explanatory variables in both the public and private sectors (Zaini, 2009). When an employee takes into consideration the negative repercussions of job unhappiness, such as a reduction in loyalty and an increase in absenteeism, the significance of job satisfaction becomes increasingly evident. Spector discovered that there are three essential components to feeling fulfilled in one's work (1997). Assessments of job satisfaction make it possible to define a range of different levels of satisfaction across a number of different organizational units.

2.2 Concept of Organizational Commitment

Organizational commitment can be described as the strength of an individual's identification with, and involvement in the organization (Levy, 2003). (Levy, 2003). Organizational commitment is differentiated from job satisfaction by the fact that organizational commitment is "an effective response to the whole organization," whereas job satisfaction is "an effective response to specific aspects of the job" (Morrison, 1997). Job satisfaction is a measure of how satisfied an employee is with his or her work. According to Scarpello and Ledvinka (1987), organizational commitment is the result of a process in

which an individual's job-related and vocational needs are matched with the organization's capacity to satisfy these needs. On the one hand, the individual's needs are related to their work, and on the other hand, the organization is able to meet these needs.

Commitment to one's organization has been linked to good outcomes for both the employees and the employers of that organization. An increased level of commitment can result in an individual experiencing increased sentiments of belonging, security, efficacy, greater professional advancement, increased compensation, and increasing levels of intrinsic benefits (Rowden, 2000). For an organization, the benefits of commitment can include increased employee tenure, reduced turnover, decreased costs associated with training, increased job satisfaction, acceptance of the organization's demands, and the achievement of organizational goals such as high quality. In addition, the rewards of commitment can mean greater job satisfaction for employees (Mowday, et al., 1982).

However, it can also be based on individual behavior. Porter, Steers, Mowday, and Boulian (1974) point out that organizational commitment is characterized by three factors; a strong confidence in the organization's goals and values, willingness to exert effort on behalf of the organization, and a strong desire to be a member of the organization. There is widespread agreement in the literature that organizational commitment is based on attitude (Solinger, Van, & Roe, 2008). Rewards are typically closely tied to the work itself, for instance through work challenges, work duties, and helpful co-workers (Katz, Van, & Maanen, 1977). (Katz, Van, & Maanen, 1977).

Meyer and Allen (1990) constructed a three-component model of commitment by identifying similar themes in the conceptualization of commitment from previous literature. This led to their inspiration for developing the model. Affective commitment, continuation commitment, and normative commitment are the three aspects that make up commitment. Meyer and Allen (1997) proposed that there is a connection between commitment and performance. Employees who are committed to the organization and who put in more effort at work are given greater consideration.

According to Meyer and Allen (1997), affective commitment is the emotional attachment that an employee has to their identification with the organization as well as their involvement in the organization.

Employees that have affective commitment to their organization remain with the company because they believe their personal employment relationship is harmonious with the corporation's goals and values. It is the attachment of an individual's fund of affectivity and emotion to the group and it is an attitude or an orientation toward the organization,

which binds the identity of the person to the organization. Therefore, an employee who has affective commitment or is emotionally attached to the organization will work hard to achieve the organization's goals, believe in the organization's mission and values, and intend to remain with the organization. Affective commitment can also be described as emotional attachment.

The continuation of one's commitment to work is the second element of the Allen and Myers model of employee commitment. They defined continuing commitment as the consciousness of the expenses involved with leaving the group. The benefit that was linked with remaining with the organization, as opposed to the expense that was associated with leaving. The individual's view of the costs and dangers connected with leaving their existing organization gives rise to its calculative nature (Meyer & Allen, 1997).

Another definition of normative commitment offered by Meyer and Allen (1997) describes it as a sense of obligation to remain with the organization. Employees are required to continue their membership in the organization if they have made a normative commitment to it (Allen & Meyer, 1990). The degree to which an employee believes they should remain with the firm is reflected by their normative commitment. Employees who have normative commitment believe, on the whole, that they ought to continue working for the same organization. Normally dedicated employees believe that leaving their firm will result in extremely negative outcomes, and they experience feelings of guilt whenever they consider the option of quitting their jobs.

2.3 Employee Performance

According to the definition provided by Sultana et al. (2012), performance is the accomplishment of preset tasks in relation to identified or predetermined standards of accuracy, completeness, cost, and speed. A high level of performance is a critical component in the successful completion of organizational objectives and responsibilities. According to Armstrong (2006), performance is defined as the process of developing quantifiable goals. The performance of an individual is dependent not only on what they do but also on how they achieve it. According to Mangkunegara (2009), performance is the result of the quality and quantity of work performed by an employee in the process of completing their tasks and obligations related to their jobs in a timely manner. Spector (1997) made the observation that the majority of companies overlook the work environment that exists within their organization, which has a negative impact on the performance of the workers employed by those companies. According to him, a positive work environment provides employees with

a safe place to work, the assurance that their jobs will be secure, positive relationships with their coworkers, recognition for good performance, the motivation to perform well, and a voice in the company's decision-making process. He went on to add that once an employee knows that the company considers them vital, they will have a high degree of dedication and a sense of ownership for their business. This is because the employee will realize that they are valuable to the company. According to Sinha (2001), an employee's effectiveness is dependent not only on their willingness but also on their openness regarding executing their job. This is something that employees themselves are responsible for. When it comes to the performance of this particular employee, Howell and Hall Merenda (1999) have a different point of view. It was said by Howell that the performance of employees is entirely dependent on their social standing, which was similar to the viewpoint that was being presented by Greenberg and Baron (2000). According to what Greenberg and Baron found, this has a beneficial effect on the relationship that exists between one's vocation and how well they perform in their employment. According to Stup (2003), there are a number of contributing aspects that go into the achievement of successful employee performance. The determinants include things like the physical work environment, the equipment, the meaningful task, the performance expectation, and the feedback on performance, as well as the reward for excellent or bad systems, standard operating procedures, knowledge, skills, and attitudes. According to Gonzalez (1999), the importance of the work environment can be defined as the fact that it is an important factor in determining employee performance and that it assists employees in concentrating on their work in an appropriate manner. As a result, a large number of researchers have investigated the impact of the work environment on the performance or productivity of employees. Owusu (2014) discovered that the degree to which employees engage with the environment in which they work has a direct and positive bearing on the level of performance achieved by those employees. Roelofsen (2007) discovered that the indoor environment has a considerable impact on job performance, and that the level of performance can be enhanced from 5 to 15 percent as a result of changing working conditions. The study was conducted to investigate the impact of the indoor environment. According to the findings of Arokiasamy (2013), elements such as salary, rewards, job security, and work environment all contribute to an increased level of commitment and sense of belonging with the firm.

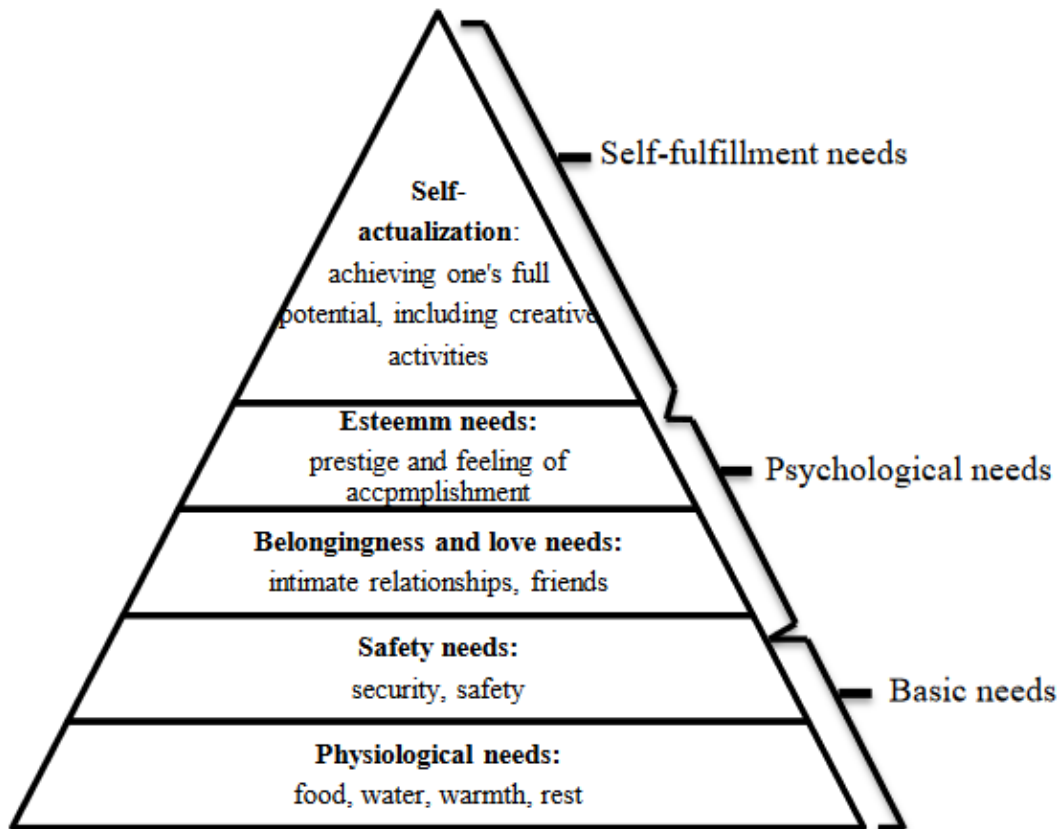
2.4 Theory for Employee Job Satisfaction

The three different hypotheses were used as the foundation for this study. The first theory examines two components that contribute to the level of contentment experienced by workers in their jobs. These two aspects are known as the hygiene factors and the incentive elements. It is possible for factors related to motivation to push workers to put in more effort, whereas factors related to hygiene do not inspire workers to put in more effort, but they do cause them to feel dissatisfied if they are unavailable.

