
**PROMOTION AND REMUNERATION AS CORRELATES OF EMPLOYEE'S JOB
SATISFACTION IN DEPOSIT MONEY BANKS IN RIVERS STATE.**

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ABSTRACT

The study sought to assess promotion and remuneration as correlates of employee's job satisfaction in deposit money banks in Rivers State. The study adopted a correlation survey design. The research area was Obio/Akpor Local Government Area of Rivers State. The population of this study comprised of 500 employees working in the headquarters of the 22 deposit money banks in Rivers State. Simple random sampling technique was adopted in selecting 217 respondents for this study. The instruments for data collection are two (2) sets of questionnaire titled "Workplace Condition of Employee's Questionnaire (WoPlaCoEQ) and Job Satisfaction of Employee Questionnaire (JoSaEQ)". The data obtained were analysed using Pearson Product Moment Correlation Coefficient and the hypotheses were tested at 0.05 level of significance. From the study it was concluded that for employees to be satisfy and comfortable in their workplace and achieve higher productivity, then it becomes imperative that their satisfaction in term of prompt promotion and adequate remuneration needs to be put into consideration by their employers in order to put in their best. One of the recommendations made from the study states that the remuneration package for employee should be motivating. This is because remuneration helps in increasing the self-confidence of employees and in improving the standard of living.

KEYWORDS: Workplace Condition, Employee's Job Satisfaction, Promotion, Remuneration, Rivers State

INTRODUCTION

Workplace condition is a very important phenomenon that is of great concern to various employees in both private and public sector and particularly the banking sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental well-being of the individual. All these are reflected in the output of the individual, which affects his or her performance in the work place on the long run. Workplace conditions have implication on employee attitudes, behaviour, wellbeing as well as organizational effectiveness (Brindly et al., 2020). Workplace conditions and employee's satisfaction is an area of increasing importance to both employees and employers, hence, employees need it to balance work and non-work roles and employers require it to increase productively and reduce cost (Abbott, 2021). Organizations have increasingly

become interested in creativity and innovation as part of response to the pressures associated with globalization, competition, economic factors, and technology changes. Many organizational leaders recognize creativity as an opportunity for gaining a sustainable competitive advantage. To remain competitive in the global market, organizations must continuously develop innovative and high quality products and services, and renew their way of operating. In the heart of all innovation lies creative ideas and it is individual employees who alone or in groups, generate, promote, discuss, modify and realize these ideas (Scott & Bruce, 2020). It is therefore not surprising that innovative employees are the chief currency for contemporary organizations. Arising from this, question on how to promote and support employee's job satisfaction presents a key issue that faces all employers of organizations and institutions. It is worthy of note that compensation as a dimension of workplace condition refers to remuneration (monetary and non-monetary rewards) received by employees in return for their contribution to the organization. In today's organizational setting, compensation is one of the major concerns of employees as they work for their firms. It is an organized practice that involves balancing the work-employee relation by providing rewards to employees' work efforts (Folayan, 2019). Employees who feel their efforts are appreciated and as well their companies inject fair compensation and satisfaction tend to perform in their jobs, effectively and efficiently. On the other hand, when employees feel that their effort is not appreciated based on their perception and comparison between their workplace and other organisations of same industries, they tend to underperform. No wonder Probel and Brubaker (2021) stated that the difference between job satisfaction and dissatisfaction lies in the employees and the amount and type of compensation that the employer expects.

STATEMENT OF PROBLEM

One of the major issues that necessitated this study is the rate of complaints among bosses and top executives over lack of commitment and poor performance of employees working in deposit money banks, and their inability to optimally perform their duties effectively. The researcher observed that in the midst of these complaints about these employees' attitude and low job performance, people have hardly given a thought about the welfare of this special class of workers in the banking industries who work round the clock planning and executing administrative plans. Many organizations and individual employers are yet to realize the importance of promotion for employees. Aderemo and Mogaji (2021) noted that with meager remuneration and little or no incentives attached employees in deposit money banks works unsparingly for their employers year after year which result in late closure of work almost every day. This suggest that the relationship between workplace condition and employee's job satisfaction has not received adequate research attention within the context of deposit money banks in Rivers State.

OBJECTIVE OF THE STUDY

The study sought to:

- Determine the relationship between promotion and employee job satisfaction in deposit money banks in Rivers State.
- Examine the relationship between remuneration and employee job satisfaction in deposit money banks in Rivers State.

