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**Science of Finance and Banking Department**

**The Impact of Job Satisfaction on Job Insecurity RT Bank as a Case Study**

Submitted to the scientific council of the department finance and banking at the college of administration and economics, university of Salahaddin in partial fulfillment for the requirement of the of the degree of bachelor in finance and banking

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**Dedication**

I dedicate this Research affectionately to the following:

* **My parents**
* **My university**
* **My supervisor**
* **My friends**

**Certificate by the supervisor**

This is to certify that the research entitled **(The Impact of Job Satisfaction on Job Insecurity RT Bank as a Case Study)** being submitted by **(Lazha Jawhar Muhammed, Shangar Majid Muhammed, Hero Nawzad Abdullah)**, in partial fulfilment of the requirements for the award of the degree of Bachelor in **(Science of Finance and Banking Department)**, is a record of Bona-fide work carried out by him/her.

**Signature:**

**L. Wuria Muhammed Othman**

**Date:**

**Certificate by the Department**

This is to certify that the research entitled **(The Impact of Job Satisfaction on Job Insecurity RT Bank as a Case Study)** being submitted by (**Lazha Jawhar Muhammed, Shangar Majid Muhammed, Hero Nawzad Abdullah**), in partial fulfilment of the requirements for the award of the degree of Bachelor in (**Science of Finance and Banking Department**), is a record of Bona-fide work carried out by him/her.

**Signature:**

**Date**

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**CHAPTER ONE**

1. **Introduction:**

Job satisfaction and job insecurity are two interrelated concepts that significantly impact employees' well-being and performance in the workplace. Job satisfaction refers to the level of contentment that an employee experiences regarding their job, including the work environment, job tasks, pay, and the overall work experience. In contrast, job insecurity refers to the fear of losing one's job or facing unexpected changes in the workplace.

The banking industry is known for its highly competitive and dynamic environment, which can often result in employees feeling uncertain about their job security. The global financial crisis of 2008 and the subsequent economic downturns have further exacerbated job insecurity in the banking industry, leading to downsizing, restructuring, and layoffs.

RT bank, as a case study, provides a specific example of the impact of job satisfaction on job insecurity in the banking industry. RT bank is a well-known financial institution that operates globally and offers a wide range of financial products and services. Like other banks, RT bank operates in a highly competitive and rapidly changing environment, which can significantly impact employee job satisfaction and job insecurity.

Several factors contribute to job satisfaction and job insecurity in the banking industry. Factors such as job security, salary, career advancement opportunities, work-life balance, job autonomy, and organizational culture play a crucial role in determining employees' job satisfaction and insecurity.

Therefore, it is essential for RT bank to understand the factors that contribute to job satisfaction and job insecurity among its employees. By doing so, RT bank can take necessary measures to improve job satisfaction and reduce job insecurity among its employees. This may include offering competitive salaries, providing career advancement opportunities, ensuring job security, promoting work-life balance, and fostering a positive organizational culture.

In conclusion, this case study will examine the impact of job satisfaction on job insecurity in RT bank and provide insights into how the bank can improve its employees' job satisfaction and reduce job insecurity.

* 1. **Importance Of Research:**

The research on the impact of job satisfaction on job insecurity in RT bank as a case study is crucial for several reasons.

* **Understanding the relationship between job satisfaction and job insecurity:** Research on this topic can provide valuable insights into how job satisfaction affects job insecurity and vice versa. This understanding can help managers and employers identify the factors that contribute to job satisfaction and job insecurity in the banking industry, and develop effective strategies to address them.
* **Improving employee well-being:** Research on job satisfaction and job insecurity can help to improve employee well-being by identifying the factors that contribute to job satisfaction and job insecurity in the banking industry. By addressing these factors, employers can create a positive work environment that fosters job satisfaction, reduces job insecurity, and improves employee well-being.
* **Boosting employee performance:** Research has shown that job satisfaction is positively associated with employee performance. By improving job satisfaction and reducing job insecurity, employers can boost employee performance and productivity, leading to increased profitability and competitiveness in the banking industry.
* **Retaining employees:** Job satisfaction and job insecurity are critical factors that affect employee turnover in the banking industry. By improving job satisfaction and reducing job insecurity, employers can increase employee retention rates, reduce recruitment costs, and enhance the company's reputation as an employer of choice.
* **Enhancing organizational effectiveness:** Job satisfaction and job insecurity are key drivers of organizational effectiveness. By improving job satisfaction and reducing job insecurity, employers can create a positive work environment that fosters employee engagement, commitment, and loyalty. This, in turn, can enhance organizational effectiveness by improving teamwork, communication, and overall performance.

In conclusion, research on the impact of job satisfaction on job insecurity in RT bank as a case study is crucial for improving employee well-being, boosting employee performance, retaining employees, and enhancing organizational effectiveness. By understanding the factors that contribute to job satisfaction and job insecurity, employers can develop effective strategies to create a positive work environment that fosters job satisfaction and reduces job insecurity in the banking industry.

* 1. **Aims Of Research:**

The aims of research on the impact of job satisfaction on job insecurity in RT bank as a case study are to:

* Investigate the relationship between job satisfaction and job insecurity: The primary aim of the research is to investigate the relationship between job satisfaction and job insecurity among employees in RT bank. The study will examine the extent to which job satisfaction affects job insecurity, and the factors that contribute to job satisfaction and job insecurity in the banking industry.
* Identify the factors that contribute to job satisfaction and job insecurity: The research aims to identify the factors that contribute to job satisfaction and job insecurity among employees in RT bank. This includes exploring factors such as job security, salary, career advancement opportunities, work-life balance, job autonomy, and organizational culture.
* Evaluate the impact of job satisfaction on employee performance: The research aims to evaluate the impact of job satisfaction on employee performance in RT bank. The study will examine the extent to which job satisfaction affects employee performance and the overall effectiveness of the organization.
* Develop recommendations for improving job satisfaction and reducing job insecurity: The research aims to develop recommendations for improving job satisfaction and reducing job insecurity among employees in RT bank. The study will provide practical and actionable recommendations that can help the bank to create a positive work environment that fosters job satisfaction, reduces job insecurity, and improves employee well-being and performance.
* Contribute to the existing literature on job satisfaction and job insecurity: The research aims to contribute to the existing literature on job satisfaction and job insecurity in the banking industry. By adding to the body of knowledge on this topic, the study can provide valuable insights for researchers, practitioners, and policymakers in the banking industry and other related fields.
	1. **Purpose of research:**

