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The Impact of Human Resource Policies and Procedures on Job Satisfaction of
Employees in the Rural Banks: The Case of Nsoatreman Rural Bank

By

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KNUST



DECLARATION

I hereby declare that; this thesis submission is my own work towards the MSc. Project Management and that to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the university except where due acknowledgement has been made in the text.

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ABSTRACT

Every organization runs its daily affairs with the human resource capacity to meet their aims and objectives as an organization. Studies have indicated that most of these firms do not have much concentration on the individual goals of their employees. Human resource management involves considering of the welfare of the employees. The study aimed at assessing the impact of human resource procedures on job satisfaction of employees in Rural Banks in Ghana specifically the Nsoatreman Rural Bank. The study adopted the quantitative method, using the Census sampling. The questionnaires were submitted to 109 employees and the response rate was 74 percent. The data received from the employees were analyzed using the mean score ranking, the relative importance index and one sample t test. The results from the study indicated that the employees at the rural bank were dissatisfied with some of the HR procedure being used. The key human resource procedures include regulatory compliance and legal management of employees, managing employee incentives like promotions, awards, bonuses etc., and employee record keeping like payroll data, CVs, appraisals. Also, determinates of job satisfaction include management attitude towards employees, technological development and advancements and management commitment. In conclusion, measures must be taken on the human resource procedures being used in the rural bank so as to improve the level of satisfaction of the employees to boost productivity. Measures such as incorporating incentives and allowances for overtime work, routine recognition of hardworking employees like awards and adopting more internal or inward recruitment options. The study therefore recommends that further studies be done on in the other banks such as microfinance, merchant and commercial banks. Also, critical practitioners are also advised to identify a proper system for their workers so that they can be satisfied with the work that they do to increase productivity.

Key words: Human Resource Procedures, Job Satisfaction, Rural Banks.

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DEDICATION

The entire the thesis is being dedicated to the almighty God for his Grace and Mercies.

To my wife and children and to the entire Amuah Family.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO STUDY

The concept of job satisfaction is one that have been intensely studied leading to the emergence of several theories over the years as it is a major concern in both organizational behavior and human resource management (Luthans et al. 2007). It is believed that job satisfaction has influenced the concern of organizations and academicians (Thiagaraj and Thangaswamy, 2017). As a result of factors like globalization and findings from studies on job satisfaction, managers and leaders of organizations are now concerned thereby drawing strategies in order to ensure job satisfaction are ensured in their respective institutions as it is now identified to be an important determinant to the commitment to an organization (Thiagaraj and Thangaswamy, 2017).

Vroom (1964), describes the term job to be the very work task or role of workers in a particular working organization or environment. Warr cook and Wall (1979) also defined Job as the task undertaken in a particular setting whereas the work is taken to cover job in a more general way; it can be looked as the means of attaining personal goals relating to one's carrier. Then again, satisfaction is the contentment felt after a need or desire has been achieved (Robbins and Stephen 1998). Thorndike and Barnhart (1979) also captured satisfaction as the fulfillment of desires or conditions. Therefore, job satisfaction describes the measure or extent to which an individual is comfortable, pleased and satisfied. Tiagaraj and Thangaswamy, (2017) describe job satisfaction to be the desirable or pleasurable

emotional state which is as a result of an appraisal of one's job as achieving as facilitating the achievement of one's job value.

The policies and procedures that enables one to perform functions such as human resource planning, job analysis, staff recruitment, selection, orientation, compensation, performance appraisal, training and development, and relations of labor is referred to as Human resource management (Dessler, 2006). The policies, practices, and systems employed in the management of human resource has a significant influence in the behavior, attitude, and performance of employees (Noe et. al 2007).

An organizations human resource is considered as its most important asset, however, very few organizations make use of it (Ahmed & Schroeder 2003). A system with a set of interrelated activities, functions, and processes geared towards attracting, developing and maintaining or disposing the human resource of a firm is termed also as a Human resource system (Lado and Wilson 1994). According to Khan, 2010, a disciplined and capable work force with the ability to enhance improvement in an organization or firm, a society, a government agency and virtually of a country, of a nation is referred to as Human resource.

The policies of organizations makes use of mechanisms that allows employees to give out their best in other to meet the organizations objectives (Talukder et. al 2014). The concept of Human Resource Management policies deals with the way by which an organization intends to manage major areas of people management (Armstrong, 2009). These policies serves as a form of guide to the management in their thinking as they are used to attain the organizations human resource objectives (Ramamoorthy and Carroll, 1998). Factors such as keeping the right balance among staff of organization, building moral, improving

quality, developing teams and productivity through external motivations to employees, promoting and developing them for effective organizational performance should be carefully considered when drawing up human resource policies (Barbeito, 2004).

The act of setting up systems that yields mutual satisfaction to both individuals and organization by way of maximizing the potentials and capabilities of individuals is referred to as policies in human resource management (Talukder et.,al 2014). Hristos and Patrice 2006, also mentioned that policies are planned systems that allows employees in an organization to be helped in other to meet the objectives of the organization. These policies when developed helps to enhance the capabilities as well as the organizational culture in areas like the superior-subordinate relationships, fosters teamwork and collaboration, dynamism and pride of employees (khan, 2010).

The banking industry is widely identified to be a knowledge-based industry hence the need for knowledgeable as well as skillful employees is an important consideration in other to operate the business. When people are equipped with adequate knowledge, skills and competencies they can be transformed into human resource (Roknuzzaman, 2006). In some countries, most decisions taken in relation to human resource in the banks is done by the central management. However, in other to maximize profitability and to survive under competitive conditions, banks, like any other firm, need to transform inputs into outputs at an efficient rate (Afroj, 2012).

In Ghana, the procedures applied in the banks are grounded on regulations from the Central Bank. The desire to always increase overall performance makes it key for the workers to have upmost satisfaction in their work (Dwamah, 2014). Some factors that affect the job

satisfaction level of workers in an organization includes the payment and benefit level, the fairness of the promotion systems being employed, quality in working conditions and work itself, leadership, work relationships (Jack, 2007) and many others.

1.2 STATEMENT OF THE PROBLEM

A number of empirical research studies in recent times took interest to investigate in strategic human resource management and relative impact of HRM practices on organizational performance (Mahmood, 2004). However, very little attention has been paid on relationships in its procedures with managing performance of workers towards generalizing the findings across countries and other industries (Ahmad and Schroeder2002). Further studies have also shown that employee job satisfaction has a positive relationship on their performance and that of the organization as a whole, hence the need to focus on establishing relationships (You et. al 2013).

Yeganehand Su, (2008) captured that within the setting of developing countries, there is limited number of focus placed on the impact of human resource procedures on job satisfaction. The issues of human resource management and job satisfaction are directly proportional as many researchers have indicated that a better practice of human resource will lead to a higher level of job satisfaction and commitment of employees, resulting in an improved organizational performance (Appelbaum et al, 2000).

The human resource management practice and employees' elements employed in the banking sector had faced several challenges due to the meltdown and consequent restructuring in the sector (Osibanjo, 2012). According to Gazioglu and Tansel (2006), it has been noticed in recent past that managers and employers give more attention to the

output and performance of the organization rather than how satisfied the workers are in the working environment of the organization. Human resource, management practices therefore must aim at issues that will enhance the job satisfaction of employees with an increase in the job security and not only revolve around job security (Barrows and Wesson, 2000).

Job dissatisfaction deprives the banks from fully benefiting from best and knowledgeable experts. The situation in the Ghanaian banking sector have potentials for high attrition rate due to lack of job security and satisfaction occasioned by adjustments in the industry (Dwamah, 2014).

It is therefore relevant that the human resource procedures being adopted take into consideration the satisfaction of the employees to improve productivity in the banking sector in Ghana. The study looks identifying the measures that HR practitioners can put in place to aid in improving the level of satisfaction of the employees in relation to their human resource procedures in the banking sector.

1.3 RESEARCH QUESTIONS

1. What are the key human resource procedures being adopted in the banking sector?
2. What is the general level of job satisfaction of the employees at the banking sector.
3. What are the determinants of job satisfaction / dissatisfaction in the banking environment?
4. What are some measures in order to enhance the HR procedures to improve job satisfaction of the employees?

1.4 RESEARCH AIM AND OBJECTIVES

1.4.1 Aim

The aim is to determine the key factors that impact the job satisfaction of employees in Rural Banks in Ghana specifically the Nsoatreman Rural Bank.

1.4.2 Objectives

- To identify the key human resource management procedures being adopted in rural banks
- To determine the general level of job satisfaction of employees of rural banks
- To identify the determinants of job satisfaction in rural banks
- To suggest some measures to enhance the HR procedures to improve job satisfaction of the employees

1.5 SCOPE OF THE STUDY

The study will focus on human resource management in the banking sector. The human resources policies, procedures and practices that are being adopted and mostly recognized within the banking setting will be studied. It will also capture the issues pertaining to job satisfaction in the course of work. The geographical scope of the study will be Sunyani in the Brong Ahafo region of Ghana. The study is taking a case of the Nsoatreman Rural Bank. The scope is due to the nature of the study as well as proximity to the researcher. Also, this bank will be ideal for the study since it has six different branches or units spread in Sunyani.

1.6 SIGNIFICANCE OF THE STUDY

According to a study by Osibanjo et. al (2012), There have been many justifiable factors that affect the satisfaction of workers on their job in the Nigerian banking industry. This study therefore seeks to identify the impact of human resource policies and procedures on how employees within the banking sector are satisfied on their job and exploring the association between HR practices and job satisfaction his study would augment the contemporary research and practice of human resource management.

Furthermore, being conducted is to fill the existing research gap and to explore the relationship between HR practices and job satisfaction in the context of Ghana. The findings of the study will be beneficial in the field of academia and practice in Ghana and other developing countries. The effective implementation of findings will help improve the Ghanaian banking sector to enable its attractiveness to investors both locally and internationally.