- (a) Motivation Factor: Typical motivation factors are personal safety, good working Conditions, compensation, job security, good work life balance and policy.
- (b) Hygiene Factor: Typical hygiene factors are rewards, recognition, assigning higher, role and meaningful work.

The hierarchy of needs theory proposed by Maslow in 1970 serves as the second underpinning theory for this research. The Needs Hierarchy Theory was developed by Abraham Maslow in 1970 and is considered to be one of the most well-known theories of motivation. According to what is stated, there is a hierarchy of five different need levels present within each human. The demands range from those that are fundamental or on a lower level to those that are more complex. In addition to these two hypotheses, a multitude of additional pertinent theories that contribute to the explanation of job satisfaction will be scrutinized in great detail. Following is a figure that illustrates this principle (2.1).

Figure (2.1) Maslow's Hierarchy of Needs Theory



Source: (Maslow, 1943)

Extrinsic rewards, according to Maslow's theory, can satisfy a human being's most fundamental requirements, such as the desire for food, drink, shelter, and rest (salary, bonus etc.). In addition, the need for affection and belonging is fulfilled when a person has a healthy relationship with their co-workers. This need can also be referred to as the social needs because it encompasses the need to have interpersonal relationships as well as to be a part of a group. Moreover, the duty can be measured with the self-fulfillment demands. Employees have an expectation of self-fulfillment and are looking for personal progress as a result of the experiences they will gain as a result of the duties they are given on the job.

The social exchange theory is the final background theory that will be discussed in this study. The American sociologist George Homans published an article in 1958 titled "Social Behavior as Exchange," which is regarded as the seminal work that laid the groundwork for the social exchange theory. Homans developed a model that was based on both behaviorism and fundamental economic principles simultaneously. Other research conducted in the years that immediately followed Homans' fundamental notions enlarged

the parameters of Homans' original ideas. According to the communication theory of social exchange, when individuals communicate with one another, they do so with the presumption that their communications would be similarly reciprocated by the individuals with whom they are communicating. Employees have come to expect great results from the business, and this has contributed to a rise in their level of happiness, commitment, and improved performance. Additionally, if an individual's personal relationship samples are set on a given level, that individual has a tendency to utilize this level as a baseline for future relationships. This is because people tend to model their future relationships after their past relationships.

2.5 Factors Influencing on Employee Job Satisfaction

The effective response of an employee to their work is their job satisfaction, which has a major influence not only on the performance of the employee but also on the performance of the business. Employee satisfaction can be influenced by a number of internal and external factors, including possibilities for personal development and accomplishment at work; salary and benefits; corporate policy; oversight and support; teammates; and advancement opportunities (Misener, 1996).

Working condition

The working situation or environment refers to the physical location of an individual's place of employment. According to a large number of studies, the degree of job satisfaction that employees have with their workspaces can be affected by a variety of elements, including the quality of the air and temperature, the style of the building, the lighting, and the noise level. The factors that are pertinent to working conditions and the nature of the task are the ones that are considered to be the most important. The infrastructure and equipment of an organization, including its heating and cooling systems, ventilation systems, noise control measures, workplace furniture, safety and security measures, and so on, are regarded to be the working conditions of an organization. These settings will have an impact on employees and may either help them perform better at their jobs or distract them from doing so (Vischer, 2008). (Davis, 2011).

According to Bottany et al. (2009), if the organization has established appropriate safety and health procedures and has a better understanding that the organization is caring for the employees, then this will somewhat contribute to employee satisfaction. It seems to reason that employees who enjoy their surroundings at work will be more productive and will take greater pleasure in their jobs than those who struggle to find a setting in which they

are at ease. As a result, you ought to give several characteristics of your place of employment some careful consideration. The level of comfort in the workplace is being negatively impacted by a number of different issues. The first issue is the amount of noise. In the event that there is an issue with noise in the workplace, specific actions, such as "Measuring the Noise Level of a Competent Person," need to be done. Both an increase in stress and permanent harm to your hearing can result from exposure to loud noise. The majority of the problem is brought on by loud automobiles, and the noise level of any new factory or piece of equipment must be evaluated before purchase. These kinds of precautions are typically quite straightforward. For instance, they may equip workers with earplugs or hearing protection, rotate workers who work in noisy mechanisms to shorten the amount of time they are exposed to the noise, or clearly label any area that contains a "high noise" warning about the potential dangers. - Hughes (2009)

Pay and Benefit (Salary and welfare)

Compensation and Advantages Pay is an example of an extrinsic incentive, which occurs when an employer compensates an employee for their services without taking into account how highly the employer views the person's work effort (Mottaz, 1988). There are three ways that an employee's work effort can be valued, and they include pay size, pay fairness, and promotion. According to Spector (1997), a positive association between job satisfaction and payment, there are three methods of valuing an employee's work effort. Many economists believe that the amount of money an employee is paid is the most important factor in determining how happy they are in their employment (Vroom, 1967). The higher the remuneration, the more the corporation values the contributions made by the individual, and the more the corporation values the person's contributions, Because the size of the payroll directly influences the quality of life that an individual is able to purchase, the pay scale is an issue that falls under the purview of external human resource management. Pay is believed to be a monetary and extrinsic incentive. Types of pay that are included in this category are salary, bonus, cost of living allowance, and other similar payments. It is imperative that the individual's remuneration be proportional to the amount of work that they perform. Dissatisfaction and a decrease in employees' levels of motivation can result when workers believe that their remuneration is not commensurate with the amount of work they are expected to complete. When pay is tied more closely to performance, there is a greater likelihood of increased output from workers as well as increased levels of job satisfaction for those workers. In addition, promoting people to increase job happiness will

be difficult unless there is reason that promotions will truly alleviate problems relating to job satisfaction, as this rationale is required for promotions to take place.

Co-workers Relation

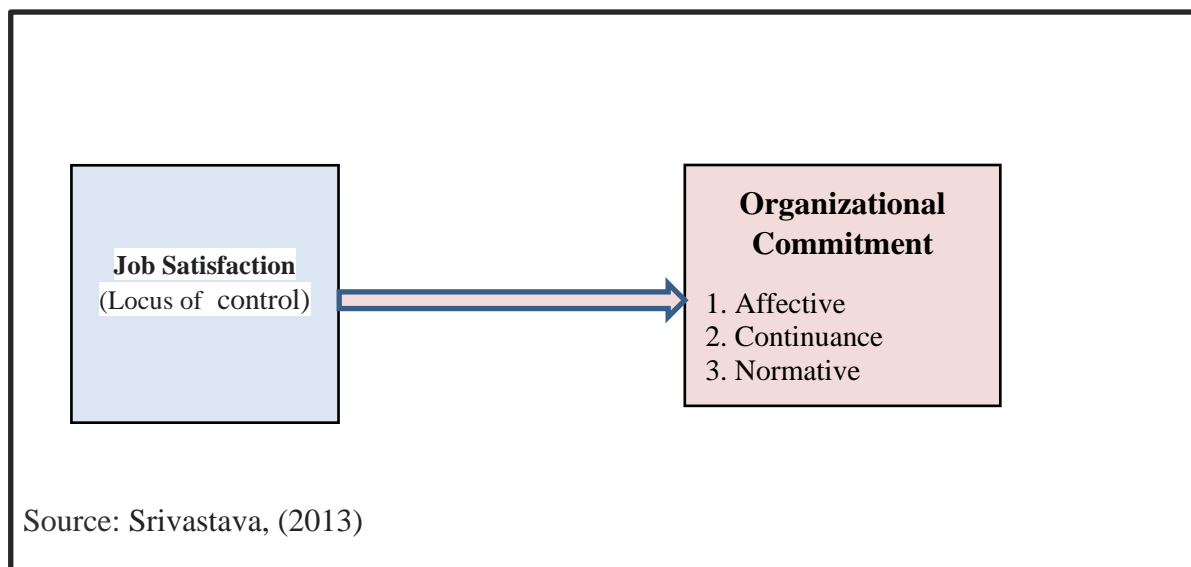
According to Hsu (2000), the interaction between coworkers has been shown to have a relevance to the link between job satisfaction and organizational commitment. The term "organizational commitment" refers to the degree to which a person connects with their current organization (Mowday, Porter, & Steers, 1982). As a result, a manager should strive to increase the rate at which employees are satisfied with their jobs in order to create a high level of identification with their relationships with their coworkers (Robert&Angelo, 1995). (Ducharme & Martin, 2000) conducted a large-scale investigation on the concerns surrounding satisfaction issues focusing on the workers of international service providers. The investigation focused on the linkages between the satisfaction of coworkers and the satisfaction of the worker's employment. According to the findings of the studies, a significant positive link exists between job satisfaction and the variables of work group interactions and the support of coworkers. Babin and Boles (1996) carried out a survey to ascertain whether or not it is possible for employees' awareness of the support of their fellow workers to lower stress levels and increase job satisfaction.

