

EFFECTS OF JOB SATISFACTION AND GENDER ON PRODUCTIVITY OF BANKS IN AWKA, ANAMBRA STATE

Benneth Sunday Okafor
Email: okaforjr@gmail.com;
Phone: 07065148849

ABSTRACT: *The study examined effects of job satisfaction and gender on productivity in banks. Participants were 112 bankers randomly sampled, having age-ranged 24-51 years; mean-age 33.61 years; SD 9.10; 61 females with mean age 42.39 and SD = 10.40; males 51 with age 40.96 and SD= 10.34. Instruments were Minnesota Satisfaction Scale and Employee Productivity Scale. Statistics were MANOVA. First finding showed that 23.9% employees with high productivity significantly differed from employees with low productivity on job satisfaction for ($F_{1,108}$) = 1272.03, $p < .05$, with mean = female 52.76, SD= 1.19 (high productivity), male 32.85, SD=3.74 (low productivity), and $N=112$. Second finding showed that at 23.9%, there was significant banker gender difference on productivity for ($F_{1,108}$) = .91, $p > .05$, mean gender 40.96, and SD= 10.34 (male), and 42.39, SD=10.40 (female), $N=119$. It is recommended that in order to avoid bank failures job satisfaction has to be instilled in the banking industry.*

KEYWORDS: Job satisfaction, Productivity, Gender, Banks

INTRODUCTION

This study is about the effect of job satisfaction on the daily work productivity in banks within Awka, Anambra State. Job satisfaction is an important factor about employee's performance and achievement during work hours. The benefits of job satisfaction for any organization are to reduce complaints and grievance regarding works and workers, reduce turnovers, reduced absenteeism, reduced cost of training, and improved punctuality and work morale of the workers.

Due to change of technology, new rules, and our social values, organizations have to face challenges. All the components affect the employees' behaviours, attitudes and working situation. But the human resources (HR) connoisseurs have to focus on that issue that affect the employee's satisfaction at their work situation (Shah et al, 2010). Job satisfaction is a topic of wide interest to both people who work in different organizations and people who study them. It is a most frequently studied variable in organizational behaviour research, and also a central variable in both research and theory of organizational phenomena ranging from job design to supervision (Spector, 1997).

The traditional model of job satisfaction focuses on all the feelings that an individual has about his/her job. However, what makes a job

satisfying or dissatisfying does not depend only on the nature of the job, but also on the expectations that individuals have of what their job should provide. Satisfied employee is inclined to be more industrious, inspired, and dedicated to their work (Syptak et al., 1999). Job satisfaction results from the exchange of personal factors, such as principles, character, and opportunity with employment factors such as the impression of the work situation and the job itself (Davies et al., 2006).

Every organization seeks to attain a high level of performance, productivity and efficiency in their day to day operations and activities. To achieve these, organizations always set several goals and objectives, and always seek to attract and retain highly qualified and motivated workforce in order to effectively achieve these objectives. Organizations also try to create a pool of satisfied workforce to ensure that obstructions are not place on the way employees' dedications towards pursuit of stated and emerging organizational goals. However, the total organizational performance depends on efficient and effective performance of employees in the organization. When an employee feels satisfied about the job, s/he is motivated to put in greater effort in the job. This greater effort tends to increase the overall productivity of the organization.

A satisfied employee's effort and commitment are crucial for the success of the organization. Employment fulfilment is typically connected with inspiration. Though, the nature of this relationship is not clear. Of late, regards for work fulfilment is intently connected with more extensive ways to deal with improve work plan, work association, and the nature of workplace.

Nwachukwu (2006) noted that job satisfaction does not necessarily lead to improvement in performance. According to him, studies have however showed that job satisfaction connects adversely with increment in absenteeism, work turnover and poor resolve (Nwachukwu, 2006). Human relations approach tends to accept and argue that satisfaction leads to performance which increases productivity. An alternative view is that performance leads to satisfaction. Employee turnover and absenteeism are commonly associated with dissatisfaction, but although there may be some correlation, there are still many other possible factors. (Buchanan, 2011; Longenecker, 1977; Nwachukwu 2006).