1.7 RESEARCH METHODOLOGY

The research methodology adopted in this study included desk study and actual field case study research. Applying desk review and fieldwork, this research adopted a quantitative approach of inquiry. A critical review of literature was discovered in the academic paradigms supporting the subject and which helped to identify how materials are managed effectively. The review was on credible and scientific data from the extant literature through journals, publications of corporate bodies and books.

The study will adopt a quantitative approach which deals with systematic empirical investigation of observable phenomena through the use of statistical, mathematical or

computational methods and techniques to produce findings. This research is a typical case study in which the Nsoatreman Rural bank will be explored. Case study is the design to be used for this research work. Case study refers to the collection and presentation of detailed information about a particular participant or small group, frequently including the accounts of subjects themselves. The census sampling method will be used for the employees at the Nsoatreman banks to opine on the subject matter. Questionnaires will be developed through brainstorming relevant literature and will be self-administered to the experts. The results will then be analysed using the relative importance index, and Mean score ranking.

1.8 ORGANIZATION OF THE STUDY

The study was organized into five main chapters. Chapter one dealt with the introduction, which includes the background to the study, problem statement, aims and objectives, scope, methodology, justification and the structure of the study. Chapter two brought together all related literature in a comprehensive manner.

Chapter three then examined the details of the research methodology; chapter four focused on the analysis and discussion of the data collected for the study; and finally, Chapter five talked about conclusions and recommendations for the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter gives a critique of the existing body of background knowledge relevant to the research topic. This will go a long way to respond to questions outlined in the research objectives and also serve as a base of knowledge needed for the study. It goes with the general review of fundamentals of variations and variation orders, and then concentrates on the current procedure of Human Resource management and the various determinants of job satisfaction in the various banking sectors. This chapter seeks to identify the influence of Human Resource management procedures on Job satisfaction of workers.

2.2 MANAGING HUMAN RESOURCES

Human Resources management is a preparation of specific, however interrelated exercises, limits and process that are composed at pulling in, making and keeping up or arranging firms Human Resources (Iado & Wilson 1994). The most imperative resources of an association, however not very many associations can completely outfit its potential is the Human Resource. Various research works have proven that one of the main influence of human resource practices is organizational performance, through the market orientation, leadership, strategy, organizational structure, the environment, including many other factors. Dessler (2007) stated that, HRM includes all approaches or strategies that complete the administrative function of human resource and includes others like human resource arranging, examination of work, enrollment, determination, evaluation of work, improvement monitoring, work relations among others.

Human Resource is a widely accepted management practice in the world, the concept still rests undecided as it is useful in various ways. The need to treat people as assets than cost and individual workers are some emphasis of Human Resource Management (Wilkinson 1990; Beaumont 1992). According to Goel (2009), Human Resource Management is a viable determination and usage of workers to at any rate accomplish the objectives and methodologies of the association and additionally the objectives and necessities of employees.

2.3 HUMAN RESOURCE PROCEDURES IN INSTITUTIONS

Human Resource procedures are a very important aspect of the workplace. They offer assurance to workers, give direction to administration, and guarantee that associations consent to government controls and commands. They offer protection by ensuring consistency and eliminating subjectivity. When policies are followed appropriately, an employee can be sure that he or she is being treated the same way that all other employees are being treated for each scenario that develops. One of the importance of Human Resource procedures is because they provide guidance. Different people evaluating situations and handling problems in different ways often results in confusion and inconsistency. Procedures spell out exactly what must be done in each situation eliminates the need to question a person's judgement or argue about how best to handle a situation.

2.4 TYPES OF HUMAN RESOURCE PROCEDURES

2.4.1 Training of Employees

This is a body that serves as a learning platform as it is aimed at causing a reasonable as well as a permanent change leading to an improvement of a person's ability to accomplish a task at work (Decenzo and Robbins 2002). Training can include the changing of aptitudes,

information, dispositions, or social conduct hence influencing, what they know, how they work, their attitudes to work, or their interactions with others. According to Cole (2002), training is a learning activity targeted at obtaining a specific data and capacities with the ultimate objective of an occupation or job.

Gordon 1992, views training as systematic and planned changes of behavior through way such as learning events, activities and undertakings that realizes the individuals attaining the levels of data, aptitudes, and abilities to perform task adequately. To Pheesey (1971), training is the precise procedure of modifying the conduct or potentially demeanors of workers toward a path to build the accomplishment of authoritative objectives. This suggests preparing goes for changing certain negative practices and states of mind of workers that are not in consonance with organizational The main role of preparing programs is to enable the association to accomplish its general target. In the meantime, a successful preparing system should assist students with satisfying their very own objectives (Sherman and Bohlander, 1992).

Noe et al (1996), alludes to preparing as an arranged exertion by an organization to inspire the erudition of profession associated information, aptitudes, or conduct by workers. The objective of preparing endeavors is for workers to ace the information, expertise or capacity underlined in preparing programs and to apply it in everyday exercises.

Bartel (1994), examined job redesign, execution evaluation and representative inclusion, discoveries, that preparation was unaffected by the usage of these practices in its execution improving impacts. Bartel (1994) utilized an esteem included measure of profitability in view of net deals per representative and found that the presentation of new preparing

programs prompted an efficiency pick up of 18.86 over Human Resource years. Altogether, this increase connected in all cases to low performing and high performing organizations, driving Bartel (1994), to watch that: 'the execution of formal representative preparing projects can empower organizations that are working at beneath expected levels of work profitability to dispose of this gap'.

Different researchers contend that worker preparing has an intervened instead of an immediate impact upon a company's execution. These researchers contend that worker preparing is more viable when utilized as a part of combination with other administration rehearses and that good arrangement of applies are more viable in raising execution than any person when polished. This contention proposes that preparation, while powerful in raising general abilities, is more compelling when it builds up a company's particular aptitudes thus bolster the task of the specific business process frameworks inside the firm. Preparing, when used to help quality administration hones, should add to the adequacy of the quality administration framework. Preparing should upgrade the uprightness of these frameworks, rather which simply raise the level of representative abilities (Gee and Nystram, 1999; Jayaram et al, 1999).

2.4.2 Development

As per Beardwell and Holden (1997), improvement is the exceedingly vital process, Human Resource which individual and association development can Human Resource time accomplish its fullest potential. Instruction is the significant supporter of that procedure, since it specifically and consistently influences the development of information and capacities as well as of character and of culture, desires and accomplishments. Preparing is the shorter-term, deliberate process Human Resource which an individual is ached

characterized undertakings or territories of expertise and information to pre-decided measures. There should be a sound and all around arranged mix of preparing, instruction and persistent advancement in the association if genuine development at individual and association level is to be accomplished and supported.

Besides, advancement is more future arranged and more worried about instruction than is worker preparing, or helping a man to improve as an entertainer. By training we imply instructing a particular arrangement of engine aptitudes advancement. Subsequently, improvement concentrates more on the representatives' self-improvement (Decenzo and Robbins, 2002).

As shown by Armstrong (2003), change is the improvement or affirmation of a man's ability and potential Human Resource the course of action of learning and enlightening experiences. It is thusly about working up the insightful capital required by the affiliation, and furthermore warranting that the right idea of people is open to achieve now and upcoming needs. In other to achieve specific change in corporate, valuable, gathering and individual execution and make a critical duty to essential concern occurs the administration of human resource should be done by based on execution.

2.4.3 Performance Appraisals

Performance according to Brumbach (1988) is defined as both result and behavior.

Individuals birth behavior and changes the performance from abstraction to action. Behavior is the outcome in their own way as it is the outcome of the mental and physical contributed put into a task and can be judged based on the outcome produced. However, it is of much importance for organizations to determine whether the objectives that assess

the either performance outcomes or behavior. This is mostly checked through the conduction of regular performance appraisals. Moreover, it was argued out by Kane (1996) that what is left and exists other than the purpose is referred to as performance. Adding to it is an assertion made by Campbell (1990) which stated that: there should be a distinction between performance and outcomes and performance being a behavior can be influenced by factors of the system.

Akintayo (1996) and Oguntinchin (2001) are among the many researchers who highlighted the importance of training. They identified several advantages of training as some of these advantages includes; an increase in productivity, improvement in the quality of work, skills, knowledge, understanding and attitude; enhancement in the use of tools and machines that leads to reduction in waste, accidents, and delays among many others. Implementation of new policies and regulations enhancement through; preparing people to meet goals, improving the growth of man-power, and ensuring the growth and existence of the organization. The whole aim of training and development in an organization is to cause a change in the bottom section thus with regards to knowing the concern of people with respect to their work and as well in their performance and productivity. Ultimately, the goal is to add some worth to the organization.

2.4.4 Training and Development Methods/Techniques

Where appropriate methods and equipment's are used to meet the needs of people in the field of training will result in cost effective investment. Training methods adopted is task based in that individuals will be training particularly on how to handle or work on a particular task. Often training analysis is done by the trainers so as to enable them arrive at

the best training methods to help trainees with in their development. For the most part preparing techniques can be separated into at work and off-the-work training.

2.4.5 On-the-Job training

Schuler and Huber (1993) contend that at work preparing happens where a representative is educated another occupation under the bearing of supervision of an accomplished laborer or mentor. The student is relied upon to take in the activity by watching the accomplished representative and by working with the real materials, staff, and machines that contain the activity. The accomplished worker/coach is relied upon to give a great good example and to accept time from standard position obligations to give work related guideline and direction.

As per Beardwell and Holden (1994) on– the activity preparing is possible the greatest extensively familiar way to pact with preparing and can extend from generally unexperienced "watch and duplicate" techniques to very organized courses incorporated with workshop or office practice.

2.4.6 Compensations and Remunerations

The human resource manager together with the department engages in handling the financial incentives that comes to the employees. The human resource manager ensures that the employees' salaries, pension scheme or plans are done. According to Bartel (1994) the recognition of hard working employees through awards and promotions is also a key responsibility of the HR unit of an organization.

2.4.7 Staffing

The process of staffing refers to bringing in people into the organization to work. There is the need for any organization to conduct some staffing activities when the need arises. According to Wood et al (2000), the staffing procedure involves the selection and recruitment activities as well as the termination of employees. This is to say that in staffing the human resource manager could be adding on to existing employees or conducting come layoffs also well. The selection of worker and the appointment and removal of employees are activities or aspects of staffing Hristos, D. and Patrice, L. (2006).