2.6 Previous Study

The association between an employee's dedication to their organization and their level of job satisfaction was first defined by Srivastava (2013) in his earlier research. The purpose of the study was to investigate the moderating effects of trust and locus of control on the relationship between job satisfaction and organizational commitment. Additionally, the purpose of the study was to examine the relationship between job satisfaction and organizational commitment from the perspective of trust. The survey was given to 247 middle level managers who worked for firms in the private sector. In the investigation, a total of four reliable instruments were utilized. For the purpose of conducting an analysis of the data, statistical methods such as descriptive statistics, factor analysis, the Pearson product moment correlation, and hierarchical regression analysis were utilized. According to the findings of the study, job satisfaction has a positive correlation with organizational commitment and trust, and the locus of control has a moderating effect on the relationship between job satisfaction and organizational commitment. The findings of this study can help administrators and policy makers comprehend the management effectiveness from the

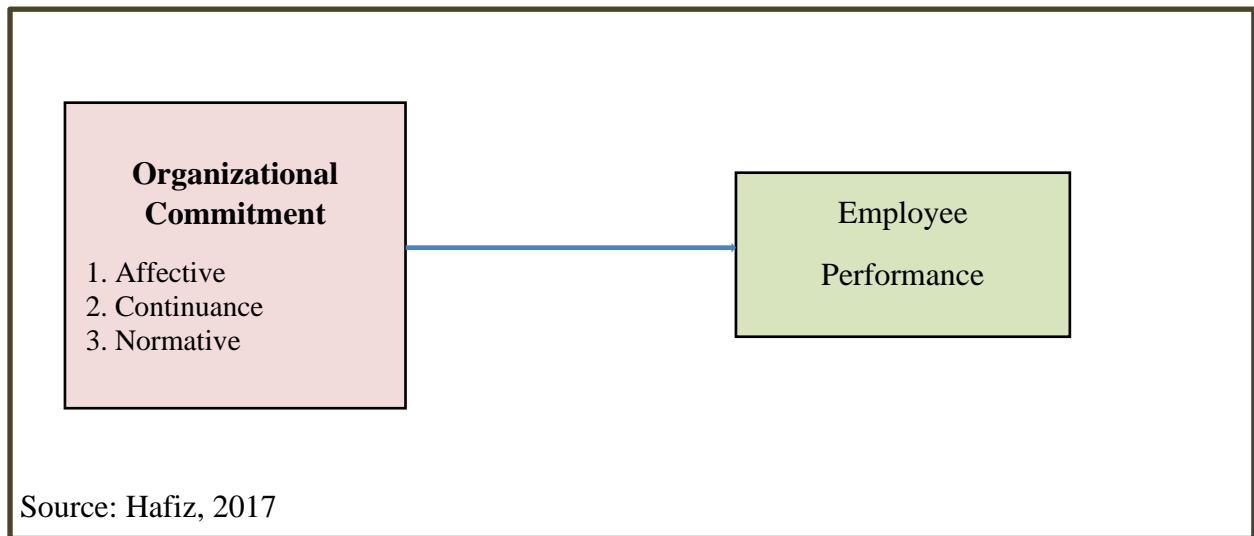
perspective of personal attributes. This is because the study looked at managerial effectiveness from the standpoint of personal traits. The perspective that managers have of themselves and the jobs they play can be investigated through the use of various methods. The present study may serve as a stepping stone for further exploratory and confirmatory research in the future academic activities, leading to a more comprehensive comprehension of the satisfaction issues in particular.

Figure (2.2) Job Satisfaction and Organizational Commitment Relationship



The second research done in the past is by Hafiz (2017). The purpose of this study was to evaluate the relationship between organizational commitment and employee performance evidence gathered from Lahore's banking sector. Approximately 213 questionnaires were collected from individuals working in commercial and public banks in the Lahore area. For the purpose of obtaining the results, a regression analysis was carried out, and it was discovered that affective, normative, and ongoing commitment are all positively connected with employee performance both individually and collectively.

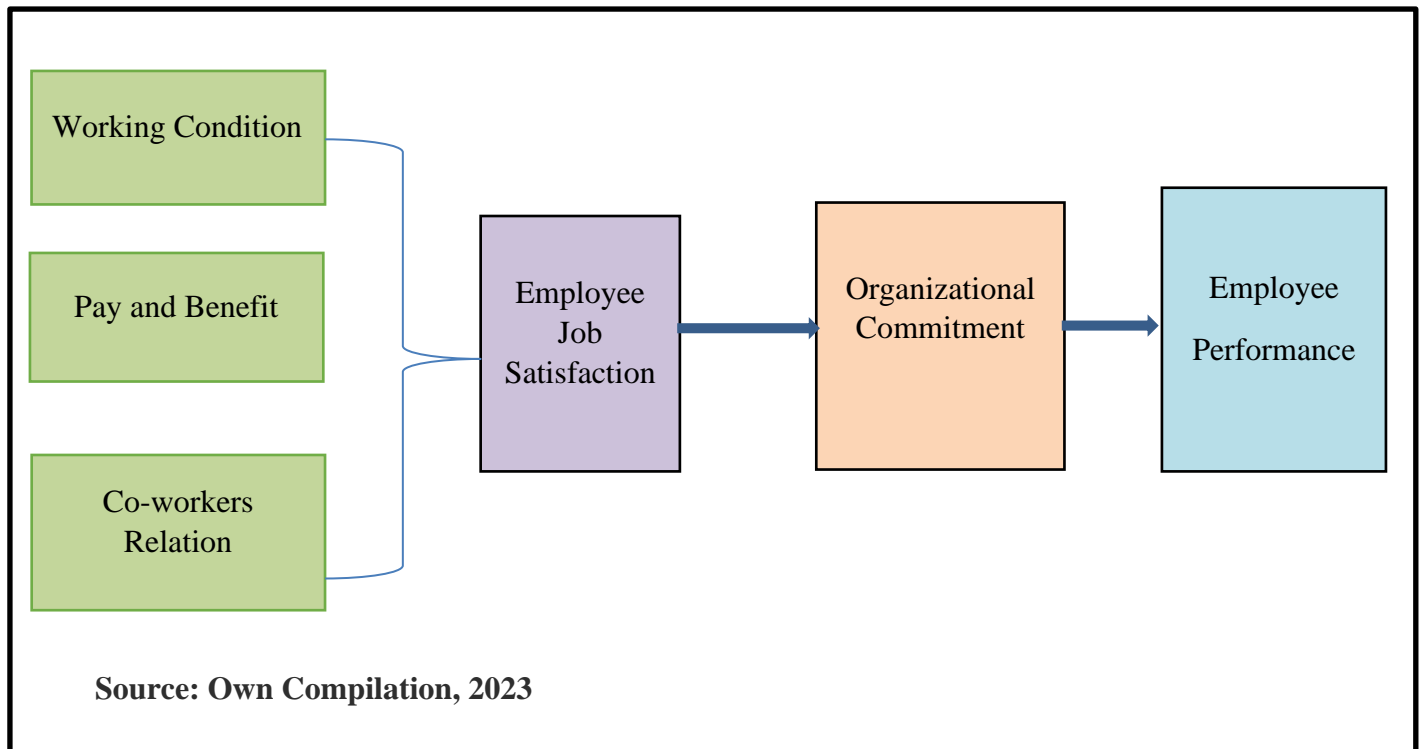
Figure(2.3) Relationship between Organizational Commitment and Employee's Performance



2.7 Conceptual Frame Work of the Study

The following conceptual framework, which is constructed based on the research that came before it, will be used to implement the study. According to Srivastava (2013), who conducted the research that was examined, the association between work satisfaction and organizational commitment was stated. The Hafiz presents the relationship between corporate commitment and employee performance. [Citation needed] (2017). These are based on the conceptual framework that was performed, which is displayed in the accompanying figure (2.4)

Figure (2.4) Conceptual Framework of the Study



The conceptual framework of the study comprises the factors of hygiene and motivation that influence employee satisfaction. These factors include working conditions, recognition, relationships with coworkers, compensation and benefits, and promotions. And the effect that employee happiness has on organizational commitment, as well as the effect that the organizational commitment components have on employee performance (including affective commitment, continuation commitment, and normative commitment). The independent variable is the factor that has an effect, and the dependent variable is how satisfied the employees are. Additionally, organizational commitment serves as the dependent variable, while employee job satisfaction serves as the independent variable. In addition, organizational commitment is transformed into an independent variable, while employee performance is transformed into a dependent variable.

CHAPTER 3

BACKGROUND OF MYANMA FOREIGN TRADE BANK

This chapter outlines, in greater detail, how to manage the aspects that affect employee job satisfaction and to give employee commitment level to MFTB bank employee performance. Also covered is how to provide employee feedback.

3.1 Profile of MFTB Bank

The Myanmar Foreign Trade Bank, sometimes known as MFTB, is a bank that is owned by the state. The Foreign Department of the State Commercial Bank, which was founded in 1954, was the forerunner of what would later become the MFTB. The year 1963 saw the nationalization of all private as well as international commercial banks. A new Bank Law was enacted in 1975 in order to facilitate the growth of an acceptable banking system within the context of the commercial activities of State Economic Enterprises (SEEs). The Union of Burma Bank, which is now known as the Central Bank of Myanmar, the Manama Economic Bank, the Myanmar Agricultural Bank, and the Myanmar Foreign Trade Bank were all created as a result of the Bank Law that was passed in 1975. Prior to this, the Union of Burma Bank was a single, unified institution. On April 1, 1976, it started operations by taking over the businesses of the Foreign Exchange Division that had previously been run by the Union of Burma Bank. The Financial Institutions of Myanmar Law became effective on July 4, 1990. On the same day, the Myanmar Foreign Trade Bank was regarded to have been created and to have gained independent legal entity status in accordance with that Law. Because of this, and in accordance with the law in question, it is considered to be one of the state-owned banks that has continually engaged in foreign banking operations.

The MFTB's policies, mission, and the aim are described the following.

Policies

- (a) To serve the banking services and, as a state-owned bank, to contribute to the implementation of the policies set up in order to get our people's trust.
- (b) To reinforce the development of the nation and people interest from the banking sector.