RESEARCH QUESTIONS

- What is the relationship between promotion and employee's job satisfaction in deposit money banks in Rivers State?
- What is the relationship between remuneration and employee's job satisfaction in deposit money banks in Rivers State?

HYPOTHESES

- There is no significance relationship between promotion and employee's job satisfaction in deposit money banks in Rivers State.
- There is no significance relationship between remuneration and employee's job satisfaction in deposit money banks in Rivers State.

LITERATURE REVIEW

Concept of Workplace Condition

The workplace or working environment consists of two broader dimensions such as work and context. Work includes all the different characteristics of the job like the way job is carried out and completed, involving the tasks like task activities training, control on one's own job-related activities, a sense of achievement from work, variety in tasks and the intrinsic value for a task. Many research papers have focused on the intrinsic aspect of the job satisfaction. Results have shown that there is a positive link between work environment and intrinsic aspect of the job satisfaction. Further, they described the second dimension of job satisfaction known, as context comprises of the physical working conditions and the social working conditions (Souise-Poza *et al.*, 2019).

Spector (2018) observed that most businesses ignore the working environment within their organization resulting in an adverse effect on the performance of their employees. According to him, working environment consists of safety to employees, job security, good relations with co-workers, recognition for good performance, motivation for performing well and participation in the decision-making process of the firm. Lane (2018) further elaborated that once employees realize that the firm considers them important, they will have high level of commitment and a sense of ownership for their organization.

CONCEPT OF EMPLOYEE'S JOB SATISFACTION

Due to the popularity of job satisfaction within the field of industrial and organizational psychology, various researchers and practitioners have provided their own definitions of what job satisfaction is. However, the two most common definitions describe job satisfaction as: "the delightful emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values" and "the extent to which people like (satisfaction) or dislike (dissatisfaction) of their jobs". In general, most definitions cover the affective feeling an employee has towards their job. This could be the job in general or their attitudes towards specific aspects of it, such as their colleagues, pay or working conditions. In addition, the extent to which work outcomes meet or surpass expectations may determine the level of job satisfaction. However, job satisfaction is not only about how much an

employee enjoys work. Idris (2015) found that when employees of an American educational institute rated how much they enjoyed individual tasks within their role, their scores were reasonably correlated to satisfaction with the work itself, and associated with global job satisfaction. Tobin (2020) also found that other measures (such as, level of concentration required for the job, level of administration, and task importance) all had no impact on satisfaction. This study demonstrates that the accumulating gratification of work tasks added up to overall job satisfaction. However, the low relationship does suggest that other factors, besides enjoyment, contribute to how satisfied employees feel at work.

IMPORTANCE OF JOB SATISFACTION

The study of job satisfaction enriches management with a range of information pertaining to job, employee, environment etc. which facilitated in decision making and connecting the path of organizational policies and behaviour. It indicates the general level of satisfaction in the organization about its programmes, policies etc. Secondly, it is a diagnostic instrument for knowing employees' problems, effecting changes and correcting with least resistance. Also, it strengthens the communication system of the organization and management can discuss the result for shaping the future course of action. It helps in improving the attitudes of employees towards the job and facilitates integration of employee with the organization. It inspires sense of belongingness and sense of participation leading to the overall increase in the productivity of the organization. It helps unions to know exactly what employees want and what management is doing. Thus, it facilitates mutual settlement of grievances and other unwanted situations. Lastly, it facilitates in determining the training and development needs of the both, employees and the organization. If one can improve job satisfaction and morale, he/she can improve job performance as well. Soon the management would be set about to take advantage of this newly found insight and take action on two fronts. First, they would initiate attempts to measure the state of employee feeling in order to know where to concentrate their efforts in improving employee-satisfaction. Secondly, they would set about to train their managers, especially first-level supervisors, to pay attention to the attitudes and feelings of their subordinates so that performance could thereby be improved. Consequently, job satisfaction in workplace is getting wider attention at this time. Job satisfaction is the satisfaction one feels while doing the job. Job satisfaction is one of the important factors, which affect not only the efficiency of the labourers but also such job behaviour as absenteeism, accidents etc. Job satisfaction is the result of employee perception on how well the job provides those things that are viewed important. For the success of any organization, job satisfaction has vital importance; hence, the employees who are satisfied are the biggest assets to an organization whereas the dissatisfied employees are the biggest liabilities.