2.4.8 Employee welfare and Maintenance

Human resource procedures cover all the activities that are geared towards recognizing the welfare of the employees. The provision of incentives and insurances on the health and welfare of employees are handled by the human resource department as part of their practices or procedures (Armstrong, 2009).

2.5 IMPACT OF HUMAN RESOURCE PROCEDURE ON ORGANIZATION

Human Resources in other words, all around educated fit citizenry can enhance the aggregate capacity of an association, a general public, an administration organization and for all intents and purposes of a nation, of a country (khan, 2003).

Banks, similar to some other firm, need to change contributions to yields at a productive rate keeping in mind the end goal to boost gainfulness and to get by under aggressive conditions. Subsequently, if a financial institution is utilizing extra asset in the practice than is in fact requisited, it will work underneath the "wilderness" of effectiveness. Boss

amid the assets is utilized to create yield is work or Human resource which regularly expends flanked by 33% and one portion of the working costs (Jaffry and Ghulam 2008). HR are the agent of different assets. So appropriate sustaining of them guarantees the accomplishment of business bank.

Effective human resource practices are found to prompt positive authoritative results (Becker and Gerhart, 1996, for example, turnover and efficiency.

2.6 JOB SATISFACTION

Job satisfaction is an intricate region of Organizational Behavior and Human Resources Management that has been generally explored throughout the years with various speculations and perspectives identifying with it. Employment fulfillment is fundamentally how individuals feel about their occupations, it is the degree to which individuals like or aversion their employments. There are numerous heuristic models clarifying contrasts in work fulfillment, and these incorporate an assortment of factors. In any case, a few investigations incorporate individual attributes of the specialists, for example, race, sex, age, and instructive capabilities (Mottaz, 1984, 1987). In spite of the fact that these factors appear to have some impact on work fulfillment, they frequently neglect to clarify a great part of the fluctuation (Reiner and Zhao, 1999; Ting, 1997).

Vroom asserted that job satisfaction bases on the piece of the laborer in the workplace. In this way he portrays work satisfaction as brimming with feeling acquaintances with deference with individuals towards work parts which they are specifically having addressed a mix of optimistic or undesirable feelings that masters have towards their work. The

collection of information on the mood of people concerning their current place of work is defined as Job satisfaction. The degree of people's satisfaction of job can go from an absurd satisfaction to unprecedented disillusionment. Despite having perspectives about their livelihoods when all is said and done. People furthermore may have a wide range perspective about many aspects of their livelihoods, for example, perspective of the type of work they engage in, their leaders or subordinates and their income (George et al., 2008).

As indicated by Hoppock (1935), "Occupation fulfillment is any blend of physiological, mental and ecological situations that cause a man fairly say I am happy with my activity".

2.7 THEORIES RELATED TO JOB SATISFACTION AND DISSATISFACTION

Research from several researchers have several kinds of opinions and judgements concerning the philosophies of Job satisfaction. Below are presented the various theories of Job satisfaction.

2.7.1 Herzberg's Motivation/Hygiene Theory (Two factors theory)

Peterson and Capwell and Frederick Herzberg, Mausner (1959) developed this hypothesis, in augmentation to Maslow's work. Fredrick together with his partners uncovered in their hypothesis that activity contents were connected with the activity substance and occupation disappointment were related to work setting. The beneficiaries were named as sparks whereas disappointments were named as cleanliness factors. While cleanliness factors were in charge of averting disappointment, helpers were fundamental to keep worker fulfill. Factors, for example, accomplishment, acknowledgment, duty and so on, are satisfiers, the nearness of which causes fulfillment however their nonattendance

does not bring about disappointment. Then again, factors, for example, supervision, pay, working conditions and so forth are disappointments, the nonappearance of which causes disappointment. Their quality in any case, does not bring about occupation fulfillment.

2.7.2 Vroom's Expectancy Theory

Victor Vroom (1964) made a proposal on a hope hypothesis which is otherwise called VIE hypothesis to clarify work inspiration. His hypothesis brings up Human Resource factors as: Instrumentality, Valance, and Expectancy. The hypothesis of Job Satisfaction developed by Vroom was identical as it took a gander at the communication that exists between individual and work environment factors; in any case, he additionally joined the components of specialists' desire in his hypothesis. The hypothesis focus indicates specialists will be remunerated as the need be when specialists put up much effort and give better and upgraded execution at work. Disparities that emerge between the expected pay and genuine result prompts disappointment. Where the expectations of workers are not met or in instances where they feel they have not been properly dealt with, at that point disappointment may happen. Then again, overcompensation may likewise prompt disappointment and representative may encounter a feel of blame. Vroom's equation every show that every factor has a likelihood esteem. This equates states that in instances where there are high Human Resource factors, there will be high level of fulfillment and inspirations on the part of representatives whereas a low variable will result in poor work execution and a decay in their inspiration.

2.7.3 Maslow's Need Hierarchy Theory:

Abraham Maslow in the past decades has created one hypothesis of human inspiration which has obtained a huge arrangement of reputation. According to Maslow (1943) individuals are motivated by displeased necessities that influence their conduct. His hypothesis characterized the needs of human into five classifications namely; Physiological needs, Safety and security needs, Belonging and love needs, Esteem needs and Self-actualization needs.

According to him, when a man moves from a lower to a more elevated amount of need, the more elevated amount needs expected to be less significance since they have been sufficiently met. At a lower level for instance, the basic life managing necessities as nourishment, dress and asylum were recognized. Physical and security require were considered next, social acknowledgment, love were third, the fourth was confidence and acknowledgment by individuals lastly the last was self-realization need, for example, individual self-sufficiency and self-course. To Maslow, the essential lower prerequisites ought to be fulfilled first before these larger amounts, at that point once the fundamental needs are satisfied, they never again fill in as inspirations for the person. The more an occupation takes into consideration improvement and achievement of Higher level needs, the more probable the individual is to report fulfillment with his or her activity.

2.7.4 Alderfer's ERG Theory

Clayton Alderfer's (1969) hypothesis is alluded to as ERG hypothesis and depends on the Human Resource needs: Relatedness, Existence and Growth. Presence is alluded as giving people physiological and security needs. Similarity is the craving to keep great relational connections to which Maslow set apart as social and regard needs. Development needs are

a characteristic requirement for self-improvement in light of the self-realization needs of Maslow. As indicated by ERG hypothesis a man's experience or social surroundings may make the relatedness necessities exceed to unsatisfied presence needs. It is additionally conceivable that the force of development needs will upgrade with an expansion in how much they are fulfilled. Development require centers around the self and incorporates requirement for self-improvement and advancement which can be fulfilled just by utilizing one's capacities into the fullest. ERG hypothesis sees distinctive requirements from various levels existing in a kind of continuum where while there is a murky priority for a lower level need, it can even now exceptionally well exist within the sight of a more elevated amount require.

2.7.5 Douglas Mcgreger Theory X and Theory Y

McGreger proposed hypothesis X and Y basic the conduct of workers. Hypothesis X holds that men who are fundamentally languid abhorrence work; one needs to constrain him to do work. Afterward, McGreger saw that these themes of conduct are the consequence of administration activity. A normal specialist can be propelled by low level impetuses, for example, cash, security and so forth just for certain timeframe. At the point when a specialist endeavors to accomplish more elevated amount needs and when administration denies this, he moves toward becoming doubted and receives an unresponsive state of mind, which might be deciphered as apathy. So in Y hypothesis McGreger hypothesizes that man is innovative and has the intensity of self-control to work. The critical capacity of administration, subsequently, ought to be to make the best utilization of the inventive probability of workers by giving satisfactory intends as per the general inclination of their higher request needs. The ramifications of McGreger hypothesis with regards to work

fulfillment is that when there are openings in the activity to fulfill the requirements of laborers at various levels, they will end up fulfilled.

2.7.6 Porter Lawler Model (Needs Fulfillment Theory)

The Porter Lawler demonstrate was produced by Lyman W. Watchman and Edward E. Lawler III (1967). It was an extension of Vroom's Expectancy hypothesis. In their model Porte Lawler attempted to investigate the mind-boggling connection between inspiration, fulfillment and execution. They brought up that endeavors made by any representatives did not straightforwardly bring about execution. Their model was exhaustive clarification of work inspiration. The model depicts that execution in an association is relied upon these elements;

- Employee have ability to play out a work and ought to be rouses to complete a task
- Motivation alone can't guarantee effective execution of an undertaking. The worker ought to likewise have the abilities and aptitude to play out a vocation effectively.
- The worker has an unmistakable impression of his part in the associations and a precise information of the job prerequisites.

2.7.7 The Equity Theory

In the equity hypothesis Adams contends that individuals are spurred by imbalance and continue contrasting their endeavors and that put in by others around them in the working environment as likewise the prizes being allotted to them. Value is compared to an impression of reasonableness required amongst endeavors and rewards given to associates in the work put. A reasonable circumstance where all representatives are treated with correspondence clearly imagines comparable results for comparable information sources;

and if a few workers feel that others are being given higher prizes for comparable work they will clearly keep down a portion of their endeavors. On the off chance that a worker putting in diligent work happens to see a wasteful and useless associate being remunerated with a similar compensation may most likely feel demotivated to put in a similar level of work ceaselessly. Inspiration is accordingly extremely troublesome without the foundation of decency in the evaluation and reward process.

2.7.8 Goal Setting Theory of Edwin Locke

Rather than giving dubious assignments to individuals, particular and articulated goals help in accomplishing them quicker. An objective introduction likewise keeps away from any mistaken assumptions in crafted by the representatives. The objective setting hypothesis expresses that when the objectives to be accomplished are set at a higher standard, the workers are spurred to perform better and invest greatest exertion. It spins around the idea of 'self-productivity' that is person's conviction that he or she is equipped for playing out a hard undertaking.