Mission

- (1) To support implementation of government's policy.
- (2) To contribute to the development of Myanmar's Financial Industry and Economy.

The aim

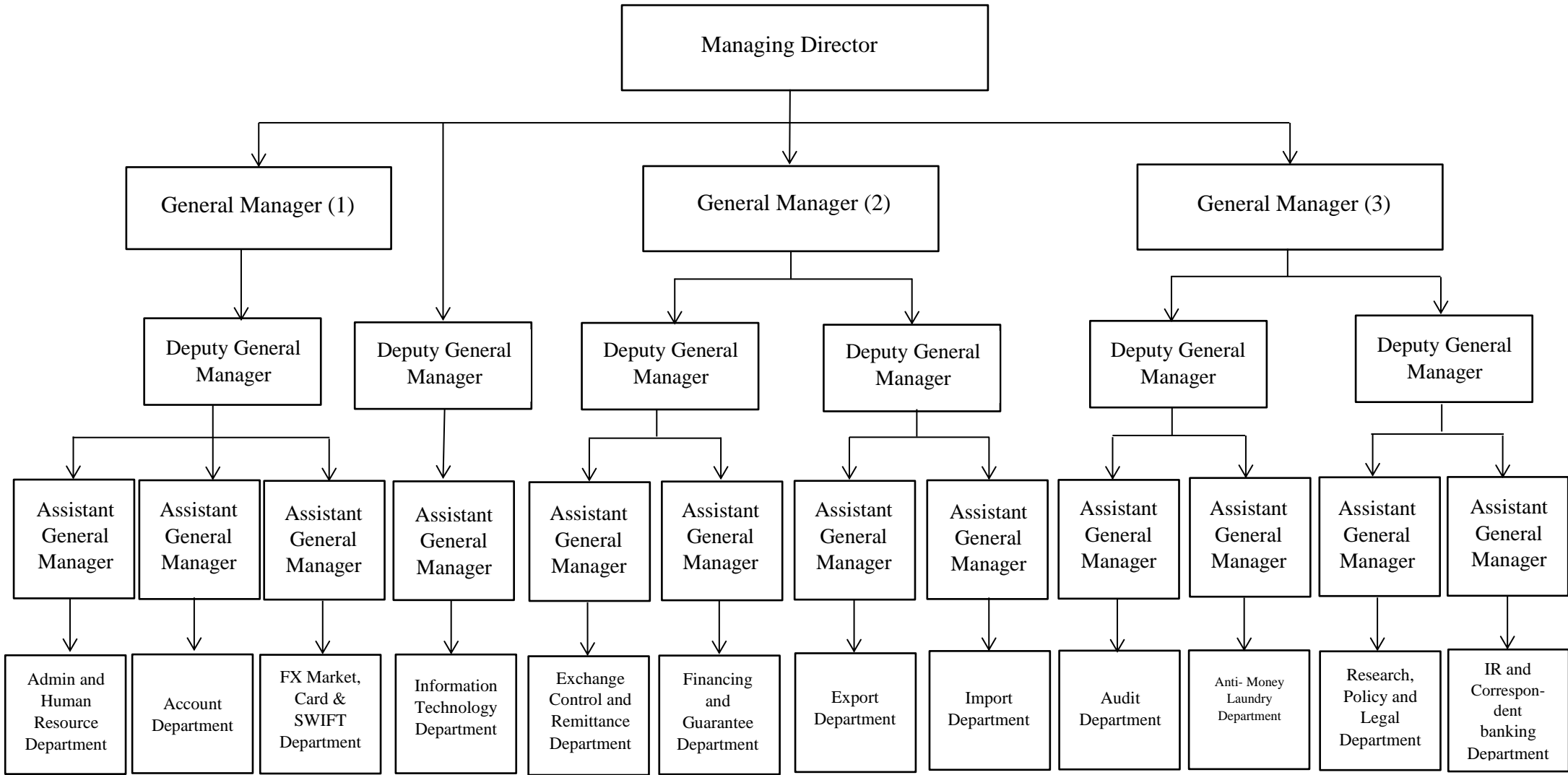
- (a) Development of an inclusive financial and financial services system through continuous analysis of international banking systems; to focus on providing banking services that are consistent with MSDP goals.
- (b) To encourage and improve the performance of employees.
- (c) Liability; to further develop accountable and transparent services.
- (d) To improve the role of finance in modern development.
- (e) To provide non-financial services along with financial services for the benefit of the public.
- (f) Financial regulations; to conduct financial services in accordance with international standards

3.2 Organization Structure and Services of MFTB Bank

Myanma Foreign Trade Bank is organized with twelve departments, which are the following: the Administration and Human Resource Department; the Account Department; the FX Market, Card and SWIFT Department; the Information Technology Department; the Exchange Control and Remittance Department; the Financing and Guarantee Department; the Export Department; the Import Department; the Audit Department; the Anti-Money Laundry Department; the Research, Policy and Legal Department; the International Relation and Correspondent Banking Department; and the Research, Policy and Legal. The bank is committed to enhancing the quality of its services in order to better meet the requirements of its clientele. As a result of the bank's efforts, it was awarded the Century International Quality Era Award in the Gold Category for the Year 2007, which is given out by the Business Initiative Directions (BID) in Madrid, Spain in recognition of the bank's accomplishments in the areas of quality, leadership, excellence, and customer satisfaction. At the moment, the bank is carrying out its worldwide banking operations by utilizing its extensive network, which is comprised of over 370 banks located in 50 different nations. Consumers can take use of international banking and financial services offered by Myanma Foreign Trade Bank through the institution's worldwide correspondent network. In addition,

Myanmar Foreign Trade Bank offers customers domestic banking services. Services include accepting current and fixed deposit accounts in foreign currency and kyats, saving deposit accounts in kyats, drawing, accepting, and collecting bills of exchange, drawing, advising, and confirming letters of credit, issuing and advising bank guarantees, providing trade financing for exporters and importers, and inter-bank lending. Implementation and management of the government project financing, inward and outward remittance, services of MPU Cards, collection of the proceeds of credit card traveler cheques, and more Transactions involving the buying and selling of foreign currency, as well as the issuance of demand drafts and payment orders The organizational chart is depicted in figure 3.1, which may be found below.

Figure (3.1) organization chart of Myanmar Foreign Trade Bank .



3.3 Factors Affecting Employee Satisfaction in Myanmar Foreign Trade Bank (MFTB)

The level of satisfaction experienced by MFTB employees is determined by three different elements. The following descriptions apply to each of these variables: The Myanmar Foreign Trade Bank can be found in the heart of Yangon. In addition to this, it provides a space for employees' ferries and vehicles to halt, and it also makes a reasonably priced canteen available to employees. MFTB's front door has a security system installed in it to ensure the well-being of its staff members. The MFTB workplace environment includes the provision of office equipment, air conditioning, and furniture for bank employees, in addition to the installation of fiber lines and wifi for the purpose of working. In addition, MFTB provides spaces that can be used for training and meetings. During the course of the Covid-19 period, MFTB provides masks, hand gel, and hand wash to its staff members. The bank is divided up into numerous little offices, each of which offers the workers a private space in which they are able to concentrate in peace. Because it has such a high-quality ventilation system, the temperature is really comfortable. The bank offers parking for customers' vehicles, and it is located in a convenient part of the city. The bank has an adequate amount of natural ventilation, and in addition to that, it is outfitted with an air conditioning system. The bank also benefits from adequate access to natural light and, additionally, from the illumination that artificial lighting offers. MFTB was responsible for its employees' payments as well as their benefits. In addition to receiving a wage, employees who are serving the state or division are, if applicable, given with housing that is designated for public service personnel. MFTB is in charge of arranging the boat ride to the Head Offices for any workers who work there. MFTB offers compensation as well as benefits, such as providing a meat allowance for employees who work overtime, a uniform allowance, a school allowance for employees' children, the opportunity to attend local or international seminars, various types of leave, the provision of travel and transferring expenses, and the provision of an allowance for meat. During the time of the Covid-19 outbreak, MFTB gave assistance by lending two times the employee's regular income and treating the symptoms of the disease caused by the outbreak. Promotion According to the Employee handbook published by MFTB Bank in 2013, the bank holds an annual promotion exercise and fills unfilled positions inside before looking for candidates from the outside. In

terms of the relationships between coworkers, every department has a clear and established hierarchy of positions, with each position reporting to the one above it in the hierarchy. Positions that are not in management are entry-level jobs. The position of middle management was responsible for managing the employees who were not in management positions, while the post of management was also responsible for managing all levels of staff. The following are some of the techniques that MFTB employs in order to foster and maintain healthy relationships among its staff members. MFTB is committed to the development of an atmosphere at work in which all individuals are accorded the utmost respect and dignity. MFTB makes every effort that is within its means to ensure that all parties are aware of these regulations and comprehend that any complaint alleging a violation of them will be looked into and resolved as quickly as possible. All job applicants and employees at MFTB are subject to the policies on sexual harassment and other forms of harassment, equal employment opportunity, and retaliation. These policies are not all-encompassing. It is not acceptable to engage in the behavior that is covered by these regulations either inside or outside of the office, including during business travel, meetings, or social functions (Employee handbook – MFTB, 1990). These regulations cover behavior that is unacceptable both inside and outside of the office. MFTB is aware that not all workers feel comfortable addressing their immediate supervisor or are happy with the response they received to a particular issue. They are also aware that not all workers are satisfied with the response they received. As a consequence of this, the bank has implemented a policy known as the Open Door Policy, which enables workers to communicate with the human resources department about any additional suggestions or concerns they may have. Even though the Bank allows its employees the opportunity to have their voices heard, they must all be aware that not every problem can be resolved to the level of contentment that is desired by all parties involved. MFTB makes every effort to conduct its business honestly and with integrity. The bank anticipates that its personnel will maintain high standards of professional conduct at all times and will report any inappropriate behavior that goes against these guiding principles. Anyone who is an employee of the bank, a contractor for the bank, or otherwise works on bank property has a duty to disclose any concerns they may have regarding inappropriate behavior in the workplace. It is the responsibility of the Whistle Blowing Committee to make any action recommendations following investigations into complaints, and the MFTB Whistle Blowing Policy defines the mechanism by which employees can voice concerns about workplace policies. The Committee will make certain

that employees are able to voice their concerns without the threat of facing punishment from their employer.