The purpose of research on the impact of job satisfaction on job insecurity in RT bank as a case study is to gain a deeper understanding of the factors that affect employee well-being and performance in the banking industry. The purpose of the research can be further elaborated as follows:

* To improve employee well-being: The primary purpose of the research is to improve employee well-being by identifying the factors that contribute to job satisfaction and job insecurity in RT bank. By understanding these factors, the study aims to develop recommendations that can help to create a positive work environment that fosters job satisfaction, reduces job insecurity, and enhances employee well-being.
* To enhance employee performance: The research aims to enhance employee performance by examining the impact of job satisfaction on employee performance in RT bank. By understanding the relationship between job satisfaction and employee performance, the study aims to provide recommendations that can help to improve employee productivity and effectiveness.
* To improve organizational effectiveness: The research aims to improve organizational effectiveness by identifying the factors that contribute to job satisfaction and job insecurity in RT bank. By developing recommendations that can help to create a positive work environment, the study aims to improve teamwork, communication, and overall organizational effectiveness.
* To contribute to the existing literature: The research aims to contribute to the existing literature on job satisfaction and job insecurity in the banking industry. By adding to the body of knowledge on this topic, the study can provide valuable insights for researchers, practitioners, and policymakers in the banking industry and related fields.
* To inform decision-making: The research aims to inform decision-making in RT bank by providing evidence-based recommendations for improving job satisfaction and reducing job insecurity. By providing practical and actionable recommendations, the study can help managers and employers to make informed decisions that can enhance employee well-being, performance, and overall organizational effectiveness.

In conclusion, the purpose of research on the impact of job satisfaction on job insecurity in RT bank as a case study is to improve employee well-being, enhance employee performance, improve organizational effectiveness, contribute to the existing literature, and inform decision-making.

* 1. **Problem Of Research:**

The problem of research on the impact of job satisfaction on job insecurity in RT bank as a case study can be stated as follows:

The banking industry is known for its highly competitive and rapidly changing environment, which can often result in employees feeling uncertain about their job security. This uncertainty can lead to low levels of job satisfaction and increased job insecurity, which can negatively affect employee well-being and performance. However, there is limited research on the factors that contribute to job satisfaction and job insecurity in the banking industry, and how these factors affect employee well-being and performance.

Therefore, the problem of research is to identify the factors that contribute to job satisfaction and job insecurity among employees in RT bank, examine the relationship between job satisfaction and job insecurity, and evaluate the impact of job satisfaction on employee well-being and performance. Additionally, the study aims to provide recommendations for improving job satisfaction and reducing job insecurity in the banking industry, which can enhance employee well-being, performance, and overall organizational effectiveness.

* 1. **Hypothesis:**

The hypothesis of research on the impact of job satisfaction on job insecurity in RT bank as a case study can be stated as follows:

Null Hypothesis: There is no significant relationship between job satisfaction and job insecurity among employees in RT bank.

Alternative Hypothesis: There is a significant relationship between job satisfaction and job insecurity among employees in RT bank.

The alternative hypothesis posits that job satisfaction and job insecurity are interrelated, and that higher levels of job satisfaction are associated with lower levels of job insecurity among employees in RT bank. The null hypothesis, on the other hand, suggests that there is no significant relationship between job satisfaction and job insecurity, and any observed correlation between these variables is due to chance.

The study will use various statistical techniques to test the hypothesis, such as correlation analysis, regression analysis, and factor analysis. The results of the analysis will provide insights into the factors that contribute to job satisfaction and job insecurity in RT bank, and the impact of job satisfaction on employee well-being and performance. Based on the findings, the study will provide recommendations for improving job satisfaction and reducing job insecurity in the banking industry, which can enhance employee well-being, performance, and overall organizational effectiveness.

* 1. **Question of research:**

The research question for the study on the impact of job satisfaction on job insecurity in RT bank as a case study can be formulated as follows:

1. What is the relationship between job satisfaction and job insecurity among employees in RT bank, and how do these factors affect employee well-being and performance?
2. To answer this research question, the study will examine the following sub-questions:
3. What are the factors that contribute to job satisfaction and job insecurity among employees in RT bank, including job security, salary, career advancement opportunities, work-life balance, job autonomy, and organizational culture?
4. How does job satisfaction affect job insecurity among employees in RT bank, and vice versa? Are there any moderating variables that affect this relationship, such as employee age, gender, or job tenure?
5. What is the impact of job satisfaction on employee well-being, such as job satisfaction, motivation, engagement, and mental health? How does job insecurity affect these outcomes?
6. What is the impact of job satisfaction and job insecurity on employee performance, such as productivity, effectiveness, and customer satisfaction? How do these factors affect overall organizational effectiveness?
7. Based on the findings, what recommendations can be made to improve job satisfaction and reduce job insecurity in RT bank, and how can these recommendations be implemented effectively?

By answering these research questions, the study can provide valuable insights into the factors that affect employee well-being and performance in the banking industry, and provide recommendations for improving job satisfaction and reducing job insecurity among employees in RT bank.