2.8 VARIOUS DETERMINANTS OF JOB SATISFACTION AND DISSATISFACTION

2.8.1 National Policy

Human resource includes all the methods computed to enhance the nature of Human Resources of a country. It grasps inside its degree instruction, wellbeing, welfare and such different exercises, which are worried about productivity and personal satisfaction. Bearing in mind the significance of Human Resource management in a country, the need for the establishment of the National Human resource management network and ministry of Human Resource Management was considered. Lewin, D. (2003) The management

network is aimed at improving experts and other people that have a great concern of their development to a nation. This network of managing human resource is an association of an expert body without a monetary aim but devoted to the progression of learning, aptitudes, qualities and states of mind Human Resource instruction, preparing and encounter sharing (Absar et. al 2010). Arrangement for an incorporate spread of information, encouraging learning among HR Development individuals, line administrators and all workers that have the HR development part to achieve are some of the principal goals of the national human resource development (Agarwal, K. 2007).

2.8.2 Organizational Policy

The approaches of an organization include making use of procedures or methods of Human Resource that workers within an association are entreated to give their best towards the attainment of organizations goals (Absar et. al 2010). This includes setting a framework of Human Resource in which human capacities and possibilities can be tapped bringing about shared fulfillment of the people and associations. It is a procedure by which representatives of an association are constantly helped planned to meet the destinations of an association. It obtains or hone capacities and enhance authoritative culture where unrivaled subordinate connections, cooperation and pride of employees (Osinbajo et. al 2012).

2.8.3 Department Policy

The policies of a department include the procedures or methods the Human Resource which representatives working inside an office are sorted out to create and hone expertise to meet the hierarchical destinations. It includes the production of shared trust, certainty, straightforwardness and enhanced procedures to decrease process times in light of a legitimate concern for representatives (Reiner and Zhao,1999). With regards to an

individual: Human Resource manages singular qualities, conduct, activity and musings. All things considered it might be characterized as the exercises and procedures attempted to advance the learned person, moral, mental, social, social and financial improvement of an individual to accomplish his most astounding human potential as an asset for the network. At the end of the day, it implies an inside and out improvement of the individual with the goal that he/she is capable of contributing his/her best to the association, the network and the country (Cooper et. al 2006).

2.8.4. Organizational Efficiency

Organizational productivity centers around the utilization of cash and different assets. Philanthropic associations measure proficiency in view of the connection between the adequacy of administrations and authoritative consumption. Then again business associations center around expansion of benefits. The hierarchical execution will be enhanced Human Resource a few channels, incorporating changes in effectiveness, advancement and innovative improvement (You et.al,2013). The proficient human asset hones joined with associations will impact hierarchical effectiveness. Firms can produce human capital preferred standpoint Human Resource enlisting and holding phenomenal individuals. This will create upper hand. Likewise, the practices must be connected to the qualities of representatives, including their desires and needs. Concentrating on rare Human assets, giving bits of knowledge into how workers make esteem and representative commitment for the achievement of the organization (Dave Ulrich et al. 1997).

2.8.5 Individual Efficiency

Growing individual proficiency and effectiveness can be a wonderful result. Expanding effectiveness and profitability originates from evolving practices, not accomplishing more things. The uplifting state of mind helps in enhancing individual profitability in excess of any of the cutting-edge electronic contraptions accessible today (Boxall and Purcell, 2003).

2.8.6. Technological Development

Technology is the down to earth use of science to trade or industry. HR assignments cover a vast assortment of exercises requiring diverse aptitudes extending from pay and advantage organization (profoundly quantitative) to representative relations (exceedingly subjective). Walker (2001) recommended that human asset innovation should center around key arrangement, business knowledge, proficiency, and adequacy. And must as well have the ability to change how work is carried out by human asset staff, by enhancing the level of administrative participation, creating more opportunity to work with a high esteem, and diminishing expenses. The high association hones had brought about huge positive change on advertise esteem, rate of profit for capital utilized, income development, income per-worker rate, profitability, item/benefit quality, and even hierarchical survival. Likewise, the utilization of innovation by human asset has demonstrated to help on the change of business exhibitions. With the end goal for this to happen, human asset ought to bring the client's voice to inside an association, and achieving that, upper administration will enable Human Resource to mirror the client's offer.

2.8.7. Competitive Organization

Jack (2007) cited in his work that, the act and process of maintaining business together with its human resource aggressive is not simple. Aggressiveness is a standout amongst the most

essential parts of Human Resource experts to play. Aggressiveness centers around the capacity to contend in the market by adapting better approaches for working together. A model developed by Dave Ulrich et al. (1997) agreed to the cooperative energies of Human Resource experts for operational and key occupations. The operational angle centers around day-to-day exercises then again vital viewpoints have turned into a piece of the administration of the association. Flotter et al. (1990) introduced a system and recommended to center around: 1) center around wanted key results; 2) ID and usage of basic Human Resource administration activities; and 3) improvement of upper hand. The association's condition, procedures on business missions, and the HR appraisal are the necessities to accomplish upper hand.

2.8.8. Management Commitment

Management commitment is defined as, the participating that involves keeping up conduct that will assist and enable other people to accomplish an objective or aims is defined as management commitment. Supervisors dependably center on the prescribed procedures for the management of Human Resource. At times this is alluded to as "superior work frameworks", "high duty" or "high contribution". A definitive target is to enhance the hierarchical execution by estimation of the same. Cooper et al. (2006), characterized administration estimation as: straightforwardly making inquiries and checking. They likewise uncover that senior administration specialists' impact more on the representative inspiration.

2.8.9. Degree of Freedom

One of the determining factors in deciding an association's level of chances of opportunity in Human Resource key arrangement is the labor market drive. The request and accessibility of specific abilities, learning and skill, is a key factor to receive a fitting Human Resource methodology. The improvements in the monetary, political, mechanical and social circles have fundamentally changed the work necessities. In this way, a comprehension of the work advertise setting of work associations is basic to welcome the difficulties looked by Human Resource in this current times. A proposal made by Nike INC. (2008), highlighted that the focus on the clearness of position and flexibility, opportunity of affiliation preparing, and the fabrication of trust and relationship to mastermind and oversee work assume imperative part in enhancing organization execution

2.8.10. Efficient Organizational Development

Bolton and Abdy (2007) cited that hierarchical advancement is tied in with "reinforcing associations so they can all the more likely accomplish their main goal." Also, it is tied in with being both viable accomplishment of destinations and effective utilization of assets. Subsequently, it's tied in with making the best decision; but at the same time it's tied in with doing things right.

2.8.11. Objective Achievement

The management of human resource influences a wide range of major frameworks; business forms cultivates corporate social duty morals, and accomplishes a superior corporate culture. However the administration of human resource has the tendency to change ways by which work is done to meet the desired goals. In such an instance the human resource will serve as the major authoritative accomplice that ensures that goals are

accomplished with individuals, regarding them as partners inside the association. Henceforth, Human asset ought to be balanced for this position of authority as it has influence at any working level in the world.

2.8.12. Cultural Support

The arrangement of regular thoughts for which an activity is composed, discovering articulation in a dialect whose subtitles are impossible to miss to the gathering is referred to cultural support. Becker (1960) arranged the way of life as; powerless or solid, inhibitive or facilitative, and reliable or conflicting. The social impacts indicate how individuals from an association act to see a circumstance. Heathfield (2008) cited that it is difficult to affect change to the current authoritative culture compared to making a culture in another association. At the point when an authoritative culture is now settled, individuals must let go of previous qualities, suspicions, and practices before so that they accept and practice the new culture. The most imperative components for making authoritative social change are official help and preparing. Officials in the association ought not just help the social changes in routes past verbal help yet in addition give the conduct support to change the way of life. Subsequently, building up a culture where every one of the representatives cooperate as joint efforts a vital part to make due in this aggressive world.

2.8.13. Management Attitude

Lise et al., (2004) referred to that the advanced brain science has questionable history related to the examination and cognizance of laborer perspectives and occupation satisfaction. A segment of this examination is unquestionable and pointed basically at various researchers, while diverse circulations give reasonable bearing on perception, assessing, and improving

agent perspectives. One likely future course of laborer perspective research will be to all the more promptly understand the trade between the individual and the condition and the distinctive internal and outside components that effect agent dispositions. In particular, an unrivaled appreciation of the piece of feeling, and moreover more broad environmental impacts, is required which has been disregarded in past research. Additionally, nonstop research will give a more all-around perception of the effects of specialist perspectives and occupation satisfaction on legitimate measures, for instance, buyer dependability and fiscal measures. More conspicuous encounters on the association between delegate manners and business execution will help Human Resource specialists as they try to overhaul the principal people side of the business in an extremely forceful, overall field. Agarwal (2007) communicated that with the gathering of Human Resource approaches, for instance, intermittent review of delegate execution, adequate getting ready for the workforce and expert achievement models for its staff, making motivation, and obligation in the workforce the affiliation can get the full business rewards and wind up successful to the tremendous satisfaction of each one of its accomplices.

2.9 RELEVANCE OF JOB SATISFACTION IN CURRENT ORGANIZATION

Job satisfaction causes a movement of impacts on many sections of progressive life. For instance, the result of Job satisfaction on specialist proficiency, dependability and nonparticipation are explored as a component of this substance.

The predominance of study affirm proves that there is no strong connection amongst proficiency and satisfaction. For instance, a thorough meta-examination of the study composing finds just seventeen best check connection among movement productivity and

satisfaction. Satisfied experts won't mostly be the most raised creators. There are several possible managing components, the most imperative of which is in each way pays.

Delegate trustworthiness is a champion among the most basic components that human resource management mainly ought to have as an essential concern. Specialist unwavering quality as typically assessed with the Loyalty survey and can cause authentic undesirable results when not in an irregular state.

Characteristically, Human Resource sorts of agent commitment are seen as: filled with feeling endurance, institutionalizing dedication and movement dependability. Loaded with feeling relentlessness has done with the conditions when a specialist feels an energetic connection with the job, institutionalizing faithfulness is a way of unwavering quality that appears in circumstances when the agent has the feeling of owing something to the association and movement commitment comes on account of the manner in which that the laborer do not have the chance to obtain an occupation elsewhere.