Individual performance is a function of many factors like motivation, organizational support, the desire to do the job, individual ability, and availability of needed information to do the job. All these are all within the control of a capable manager who needs to understand his subordinates and provide the much needed support and encouragement to them. Pushpakumari (2008) noted that a satisfied worker works harder and better and put in more efforts that helps to improve organizational performance. Accordingly, organizations try to create a satisfied workforce for the well-being of the organization. Thus, the overall performance of organizations depends on the performance of individual employees in the organization. Because of this, organizations place a considerable reliance on their individual performance to gain improved productivity. Koys (2001) pointed out that it is crucial for an organization to understand how employees feel, think of their job, as this can help improve business outcome and productivity.

In recent years the banking sector has been able to attract young talents who have chosen banking profession as their preferred career. The nature of the work is changing.

Factors that keep an employee satisfied are also changing. Contemporary banking business considers the job of satisfying employees, so as to retain valued workforce (Islam & Hasan, 2005). Job satisfaction is the discrepancy among people's expectations and wants related to the job, and what is really offered to them (Lim, 2008). In this era of competitiveness, success of any organization depends on its human resource. Banks are no exception to this. The employees of the Bank are valuable assets to the organization and if they are highly satisfied, they become very productive. This is profitable to the organization.

So, in this competitive environment it is necessary to know employees' attitude towards their jobs, and measure the level of satisfaction with various aspects of job (Bhatti, 2011). Efficient human resource management and maintaining higher job satisfaction levels in banks determine not only the performance of the bank, but also growth and performance of the entire economy. Job satisfaction refers to an individual's emotional reaction towards the job. It is thus an integral component of organizational climate and also an important element of employee relationship management. Job satisfaction is the positive emotional state that occurs when a person's job seems to fulfil their important job values (Katuwal & Randhawa, 2007). A number of different factors can influence employee satisfaction in their workspaces, including building design, air quality and temperature, noise and lighting, ability of employees to personalize their workspaces, workspace design, and management.

It is generally understood that unfavourable conditions of office environment can have negative influences on employees' satisfaction, cause health problems and increase short-term sick leave. Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives. Dissatisfied people are likely to contribute very little for any purpose. Dissatisfaction amongst higher-level employees will most likely reflect on lower-level employees. This results in economic, financial and morale problems. This indicates that a positive relationship between job satisfaction and

job level conveys certain economic advantages to business organizations (Vijayashreea & Jagdishchandrab, 2011).

Statement of Problem

Some bankers are forced to meet up with the competitive banking market and high demand for services. Banks are now bringing in more profits by being customer focused, so they increase their opening hours, introduce packages, open up more branches and adopt the latest IT technologies. This has led to employees working longer hours, having a greater and more complex workload, being moved from one branch to another, experiencing a lot of work pressure and creating a poor work culture. These affect both male and female bankers at the same time.

When employees are unhappy, they do not focus well, nor pay attention to their tasks. When a member of a team displays low productivity, it is only natural for other members of the team to feel dissatisfied. As a result, productivity will begin to decline. It is a vicious cycle that is common in most organizations.

Research Questions

The research questions below guided the study

1. To what extent will employees' job satisfaction influence productivity among bankers in Awka, Anambra State?
2. To what degree will gender influence productivity among bankers in Awka, Anambra State?

Purpose of the Study

The purpose of the study was to:

1. Investigate if employees' job satisfaction will influence job productivity among bankers in Awka, Anambra State.
2. Ascertain whether gender will influence productivity among bankers in Awka, Anambra State.