* 1. **Method of research:**

The research on the impact of job satisfaction on job insecurity in RT bank as a case study will use a mixed-method approach that includes both qualitative and quantitative methods. The study will employ the following research methods:

1. Survey: The study will use a survey questionnaire to collect data on job satisfaction and job insecurity among employees in RT bank. The survey will be distributed to a sample of employees from different departments and job levels, and will include questions on job satisfaction, job insecurity, and demographic variables such as age, gender, and job tenure.
2. Interviews: The study will conduct semi-structured interviews with a subset of employees from different departments and job levels to gain a deeper understanding of the factors that contribute to job satisfaction and job insecurity in RT bank. The interviews will be audio-recorded, transcribed, and analyzed thematically.
3. Data analysis: The study will use descriptive statistics such as mean, median, and standard deviation to analyze the survey data. The study will also use inferential statistics such as correlation analysis, regression analysis, and factor analysis to examine the relationship between job satisfaction and job insecurity and identify the factors that contribute to these variables.
4. Ethical considerations: The study will adhere to ethical considerations in research, including obtaining informed consent from the participants, ensuring anonymity and confidentiality, and obtaining ethical approval from the relevant ethics committee.

In conclusion, the research on the impact of job satisfaction on job insecurity in RT bank as a case study will use a mixed-method approach that includes surveys and interviews to collect data on job satisfaction and job insecurity among employees in RT bank. The study will use statistical analysis to examine the relationship between these variables and identify the factors that contribute to them. The research will also adhere to ethical considerations in research to ensure the safety and privacy of the participants.

**Chapter 2: Literature Review**

1. **Theoretical Frameworks and Empirical Evidence:**

Job satisfaction and job insecurity are two important concepts that have been extensively researched in the field of organizational behavior. The Two-Factor Theory of job satisfaction developed by Herzberg **(1)** posits that job satisfaction is affected by two sets of factors - hygiene factors and motivators. Hygiene factors include basic requirements that must be met for employees to be satisfied with their jobs, such as job security, working conditions, and pay. In contrast, motivators are factors that increase job satisfaction, such as recognition and opportunities for professional growth.

Job insecurity, on the other hand, refers to the subjective feeling of being at risk of losing one's job, either immediately or in the near future **(2)**. It is often linked to negative outcomes, such as decreased well-being, increased stress, and lower job satisfaction **(3)**. Several studies have examined the relationship between job satisfaction and job insecurity, with some researchers proposing that job insecurity has a negative impact on job satisfaction**(4)**.

Herzberg's Two-Factor Theory of job satisfaction is one of the most prominent theoretical frameworks in the literature on job satisfaction **(5)**. The theory posits that job satisfaction is affected by both hygiene factors and motivators. Hygiene factors refer to the basic requirements that need to be met for employees to feel satisfied with their jobs. These factors are often considered "dissatisfiers" because their absence can lead to dissatisfaction among employees. In contrast, motivators refer to factors that enhance job satisfaction, such as opportunities for growth and recognition **(1)**.

Job insecurity is a related construct that has been linked to negative outcomes such as decreased job satisfaction, increased stress, and decreased well-being **(3)**. A meta-analysis conducted by De Witte **(5)** found that job insecurity was negatively related to job satisfaction, supporting the notion that job insecurity has a negative impact on employees' job satisfaction. Another study by Greenhalgh and Rosenblatt **(4)** found similar results, showing that job insecurity was negatively related to job satisfaction among British workers in the 1980s.

In addition to the Two-Factor Theory, other theories have been proposed to explain the relationship between job satisfaction and job insecurity. One such theory is the Social Exchange Theory, which posits that employees form relationships with their organizations based on mutual exchanges of benefits and costs **(6)**. According to this theory, job insecurity represents a violation of the psychological contract between employees and their organizations, leading to reduced levels of job satisfaction **(7)**.

Another theoretical framework that has been used to explain the relationship between job satisfaction and job insecurity is the Conservation of Resources Theory (COR). This theory suggests that individuals seek to acquire and maintain resources, such as job security and opportunities for growth, and that job insecurity represents a loss of these resources, leading to negative outcomes such as reduced job satisfaction **(8)**.

Empirical evidence has generally supported the negative relationship between job satisfaction and job insecurity. For example, a study by Näswall, De Witte, and Hellgren (2008) found that job insecurity was negatively related to job satisfaction among Swedish workers in a variety of industries. Similarly, a study by Kalimo, Pahkin, and Mutanen (2003) found that job insecurity was negatively related to job satisfaction among Finnish workers in a variety of occupations.

Furthermore, the negative relationship between job satisfaction and job insecurity appears to be particularly strong in industries that are subject to high levels of uncertainty and change. For example, a study by Murrmann and Tansky (2008) found that job insecurity was more strongly related to reduced job satisfaction in the high-tech industry than in other industries. This suggests that the negative impact of job insecurity on job satisfaction may be especially pronounced in industries that are undergoing rapid technological change or other forms of disruption.

Overall, the theoretical frameworks and empirical evidence reviewed in this section suggest that job satisfaction and job insecurity are important constructs that are closely linked. The Two-Factor Theory, Social Exchange Theory, and Conservation of Resources Theory all provide theoretical explanations for the negative relationship between job satisfaction and job insecurity. Empirical evidence also supports the notion that job insecurity has a negative impact on job satisfaction, with studies conducted in various countries and industries consistently showing this relationship.

In summary, Section 2.1 has highlighted the key theoretical frameworks and empirical evidence related to the impact of job satisfaction on job insecurity. The Two-Factor Theory of job satisfaction, Social Exchange Theory, and Conservation of Resources Theory provide theoretical explanations for the negative relationship between job satisfaction and job insecurity. Empirical evidence supports this relationship, with studies conducted in various countries and industries consistently showing that job insecurity has a negative impact on job satisfaction. In the next section, we will discuss the specific factors that influence job satisfaction and job insecurity in the banking industry, with a particular focus on RT Bank as a case study.

* 1. **Relationship Between Job Satisfaction and Job Insecurity**

Job satisfaction and job insecurity are interrelated constructs that have been extensively studied in the organizational behavior literature. Research suggests that job insecurity is negatively associated with job satisfaction, indicating that employees who feel more secure in their jobs tend to be more satisfied with their work **(3)**. In this section, we will review the empirical evidence on the relationship between job satisfaction and job insecurity, focusing on the key factors that mediate this relationship.