2.10 CONSEQUENCES OF LOW JOB SATISFACTION

The different results of low Job Satisfaction are interlinked and are specifically inferable from work related disappointment of representatives. It is watched that if associations will pay a dear cost if they deal with the issue at its root stage. In perspective of this most associations see these issues genuinely and manage them industriously.

Absenteeism is higher - The quick and most noticeable indications of low employment fulfillment are the non-attendance in any association. Ongoing truancy can wind up Human Resource one disease for the Human Resource atmosphere of an association. This can end up being averse to the two workers also at the association.

Turnover is higher - Lower level of employment fulfillment brings about direct effect to work turnover. In numerous businesses this is the most widely recognized reason for work turnover. In the BPO and Call Center associations, this issue of low occupation fulfillment because of the fundamental employment profile, work/move timings and absence of profession openings is featured by a high turnover of labor.

Performance is bringing down: Low resolve of representatives result in their execution being hampered. Profitability and resolve have a positive co-relationship. Lower efficiency brings about generation misfortunes and in this manner low benefit. This effects the whole association as well as the economy in general.

Accidents increment: Unproductive representatives couldn't care less for wellbeing standards. Adherence to standards and standards winds up optional worry for representatives having lower level of inspiration. Their essential concern turns into their grievances as respects to their activity. This disregard prompts harm to the hierarchical property and its picture.

Stock costs are bring down: Low picture of the association because of association issues, loss of generation, client grumblings, increment in mischances bringing about income misfortune because of pay to laborers and high work turnover consolidates its belongings and pushes down the offer cost of the association on the stock trades. This prompts loss of financial specialist trust in the association. This can end up being exorbitant for associations relying upon obtained stores for their development and development.

Personal wellbeing diminishes (because of stress): High levels of pressure prompts physical sicknesses like spinal pain, hypertension, and so forth in workers having lower confidence.

This can likewise be one of the principle explanations behind lower execution, high non-appearance and high labor turnover.

Unionization endeavors increment: A disappointed worker first looks for comfort in the association office. His trust on his manager goes down and association pioneers exploit the same. Numerous a times as opposed to helping the worker these association pioneers propel them to act against the administration of the associations. This demonstrates exorbitant for the administration over the long run.

2.11 THE CONCEPT OF RURAL BANKING IN GHANA

The rural bank according to (Kumar and Conteh, 2001) can be defined as rural financial institution, cooperative, community bank or deposit that provides customized financial services to rural communities. The rural sector can be rightly considered as the backbone of the economy of most developing countries. In spite of the significant role of the rural sector in the country's economy, it continues to be neglected (Yadav and Archana, 2005),.

In Ghana, about seventy percent (70%) of the population is believed to live in the rural area, with agriculture, the main bedrock of the Ghanaian economy, as their main occupation. The irony of the situation is that despite the enormous resources existing in the rural areas, agriculture lacks the required institutional credit to enable the sector to play the expected meaningful role in the economy (Anti, 2012). To mitigate the lack of financial support to the development of the economic potential of the rural community, the central bank (Bank of Ghana), in 1976, introduced the rural banking concept with the primary objective of mobilizing financial resources in the rural communities and further deploying

them to support viable economic ventures. The first rural bank to be established in the country was Nyakrom Rural Bank in the Central Region.

2.11.1 Operational Framework

A rural bank has the power to engage in the business of banking within the framework and limitations and in the manner provided for in the Banking Act, 1970 (Act 339), the Bank of Ghana Act, 1963 (Act 182) and its subsequent amendments, the Banking Law, 1989 (PNDC Law 225). As limited liability concerns, rural banks are managed within the framework of the Companies' Code, 1963 (Act 179).

2.12 CONCLUSION

In this chapter an extensive literature review was undertaken on each of the objectives of the study. This included a brief introduction, definitions of human resource, the various determinants of Job satisfaction and the influences of Human Resource management procedures of satisfaction of workers in the rural.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The chapter three of the thesis delved deeper into the entire design of the study or how the research will be carried out to achieve the set objectives. The approaches, the strategies, populating and sampling techniques to be adopted all captured in this chapter. It further elaborates the development of the survey instrument and the required analysis that would be suitable for the purpose of the research. The focus of the study is on the rural banking sector specifically the Nsoatreman Rural Bank.

3.2 RESEARCH APPROACH

The approach to the study touches on the entire angle from which the researcher chooses to stand to conduct the study. According to Soiferman (2010) the main two approaches to reasoning is the inductive and the deductive. Trochim (2006) argues that, the deductive method commences from general and ends with specific such that claims or statements that are made based on experience and judgements are inductive while arguments grounded on laws, rules and widely accepted theories are deductively presented.

Furthermore, the researcher in the deductive approach works from „top down“, from a theory to hypotheses to data to contribute to or oppose the theory, while on the other hand the inductive moves on a down to up using experience and judgements of participants to build themes (Creswell and Plano-Clark 2007). For the purpose of this study the deductive approach was adopted.

3.3 RESEARCH STRATEGY

Quantitative research is defined by Leech and Onwuegbuzie, (2009) as the kind of research that uses mathematical or statistical methods to explore, describe, predict and give explanations, and control social and behavioral phenomenon. In this method, the researcher approaches the survey with an already developed set of questions (Soiferman 2010). The qualitative strategy goes such that researchers do not assume that there is a single reality that exists apart from our perceptions (Trochim, 2006). In the view of the researcher conducting a qualitative research, each person experiences life from a particular point of view and, thus, each person experiences a different reality (abid), and therefore allows questions to flow or emerge and change as the researchers become familiar with what they are studying (Soiferman 2010).

The study adopted the quantitative method using the case study approach. Yin (2003) sees case studies as story about something special or interesting- stories can be about individuals, organization, processes, programs, neighborhoods, institutions and even events. Case studies are often used to provide context to other data (such as outcome) offering a more complex picture of what happened and why (Yin, 2003). The research took a case study of the Nsoatreman Rural Bank in Sunyani.

3.4 SOURCES OF INFORMATION

The study mainly relied on existing documentations, literature and cases to fully achieve the aim. The study adopted the primary sources of information which will be generated from the survey and secondary sources of information from literatures such as articles, conference proceedings, books etc. The use of more than one data and information collection instrument fortifies and gives credibility to the study (Patton, 2002). The study

further explained that primary sources of information compose of face to face unstructured taped interviews, field survey, formal and informal discussions with respondents and in this case, employees in the Nsoatreman Rural Bank. The secondary sources of information are also described by Owusu (2008) as sources of information were identified and collected in technical journals, articles, books and from databases. This forms as essential aspect of the study since it sets the pace for the development of field survey instruments using questionnaires.

3.5 POPULATION AND SAMPLING METHOD

Zikmund (2002), defined population as “a complete group of entities sharing some similar characteristics. Population can also be referred to as a group of individuals, objects or items from which samples are chosen for measurement. Sampling is the identification and use of a finite part of a statistical population whose properties provide or reflect information about the whole population. Christou et al., (2008). The sampling process creates a possibility to restrain a study to a fairly minor percentage of the people. An illustrative choice of a population that is examined to obtain statistical data of the whole population is termed as a sample. Saunders et al. (2009), also argued that probability and non-probability sampling are the two main sorts of sampling designs.

The research is a case study on the employees in the Nsoatreman Rural Bank in Sunyani. This therefore requires that the views of the employees are set to achieve the aim. The Census sampling method was therefore be used as the nature of the study required a holistic solution to the research problem. Census sampling is when the population target of the study is the same as the sample size, in other words the researcher in this case instead of

sampling a section of the total number of workers in the Nsoatreman rural bank, used the total figure.

3.5.1 Breakdown of Target Population

The employee composition of the entire bank is presented below showing the various branches of Nsoatreman rural banks in Sunyani the case study area. The total numbers of employees are 109 of which 81 were interviewed and details are presented as follows:

Table 3.1: Breakdown of Target Population

Location Name	Location description	Employee Population
Nsoatre	Nsoatre in the Sunyani West District	32 staff
Chiraa	Chiraa in the Sunyani West District	12 staff
Yamfo	Yamfo in the Tano North	12 staff
Jinijini	Jinijini in the Berekum West District	10 staff
Sunyani	Sunyani in the Sunyani Municipality	27 staff
Techiman	Techiman in the Techiman Municipality	16 staff

3.6 SURVEY INSTRUMENT DEVELOPMENT

The study based the development of the research instrument on the intensive review of literature and experiences documented in the area of the subject matter. The instrument was in two main part where the first part focused on the background data of the employees and the second part also was on the objectives set to help realize the aim of the entire study. The quantitative method being used influenced the research instrument such that it used close ended questions where by the respondents will rank showing their level of agreement with the human resource procedures and their level of job satisfaction. The questions that

tackle the objectives will be developed into a five-point likert scale. The ratings were done as follows by ticking as appropriate for the following in order of degree of agreement. KEY: 1 = Strongly disagree (SD), 2 = Disagree (D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly agree (SD).