PROMOTION AND EMPLOYEE'S JOB SATISFACTION

Promotion is the advancement of an employee to a higher post carrying greater responsibilities, higher status and better salary. It is the upward movement of an employee in the organisations' hierarchy to another job commending greater, higher authority, higher status and better working conditions. Promotion are used to reward employees for better performance and to motivate them for greater effort and productivity (Shearer & Bellmae, 2019). Promotion is an advancement of an employee's rank or position in an organization hierarchy system; also, it is the shifting of employee for a job of higher significance and higher compensation. The movement of an employee upward in the hierarchy of an organization, typically that leads to enhancement of responsibility and rank and an improved compensation package is promotion. According to Agwasi (2021), promotion is seen as the

reassignment of an employee to a higher rank. Many scholars have given their opinion that job satisfaction is strongly correlated with promotion opportunities and there is a direct and positive association between promotional opportunities and job satisfaction. This is because employees who are being promoted feel more satisfied with opportunities regarding promotion and have more expectations for future promotion, which invariably enables them to put in their best in the workplace. When an employee in the workplace is promoted as at when due, it boosts their morale and enhances productivity (Cromwell et al., 2020). Shearer and Bellmare (2019) contended that promotion in the workplace plays a big role in employee's satisfaction because it aids in employees' engagement, boosts morale, reduces absenteeism and ultimately in productivity. In addition, promotion is the evidence of recognition of employee's performance because an employee, who is promoted, is considered to have a good performance on the job. Hence, promotions are very important in the organization because it means the stability of the organization and employee's moral would be more assured as well (Ademuliyi, 2020). Promotion goes a long way to affect employee's job satisfaction in the sense that employees who are aware that they would never be promoted would degrade their performances at workplace until they begin to think that there would be opportunities to be promoted in the future. No wonder Pedro and Vincent (2018) opined that by setting and increasing the likelihood of promotion would increasingly affect employee job satisfaction. Furthermore, Adekanbi *et al.* (2021) averred that promoting employees from lower level to the higher level brings about a feeling of satisfaction in the workplace among the employees. It improves their job satisfaction and motivation by providing greater income, status and responsibilities. In other words, by building up loyalty, promotion reduces labour turnover among employees in the workplace. No wonder, Adekanbi *et al.* (2021) asserts that employee's promotion is also a helpful tool for reducing attrition/retention. In addition, promotion stimulates self-development and creates interest in training and development programmes. For Gupta (2022), the main reason behind organizations practicing promotion is first to enhance employee's motivation and ultimately achieving organizational success and secondly to ensure achievement of the interests of individual employees. Therefore, in this context, promotion is one important practice in ensuring mutual existence between the organization, institutions and their employees. In the same vein, promotion encourages employees to stay longer with the organization in order for them to satisfy their needs, which in turn leads to increased organizational stability and performance. Armstrong (2020) noted that employee's promotion is an essential component for the survival of any organization, whereby various ways of promotion can be implemented such as merit and seniority and if well implemented, leads to motivation. However, some organizations and institutions are not adhering to the procedures that lead to poor performance in workplace due to employee's lack of satisfaction. In furtherance to the above, getting promotion in workplace makes an employee gain a strong sense of pride and accomplishment and which shows that the employee's supervisor recognizes his/her effect and performance in the workplace.

REMUNERATION AND JOB SATISFACTION OF EMPLOYEE

The role of remuneration in shaping the life of an organization cannot be overemphasized. Remuneration management has been described as the development, implementation, maintenance, communication and evaluation of reward processes (Aninkan, 2019). Ordinarily, the management of people at work is an integral part of the management process, as cited by Popoola et al. in Odunlade (2017), managers need to understand the critical importance of people in their organizations so as to recognize that the human element and the organization are synonymous.