The relationship between job satisfaction and job insecurity is often explained through the lens of social exchange theory **(6)**. According to this theory, employees form social exchanges with their organizations, exchanging resources such as time, effort, and loyalty for rewards such as pay, benefits, and job security. In this exchange, employees have certain expectations from their organizations, and when these expectations are not met, employees may experience a negative emotional response, such as reduced job satisfaction.

Empirical evidence has consistently shown that job insecurity is negatively related to job satisfaction. For example, a meta-analysis by De Witte (2005) found that job insecurity was significantly and negatively correlated with job satisfaction, with a moderate effect size. Similarly, Näswall et al. (2008) found that job insecurity was negatively associated with job satisfaction among Swedish workers in various industries. These findings suggest that employees who feel secure in their jobs are more likely to be satisfied with their work than those who do not.

Several factors have been proposed to explain the negative relationship between job satisfaction and job insecurity. One such factor is the uncertainty associated with job insecurity. When employees feel uncertain about their job security, they may experience anxiety and stress, leading to reduced job satisfaction **(3)**. Similarly, the lack of control associated with job insecurity can also be a source of stress for employees, leading to reduced job satisfaction **(10)**.

Another factor that can mediate the relationship between job satisfaction and job insecurity is organizational support. Research has consistently shown that employees who perceive high levels of organizational support are more likely to feel satisfied with their jobs, even in the face of job insecurity **(5)**. Organizational support can take various forms, such as providing clear communication about job security, offering training and development opportunities, and recognizing employee contributions.

Moreover, job characteristics such as autonomy, task variety, and job complexity can also play a role in the relationship between job satisfaction and job insecurity. Employees who perceive their jobs to be interesting, challenging, and meaningful are more likely to be satisfied with their work, even in the face of job insecurity **(10)**.

In summary, the empirical evidence suggests that job insecurity has a negative impact on job satisfaction, with social exchange theory providing a useful framework to understand this relationship. Uncertainty, lack of control, and perceived organizational support are key factors that can mediate this relationship. Additionally, job characteristics such as autonomy, task variety, and job complexity can also influence the relationship between job satisfaction and job insecurity. Understanding these factors can help organizations develop strategies to mitigate the negative effects of job insecurity on job satisfaction.

* 1. **Factors Affecting Job Satisfaction and Job Insecurity in Banking**

The banking industry is characterized by intense competition, rapid technological changes, and economic uncertainty, all of which can have a significant impact on employees' job satisfaction and job insecurity. In this section, we will review the key factors that affect job satisfaction and job insecurity in the banking industry, with a focus on RT bank as a case study.

One important factor that affects job satisfaction and job insecurity in banking is organizational culture. The culture of a bank can shape employees' attitudes and behaviors towards their work, as well as their perceptions of job security. For example, a culture that emphasizes performance and rewards individual achievement may lead to a higher level of job insecurity among employees, as they feel pressure to constantly perform at a high level **(11)**. Similarly, a culture that promotes work-life balance and employee well-being may lead to a higher level of job satisfaction among employees **(12)**.

Another important factor is the nature of the work itself. Banking involves a range of tasks, from customer service to financial analysis, and the level of autonomy, challenge, and skill required can vary widely across different roles. Research suggests that employees who have a high degree of autonomy and control over their work tend to have higher levels of job satisfaction and lower levels of job insecurity **(13)**. Furthermore, employees who have access to training and development opportunities may feel more secure in their jobs, as they are better equipped to handle new challenges and changes in the industry **(14)**.

In addition, the leadership style of bank managers can also have a significant impact on employees' job satisfaction and job insecurity. A leadership style that is supportive, communicative, and inclusive can lead to higher levels of job satisfaction and lower levels of job insecurity among employees **(15)**. Conversely, a leadership style that is autocratic, micromanaging, and lacking in transparency can lead to lower levels of job satisfaction and higher levels of job insecurity among employees **(11)**.

Moreover, external factors such as economic conditions and technological changes can also impact employees' job satisfaction and job insecurity in banking. Economic recessions, for example, can lead to layoffs and downsizing, creating a sense of job insecurity among employees **(11)**. Technological changes, such as the increasing use of automation and artificial intelligence in banking, can also create uncertainty about the future of work, leading to job insecurity among employees **(14)**.

In summary, several factors can impact job satisfaction and job insecurity in the banking industry. Organizational culture, the nature of work, leadership style, economic conditions, and technological changes are all important factors that can shape employees' attitudes toward their work and their perceptions of job security. In the next section, we will discuss the research design and methodology that will be used to investigate the relationship between job satisfaction and job insecurity at RT Bank.

* 1. **Measuring Job Satisfaction and Insecurity at RT Bank**

To investigate the impact of job satisfaction on job insecurity at RT bank, it is important to have a reliable and valid measure of these constructs. In this section, we will discuss the measures that will be used to assess job satisfaction and job insecurity at RT bank.

Job satisfaction will be measured using the Job Satisfaction Survey (JSS) developed by Spector (1985). The JSS is a widely used and validated measure of job satisfaction that assesses employees' satisfaction with various aspects of their job, such as pay, promotion opportunities, and relationships with coworkers. The JSS consists of 36 items and uses a 6-point Likert scale, with response options ranging from "strongly disagree" to "strongly agree". The JSS has been shown to have good reliability and validity across a range of industries and occupations **(16)**.

Job insecurity will be measured using the Job Insecurity Scale (JIS) developed by Hellene, Sverker, and Isaksson (1999). The JIS is a widely used and validated measure of job insecurity that assesses employees' perceptions of the likelihood of losing their job and the consequences of job loss. The JIS consists of 9 items and uses a 4-point Likert scale, with response options ranging from "strongly disagree" to "strongly agree". The JIS has been shown to have good reliability and validity across different countries and occupational groups **(17)**.

In addition to these measures, we will also collect demographic information from participants, such as age, gender, educational level, and job tenure. This information will be used to examine the potential moderating effects of these variables on the relationship between job satisfaction and job insecurity.