3.7 ANALYSIS OF THE DATA

The response or data that was retrieved from the respondents will not make sense or explain any phenomenon if left like that, hence the need of analysis. This study used tools that helped the researcher make meaning from the data received. For the study the SPSS version 21 software was used in the analysis of the data. Data was presented in tabular form, graphical and narrative forms. In analyzing the data, the Relative importance of index, mean score ranking, and the one sample t test was used to do the analysis. These tools were used to rank the identified factors in order to identify the most pressing variables in order of importance or significance and also to establish if the attributes identified from the research are significant to the objective of the study.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

4.1 INTRODUCTION

This section of the thesis captures the various analysis that was done on the data collected. It further highlights the meanings and interpretations of the results achieved. Discussions on the results too is captured in this section of the thesis. The analysis that was done include the mean score ranking, the one sample t- test and the relative importance index and frequency distributions. The various illustrations have been captured as follows

4.2 THE BACKGROUND DATA OF RESPONDENTS

4.2.1 Educational background.

The respondents indicated their level of education as part of their personal information. The questions were developed for them to indicate if they had obtained certificate or diploma, bachelor's degree and masters. The results are presented below;

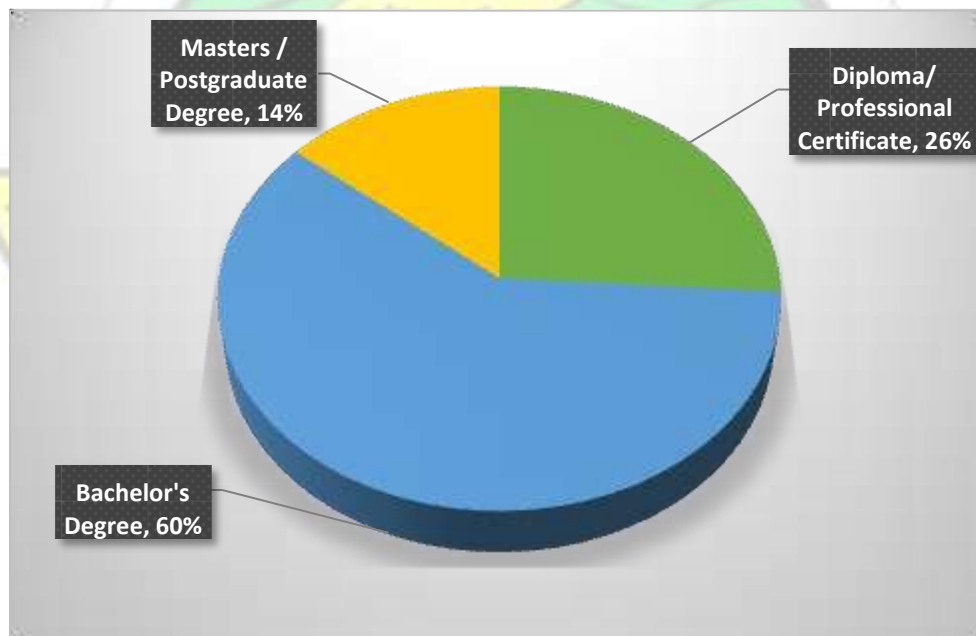


Figure 4.1: Educational background

The results are such that most of the respondents had bachelor's degree, followed by diplomas and then master's degrees as well. The illustrations are such that 21 respondents had diplomas or professional certifications, 49 had bachelor's degree and 11 had masters or postgraduate degrees. Their percentages are described in the figure above.

4.2.2 Working Experience Information

The years of working experience of the respondents were also included in the questions. The indicated per the category they belong to. The categories were 1 – 5 years, 6 - 10 years, 11 – 15 years, 16 years and above. The results are presented below with their percentages.

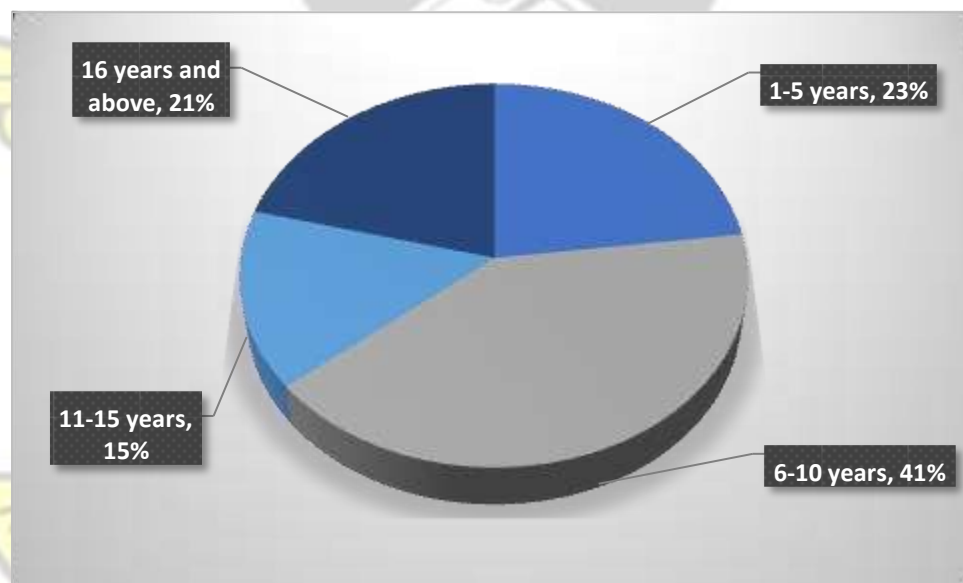


Figure 4.2: years of working experience

The years of experience of the respondents in the banking sector was asked. They indicated by ticking the category as explained above. The majority of the respondents had been in

the banking sector for over 6 years to ten years. 19 respondents fell in the 1 to 5 years category, 33 fell in the 6 - 10 years, 12 in the 11 – 15 years category and 17 in the 16 years and above category.

4.2.3 Position at Work/ Professional Expertise

The respondents of the survey also indicated their position at the work place or the bank. The questions allowed for them to input their positions of which the results have been presented below;

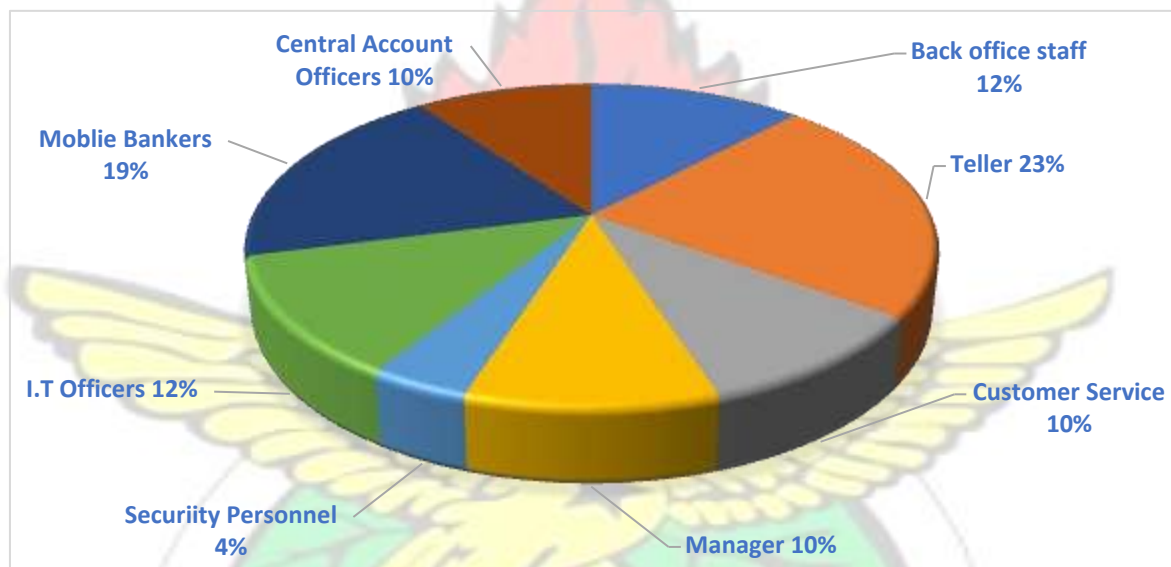


Figure 4.3: Professional expertise

The results show that most of the workers in the Nsoatreman rural banks were tellers, followed by the mobile bankers, the back-office staff, and the other followed closely. From the survey results Tellers were 19, Customer Service officers were 8, Managers were 8, Security Personnel 3, IT officers were 10, Mobile bankers were 15, Central Account Officers were 8, Back Office Staff were 10.

4.3 KEY CURRENT PROCEDURES OF HUMAN RESOURCE MANAGEMENT

The study captured an objective to view the various procedures or practices that are carried in human resource management. the variables were identified and used to develop the questions on a likert scale of 5. The relative importance index analysis was done.

Table: 4.1 key current procedures of human resource management

<i>PROCEDURES</i>	<i>S D</i>	<i>D</i>	<i>N</i>	<i>A</i>	<i>S A</i>	<i>(ΣW)</i>	<i>Mean Score s</i>	<i>RII= ΣW/(5 *N)</i>	<i>RII Rankin g</i>
Regulatory compliance and legal management of employees	0	0	10	55	16	330	4.074	0.815	1
Employee Incentives like promotions, awards, bonuses etc.	4	4	8	34	31	327	4.037	0.807	2
Employee Record keeping like payroll data, CVs, appraisals	0	4	15	44	18	319	3.938	0.788	3
Employee health and safety procedures	2	2	29	17	31	316	3.901	0.780	4
Employee recruitment and selection procedures	0	4	9	60	8	315	3.889	0.778	5
Training and development of employees	0	8	10	46	17	315	3.889	0.778	6
Compensations and Renumérations	4	1	25	34	17	302	3.728	0.746	7

Employee terminations e.g. Lay offs	0	7	21	47	6	295	3.642	0.728	8
Human resource planning procedures	4	4	34	29	10	280	3.457	0.691	9
Performance Appraisals	6	9	22	31	13	279	3.444	0.689	10

The results presented in the above table are from the relative importance analysis that was done. From the table, Regulatory compliance and legal management of employees was ranked highest with mean score 4.074 and RII of 0.815. Employee Incentives like promotions, awards, bonuses etc. followed second with mean 4.037 and RII of 0.807. Employee Record keeping like payroll data, CVs, appraisals followed with mean of 3.938 and RII of 0.788. Employee health and safety procedures followed with mean of 3.901 and RII of 0.780. Employee recruitment and selection procedures followed with mean of 3.889 and RII of 0.778. Training and development of employees followed with mean of 3.889 and RII of 0.778. Compensations and Renumérations followed with mean of 3.728 and RII of 0.746. Employee terminations e.g. Layoffs followed with mean of 3.642 and RII of 0.728. Human resource planning procedures followed with mean of 3.457 and RII of 0.691. Performance Appraisals followed with mean of 3.444 and RII of 0.689.