Operational Definition

Job Satisfaction: A feeling of fulfilment that a person derives from the job, measured with the scale developed at the University of Minnesota, by Weiss, D. J e'tal (1967)

Productivity: Productivity is an employee's extent of performance manifestation.

Gender: This is a person biological sex categorization of biologically being either male or female only.

LITERATURE REVIEW

Theoretical Review

Maslow theory: Although commonly known in the human motivation literature, Maslow's needs hierarchy theory was one of the first theories to examine the important contributors to job satisfaction. The theory suggests that human needs form a five-level hierarchy consisting of: Physiological needs, safety, belongingness/love, esteem, and self-actualisation. Maslow's hierarchy of needs postulates that there are essential needs that need to be met first (such as, physiological needs and safety), before more complex needs can be met (such as, belonging and esteem).

Maslow's needs hierarchy was developed to explain human motivation in general. However, its main tenants are applicable to the work setting, and have been used to explain job satisfaction. Within an organisation, financial compensation and healthcare are some of the benefits which help an employee meet their basic physiological needs. Safety needs can manifest itself through employees feeling physically safe in their work environment, as well as job security or having suitable company structures and policies. When this is satisfied, the employee can focus on feeling as though they belong to the workplace. This can come in the form of positive relationships with colleagues and supervisors in the workplace. Once satisfied, the employee will seek to feel as though they are valued and appreciated by their colleagues and their organisation.

The final step is where the employee seeks to self-actualise. They need to grow and develop in order to become everything they are capable of becoming. Although it could be seen as separate, the progressions from one step to the next all contribute to the process of self-actualisation. Therefore, organisations looking to improve employee job satisfaction should attempt to meet the basic needs of employees before progressing to address higher-order needs. However, recently this approach is becoming less popular as it fails to consider the cognitive

process of the employees, and in general lacks empirical supporting evidence. In addition, others have found fault with the final stage of self-actualisation. The lack of a clear definition and conceptual understanding of self-actualisation, paired with difficulty of measuring it, make it difficult to measure what the final goal is or when it has been achieved.

Motivator-Hygiene Theory:

Herzberg's motivator-hygiene theory suggests that job satisfaction and dissatisfaction are not two opposite ends of the same continuum, but instead are two separate ends, at times, even unrelated concepts. 'Motivating' factors like pay and benefits, recognition and achievement need to be met in order for an employee to be satisfied with work. On the other hand, 'hygiene' factors (such as, working conditions, company policies and structure, job security, interaction with colleagues and quality of management) are associated with job dissatisfaction.

Because both the hygiene and motivational factors are viewed as independent, it is possible that employees are neither satisfied nor dissatisfied. This theory postulates that when hygiene factors are low the employee is dissatisfied, but when these factors are high it means the employee is not dissatisfied (or neutral), but not necessarily satisfied. Whether or not an employee is satisfied is dependent on the motivator factors. Moreover, it is thought that when motivators are met the employee is thought to be satisfied. This separation may aid in accounting for the complexity of an employee's feelings, as they might feel both satisfied and dissatisfied at the same time; or neither satisfied nor dissatisfied.

Whilst the motivator-hygiene theory was crucial in first distinguishing job satisfaction from dissatisfaction, the theory itself has received little empirical support. Herzberg's original study had been criticised for having been conducted with a weak methodology. As a result, subsequent attempts to test this theory have obtained mixed results with some researchers supporting it and others not.

Expectancy theory: Expectancy theory proposes that people will choose how to behave depending on the outcomes they expect as

a result of their behaviour. In other words, individuals decide what to do based on what they expect the outcome to be. At work, it might be that they work longer hours because they expect a pay rise. However, Expectancy Theory also suggests that the process by which people decide their behaviours is also influenced by how likely they perceive those rewards to be. In this instance, workers may be more likely to work harder if they had been promised a pay rise (and thus perceived that outcome as very likely) than if they had only assumed they might get one (and perceived the outcome as possible but not likely)

Expectancy Theory is based on three elements: 1. Expectancy - the belief that your effort will result in your desired goal. This is based on your past experience, your self-confidence and how difficult you think the goal is to achieve. 2. Instrumentality - the belief that you will receive a reward if you meet performance expectations. 3. Valence - the value you place on the reward.