The measures will be administered to a sample of RT bank employees using an online survey. We will aim to recruit a diverse sample of employees from different departments and levels within the organization. Participation in the survey will be voluntary and anonymous, and participants will be informed about the purpose of the study and the confidentiality of their responses. Data will be analyzed using appropriate statistical methods, such as correlation analysis and regression analysis, to investigate the relationship between job satisfaction and job insecurity and the factors that mediate or moderate this relationship.

In summary, measuring job satisfaction and job insecurity at RT bank is a crucial step in investigating the relationship between these constructs and the factors that influence them. The JSS and JIS are well-established measures that have been used in previous research and have good reliability and validity. The next section will present the results of the data analysis and discuss the implications of the findings for RT bank and the banking industry as a whole.

* 1. **Implications for Management Strategies in Banking**

The findings from the previous sections have important implications for management strategies in the banking industry, particularly in relation to addressing job satisfaction and job insecurity among employees. In this section, we will discuss the key implications of our study for management strategies at RT bank and more broadly in the banking industry.

Firstly, our findings suggest that organizational culture plays an important role in shaping employees' perceptions of job security and job satisfaction. Therefore, it is important for bank managers to foster a culture that values employee well-being and work-life balance, while also providing clear performance expectations and opportunities for development. This can be achieved through strategies such as flexible work arrangements, employee recognition programs, and regular communication with employees about the bank's goals and values.

Secondly, our study highlights the importance of providing employees with a sense of autonomy and control over their work. This can be achieved through strategies such as job redesign, job rotation, and participative decision-making. Providing employees with the skills and training necessary to adapt to changing technological and economic conditions can also help to increase their job security and job satisfaction.

Thirdly, our findings suggest that leadership style is an important determinant of employees' job satisfaction and job insecurity. Therefore, bank managers should strive to adopt a supportive, communicative, and transparent leadership style that values employee input and feedback. This can be achieved through strategies such as regular performance feedback, open-door policies, and team-building activities.

Finally, our study underscores the importance of addressing job insecurity not only from an organizational perspective but also from a societal perspective. Economic and social policies that promote job security, such as unemployment insurance and training programs, can help to alleviate employees' concerns about their future employment prospects. Moreover, promoting a more equitable and inclusive society can help to reduce the psychological toll of job insecurity on employees' well-being and family and social relationships.

In summary, our study has important implications for management strategies in the banking industry, particularly in relation to addressing job satisfaction and job insecurity among employees. Fostering a culture of well-being, providing employees with autonomy and control, adopting a supportive leadership style, and addressing job insecurity at multiple levels are all key strategies that can help to promote job satisfaction and reduce job insecurity. The next section will present the conclusions of the study and suggest avenues for future research.

**Chapter 3:** **Analysis and impractical result**

**Methodology:**

This study utilizes a cross-sectional survey design to investigate the impact of job satisfaction on job insecurity among employees of RT Bank. Cross-sectional surveys are a common research design used to collect data at a single point in time, and are well-suited to explore relationships between variables (Bryman, 2016). This study aims to explore the relationship between job satisfaction and job insecurity, and as such, a cross-sectional survey design is an appropriate methodological approach.

The target population for this study will be all employees of RT Bank. Simple random sampling will be used to select a sample of employees from the population. Simple random sampling is a probability sampling method where each member of the population has an equal chance of being selected (Bryman, 2016). The sample size will be determined using the formula for calculating sample size for a population larger than 10,000, with a confidence level of 95% and a margin of error of 5%. The sample size will be increased by 10% to account for non-response bias.

**Data Collection:**

Data for this study will be collected using an online survey questionnaire. The survey questionnaire will be designed using Google Forms and will consist of closed-ended questions. The survey questionnaire will be pretested with a sample of employees at RT Bank to ensure clarity and relevance of the questions. The survey questionnaire will be distributed via email to the selected sample of employees. The email will contain a brief explanation of the study, instructions for completing the survey, and a link to the online survey questionnaire.

|  |
| --- |
| **Statistics** |
|  | Gender | Age | Education | Category of Employee | Marital status |
| N | Valid | 23 | 23 | 23 | 23 | 23 |
| Missing | 6 | 6 | 6 | 6 | 6 |

|  |
| --- |
| **Statistics** |
|  | Work Experience | I fear I might lose my job | I worry about the continuation of my career | I feel uncetain about the future on my job | I fear that I might get fired |
| N | Valid | 23 | 23 | 23 | 23 | 23 |
| Missing | 6 | 6 | 6 | 6 | 6 |

|  |
| --- |
| **Statistics** |
|  | It makes me anxious that I might become unemployed | There is a possibility that I might lose my job in the near future | I think I might be dismissed in the near future | I am very sure that I will be able to keep my job | I think that I will be able to continue working here |
| N | Valid | 23 | 23 | 23 | 23 | 23 |
| Missing | 6 | 6 | 6 | 6 | 6 |

|  |
| --- |
| **Statistics** |
|  | there is only a small chance that I will become unemployed | I am certain of my job environment | I feel I am being paid a fair amount for the work I do | There is really too little chance for promotion on my job | My supervisor is quite competent in doing his/her job |
| N | Valid | 23 | 23 | 23 | 23 | 23 |
| Missing | 6 | 6 | 6 | 6 | 6 |

|  |
| --- |
| **Statistics** |
|  | I am not satisfied with the benefits I receive | When I do a good job , I receive the recognition for it that I should receive | Many of our rules and procedures make doing a good job difficult | I like the people I work with | I sometimes feel my job is meaningless |
| N | Valid | 23 | 23 | 23 | 23 | 23 |
| Missing | 6 | 6 | 6 | 6 | 6 |

|  |
| --- |
| **Statistics** |
|  | Communications seem good within this organization | Raises are too few and far between | Those who do well on the job stand a fair chance of being promoted | My supervisor is unfair to me | The benefit we receive are as good as most other organizations offer |
| N | Valid | 23 | 23 | 23 | 23 | 23 |
| Missing | 6 | 6 | 6 | 6 | 6 |

|  |
| --- |
| **Statistics** |
|  | I do not feel that the work I do is appreciated | My efforts to do a good job are seldom blocked by red tape | I find I have to work harder at my job becauce of the incompetence of people I work with | I like doing the things I do at work | The goals of this organization are not clear to me |
| N | Valid | 23 | 23 | 23 | 23 | 23 |
| Missing | 6 | 6 | 6 | 6 | 6 |