Remuneration can be defined as the sum total of all the rewards that the employers provide to employees for the labour rendered to them. Remuneration according to Walker (2018) is what an employee is given as a salary, bonus and other benefits such as monetary interchanges that employees get because of improved performance. Cole (2017) further defines remuneration as direct monetary payouts and that the constituents of remuneration include salaries, bonuses, commissions and wages paid to employees. Financial remuneration by character includes indirect monetary remuneration like the pension schemes that are not part of direct financial remuneration. In addition, non-monetary rewards are inclusive of the job itself and the overall job environment. The provision of equal and fair remuneration are the main challenges that companies encounter on issues to do with pay and salary issues and the services rendered by the employee should be paid for reasonably. Therefore, it is imperative to compensate an employee with benefits if he/she merits it. It has been observed that because of the importance that remuneration holds for people's lifestyle and self-esteem, individuals are very concerned about what they are paid a fair and competitive wage, while organizations are also concerned about what they pay because it motivates important decisions of employees about taking a job, leaving a job and on the job satisfaction (Odunlade, 2017). The concept of remuneration according to Walker (2018) refers to all forms of financial returns and tangible benefits that employee receives as part of employment relationship. Given the whole ambits of human resource management, hardly is any issue more important, relevant, and crucial to an employee than what he/she receives in exchange for his labour and services to the organization. In present days, among manager's tasks is to create an environment, which motivates people to perform satisfactorily and to be a profitable asset, so that they can foster the organization's growth. Job satisfaction and motivation are two inseparable brothers.

According to Adekanbi *et al.* (2021), motivation has been described as an accumulation of different processes which influence and direct ones behavior to achieve some specific goals. It is such a dynamic in today's environment that explicitly creates and encompasses a positive impact on job. Motivation contains those psychological processes that cause the arousal direction and persistence of voluntary actions that are goal directed. Hence, motivation is premised on certain intrinsic, as well as extrinsic factors, which in collaboration results in fully committed employees. The issue of job satisfaction has being the cause of incessant disputes with the Nigeria Labour Congress (NLC) and the Federal Government. The issues range from autonomy, bad working conditions, failure to fulfil agreements, to inadequate remuneration. In Lagos State tertiary educational institutions, the complaints have being the unpaid salary arrears, high handedness of governing councils, late payment of monthly salaries and allowances. For employees to be effective and efficient on their job, it is imperative for them to be satisfied with their job.

Employee performance no doubt is a prerequisite for the growth of any organization or even a nation. The absence of employee performance is a national disaster in Nigeria, no wonder the nation is not moving forward. The current agitations, gingles and adverts by Nigerian Union of Local Government Employees (NULGE) as advocacy for the autonomy of local government councils is an indicator of dissatisfaction with their job. Salaries of local council employees are delayed, and that is even when it is paid at all. Productivity suffers a lag if remuneration is poor or inappropriately used. Some of the problems associated with reward management system include the following: the negotiation and bargaining period of total reward system is difficult. This is so because, some portions of total reward were not backed up by laws/legislations but by negotiation and bargaining processes. Sometimes, the employer proves very difficult to negotiate with. While the employee wants the highest and

the best package, the employer would like to minimize cost as much as possible for profit maximization. Bad and depressed economic condition in Nigeria makes it difficult to fully implement a good remuneration management system. In organized societies, firms see an average worker as the root source of quality and productivity gains. Those organizations or nations do not look at capital investments but to employees, as the fundamental source of improvement. Over there, is an increased emphasis on people as a key source of competitive advantage, often being regarded as the key differentiator between organizations, and many managers try to comprehend the complexities of motivating people at work and provide them with job satisfaction so that they can gain employee commitment.