The human resource procedures being adopted in the banking sector is mostly characterized by the business or financial operations. But most commonly adopts human resource management like any other organization. Human resource management practices and procedures according to studies by Dessler, (2006) and Noe et. al (2007) argued that policies, practices, and systems employed in the management of human resource has a significant influence in the behavior, attitude, and performance and some of these

procedures include provision of incentives, training and development programs, documentation of employee information and performance appraisals. An organizations human resource is considered as its most important asset therefore, organization must make good use of them. (Ahmed & Schroeder 2003). A system with a set of interrelated activities, functions, and procedures geared towards attracting, developing and maintaining the employees (Lado and Wilson 1994). Human resource practitioners or managers in the rural banks therefore engage in certain activities to keep, train and maintain workers as well as achieve the goals of the bank.

4.4 GENERAL LEVEL OF JOB SATISFACTION OF EMPLOYEES

The employees at the rural bank were tasked to indicate their general level of satisfaction with the procedures being adopted in the bank setting. The questions were also structured such that the they were to show their level of satisfaction or otherwise from the rank that was provided. This objective was analyzed using descriptive statistics precisely means score ranking analysis.

Table 4.2 general level of job satisfaction of employees

JOB SATISFACTION	N	Min	Max	Mean	Std. Deviation	Mean Ranking
The relationship between you and your co workers	81	3	5	4.4691	0.63416	1
The level of punctuality to work	81	3	5	4.1605	0.4598	2

The availability of materials and technologies required to make work easy	81	2	5	3.8889	0.80623	3
The level of personal growth like improvement of skills	81	2	5	3.284	1.14274	4
The remunerations and salaries	81	2	5	3.2593	0.90523	5

received						
How you receive constructive feedback on your work	81	2	5	3.2222	0.93541	6
The conditions of work/ conduciveness of work place or offices	81	2	5	3.0494	0.99876	7
The relationship between you and your superiors	81	1	5	3.0123	1.17786	8
How seniors or manger encourages you to do your best	81	1	4	2.9506	0.99876	9
The level of training provided (On and Off the Job)	81	1	4	2.9136	0.88314	10
How the management or supervisors involves you in taking decisions	81	1	5	2.8642	1.28212	11

How management is concerned about employee health \ welfare	81	1	5	2.5309	1.15202	12
The level of promotions rewarded to employees	81	1	5	2.4321	1.05993	13
The level of recognitions and awards for hard work	81	1	5	2.4198	0.90642	14
The compensations provided for overtime and off day works	81	1	5	2.1481	1.18439	15

The table shows the various means obtained. The Likert scale was placed on a 5 point and therefore getting means above 3.00 indicated that at least the workers were neutral. Hence anything above 3.00 showed that the employees were satisfied. From the results displayed above, the employees were only satisfied with the relationship between you and your co-workers with mean 4.4691, the level of punctuality to work with mean 4.1605, the availability of materials and technologies required to make work easy with mean 3.8889, the level of personal growth like improvement of skills with mean 3.284, The remunerations and salaries received with mean 3.2593, how you receive constructive feedback on your work with mean 3.2222, The conditions of work/ conduciveness of work place or offices with mean 3.0494 and the relationship between you and your superiors with mean 3.0123.

The employees however, were not satisfied with some of the attributes. They include how seniors or manger encourages you to do your best with mean 2.9506, the level of training provided (On and Off the Job) with mean 2.9136, how the management or supervisors involves you in taking decisions with mean 2.8642, how management is concerned about

employee health \ welfare with mean 2.5309, the level of promotions rewarded to employees with mean 2.4321, the level of recognitions and awards for hard work with mean 2.4198 and the compensations provided for overtime and off day works with mean 2.1481. This results as an indication that stresses the relevance of this study. It buttresses the problem of the studies which the study seeks to resolve. The level of job satisfaction of the workers in the rural bank can be seen to be moderate in relation to some HR factors and also not quite satisfactory in the some other factors.

4.5 DETERMINANTS OF JOB SATISFACTION OR DISSATISFACTION

The study also through literature review identified, factors or indicators for Job satisfaction or otherwise in the work place. The employees were tasked to agree or disagree to the determinants which were identified. The question used was scaled on a five-point likert scale. The one sample t-test analysis was done to establish the significance of the variables or the determinants to the study.

Table; 4.3 determinants of job satisfaction or dissatisfaction

DETERMINANTS	Std Deviation	Mean Scores	Mean Ranking	df	t	p values
Management Attitude towards employees	0.55777	4.7037	1	27.49	80	.000
Technological Development and advancements	0.60959	4.4198	2	20.961	80	.000
Management Commitment	0.73933	4.4198	3	17.283	80	.000
Individual Efficiency	0.55472	4.358	4	22.033	80	.000
Organizational Efficiency	0.50583	4.284	5	22.845	80	.000
National or government Policies and regulations	0.60425	4.0988	6	16.365	80	.000
Competitive Organization	0.87242	4.037	7	10.698	80	.000
Organizational Policies and procedures	0.89408	4.0247	8	10.315	80	.000
Objective Achievement or Target of Organization	0.93244	3.9259	9	8.937	80	.000
Departmental or Specialist policies	0.80623	3.8889	10	9.923	80	.000
Degree of Freedom	1.0289	2.9383	11	-0.54	80	0.591
Cultural Support	0.60883	2.321	12	- 10.037	80	.000

The table above shows the results of the mean scores and one sample t test. The variables results showed that all were significant except for one variable. The decision rule for this analysis is that. The p value or significant two tailed values must be less than 0.005. the test value for this analysis was placed at 3 which is the central mark for the Likert scale that was used. The table also displayed the means of the determinants as well. According to the p values the Degree of freedom was no significant to the study and due to this can not be counted as part of the determinants of job satisfaction in the rural bank setting. Also, since the means of the results are also presented here, the table shows that Cultural Support also obtained a very low mean which was less than 3.00 and by the means core ranking that variable is not good enough to be counted as part of the determinants.

The determinants of Job satisfaction from the results include; Management Attitude towards employees with mean of 4.7037, Technological Development and advancements with mean of 4.4198, Management Commitment with mean of 4.4198, Individual Efficiency with mean of 4.358, Organizational Efficiency with mean of 4.284, National or government Policies and regulations with mean of 4.0988, Competitive Organization with mean of 4.037, Organizational Policies and procedures with mean of 4.0247.

In every organization, there are certain conditions or factors that can determine the level of satisfaction of the employees. Absar et al (2012) captured that some of the factors that have influence on the job satisfaction level in any organization include the organizational and departmental policies, the avenue to personal development, commitment of the management and the external factors like the governmental policies in that industry. They highlighted that these factors can make influence the productivity of the employees both

positively and negatively. It is therefore advisable to address these issues in the rural bank such that the modifications made will suit the welfare of the employees to increase their job satisfaction (Ramsay et al.,2000) This will go along way to improve organizational productivity.

4.6 MEASURES TO ENHANCE THE HUMAN RESOURCE PROCEDURES TO IMPROVE JOB SATISFACTION

The final objective was set to suggest measures to enhance the human resource procedures to improve job satisfaction. This was done by considering the issues and developing questions for the employees at the rural bank to opine on the measures that will help to improve their job satisfaction level so as to work with much more enthusiasm and motivation. The questions were developed for them to rank in agreement of otherwise. the table below shows the results from the analysis.

Table 4.4 Measures to Improve Job Satisfaction

MEASURES TO IMPROVE JOB SATISFACTION	SD	D	N	A	SA	(ΣW)	Mean Scores	RII= ΣW/(5 *N)	RII Ranking
Incorporate incentives and allowances for overtime work	0	2	0	25	54	374	4.617	0.923	1
Routine recognition of hardworking employees (awards)	0	0	7	22	52	369	4.556	0.911	2

Adopt more internal or inward recruitment options	0	0	0	38	43	367	4.531	0.906	3
Ensure the provision of safe and conducive working environment	0	2	0	34	45	365	4.506	0.901	4
Ensure job requirements are clarified during orientation	0	0	5	32	44	363	4.481	0.896	5
Incorporate health insurance cover for employees	0	0	2	39	40	362	4.469	0.894	6
Placement of the right and qualified staff at their right position	0	0	8	29	44	360	4.444	0.889	7
Increase avenue for promotions of employees to higher ranks	0	2	1	39	39	358	4.42	0.884	8
Organize socializations and trips to improve relationships of employees	0	0	4	44	33	353	4.358	0.872	9
Incorporate programs to promote career development of employees	0	0	8	58	15	331	4.086	0.817	10

Adopt routine training to meet technological advancements	0	6	14	40	21	319	3.938	0.788	11
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The results above indicate the relative important indices that were calculated given the responses of the employees. The responses were generally ranked very high RII values.

The measures obtained the following from the highest approved to the least, Incorporate incentives and allowances for overtime work with RII of 0.923, Routine recognition of hardworking employees (awards) with RII of 0.911, Adopt more internal or inward recruitment options with RII of 0.906, Ensure the provision of safe and conducive working environment with RII of 0.901, Ensure job requirements are clarified during orientation with RII of 0.896, Incorporate health insurance cover for employees with RII of 0.894, Placement of the right and qualified staff at their right position with RII of 0.889, Increase avenue for promotions of employees to higher ranks with RII of 0.884, Organize socializations and trips to improve relationships of employees with RII of 0.872, Incorporate programs to promote career development of employees with RII of 0.817, Adopt routine training to meet technological advancements with RII of 0.788.

In a nut shell, the employee of the happen not to be entirely satisfied with the HR procedures and therefore suggest these measures as best to improve job satisfaction given these human resources procedures. They mainly prefer incorporate incentives and allowances for overtime work, Routine recognition of hardworking employees (awards) and adopt more internal or inward recruitment options. According to a study by Boxall and Purcell (2003) there are some strategies that can be highly explored by the human resource managers to increase employee satisfaction. They include internal recruitment and

promotions, recognitions and awards as well as incentives. Osinbajo et. al (2012) also captured that the human resource productivity is dependent on their satisfaction hence human resource managers must motivate its employees to increase organizational productivity.

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CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

The chapter five summarizes the various objectives of the study. The chapter also describes the findings of the analyzed data. The conclusion is then made, and recommendations are given for academia and practice.