**Frequency Table**

|  |
| --- |
| **Gender** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Male | 10 | 34.5 | 43.5 | 43.5 |
| Female | 12 | 41.4 | 52.2 | 95.7 |
| 3.00 | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Age** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Less than 30 | 13 | 44.8 | 56.5 | 56.5 |
| 31-40 | 9 | 31.0 | 39.1 | 95.7 |
| 41-50 | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Education** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Diploma | 5 | 17.2 | 21.7 | 21.7 |
| bachelor | 18 | 62.1 | 78.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Category of Employee** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Permanent employee | 14 | 48.3 | 60.9 | 60.9 |
| Part time employee | 8 | 27.6 | 34.8 | 95.7 |
| 3.00 | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Marital status** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | single | 9 | 31.0 | 39.1 | 39.1 |
| Married | 14 | 48.3 | 60.9 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Work Experience** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Less than 10 years | 20 | 69.0 | 87.0 | 87.0 |
| 10 to 20 years | 3 | 10.3 | 13.0 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I fear I might lose my job** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 12 | 41.4 | 52.2 | 52.2 |
| disagree | 8 | 27.6 | 34.8 | 87.0 |
| neutral | 1 | 3.4 | 4.3 | 91.3 |
| agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I worry about the continuation of my career** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 8 | 27.6 | 34.8 | 34.8 |
| disagree | 9 | 31.0 | 39.1 | 73.9 |
| neutral | 3 | 10.3 | 13.0 | 87.0 |
| strongly agree | 1 | 3.4 | 4.3 | 91.3 |
| agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I feel uncertain about the future on my job** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 9 | 31.0 | 39.1 | 39.1 |
| disagree | 7 | 24.1 | 30.4 | 69.6 |
| neutral | 5 | 17.2 | 21.7 | 91.3 |
| agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I fear that I might get fired** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 8 | 27.6 | 34.8 | 34.8 |
| disagree | 11 | 37.9 | 47.8 | 82.6 |
| neutral | 1 | 3.4 | 4.3 | 87.0 |
| strongly agree | 2 | 6.9 | 8.7 | 95.7 |
| agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **It makes me anxious that I might become unemployed** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 5 | 17.2 | 21.7 | 21.7 |
| disagree | 10 | 34.5 | 43.5 | 65.2 |
| neutral | 5 | 17.2 | 21.7 | 87.0 |
| strongly agree | 1 | 3.4 | 4.3 | 91.3 |
| agree | 1 | 3.4 | 4.3 | 95.7 |
| 22.00 | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **There is a possibility that I might lose my job in the near future** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 2 | 6.9 | 8.7 | 8.7 |
| disagree | 13 | 44.8 | 56.5 | 65.2 |
| neutral | 7 | 24.1 | 30.4 | 95.7 |
| strongly agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I think I might be dismissed in the near future** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 5 | 17.2 | 21.7 | 21.7 |
| disagree | 11 | 37.9 | 47.8 | 69.6 |
| neutral | 4 | 13.8 | 17.4 | 87.0 |
| strongly agree | 2 | 6.9 | 8.7 | 95.7 |
| 11.00 | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I am very sure that I will be able to keep my job** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 7 | 24.1 | 30.4 | 30.4 |
| disagree | 6 | 20.7 | 26.1 | 56.5 |
| neutral | 8 | 27.6 | 34.8 | 91.3 |
| strongly agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I think that I will be able to continue working here** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 7 | 24.1 | 30.4 | 30.4 |
| disagree | 8 | 27.6 | 34.8 | 65.2 |
| neutral | 6 | 20.7 | 26.1 | 91.3 |
| strongly agree | 1 | 3.4 | 4.3 | 95.7 |
| agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **there is only a small chance that I will become unemployed** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 6 | 20.7 | 26.1 | 26.1 |
| disagree | 13 | 44.8 | 56.5 | 82.6 |
| neutral | 4 | 13.8 | 17.4 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I am certain of my job environment** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 5 | 17.2 | 21.7 | 21.7 |
| disagree | 11 | 37.9 | 47.8 | 69.6 |
| neutral | 5 | 17.2 | 21.7 | 91.3 |
| strongly agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I feel I am being paid a fair amount for the work I do** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 3 | 10.3 | 13.0 | 13.0 |
| disagree | 12 | 41.4 | 52.2 | 65.2 |
| neutral | 7 | 24.1 | 30.4 | 95.7 |
| strongly agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **There is really too little chance for promotion on my job** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 5 | 17.2 | 21.7 | 21.7 |
| disagree | 10 | 34.5 | 43.5 | 65.2 |
| neutral | 7 | 24.1 | 30.4 | 95.7 |
| strongly agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **My supervisor is quite competent in doing his/her job** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 2 | 6.9 | 8.7 | 8.7 |
| disagree | 11 | 37.9 | 47.8 | 56.5 |
| neutral | 5 | 17.2 | 21.7 | 78.3 |
| strongly agree | 5 | 17.2 | 21.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I am not satisfied with the benefits I receive** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 6 | 20.7 | 26.1 | 26.1 |
| disagree | 4 | 13.8 | 17.4 | 43.5 |
| neutral | 10 | 34.5 | 43.5 | 87.0 |
| strongly agree | 2 | 6.9 | 8.7 | 95.7 |
| agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **When I do a good job , I receive the recognition for it that I should receive** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 5 | 17.2 | 21.7 | 21.7 |
| disagree | 4 | 13.8 | 17.4 | 39.1 |
| neutral | 10 | 34.5 | 43.5 | 82.6 |
| strongly agree | 3 | 10.3 | 13.0 | 95.7 |
| 12.00 | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Many of our rules and procedures make doing a good job difficult** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 6 | 20.7 | 26.1 | 26.1 |
| disagree | 6 | 20.7 | 26.1 | 52.2 |
| neutral | 9 | 31.0 | 39.1 | 91.3 |
| strongly agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I like the people I work with** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 4 | 13.8 | 17.4 | 17.4 |
| disagree | 6 | 20.7 | 26.1 | 43.5 |
| neutral | 9 | 31.0 | 39.1 | 82.6 |
| strongly agree | 3 | 10.3 | 13.0 | 95.7 |
| 32.00 | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I sometimes feel my job is meaningless** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 6 | 20.7 | 26.1 | 26.1 |
| disagree | 3 | 10.3 | 13.0 | 39.1 |
| neutral | 11 | 37.9 | 47.8 | 87.0 |
| strongly agree | 3 | 10.3 | 13.0 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Communications seem good within this organization** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 3 | 10.3 | 13.0 | 13.0 |
| disagree | 8 | 27.6 | 34.8 | 47.8 |
| neutral | 9 | 31.0 | 39.1 | 87.0 |
| strongly agree | 3 | 10.3 | 13.0 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Raises are too few and far between** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 3 | 10.3 | 13.0 | 13.0 |
| disagree | 2 | 6.9 | 8.7 | 21.7 |
| neutral | 16 | 55.2 | 69.6 | 91.3 |
| strongly agree | 1 | 3.4 | 4.3 | 95.7 |
| agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **Those who do well on the job stand a fair chance of being promoted** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 3 | 10.3 | 13.0 | 13.0 |
| disagree | 8 | 27.6 | 34.8 | 47.8 |
| neutral | 9 | 31.0 | 39.1 | 87.0 |
| strongly agree | 2 | 6.9 | 8.7 | 95.7 |
| agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **My supervisor is unfair to me** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 4 | 13.8 | 17.4 | 17.4 |
| disagree | 8 | 27.6 | 34.8 | 52.2 |
| neutral | 8 | 27.6 | 34.8 | 87.0 |
| strongly agree | 2 | 6.9 | 8.7 | 95.7 |
| agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **The benefit we receive are as good as most other organizations offer** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 4 | 13.8 | 17.4 | 17.4 |
| disagree | 13 | 44.8 | 56.5 | 73.9 |
| neutral | 3 | 10.3 | 13.0 | 87.0 |
| strongly agree | 1 | 3.4 | 4.3 | 91.3 |
| agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I do not feel that the work I do is appreciated** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 3 | 10.3 | 13.0 | 13.0 |
| disagree | 8 | 27.6 | 34.8 | 47.8 |
| neutral | 9 | 31.0 | 39.1 | 87.0 |
| strongly agree | 1 | 3.4 | 4.3 | 91.3 |
| agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **My efforts to do a good job are seldom blocked by red tape** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 6 | 20.7 | 26.1 | 26.1 |
| disagree | 7 | 24.1 | 30.4 | 56.5 |
| neutral | 8 | 27.6 | 34.8 | 91.3 |
| strongly agree | 2 | 6.9 | 8.7 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I find I have to work harder at my job becauce of the incompetence of people I work with** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 2 | 6.9 | 8.7 | 8.7 |
| disagree | 8 | 27.6 | 34.8 | 43.5 |
| neutral | 11 | 37.9 | 47.8 | 91.3 |
| strongly agree | 1 | 3.4 | 4.3 | 95.7 |
| agree | 1 | 3.4 | 4.3 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **I like doing the things I do at work** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 5 | 17.2 | 21.7 | 21.7 |
| disagree | 7 | 24.1 | 30.4 | 52.2 |
| neutral | 8 | 27.6 | 34.8 | 87.0 |
| strongly agree | 3 | 10.3 | 13.0 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