Most employers of labour in Nigeria disregard labour laws and edicts. Sometimes, this situation leaves the dejected employee with no other condition than to accept what is offered to him, otherwise, he will face unemployment consequences. The management of people at work is an integral part of the management process. To understand the critical importance of people in the organisation is to recognize that the human element and the organization are synonymous. Some leaders do not appreciate the fact that employees have to be motivated to ensure they do what they have to do so that the goals and objectives of the organization are achieved. Because of the prevailing situation in Nigeria where supply of labour is greater than its demand, some employers do not believe much in effective motivation of workers to produce high performance. They uphold the view that even if workers are not properly motivated they cannot leave the job since there is no job in the labour market. The performance of a corporate organization, which determines its survival and growth, depends largely on the productivity of its workforce. Also, the wealth of a nation as well as socio-economic well being of its people depends on the effectiveness and efficiency of its various sub-components. Labour is generally regarded as the most dynamic of all the factors that are employed for the creation of wealth, having the potential to energize and serve as catalyst to all of the other resources (Otulana, 2019). Employee's performance means how well employees perform on the job and assignments assigned them measured against the generally accepted measure of performance standards set by their companies. This means there are general expectations expected of employees in relation to their performance in every company. Employees can be said to have performed when they have met the expectations and performed up to standard (Nadel, 2016). Employee performance can also be defined as the functioning and presentation of employees. This means, how employees are able to effectively administer their task and assignments and how they present their assignment to reflect the quality and good service desired by their companies. A number of factors such as management style, training and development, innovation, capital investment, environment etc determines the level of employees' productivity. However, environment plays the highest role on productivity level because no employee can function optimally if the environment is a threat to his/her life. Aside from threats to life, at times, the circumstances in the environment can make the environment to be unstable thereby hindering positive response from the employee. In view of this organization must constantly watch and monitor the circumstances in the environment in order to create friendly environmental conditions that will no doubt increase employees' productivity (Sampson, 2019). Remuneration has effect on employee job satisfaction at most work places because if an employee is happy with how they are being treated and the rate of pay they are receiving then they are more likely to be more productive and take time to do their job more accurately. The issue of employee well-being and job satisfaction has been discussed in a broad sense in connection with the happy productive worker thesis (Aderemo & Mogaji, 2021). The issue has also been viewed more narrowly as the connection of job satisfaction and job performance. Job satisfaction is a narrower measure of well-being than happiness because it covers only well-being that is related to the job. Job

satisfaction measures, however, have been easily available, and an extensive literature has examined the connections of job satisfaction with performance. According to the Socio-Technical Approach, organizational performance depends on congruence between the technical and social structures of the organization. Building on this notion, the human relations perspective posits that satisfied workers are productive workers. Thus, organizational productivity and efficiency is achieved through employee satisfaction and attention to employees' physical as well as socio-emotional needs. Human relations researchers further argue that employee satisfaction sentiments are best achieved through maintaining a positive social organizational environment, such as by providing autonomy, participation, and mutual trust. Based on this logic, employee satisfaction is believed to influence the development of routine patterns of interaction within organizations. Through mutual interactions, employees develop relationships with coworkers that also prescribe behavioural expectations and influence behaviours (e.g. norms or informal standards of acceptable behaviour). For example, an unhappy employee could be prevented from lowering their performance by control mechanisms (e.g., standards of measurement, supervisory influence); however, widespread dissatisfaction among employees could lead to a strike or sabotage that might hinder an organisation's effectiveness. Alternatively, dissatisfied employees might choose to maintain performance levels (due to control mechanisms) but neglect to inform supervisors of important information that, over time, would result in lower organizational effectiveness or efficiency. Thus, employees' job satisfaction sentiments are important because they can determine collaborative effort. Employee attitudes are very important to monitor, understand, and manage. They develop as the consequences of the feelings of quality or inequality in the reward system (Newman, et al. 2018). Managers are particularly concerned about job satisfaction, hence, job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". When employees are satisfied they are motivated to work and are more productive, so management need information on employee job satisfaction in order to make sound decisions, in both preventing and solving employee problems. Lack of job satisfaction may lead to increased absenteeism, turnover, and the undesirable behaviour, so employers should develop satisfaction among their employees. Remuneration is meant to reward employees for services they provide to a company and plays a significant role in the satisfaction of workers; hence, it is an important human resource management function. Proper remuneration schemes to employees reduce or solve problems on high labour turnover, absenteeism, and low morale, which disrupt the productivity of an organization. However, Morgan and Smart (2021) hypothesize that it is important to examine remuneration as it is alleged to have an effect on job satisfaction of employees.

METHODOLOGY

The study adopted a correlation survey design. The research area was Obio/Akpor Local Government Area of Rivers State. The population of this study comprised of 500 employees working in the headquarters of the 22 deposit money banks in Rivers State. Simple random sampling technique was adopted in selecting 217 respondents for this study. The instruments for data collection are two (2) sets of questionnaire titled "Workplace Condition of Employee's Questionnaire (WoPlaCoEQ) and Job Satisfaction of Employee Questionnaire (JoSaEQ)". The data obtained were analysed using Pearson Product Moment Correlation Coefficient and the hypotheses were tested at 0.05 level of significance.

RESULTS

Research Question 1: What is the relationship between promotion and employee job satisfaction in deposit money banks in Rivers State?