CHAPTER 4

ANALYSIS ON THE EMPLOYEE SATISFACTION, ORGANIZATIONAL COMMITMENT, AND EMPLOYEE PERFROMANCE OF MFTB BANK

This chapter provides an investigation of the level of employee happiness at the MFTB bank, as well as staff performances and organizational commitment. The foundation for the surveys was laid with the Herzberg Two Factor Theory, Maslow's Hierarchy of Needs Theory, and Social Exchange Theory.

4.1 Research Design

The four key components that make up the research design are the multiple linear regressions, the sampling method, the method of analysis, and the research variables that were employed for the research in this particular study. At Myanmar Foreign Bank, these are extremely beneficial in doing an analysis of employee happiness, organizational commitment, and employee performance. They are essential components for the design of research. The participants in this study were selected using a method of straightforward random sampling to cut down on any potential problems with bias. This research was conducted on 150 workers currently employed in Yangon. The participants were chosen at random and provided with standardized questionnaires in MFTB, after which they were asked to fill out an online survey form. The sections of a questionnaire are as follows: The first section of this report provides a profile of each respondent who took part in this research. The second section of the report is comprised of surveys that focus on the factors that have a significant impact on employee satisfaction. These factors include working conditions, compensation and benefits, and relationships with coworkers. The final section discusses the commitment of the organization as well as the performance of the employees. After the primary data has been collected, the results from the survey are entered into SPSS so that the findings can be evaluated and the reliability analysis can be validated. The acronym SPSS refers to the Statistical Package for the Social Sciences, which is a system that collects data and does statistical analysis (Statistical Program for the Social Sciences).

In order to conduct an analysis, the essential data are first entered into SPSS in the form of variables, and then the values of the data are inputted into the proper variables.

On the basis of the collected data, an analysis will be performed on the demographic characteristics of the respondents, as well as a validity and reliability test. This test will analyze the examine the effect of influencing factors of employee satisfaction and relationship between organizational commitment and analyze the effect of organizational commitment on employee performance at MFTB Bank. In this section, we look at the elements that have an impact on employee happiness and satisfaction. Within the context of the organization, the effects of factors such as working conditions, salary and benefits, and relationships with coworkers are investigated in this study. In this particular study, descriptive statistics are applied in order to provide an explanation of the employee demographics as well as the study variables. Using regression analysis, an examination of the factors that had an effect on the dependent variable and an explanation of how those factors had that effect were carried out. The basic data came from the responses of one hundred fifty individuals who are now employed in MFTB. The Likert scale questionnaires that were used for the survey are supplied in the appendix. The records and reports kept by the MFTB, as well as relevant textbooks, research articles, journals, and websites, were combed through to compile the secondary data.

4.2 Demographic Characteristics of Respondents

The first step of the analysis involves figuring out the characteristics of the people who participated in the study as respondents. A profile of the respondents is created based on the history information and the personal traits linked to MFTB. There are identified 150 employee profiles, each of which contains general information on the employee, including their gender, age, education level, income level, and length of employment. The absolute value and percentage of each characteristic have been studied, and the summary table of demographic characteristics has been utilized in order to present these findings in a manner that is more understandable.

Table (4.1) Demographic Profile of Respondents

Characteristic	Numbers	Percent
Total	150	100
Gender		
Male	49	32.7
Female	101	64.3
Age		
Less than 25 years	35	23.3
26 – 35 years	66	44
36 – 45 years	30	20
more than 45	19	12.7
Education Level		
Graduated	120	80
Master Degree	27	18
PhD	3	2
Monthly Income		
Less than 200,000 Ks	11	7.3
200,001 – 400,000 Ks	79	52.2
400,001 – 600,000 Ks	32	21.3
More than 600,000 Ks	28	18.7
Service		
1-3 years	20	13.3
3-5 years	24	16
more than 5 years	106	70.7

Source: Survey Data, 2023

According to the data presented in table 4.1, the answer rate of female employees constitutes the majority (64.3 percentages), while the response rate of male employees constitutes the remaining 32.7 percentages. According to the results, the age of respondents is broken down into four categories: 23.3 percent of respondents were aged less than 25 years old, 44 percent of respondents were aged between 26 and 35 years old, 20 percent of respondents were aged between 36 and 45 years old, and the remaining 12.7 percent of respondents were aged more than 46 years old. According to the findings, the income of 7.3 percent of respondents was between 200,001 and 400,000 Kyats per month, the income of 52.2 percent was between 200,001 and 400,000 Kyats per month, the income of 21.3 percent was between 400,001 and 600,000 Kyats per month, and the income of the remaining 18.7

percent was over 600,000 Kyats per month. 13.3 percent of respondents have worked for between one and three years, while 16 percent of respondents have worked for between three and five years. The remaining 70.7% of respondents are long-term workers who have been employed for at least 5 years.

4.3 Reliability and Validity Test

In order to properly analyze the study, it is necessary to conduct reliability and validity tests. In this research, Likert scales have been regularly employed. Therefore, the reliability of each dimension should be validated before they are employed. Criteria and standards for evaluating the overall significance, relevance, effect, and utility of finished research have gently supplanted reliability and validity in the review process (Janice et al., 2002).

The degree to which measurements are free from random error and, as a result, produce consistent results is what we mean when we talk about reliability (Zikmund 1997). Cronbach's Alpha is the measure of internal consistency that is utilized in this study. Cronbach's Alpha is a reliability coefficient that measures how well items in a collection are positively associated to one another (Sekaran, 2003). (Sekaran, 2003). The result rules for Combach's Alpha Coefficient are presented in table (4.2). (4.2).

Table (4.2) Rules about Combach's Coefficient Alpha

No.	Coefficient of Combach's Alpha	Reliability Level
1	More than 0.9	Excellent
2	0.80 - 0.89	Good
3	0.70 - 0.79	Acceptable
4	0.60 - 0.69	Questionable
5	0.50 - 0.59	Poor
6	Less than 0.59	Unacceptable

Based on the survey data, the reliability or the internal consistency among the variables was verified with the Cronbach's alpha. The findings of Cornbrash's survey investigation, including the alpha coefficient, are presented in table below (4.3).

Table (4.3) Analysis Results of Construct Reliability

Variable	No. of item	Combach's Alpha	Validity (KMO)
Working Condition	6	0.901	0.803
Pay and Benefit	5	0.895	0.874
Co-workers Relations	5	0.902	0.848
Employee Satisfaction	5	0.704	0.722
Organizational Commitment	6	0.952	0.816
Employee Performance	6	0.931	0.811

Source: Survey data, 2023.

The internal consistency reliability of constructs was examined by the use of Combach's alpha test in this investigation, as seen in the table located above (4.3). In this investigation, each of the six aspects of working conditions, commitment, and performance, as well as each of the five aspects of compensation and benefits, coworker interactions, and employee contentment with their jobs, were put to the test. Combach's Alpha showed that employee satisfaction was satisfactory with a value greater than 0.7, while all of the other variables had a value greater than 0.9, indicating very good internal accuracy and reliability with this sample given its size. The results of Combach's Alpha were presented in the form of a value.

4.4 Descriptive Analysis of Influencing Factors, Employee Satisfaction , Organizational Commitment , and Employee Performance

In this investigation, each of the components that were found to have an effect, namely structural assurance, trust factor, and satisfaction factor, were evaluated using a total of six statements. The quality of the information as well as the quality of the system were each measured using 5 statements. On a scale from one to five, the Likert scale is used to evaluate each assertion (1: strongly disagree, 2: disagree, 3: neutral, 4: agree, 5: strongly agree). The calculation of the mean score and discussion of it occurs for each statement. The least, the middle, and the maximum mean scores are 1, 3, and 5, respectively, because each statement is scored using a Likert scale with five points. In addition, it is possible to draw the conclusion that respondents are accepted if the mean scores are greater than 3, however it is possible to draw the opposite conclusion if the mean score is less than 3: that respondents are not accepted. The amount of variation or dispersion of a group of values can be measured using a statistic called the standard deviation. When the standard deviation of the values is low, it implies that the values tend to be more dependable since they cluster around the set's mean, however when the standard deviation is high, it shows that the values are dispersed across a wider range (less reliable).

4.4.1 Working Condition

This is one of the aspects that has an effect on the level of contentment experienced by workers. There are a total of six different factors that are considered in this analysis. As a descriptive measure, the mean and standard deviation of each statement are calculated in order to determine the level of agreement that exists between the working condition parameters. Table displays the mean as well as the standard deviation for each statement based on the outcomes of the working conditions (4.4).