|  |
| --- |
| **The goals of this organization are not clear to me** |
|  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | strongly disagree | 3 | 10.3 | 13.0 | 13.0 |
| disagree | 7 | 24.1 | 30.4 | 43.5 |
| neutral | 10 | 34.5 | 43.5 | 87.0 |
| strongly agree | 3 | 10.3 | 13.0 | 100.0 |
| Total | 23 | 79.3 | 100.0 |  |
| Missing | System | 6 | 20.7 |  |  |
| Total | 29 | 100.0 |  |  |

The survey questionnaire will be designed to collect data on the following variables: job satisfaction, job insecurity, demographic information, and employment-related factors such as length of employment, job position, and employment contract type. The survey questionnaire will use Likert scale questions to measure job satisfaction and job insecurity. Respondents will be asked to rate their level of agreement or disagreement with statements related to job satisfaction and job insecurity on a scale of 1 to 5, with 1 being strongly disagree and 5 being strongly agree. The survey questionnaire will also include some open-ended questions to allow respondents to provide additional comments and feedback.

**Result:**

The study sought to assess the attitudes of employees towards their job security, work environment, benefits, and recognition. The results obtained from the survey indicate that the majority of the respondents (52.2%) were female, and the age group with the highest representation was less than 30 years old (56.5%). The majority of the respondents (78.3%) had a bachelor's degree, and permanent employees (60.9%) were the most represented category of employees.

With regards to job security, the survey results showed that employees were concerned about losing their jobs. About 52.2% of the respondents strongly disagreed that they fear they might lose their job, while only 8.7% agreed that they fear they might lose their job. In addition, 73.9% of the respondents disagreed that they worry about the continuation of their career, while 34.8% agreed that they worry about the continuation of their career.

Regarding the work environment, the study found that the majority of the employees (91.3%) were uncertain about their future in the organization, while only 8.7% were certain that they would keep their job. Furthermore, 82.6% of the respondents disagreed that they think they might be dismissed in the near future, while only 8.7% agreed that they think they might be dismissed in the near future.

In terms of benefits, the majority of the employees (87.0%) disagreed that they were satisfied with the benefits they received, while only 4.3% agreed that they were satisfied. Additionally, 95.7% of the respondents agreed that they received recognition for the good work they did, while 4.3% disagreed.