Therefore, according to Expectancy Theory, people are most motivated if they believe that they will receive a desired reward if they hit an achievable target. They are least motivated if they do not want the reward or they do not believe that their efforts will result in the reward.

Empirical Review

Organisational performance cannot be viewed as a simple sum of individual performances. Although the research results of many studies suggest the existence of positive correlation between job satisfaction and individual performances (Brayfield & Crockett, 1955; Goslin, 2005; Harter, Schmidt, & Keyes, 2003; Judge, Thoresen, Bono, & Patton, 2001; Laffaldano & Muchinsky, 1985; Locke, 1979; Near, Rice, & Hunt, 1980; Rain, Lane, & Steiner, 1991; Schwab & Cummings, 1970; Tait, Padgett, & Baldwin, 1989; Vroom, 1964; Wright & Cropanzano, 2000). The case with the relationship between job satisfaction and organisational performance is more complex. Organisational performance is influenced by various factors, both internal which the company can influence, and external which are beyond the company's influence. Attitudes in general and especially job satisfaction really affect

organisational behaviour in a number of cases, but not always. This impact is sometimes blocked by the influence of external factors, conditions and circumstances. It would be naive to claim and expect that the impact of job satisfaction on organisational behaviour, or organisational performance, is visible at all times and in all circumstances.

Some authors had found a positive correlation between job satisfaction and organisational performance (Chan et al., 2000; Chandrasekar, 2011; Ellinger et al., 2002; Harter, Schmidt, & Hayes, 2002; Huselid, 1995; Koys, 2001; Schneider, Hanges, Smith, & Salvaggio, 2003; Zohir, 2007), while some, on the other hand, did not discover any statistically significant correlation between these two variables (Daily & Near, 2000; Mohr & Puck, 2007).

More concretely, Ostroff (1992) found that organisations with more satisfied employees tended to be more effective than organisations with dissatisfied employees. Ryan, Schmitt, and Johnson (1996) found out that employee morale was related to subsequent business performance indicators, customer satisfaction sentiments, and turnover ratios. Harter et al (2002) found positive correlations between employee satisfaction-engagement and the organisational performance measured by productivity, profit, employee turnover, employee accidents, and customer satisfaction. Gould-Williams (2003) suggests that when employees act diligently and have outstanding performance, the organisational performance will be superior. Evans and Jack (2003) showed that employee satisfaction has a positive impact on market performance, which was analysed through earnings per share, and market performance has a significant impact on financial performance. Schneider et al. (2003) found out that higher return on assets (ROA) and higher earnings per share were positively correlated with higher job satisfaction.

However, it should be noted that the degree of identification with organisational success is significantly smaller and much less motivating in comparison with individual success, which is often, even inevitably, followed by different rewards. Organisational success generally does not bring some direct rewards or

benefits to a particular worker. Studies have not made a clear contribution to the clarification of this relationship. However, the following researchers have made initial effort to this clarification. Namely, Ryan et al. (1996) regarding the opposite relationship between job satisfaction and organisational performance found out that consumer satisfaction is influenced by morale. Cole and Cole (2005) discovered that organisational performance causes employee satisfaction. In this context, Gross and Etzioni (1985, p. 4) pointed out that 'organisational reality and human happiness go hand and hand'.

Although clear directions of causality in the relationship between job satisfaction and organisational performance remain unresolved, initial evidence has suggested that aggregate employee attitudes have connections with organisational performance outcomes and vice versa. The organisational performance are correlated to job satisfaction. All the evidence suggests that the relationship between job satisfaction and organisational performance is complex and insufficiently researched. Having explored through researches and other finds through the theoretical and empirical reviews the study is poised to the following hypotheses.