Table (4.4) Working Conditions

No.	Items	Mean	Std. Deviation
1	My work environment is quiet and pleasant	4.01	0.689
2	The Bank provides good safe work condition	3.91	0.712
3	There is flexibility in scheduling work	3.81	0.765
4	The atmosphere in the Bank is cheerful	3.54	0.780
5	Decorations are bright and cheerful	3.86	0.756
6	The Bank provides good work equipment	3.44	0.767
Overall Mean		3.76	

Source: Survey data (2023)

Because the overall mean value is 3.76, which is higher than the statistical average of 3, the findings in Table (4.4) suggest that respondents agreed with the working condition factors that influence employee satisfaction. This is indicated by the fact that the overall mean value is higher than the statistical average of 3. When the standard deviations are closer to 1 rather than further apart, it indicates that the data are more credible. According to the findings, there is a favorable correlation between working conditions and employee satisfaction, a sense of feeling secure in one's work environment, and one's level of enjoyment in their work. In addition to that, they offer a positive and encouraging atmosphere to work in in addition to providing high-quality tools. It is common knowledge that the insides of modern banks are extremely plush and pleasant, and the vast majority of employees expressed satisfaction with the working circumstances at their respective institutions. The atmosphere of the workplace is one that employees enjoy being in.

4.4.2 Pay and Benefit

There are five components that make up the pay and benefit factor. According to the findings of the analysis, the mean value of each factor is greater than 3, and standard deviations are lower than and very close to 1. The overall mean is 3.95, which indicates that the respondents believed that the salary and benefit aspect that influences the satisfaction of employees is important. When the standard deviations are closer to 1 rather than further apart, it indicates that the data are more credible. This demonstrates that employees are pleased with the development program for increasing their own personal skills. The findings of the study are presented in Table 1. (4.5).

Table (4.5) Pay and Benefit

No.	Factors	Mean	Std. Deviation
1	The current salary is reasonable	4.11	0.821
2	The compensation and benefits are justifiable in proportion to my work	4.03	0.865
3	Pleased with the reward and non-financial benefits provided by the Bank	3.55	0.909
4	Necessary development programs are usually provided for updating as well as learning new skills as employee's own benefits	4.35	0.865
5	Bank provides equal benefits for every employee	3.69	0.955
Overall Mean		3.95	

Source: Survey data (2023)

In table (4.5), the individual mean score out of five questions pertaining to pay and benefit is presented. The lowest possible mean score is 3.55, which is greater than the neutral value of 3, and as a result, it is possible to draw the conclusion that the pay and benefit system is efficient. The degree to which workers are satisfied has an effect on how they conceptualize both the financial and non-financial compensation systems. The general consensus among employees is that remaining with the company will lead to rewards that are both big and adequate to satisfy their needs (such as overtime and incentives)

Co-workers Relation

The relationship between co-workers is one of the aspects that has an effect on the level of satisfaction a person feels in their job. There are a total of five different factors that are taken into consideration in this analysis. The findings of the research show that the mean value of each variable is greater than 3, and standard deviations are significantly lower than approximately 1. As a descriptive measure, the mean and standard deviation of each statement are calculated in order to determine the level of agreement that exists between the working condition parameters. Table displays the mean as well as the standard deviation for each statement based on the outcomes of the working conditions (4.6).

Table (4.6) Co-workers Relation

No.	Factors	Mean	Std. Deviation
1	The colleagues of my department are generally cooperative	4.65	0.836
2	Positive workplace interactions exist between me and my employees.	3.65	0.912
3	Bank emphasize fair competition in work place	4.40	0.882
4	Bank supervisor respect the subordinates	4.35	0.835
5	The communication between staff and upper leadership is effective	4.01	0.786
Overall Mean		4.21	

Source: Survey data (2022)

According to the findings presented in Table (4.6), it appears that respondents are in agreement regarding the co-worker relationship factors that influence employee satisfaction. This is evidenced by the fact that the overall means, which come in at 4.21, are higher than the statistical average of 3. If the standard deviations are less than 1, it indicates that the data are trustworthy. There is a significant need for this organization to pay attention to the effect that employee happiness has on employee views of the support they receive from their coworkers in this business.

4.4.3 Employee Job Satisfaction

There were five different questions that made up this element of employee happiness. The findings of the analysis show that the mean value of each variable is greater than 3, and their standard deviations are likewise lower than 1. The total mean is 3.75, which indicates that the respondents are satisfied with the criteria. If the standard deviation is less than 1, it indicates that the data are tightly grouped around the mean and that they may be trusted. This demonstrates that the employees believe the changes MFTB make to improve satisfaction. The findings of the study are presented here in table format (4.7).

Table (4.7) Employee Job Satisfaction

No.	Factors	Mean	Std. Deviation
1	Overall, the bank's infrastructure is adequate to my aspirations.	3.91	0.958
2	The bank's salary and benefit structure meets my standards.	3.80	0.890
3	The bank's non-financial reward and recognition scheme satisfies my expectations.	3.89	0.830
4	Concerning fair treatment, I am delighted with my colleagues and my supervisor.	3.42	0.830
5	The appropriate tasks of my supervisors has assigned me to fulfill satisfy me.	3.73	0.836
Overall Mean		3.75	

Source: Survey data (2023)

From the findings on Table (4.7), the overall mean is 3.75 and therefore it can be concluded as the employee perception of job satisfaction is adequate. However, MFTB needs to take care about the pay and benefits system which is the key factor for the employee satisfaction.

4.4.4 Organizational Commitment

In this employee organizational commitment, it comprised 6 question items. According to the analysis result, mean of some item is over 4 expect from feeling very useful and benefits. The standard deviations are also below 1. The research results are shown in table (4.8).

Table (4.8) Organizational Commitment of Respondents

No.	Factors	Mean	Std. Deviation
1	Having a strong emotional connection to this organization until retirement.	3.91	.714
2	Being able to announce with pride that I work for the bank.	4.17	.670
3	Being challenging to quit the organization	3.87	.678
4	Being worried about what will happen after resigning the job.	4.17	.653
5	Being committed the organization	3.92	.700
6	Having the impression that people change employers.	3.72	.935
Overall Mean		3.97	

Source: Survey data (2023)

The overall mean is 3.97 that mean the respondents quite agreed their commitment of MFTB. All of the standard deviations are lower than 1 that means data are clustered around the mean and they are reliable.

4.4.6 Employee Performance

In this employee performance, it comprised 6 question items. According to the analysis result, mean of each item is over 3 and standard deviations are also below 1. The overall mean is 4.15 which mean the respondents agreed for the factors made agree and strongly agreed. Standard deviations are lower than 1 that means data are clustered around the mean and they are reliable. That shows employee agreed MFTB increase employee performance. The research results are shown in table (4.9).

Table (4.9) Employee Performance of Respondents

No.	Factors	Mean	Std. Deviation
1	Employee is committed to their jobs since their long term goals align with those of the bank.	4.23	0.609
2	Employee manages and prioritizes time and tasks in order to meet deadlines.	4.20	0.669
3	Being fully passionate about working at this bank, I show up on time and I am motivated to do my job.	3.91	0.865
4	My problem-solving qualities have improved.	4.26	0.713
5	My supervisor pays attention to my ideas and suggestions, which makes me passionate at work.	4.17	0.748
6	Satisfaction with the frequency with which I involved in problem solving.	4.10	0.775
Overall Mean		4.15	

Source: Survey data (2023)

4.5 Analysis of Influencing Factors on Employee Satisfaction

Discovering the nature of the relationship that exists between a dependent variable and one or more independent variables is the goal of regression analysis. In order to investigate the nature of the connection between the independent factors and the dependent variable, a multiple regression analysis was carried out. The hypothesis relating to this association will be tested using the F-test of overall significance. The conclusion that R squared does not equal zero and that there is a statistically significant correlation between the model and the dependent variable can be drawn from the data if the overall F test is found to be significant.

In this part of the article, a multiple regressions analysis was carried out to investigate the connection between the independent factors (working condition, salary and benefit, and co-workers relation) and the dependent variable (worker satisfaction) (employee satisfaction). The findings of the multiple regression analysis, as well as the F statistics, are presented in Table (4.11).

Table (4.10) Analysis of Influencing Factors on Employee Satisfaction

Independent Factors	Unstandardized Coefficients		Standardized Coefficients	t	sig	VIF
	B	Std. Error	Beta			
Constant	0.134	0.176		0.761	0.448	
Working Condition	0.742***	0.059	0.731	12.547	0.000	2.750
Pay and benefit	0.207***	0.059	0.206	3.500	0.001	2.815
Co-workers relation	0.011	0.066	0.008	0.163	0.871	2.148
R Square	0.820					
Adjusted R Square	0.816					
F statistics	221.462***					

Notes: *** Significant at 1% level, ** Significant at 5% level* Significant at 10% level

Dependent Variable: Employee Satisfaction

Source: Survey data (2023)

According to the value of the F-statistic, the above findings suggest that all of the model's coefficients share a significant relationship with one another at the 1% confidence level. According to the F-statistic 221.462, it is abundantly evident that all three of the model's independent variables, namely working situation, salary and benefit, and co-workers relations, are entirely significant in employee satisfaction factor. The value of 0.816 was obtained when the coefficient of the dependent variable was modified. The conclusion that can be drawn from this is that the value of the dependent variable will grow by 0.816 units for every one unit that the independent variable increases.

4.5.1 Correlation between influencing factors and Employee Satisfaction

The correlation coefficient is a statistical value that ranges from -1 to 1 and can be used to quantify the intensity and direction of a linear relationship that exists between two variables. Correlation is a measurement of the link that exists between two variables. For the

purpose of this investigation, bivariate regression was utilized to ascertain the correlation coefficients of the individuals. The relationship between the two variables being tested may be triggered by bivariate correlations, which test the strength of the relationship between two variables without taking into account any other variables to the intervention. Bivariate correlations test the strength of the relationship between two variables. The relationship between each aspect, such as working conditions, salary and benefits, and co-worker interactions and employee happiness, is investigated in this study. Other factors that are investigated include: In order to carry out the study, establish the studied objective, and locate the correlation coefficient for each set of variables, the average scale scores for each scale were calculated. Both table (4.11) and table illustrate the correlation between the average scores of usage of influencing factors and the level of work satisfaction employees report having in their jobs.