Table 1: Correlation Coefficient between promotion and Employee Job Satisfaction in Deposit Money Banks in Rivers State

Variables	N	ΣX	ΣX^2	ΣXY	r	Remarks
		ΣY	ΣY^2			
Promotion	217	587.4	1308.2	1108.0	0.85	Very Strong/Positive Relationship
Job Satisfaction	217	350.2	964.1			

Source: Survey Data (2023)

Table 1 Shows that the correlation coefficient between promotion and employee job satisfaction in deposit money banks in Rivers State is 0.85. This shows a very strong and positive relationship between promotion and employee job satisfaction in deposit money banks. However, this implies that if promotion as a variable of workplace condition is considered as at when due, employee job satisfaction would be high.

Research Question 2: What is the relationship between remuneration and employee job satisfaction in deposit money banks in Rivers State?

Table 2: Correlation Coefficient between remuneration and Employee Job Satisfaction in Deposit Money Banks in Rivers State

Variables	N	ΣX	ΣX^2	ΣXY	r	Remarks
		ΣY	ΣY^2			
Remuneration	217	560.0	1584.3	1009.4	0.92	Very Strong/Positive Relationship
Job Satisfaction	217	350.4	964.1			

Source: Survey Data (2023)

Table 2 shows that the correlation coefficient between remuneration and employee job satisfaction in deposit money banks in Rivers State is 0.92. This shows a very strong, positive relationship between remuneration and promotion and employee job satisfaction in deposit money banks. However, this implies that if remuneration as a variable of workplace condition is paid as at when due, employee job satisfaction would be high.

Hypothesis 1: There is no significant relationship between promotion and employee job Satisfaction in Deposit Money Banks in Rivers State.

Table 3: Test of Correlation of Relationship between Promotion and Employee Job Satisfaction of Deposit Money Banks in Rivers State at 0.05 Level of Significance

Variables	N	DF	r-cal	r-critical	Decision
Promotion	217				
		215	0.85	0.14	Significant/Rejected
Job Satisfaction	217				

Source: Survey Data (2023)

Table 3 shows that the calculated r-value of 0.85 is greater than the r-critical value of 0.14. Therefore, since the computed r-value is greater than r-critical value, the hypothesis which states that there is no significant relationship between promotion and employee job satisfaction in deposit money banks in Rivers State is hereby rejected. However, this implies that there is a significant relationship between the two (2) variables. This finding is in line with the opinion of Shearer and Bellmae (2019) that the advancement of an employee to a higher post carrying greater responsibilities, higher status and better salary. It is the upward movement of an employee in the organizations' hierarchy to another job commending greater, higher authority, higher status and better working conditions.

Hypothesis 2: There is no significant relationship between remuneration and employee job satisfaction in deposit money banks in Rivers State.

Table 4: Test of Correlation of Relationship between Remuneration and Employee Job Satisfaction in Deposit Money Banks at 0.05 Level of Significance

Variables	N	DF	r-Cal	r-Critical	Decision
Remuneration	217				
		215	0.92	0.14	Significant/Rejected
Job Satisfaction	217				

Source: Survey Data (2023)

Table 4 shows that the calculated r-value of 0.92 is greater than r-critical value of 0.14. Therefore, since the computed r-value is greater than r-critical value, the hypothesis, which states that there is no significant relationship between remuneration and job employee job satisfaction in deposit money banks in Rivers State, the result is hereby rejected. However, this implies that there is a significant relationship between the two (2)-variables. The finding agrees with the view of Aninkan (2019) that the role of remuneration is shaping the lives of an organization cannot be overemphasized. Remuneration management has been described as the development, implementation, maintenance, communication and evaluation of reward processes.

CONCLUSION

This study considered workplace condition employee job satisfaction in deposit money banks in Rivers State. Based on the findings of this study, it can be deduced that for employees to be satisfy and comfortable in their workplace and achieve higher productivity, then it becomes imperative that their satisfaction in term of prompt promotion and adequate remuneration needs to be put into consideration by their employers in order to put in their best.

RECOMMENDATION

Based on the findings and conclusion the following recommendations were made:

- Management of deposit money banks should ensure that their employees are promoted as at when due in order to increase their output.
- The remuneration package for employee should be motivating. This is because remuneration helps in increasing the self-confidence of employees and also in improving the standard of living.

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