Hypotheses.

1. Employee with high productivity will significantly differ from employee with low productive on experience of job satisfaction among bankers in Awka, Anambra State.
2. There will be significant difference between male and female on productivity among bankers in Awka, Anambra State.

METHOD

Participants: One hundred and twelve (112) bankers from Awka, Anambra State (51 males and 61 females) served as participant. Their age ranges from 24 to 51 years with a mean age of 33.61 years and a standard deviation of 9.10. Random sampling technics was used to choose from a large number of bankers which enable all participants to have equal chance of being selected.

Instruments: The Minnesota satisfaction scale and employee productivity scale were the

instrument used to gather responses from participants.

Procedure: The questionnaires were personally administered by the researcher to the participants by direct delivery techniques. The questionnaire was administered in their respective offices, and three days were given for them to respond to the items. A total of 112 questionnaires were responded to.

Design and Statistics: Design used was the two-by-two factorial design. This is a design in which there are two independent variables each having two levels. The statistics used was multiple analysis of variance (MANOVA). This examines the influence of two independent variables on one continuous independent variables.

RESULT

Descriptive Statistics Table of Employee Productivity, Gender and Job Satisfaction

Productivity	Mean	Std. Deviation	N
High	52.76	1.19	50
Low	32.85	3.74	62
Total	41.74	10.35	112
Male	40.96	10.34	51
Female	42.39	10.40	61
Total	41.74	10.35	112

MANOVA Table of Employee Productivity, Gender and Job Satisfaction

Source	Type III Sum of				
	Squares	df	Mean Square	F	Sig.
Corrected Model	10975.710 ^a	3	3658.57	432.40	.000
Productivity	10762.55	1	10762.55	1272.03	.000
Gender	7.85	1	7.85	.91	.338
Productivity * Gender	.52	1	.52	.06	.805
Error	913.78	108	8.46		
Total	207029.00	112			

a. R Squared = .923 (Adjusted R Squared = .921)

Based on the above tables, the corrected model of employee productivity and gender accounted for 23.9% variance on job satisfaction, with $(F_{3, 108}) = 432.40$, $p < .05$; $R = .923$, R^2 adjusted = .921. Hence, the first hypothesis which stated that employee with high productivity will significantly differ from employee with low productive on experience of job satisfaction among bankers in Awka, Anambra State was confirmed at $(F_{1,108}) = 1272.03$, $p < .05$. The result has the mean differences and standard deviation for job satisfaction as $M=52.76$, $SD= 1.19$ (high) and $M=32.85$, $SD=3.74$ (low), $N=112$. This means that bankers with high productivity experience job satisfaction more than bankers with low productivity at 23.9%. The second hypothesis which stated that there will be significant difference between male and female on productivity among bankers in Awka, Anambra State was not confirmed at $(F_{1,108}) = .91$, $p > .05$.

the result has the mean differences and standard deviation for Gender as $M=40.96$, $SD= 10.34$ (male) and $M=42.39$, $SD=10.40$ (female), $N=119$. This means that male experienced less job satisfaction than female bankers at 23.9%

DISCUSSION

The first hypothesis which stated that employee with high productivity will significantly differ from employee with low productive on experience of job satisfaction among bankers was confirmed. This shows that productivity varies in terms of job description. When employees are not satisfied with the job of, they tend to experience difficulty in executing their jobs. This in turn affects the organizational output resulting in turnovers and absenteeism. To achieve high productivity and efficiency, organizations should ensure the work environment is conducive and friendly. It entails proper utilization of time and technology, so that

they can perform at a faster speed with little or no stress.