Table (4.11) Correlation between Trust and its Independent Factors

No.	Factors	Correlation Coefficient	P-value
1	Working Condition	.895**	0.000
2	Pay and Benefit	.775**	0.000
3	Co-workers relation	.650**	0.000
4	Satisfaction	1	0.000
** Correction is significant at the 0.01 level (2 tailed)			

Source: Survey data (2022)

The correlation coefficient between job satisfaction experienced by employees and the elements that contribute to such satisfaction is presented in table 4.11. The correlation coefficient between employee job happiness and working conditions is 0.895, while the correlation coefficient between employee job satisfaction and compensation and benefits is 0.775, and the correlation coefficient between employee job satisfaction and co-worker relations is 0.650. All factors are significant at 1 percent level. According to the findings of the correlation analysis, the factors that affect the level of job satisfaction experienced by MFTB employees have a positive link with one another. The findings suggest that, among the three elements included in the determination process, working conditions had the strongest association.

4.7 Analysis of Employee Satisfaction Effect on Organizational Commitment

To identify the relationship between employee satisfactions on organizational commitment is regress with satisfaction. The results of the relationship between the two factors are presented in the following Table (4.12).

Table (4.12) Analysis of Employee Satisfaction Effect on Organizational Commitment

Dependent Variable: Commitment	Unstandardized Coefficients		Standardized Coefficients	t	sig	VIF
	B	Std. Error	Beta			
Constant	0.639	0.205		3.122	0.002	
Satisfaction	0.936***	0.053	0.821	17.512	0.000	1.000
R Square	0.674					
Adjusted R Square	0.672					
F statistics	306.684***					

Notes: *** Significant at 1% level, ** Significant at 5% level* Significant at 10% level

Source: SPSS Output (2023)

The F statistics for this table come in at 306.684, and its significant level is at 1 percent (p value = 0.000). As a result, it is clear that the level of pleasure experienced by MFTB personnel has a substantial impact on their commitment to the business. As a result of adjusted coefficient of determination is 0.672. As a result, one can get the conclusion that the variance in the respondents' level of organizational commitment in MFTB is responsible for explaining 67.2 percent of the total variation in employee satisfaction.

4.8 Analysis of Organizational Commitment on Employee Performance

To identify the relationship between employee satisfactions on organizational commitment is regress with satisfaction. The results of the relationship between the two factors are presented in the following Table (4.13).

Table (4.13) Analysis of Organizational Commitment on Employee Performance

Dependent Variable: Performance	Unstandardized Coefficients		Standardized Coefficients	t	sig	VIF
	B	Std. Error	Beta			
Constant	1.511	.101		14.940	.000	
Commitment	.647	.022	.829	29.255	.000	1.000
R Square				0.688		
Adjusted R Square				0.687		
F statistics				855.841***		

Notes: *** Significant at 1% level, ** Significant at 5% level* Significant at 10% level

Source: SPSS Output (2023)

According to the above Table, the F statistics is 855.841 and its significant level is at 1% (p value= 0.000). Thus, it can be seen that organizational commitment significant effect on employee performance of MFTB employees. As a result of adjusted coefficient of determination is 0.687. Therefore, it can be concluded that the 68.7% of the variation of commitment is explained by the variation of the respondents' performance in MFTB.

CHAPTER 5

CONCLUSION

This final chapter is devoted to drawing the conclusion on the findings of this study, and it does so by using the findings from the data analysis. The findings from the employee job satisfaction, organizational commitment, and employee performance surveys that were conducted in MFTB, Yangon are provided in this chapter. In the beginning, there is a discussion on the findings and their repercussions that are given. In the following section, some recommendations and proposals for undertaking additional research are offered.

5.1 Findings and Discussion

The primary goals of this research are to investigate the factors that have an impact on employee satisfaction at MFTB in Yangon; to analyze the relationship between employee satisfaction and organizational commitment at MFTB; and to investigate how organizational commitment influences employee performance at MFTB in Yangon. The necessary information for the survey is gathered through the use of a standardized survey form. The total of 150 legitimate respondents who are already employed by MFTB and who also call Yangon home participated in the survey for the purpose of representing their views in this study. In order to accomplish the goals of this research, primary data have been collected through the use of structured questionnaires, and a simple random sample procedure has been implemented. The items contained in questionnaire are with structured and self-administered questionnaires were employed and likert-type scale was applied in this research.

The human capital of a business is by far the most valuable asset it possesses. If the needs of the workforce can be met, every member of the organization who is dedicated to its mission and capable of achieving its objective will do so. An examination of the elements that contribute to employee dissatisfaction revealed that individuals who are very content with their jobs have a significant effect on the overall level of employee satisfaction. Those who are content in their work environment are aware of the kind of impact that the performance of an employee will have on the amount of work that gets done at the firm.

According to the employee demographic statistics, it has been determined that the majority of the workforce consists of female employees who are between the ages of 26 and 35. And the majority of workers have at least a bachelor's degree and are unmarried. The

majority of workers have more than 5 years of cumulative experience. The co-worker connection offers the maximum happiness at MFTB Bank, whereas working circumstances provide the lowest satisfaction. In spite of this, the total mean value of the working conditions is higher than the standard, which results in greater happiness about pay and benefits.

When compared to other regional banks, the majority of workers report feeling a modicum of discontent over the rewards and non-financial norms that they are subject to, such as the amount of overtime and bonuses that are awarded to them based on their positions. The fact that workers enjoy what they do and get along well with those they work with brings us to our next and final point about the workplace colleague. Employees are content with their working relationships because they have positive relationships with both their management and their coworkers, and because they communicate effectively with one another.

The outcomes of the regression analysis suggest that the degree to which employees feel their needs are met at MFTB has an effect on their level of organizational commitment. The employees are satisfied with their working conditions, compensation, and perks, and they have a positive attitude toward the workplace as a whole. They report a higher degree of happiness, which has a positive influence on the employees' dedication to MFTB, as a result of which their satisfaction level rises. In addition, the findings of the regression analysis indicate that an employee's level of organizational commitment has the largest influence on the employee's overall performance.

In conclusion, this study discovered that the co-worker relationship influencing variable is the most important component that contributes to employee satisfaction. The majority of MFTB employees have said that they are content with this aspect of their employment. Furthermore, it appears that employee satisfaction has a favorable effect on staff organizational commitment in MFTB, which indicates that these variables are superior to other aspects that contribute to organization-giving. There is a favorable correlation between an employee's level of organizational commitment and their success in MFTB.

Suggestions and Recommendations

According to the data, employee satisfaction plays a part in the organization's success. This company stands to gain a big competitive advantage if it is successful in figuring out how to boost employee commitment, improve employee performance on the job, and boost employee satisfaction. The majority of MFTB's workforce is content with the

influencing factors that were offered by the company. But it needs some more things to supply and develop to increase the employees' performance level. If MFTB provides components of employee pleasure, such as relationships with coworkers and other employees, the level of employee performance has the potential to grow even further. Because of this, these elements need to be altered so that they are more appropriate in order to boost employee performance and employee commitment at all levels. The organization of co-worker connection is good condition, employees believe this organization are happy working with their same teams and obtaining a sense of personal accomplishment from their co-workers. The MFTB pay and benefit plan is well-liked to the wants and needs of the workers, and the workers are willing to accept it. However, the business should revise and update its bonus program, as well as its incentive and non-financial system more than it now does in order to better correspond with the needs of its personnel and the conditions under which they operate. As a result, MFTB ought to continue to maintain these aspects of the worker-employer relationship, in addition to the salary and benefits. As a direct consequence of this, the company must carry out further analyses. In addition, working conditions, the organization ought to conduct an investigation of working conditions, and the organization ought to supply

5.3 Needs for Further Research

This study emphasizes on influencing factors on job satisfaction and job satisfaction effect on organizational commitment and commitment effect on employee performance of MFTB in Yangon only. Moreover, furthers studies that based on other employee satisfaction and employee performance and investigate the effect of satisfaction on employee performance in different industries with larger sample size can also be more fruitful research if cost and time allows. Moreover, the research is applied by using self-rating likert-scale; open-ended questions should be included in next research. This study does not cover the whole banking industry. Therefore, further researches should study the public banks and other private bank. And then, other aspects of the human resources should be considering maximizing the analysis on employee commitment and employee performance for further research.

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APPENDIX A

Questionnaire

Survey Questionnaire for Employees

The main purpose of the questionnaire is to collect data for the research titled “The study of employee job satisfaction, organizational commitment and employee performance at Myanmar Foreign Trade Bank” as part of my academic research study for Master of Banking and Finance at Yangon University of Economics. Your cooperation in answering to the following inquiries will be extremely helpful to my research. All the information collected is used for this research purpose only and the answers provided by you are confidential and anonymous. Thank you in advance for your participation in this research.

PART (A)

Employee Related Information

Make the selected point with (✓).
(မေးခွန်းများအား (✓) ခြစ်၍ဖြေဆိုပါ။)

1. Gender: What is your gender?

- Male Female

2. Age: What is your age? *

- Less than 25 years 26 – 35 years 36 – 45 years more than 45

3. Location: Where are you living? *

- Yangon Mandalay Other

4. What is your education level? *

- Bachelor Degree Master Degree Ph.D

5. What is your approximate monthly income? *

- Less than 200,000 Ks 200,001 – 400,000 Ks 400,001 – 600,000 Ks

- More than 600,000 Ks

6. How long have you worked for MFTB Bank?

- Less than 1 years
 1 year – 3 years
 3 years – 5 years
 5 years and above years

PART (B)

Influencing Factors on Job Satisfaction

Listed below is a series of statements that represent feelings that individuals might have about the company or organization for which they work. With respect to your own feelings about the particular organization for which you are working, please indicate the degree for each statement by making a choice the scale below.