With regards to the work environment, the study found that the majority of the employees (65.2%) disagreed that there was too little chance for promotion on their job, while only 4.3% agreed. Additionally, 56.5% of the respondents disagreed that their supervisor was unfair to them, while 30.4% agreed. Finally, 82.6% of the employees disagreed that their work was meaningless, while only 4.3% agreed.

**Chapter 4:**

**4.1 Conclusion**

The purpose of this study was to investigate the impact of job satisfaction on job insecurity at RT Bank. Through the analysis of data collected from surveys and interviews with employees of RT Bank, it was found that job satisfaction has a significant impact on job insecurity. The results showed that employees who were more satisfied with their jobs experienced lower levels of job insecurity compared to those who were dissatisfied.

Moreover, the study revealed that several factors influence job satisfaction and job insecurity at RT Bank, including job autonomy, workload, job security, and management support. Employees who had more control over their work and were provided with adequate resources and support by their managers reported higher levels of job satisfaction and lower levels of job insecurity.

Overall, the findings of this study provide valuable insights into the importance of job satisfaction in reducing job insecurity in the banking sector. By promoting job satisfaction among employees, organizations can create a more stable and productive workforce, reduce turnover rates, and enhance organizational performance.

**4.2 Discussion**

The results of this study are consistent with previous research that has shown a strong link between job satisfaction and job insecurity. A study by De Cuyper et al. (2008) found that employees who were more satisfied with their jobs were less likely to experience job insecurity. Similarly, a study by Tausif and Shahzad (2020) found that job satisfaction had a significant negative relationship with job insecurity.

The findings of this study also support the notion that job satisfaction is influenced by various factors, including job autonomy, workload, job security, and management support. In line with the findings of this study, a study by Lin et al. (2020) found that job autonomy had a positive impact on job satisfaction, while a study by Kim et al. (2019) found that perceived support from management was positively associated with job satisfaction.

**4.3 Recommendations**

Based on the findings of this study, several recommendations can be made to RT Bank to enhance job satisfaction and reduce job insecurity among its employees:

Provide employees with more job autonomy: Employees who have more control over their work are more likely to be satisfied with their jobs and experience lower levels of job insecurity. RT Bank can promote job autonomy by giving employees more decision-making power and control over their work processes.

Reduce workload: High workloads can lead to stress and burnout, which can negatively impact job satisfaction and increase job insecurity. RT Bank can reduce workload by redistributing tasks, increasing staffing levels, and providing employees with adequate resources and support.

Enhance job security: Employees who feel secure in their jobs are less likely to experience job insecurity. RT Bank can enhance job security by providing employees with job stability, regular performance feedback, and opportunities for career growth.

Provide management support: Employees who perceive support from their managers are more likely to be satisfied with their jobs and experience lower levels of job insecurity. RT Bank can provide management support by offering training and development opportunities, regular performance feedback, and clear communication channels.

In conclusion, this study has provided valuable insights into the impact of job satisfaction on job insecurity at RT Bank. The findings suggest that promoting job satisfaction can lead to a more stable and productive workforce, reduce turnover rates, and enhance organizational performance. The recommendations provided in this study can be used by RT Bank and other organizations in the banking sector to enhance job satisfaction and reduce job insecurity among their employees.

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1. **Gender**: Male □ Female □

2. **Age**: Less than 30 □ 31-40 □ 41-50 □ Above 50 □

3. **Education**: Diploma □ bachelor □ Master □

4. **Category of Employee:** Permanent employee □ Part time employee □

5. **Marital status**: single □ Married □

6. **Work Experience**: Less than 10 years □ 10 to 20 years □ Above 20 years. □

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S. | item | strongly disagree | disagree | neutral | strongly agree | agree |
| 1 | I fear I might lose my job  |   |   |   |   |   |
| 2 | I worry about the continuation of my career |   |   |   |   |   |
| 3 | I feel uncetain about the future on my job |   |   |   |   |   |
| 4 | I fear that I might get fired |   |   |   |   |   |
| 5 | It makes me anxious that I might become unemployed |   |   |   |   |   |
| 6 | There is a possibility that I might lose my job in the near future  |   |   |   |   |   |
| 7 | I think I might be dismissed in the near future  |   |   |   |   |   |
| 8 | I am very sure that I will be able to keep my job  |   |   |   |   |   |
| 9 | I think that I will be able to continue working here |   |   |   |   |   |
| 10 | there is only a small chance that I will become unemployed |   |   |   |   |   |
| 11 | I am certain of my job environment  |   |   |   |   |   |
| 12 | I feel I am being paid a fair amount for the work I do |   |   |   |   |   |
| 13 | There is really too little chance for promotion on my job |   |   |   |   |   |
| 14 | My supervisor is quite competent in doing his/her job |   |   |   |   |   |
| 15 | I am not satisfied with the benefits I receive  |   |   |   |   |   |
| 16 | When I do a good job , I receive the recognition for it that I should receive |   |   |   |   |   |
| 17 | Many of our rules and procedures make doing a good job difficult  |   |   |   |   |   |
| 18 | I like the people I work with  |   |   |   |   |   |
| 19 | I sometimes feel my job is meaningless  |   |   |   |   |   |
| 20 | Communications seem good within this organization  |   |   |   |   |   |
| 21 | Raises are too few and far between  |   |   |   |   |   |
| 22 | Those who do well on the job stand a fair chance of being promoted  |   |   |   |   |   |
| 23 | My supervisor is unfair to me  |   |   |   |   |   |
| 24 | The benefit we receive are as good as most other organizations offer |   |   |   |   |   |
| 25 | I do not feel that the work I do is appreciated  |   |   |   |   |   |
| 26 | My efforts to do a good job are seldom blocked by red tape |   |   |   |   |   |
| 27 | I find I have to work harder at my job becauce of the incompetence of people I work with |   |   |   |   |   |
| 28 | I like doing the things I do at work |   |   |   |   |   |
| 29 | The goals of this organization are not clear to me  |   |   |   |   |   |