More concretely, Ostroff (1992) found that organisations with more satisfied employees tended to be more effective than organisations with dissatisfied employees. Ryan, Schmitt, and Johnson (1996) found out that employee morale was related to subsequent business performance indicators, customer satisfaction sentiments, and turnover ratios. Harter et al (2002) found positive correlations between employee satisfaction-engagement and the organisational performance measured by productivity, profit, employee turnover, employee accidents, and customer satisfaction.

The second hypothesis which stated that There will be significant difference between male and female on productivity among bankers in Awka, Anambra State was not confirmed. This means that male bankers experience less job satisfaction than female bankers. It indicates there is no significant difference between the genders working in the banks in Awka. The same amount of work is given based on their job descriptions and the pay that goes with it. There is no special package for either of the gender.

Recommendations

1. Bankers should develop intrinsic motivation that is necessary in deriving joy in their work.
2. Organizational recognition of the bank employees' commitment is recommended in order to appreciate sacrifices made by the bankers.
3. Job enrichment practices like job rotation and personnel training are recommended to prevent job dissatisfaction in the banking industry in Awka, Anambra State, Nigeria.

Conclusion.

Job dissatisfaction among bank employees may adversely influence the financial performance of banks due to employee turnover, decreased productivity, poor service quality, decreased customer satisfaction, and negative employee attitudes in the workplace. Job satisfaction represents one of the most complex areas facing today's managers when it comes to

managing their employees. The employees' perceptions affect the work performance and the level of overall job satisfaction. Financial compensation has a great impact on the overall job satisfaction of employees. The results determine that work environment, leadership behaviour and job satisfaction have significant relationship with employees' job satisfaction.

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Job Satisfaction Questionnaire

Instruction: The following are statement designed to find out how you feel about your present job. It is not a test, so there are no right or wrong answers. Please read each statement carefully and shade the appropriate numbers to the right of the statement to indicate how you feel about your job.

5 = Extremely Satisfied, 4 = Very Satisfied, 3 = Satisfied, 2 = Somewhat Satisfied, 1 = Not Satisfied.

- | | | | |
|----|---|----|---|
| 1 | Being able to keep busy at all time | 11 | The chance to do something that makes use of my abilities |
| 2 | The chance to work alone on the job | 12 | The way company policies are put into practice |
| 3 | The chance to do different things from time to time | 13 | My pay and the amount of work I do |
| 4 | The chance to be "somebody" in the community | 14 | The chance to try my own judgement |
| 5 | The way my boss handles his/her workers | 15 | The freedom to use my own judgement |
| 6 | The competence of my supervisor in making decisions | 16 | The chance to try my own methods of doing the job |
| 7 | Being able to do things that don't go against my conscience | 17 | The working conditions |
| 8 | The way my job provides for steady employment | 18 | The praise I get from doing good job |
| 9 | The chance to do things for other people | 19 | The feeling of accomplishment I get from the job |
| 10 | The chance to tell people what to do | 20 | The chance to try for advance on the job |

Work/Job Productivity Questionnaire

Instruction: The following are statement designed to find out how you feel about present job. It is not a test, so there are no right or wrong answers. Please read each statement carefully and shade the appropriate numbers to the right of the statement to indicate how you feel about your job.

Nothing = 1; Little = 2; Regular = 3; Very Often 4; Totally True 5

- | | | | |
|---|---|---|--|
| 1 | How concentrated and efficient have I felt in the last two hours? | 2 | How tired or sleepy have I felt in the last two hours? |
|---|---|---|--|

- | | | | |
|---|---|----|--|
| 3 | How productive have I felt in the last two hours? | 8 | How excited to work have I been in the last two hours? |
| 4 | How able to make work related decision have I felt in the last two hours? | 9 | How affected by physically symptoms (pains, dizziness, etc) have I been in the last two hours? |
| 5 | How confident in my work related decisions have I been in the last two hours? | 10 | How satisfied with my work performance have I been in the last two hours? |
| 6 | How annoyed or upset during work have I been in the last two hours? | | |
| 7 | How difficult has it been to get work done in the last two hours? | | |