1 = Strongly disagreed 2 = Disagrees 3 = Neutral 4 = Agree 5 = Strongly agreed

(1) Working Condition

No	Statement	1	2	3	4	5
1.	My work environment is quiet and pleasant					
2.	The Bank provides good safe work condition					
3.	There is flexibility in scheduling work					
4.	The atmosphere in the Bank is cheerful					
5.	Decorations are bright and cheerful					
6.	The Bank provides good work equipment					

(2) Pay and Benefit

No	Statement	1	2	3	4	5
1.	The current salary is reasonable					
2.	The compensation and benefits are justifiable in proportion to my work					
3.	Pleased with the reward and non-financial benefits provided by the Bank					
4.	Necessary development programs are usually provided for updating as well as learning new skills as employee's own benefits					
5.	Bank provides equal benefits for every employee					

(3) Relationship with co-worker

No	Statement	1	2	3	4	5
1.	The colleagues of my department are generally cooperative					
2.	Positive workplace interactions exist between me and my employees.					
3.	Bank emphasize fair competition in work place					
4.	Bank supervisor respect the subordinates					
5.	The communication between staff and upper leadership is effective					

PART (C)

Job Satisfaction, Organizational Commitment and Employee Performance

Listed below is a series of statements that represent feelings that individuals might have about the company or organization for which they work. With respect to your own feelings about the particular organization for which you are working, please indicate the degree for each statement by making a choice the scale below.

1 = strongly disagreed 2 = disagrees

3 = neutral

4 = agree

5 = strongly agreed

Employee Job Satisfaction

No	Statement	1	2	3	4	5
1.	Overall, the bank's infrastructure is adequate to my aspirations.					
2.	The bank's salary and benefit structure meets my standards.					
3.	The bank's non-financial reward and recognition scheme satisfies my expectations.					
4.	Concerning fair treatment, I am delighted with my colleagues and my supervisor.					
5.	The appropriate tasks of my supervisors has assigned me to fulfill satisfy me.					

Organizational Commitment

No	Statement	1	2	3	4	5
1.	Having a strong emotional connection to this organization until retirement.					
2.	Being able to announce with pride that I work for the bank.					
3.	Being challenging to quit the organization					
4.	Being worried about what will happen after resigning the job.					
5.	Being committed the organization					
6.	Having the impression that people change employers.					

Employee Performance

No	Statement	1	2	3	4	5
1.	Employee is committed to their jobs since their long term goals align with those of the bank.					
2.	Employee manages and prioritizes time and tasks in order to meet deadlines.					
3.	Being fully passionate about working at this bank, I show up on time and I am motivated to do my job.					
4.	My problem-solving qualities have improved.					
5.	My supervisor pays attention to my ideas and suggestions, which makes me passionate at work.					
6.	Satisfaction with the frequency with which I involved in problem solving.					

APPENEDIX B

SPSS Output
Appendix-2

(a) Frequencies

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	101	67.3	67.3	67.3
	female	49	32.7	32.7	100.0
	Total	150	100.0	100.0	

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 25	35	23.3	23.3	23.3
	26-35 years	66	44.0	44.0	67.3
	36-45years	30	20.0	20.0	87.3
	above 45	19	12.7	12.7	100.0
	Total	150	100.0	100.0	

education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduated	120	80.0	60.7	80.0
	Master	27	18.0	18.0	98.0
	PhD	3	2.0	2.0	100.0
	Total	150	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 200000 kyats	11	7.3	7.3	7.3
	200001-400000 kyats	79	52.7	52.7	60.0
	400001-600000 kyats	32	21.3	21.3	81.3
	above 600000 kyats	28	18.7	18.7	100.0
	Total	150	100.0	100.0	

Service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 years	20	13.3	13.3	13.3
	3-5 years	24	16.0	16.0	29.3
	more than 5 years	106	70.7	70.7	100.0
	Total	150	100.0	100.0	

(b) Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
.901	6

Reliability Statistics

Cronbach's Alpha	N of Items
.895	5

Reliability Statistics

Cronbach's Alpha	N of Items
.902	5

Reliability Statistics

Cronbach's Alpha	N of Items
.704	5

Reliability Statistics

Cronbach's Alpha	N of Items
.952	6

Reliability Statistics

Cronbach's Alpha	N of Items
.931	6

(C) Validity

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.803
Bartlett's Test of Sphericity	Approx. Chi-Square	417.903
	df	28
	Sig.	.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.874
Bartlett's Test of Sphericity	Approx. Chi-Square	611.848
	df	36
	Sig.	.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.848
Bartlett's Test of Sphericity	Approx. Chi-Square	383.630
	df	21
	Sig.	.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.722
Bartlett's Test of Sphericity	Approx. Chi-Square	119.336
	df	10
	Sig.	.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.816
Bartlett's Test of Sphericity	Approx. Chi-Square	312.623
	df	15
	Sig.	.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.811
Bartlett's Test of Sphericity	Approx. Chi-Square	301.526
	df	15
	Sig.	.000

(d) Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
W1	150	1	5	4.01	0.689
W2	150	1	5	3.91	0.712
W3	150	1	5	3.81	0.765
W4	150	1	5	3.54	0.780
W5	150	1	5	3.86	0.756
W6	150	1	5	3.44	0.767
Valid N (listwise)	150				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PB1	150	1	5	4.11	0.821
PB2	150	1	5	4.03	0.865
PB3	150	1	5	3.55	0.909
PB4	150	1	5	4.39	0.865
PB5	150	1	5	3.69	0.955
Valid N (listwise)	150				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CO1	150	1	5	4.65	0.836
CO2	150	1	5	3.65	0.912
CO3	150	1	5	4.40	0.882
CO4	150	1	5	4.35	0.835
CO5	150	1	5	4.01	0.786
Valid N (listwise)	150				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SAT1	150	1	5	4.23	.909
SAT2	150	1	5	4.20	.969
SAT3	150	1	5	3.91	.965
SAT4	150	1	5	4.26	.713
SAT5	150	1	5	4.17	.748
SAT6	150	1	5	4.10	.975
Valid N (listwise)	150				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Com1	150	1	5	3.91	.958
Com2	150	1	5	3.80	.890
Com3	150	1	5	3.89	.832
Com4	150	1	5	3.42	.830
Com5	150	1	5	3.73	.836
Com6	150	1	5	3.73	.895
Valid N (listwise)	150				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Com1	150	1	5	3.91	.714
Com2	150	1	5	4.17	.670
Com3	150	1	5	3.87	.678
Com4	150	1	5	4.17	.653
Com5	150	1	5	3.92	.700
Com6	150	1	5	3.72	.935
Valid N (listwise)	150				

Summary Table

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Working Conditon	150	1.33	5.00	3.7111	.77302
Pay and Benefit	150	1.40	5.00	3.9533	.78250
Co-workers	150	1.20	5.00	4.2127	.61165
Satisfaction	150	1.00	5.00	4.1456	.89436
Commitment	150	1.17	5.00	3.9676	.78452
Performance	150	1.27	5.00	4.1536	.69234
Valid N (listwise)	150				

(e) Correlation Analysis

		Working	PB	CO	SAT
Working	Pearson Correlation	1	.770**	.683**	.895**
	Sig. (2-tailed)		.000	.000	.000
	N	150	150	150	150
PB	Pearson Correlation	.770**	1	.692**	.775**
	Sig. (2-tailed)	.000		.000	.000
	N	150	150	150	150
CO	Pearson Correlation	.683**	.692**	1	.650**
	Sig. (2-tailed)	.000	.000		.000
	N	150	150	150	150
SAT	Pearson Correlation	.895**	.775**	.650**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	150	150	150	150

(f) Regression Analysis

Factors Effect on Employee Job Satisfaction

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.905 ^a	.820	.816	.33640	1.798

a. Predictors: (Constant), CO, W, PB

b. Dependent Variable: SAT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	75.184	3	25.061	221.462	.000 ^b
	Residual	16.522	146	.113		
	Total	91.705	149			

a. Dependent Variable: SAT

b. Predictors: (Constant), CO, W, PB

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.134	.176		.761	.448		
	W	.742	.059	.731	12.547	.000	.364	2.750
	PB	.207	.059	.206	3.500	.001	.355	2.815
	CO	.011	.066	.008	.163	.871	.466	2.148

a. Dependent Variable: SAT

Effect of Employee Satisfaction on Organizational Commitment

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.821 ^a	.674	.672	.51198	1.777

a. Predictors: (Constant), SAT

b. Dependent Variable: Com

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	80.389	1	80.389	306.684	.000 ^b
	Residual	38.794	148	.262		
	Total	119.183	149			

a. Dependent Variable: Com

b. Predictors: (Constant), SAT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.639	.205		3.122	.002		
	SAT	.936	.053	.821	17.512	.000	1.000	1.000

a. Dependent Variable: Com

Effect of Organizational Commitment on Employee Performance

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829 ^a	.688	.687	.24307

a. Predictors: (Constant), Com

b. Dependent Variable: Eperformance

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.567	1	50.567	855.841	.000 ^b
	Residual	22.984	389	.059		
	Total	73.550	390			

a. Dependent Variable: Eperformance

b. Predictors: (Constant), Com

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.511	.101		14.940	.000		
	Com	.647	.022	.829	29.255	.000	1.000	1.000

a. Dependent Variable: Eperformance