5.2 REVIEW OF STUDY OBJECTIVES

The study was focused on determining the key factors that impact the job satisfaction of employees in Rural Banks specifically the Nsoatreman Rural Bank in Ghana. To achieve the aim, some specific objectives were set. They are to identify the key current procedures of human resource management being adopted in rural banks, to determine the general level of job satisfaction of employees of rural banks, to identify the determinants of job satisfaction/dissatisfaction in rural banks and to suggest some measures to enhance the HR procedures to improve job satisfaction of the employees.

The study achieved all the stated objectives, thus, summarized below.

5.2.1 To identify the key current procedures of human resource management being adopted in rural banks

The first objective was achieved through the review of related literature on key current procedures of human resource management. The identified factors were used to design a questionnaire for the respondents. Using a Likert scale of one to five the respondents rated the variables as whether to disagree or agree. After the data collection, the data was analyzed using the relative importance index. It was revealed that, Regulatory compliance and legal management of employees, Employee Incentives like promotions, awards, bonuses, Employee Record keeping like payroll data, CVs, appraisals, Employee health and safety procedures and Employee recruitment and selection procedures were five most important procedures in human resource management.

5.2.2 To determine the general level of job satisfaction of employees of rural banks

The second objective looked at the level of job satisfaction of the rural bank employees. With fifteen identified factors from literature review, the employees were asked to rank these factors from the highest to the lowest. Using a mean score ranking, the employees ranked the factors from one to the last. The results showed that, the five highest ranked factors were the relationship between you and your co-workers, the level of punctuality to work, the availability of materials and technologies required to make work easy, the level of personal growth like improvement of skills and the remunerations and salaries received.

5.2.3 To identify the determinants of job satisfaction/ dissatisfaction in rural banks

The third objective which was to determinants of job satisfaction/ dissatisfaction in rural banks was realized by identifying relevant literature on the subject matter and using it to develop a questionnaire for the respondents. Using purposive sampling, the respondents

were located to aid with giving answers to the questions raised in order to achieve the aim of the study. To be sure that these factors were indeed the determinants of job satisfaction/dissatisfaction, the mean score ranking as well as the one sample t-test was used in ranking and checking the significance of these variables to the study. The analyses resulted in Management Attitude towards employees, Technological Development and advancements, Management Commitment, Individual Efficiency and Organizational Efficiency as the five highest ranked factors while all the variables proved significant except the Degree of Freedom which did not pass the one sample t-test.

5.2.4. To suggest some measures to enhance the HR procedures to improve job satisfaction of the employees

In suggesting measures to enhance human resource procedures, extant literature was reviewed to come up with some of the factors that aided in the improvement of job satisfaction through human resource procedures. The same Likert scale was used to generate a questionnaire from these factors which were to be answered by the respondents. The relative importance index was used to analyze these factors after the data collection. The measures that came on top as the five highest measures were incorporate incentives and allowances for overtime work, routine recognition of hardworking employees (awards), adopt more internal or inward recruitment options ensure the provision of safe and conducive working environment and ensure job requirements are clarified during orientation.

5.3 FINDINGS OF THE STUDY

The findings of the analyses revealed that, the demographic characteristics provided by the respondents were qualified enough for them to provide the researcher with credible and reliable data for the analyses. After screening of the data and going on to do the analyses. The analyses for the first objective was interpreted as regulatory compliance and legal management of employees, employee incentives like promotions, awards, bonuses, employee record keeping like payroll data, CVs, appraisals, employee health and safety procedures and employee recruitment and selection procedures being the five most important procedures in human resource management after running the relative importance index. The second objective gave the relationship between you and your coworkers, the level of punctuality to work, the availability of materials and technologies required to make work easy, the level of personal growth like improvement of skills and the remunerations and salaries received as the five highest ranked level of satisfaction using the mean score ranking. The objective three analyses resulted in management attitude towards employees, technological development and advancements, management Commitment, individual efficiency and organizational efficiency as the five highest ranked factors (having the highest means) while all the variables proved significant. Degree of Freedom did not pass the one sample t-test as its p-value was greater than 0.05. The last objective gave incorporate incentives and allowances for overtime work, routine recognition of hardworking employees (awards), adopt more internal or inward recruitment options, ensure the provision of safe and conducive working environment and ensure job requirements are clarified during orientation as the five highest measures for improving job

satisfaction through human resource procedures. This was than using the relative importance index.

5.4 CONCLUSION

The concept of job satisfaction is one that have been intensely studied leading to the emergence of several theories over the years as it is a major concern in both organizational behavior and human resource management. As a result of factors like globalization and findings from studies on job satisfaction, managers and leaders of organizations are now concerned thereby drawing strategies in other to ensure job satisfaction are ensured in their respective institutions. The study therefore sought to determine the key factors that impact the job satisfaction of employees in Rural Banks specifically the Nsoatreman Rural Bank in Ghana. In doing that, the objectives were to identify the key current procedures of human resource management being adopted in rural banks; to determine the general level of job satisfaction of employees of rural banks; to identify the determinants of job satisfaction/dissatisfaction in rural banks and to suggest some measures to enhance the HR procedures to improve job satisfaction of the employees. The study therefore concludes that, the identified human resource procedures should be integrated into the system and measures should be taken to

5.5 RECOMMENDATION

To academia, the research serves as a source of literature and knowledge and researchers are advise to use it and also develop it. Practitioners are also advised to integrate these human resource procedures to their job places as it will aid them with identifying a proper system for their workers so that they can be satisfied with the work that they do.

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APPENDIX

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,
KUMASI**

COLLEGE OF ART AND BUILT ENVIRONMENT

FACULTY OF BUILT ENVIRONMENT

DEPARTMENT OF CONSTRUCTION TECHNOLOGY AND MANAGEMENT

SURVEY QUESTIONNAIRE

Research Topic:

***The Impact of Human Resource Policies and Procedures on Job
Satisfaction of Employees in Rural Banks: The Case of Nsoatreman Rural
Bank***

(This questionnaire has been designed to aid in collecting relevant information necessary for this research for the completion of Master of Science degree in Project Management in

KNUST, Department of Building Technology. This questionnaire is to achieve the aim of exploring the adoption of e-procurement in the public sector as a tool for cost saving. I will be very grateful to you if you could give us part of your valuable time in responding to the following questions. Your opinions will only be used for this study only and as well kept confidential)

By:

Lawrence Amuah

Tel.:

Email:

Please, kindly respond to the questions by ticking [✓] in the appropriate box for each item.

A. RESPONDENT DEMOGRAPHY

1. What is your educational level?

Diploma / Professional Certificate [☐]

Bachelor's Degree [☐]

Masters / Postgraduate Degree [☐]

PhD [☐]

Other Please Specify.....

2. How many years of working experience do you have in the banking sector?

1 – 5 years [☐]

6 - 10 years [☐]

11 – 15 years [☐]

16 years and above [☐] Other Please

Specify.....

3. What is your professional background?

Teller []

Customer Service [] Manager

[]

Security Personnel []

Other Please Specify.....

B. KEY CURRENT PROCEDURES OF HUMAN RESOURCE MANAGEMENT

4. Please rate the following objective of the key current procedures of human resource management by ticking once (✓) as appropriate for the following in order of degree of agreement. **KEY: 1 = Strongly disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly agree**

Item	Key current procedures	Rankings				
		1	2	3	4	5
1	Employee recruitment and selection procedures					
2	Employee terminations e.g. Lay offs					
3	Training and development of employees					
4	Employee Incentives like promotions, awards, bonuses etc.					
5	Performance Appraisals					
6	Compensations and Renumerations					
7	Human resource planning procedures					
8	Regulatory compliance and legal management of employees					
9	Employee health and safety procedures					
10	Employee Record keeping like payroll data, CVs, appraisals					

11						
12						

C. GENERAL LEVEL OF JOB SATISFACTION OF EMPLOYEES

5. Please rate the following objective of the general level of job satisfaction of employees by ticking once (✓) as appropriate for the following in order of degree of agreement. **KEY: 1 = Very Dissatisfied 2 = Dissatisfied 3 = Neutral 4 = Satisfied 5 = Very Satisfied**

Item	General level of job satisfaction	Rankings				
		1	2	3	4	5
1	How the management or supervisors involves you in taking decisions					
2	How you receive constructive feedback on your work					
3	The level of personal growth like improvement of skills					
4	The remunerations and salaries received					
5	The level of recognitions and awards for hard work					
6	The level of training provided (On and Off the Job)					
7	The conditions of work/ conduciveness of work place or offices					
8	How management is concerned about employee health \ welfare					

9	The relationship between you and your co workers					
10	The relationship between you and your superiors					
11	The level of promotions rewarded to employees					
12	The availability of materials and technologies required to					
	make work easy					
13	The level of punctuality to work					
14	How seniors or manger encourages you to do your best					
15	The compensations provided for overtime and off day works					
Other, please specify						
6						
7						

D. DETERMINANTS OF JOB SATISFACTION

6. Please rate the following objective of the determinants of job satisfaction of workers in rural banks by ticking once (✓) as appropriate for the following in order of degree

of agreement. **KEY: 1 = Strongly disagree 2 = Disagree 3 = Neutral**

4 = Agree 5 = Strongly agree

Item	Determinants of Job Satisfaction	Rankings				
		1	2	3	4	5
1	National or government Policies and regulations					
2	Organizational Policies and procedures					

3	Departmental or Specialist policies					
4	Organizational Efficiency					
5	Individual Efficiency					
6	Technological Development and advancements					
7	Competitive Organization					
8	Management Commitment					
9	Degree of Freedom					
10	Objective Achievement or Target of Organization					
11	Cultural Support					
12	Management Attitude towards employees					
Other, please specify						
14						
15						
16						

E. MEASURES TO ENHANCE THE HUMAN RESOURCE PROCEDURES TO IMPROVE JOB SATISFACTION

Item	Measure to improve job satisfaction	Rankings				
		1	2	3	4	5
	Training and development					
1	Ensure job requirements are clarified during orientation					
2	Adopt routine training to meet technological advancements					

3	Incorporate programs to promote career development of employees					
	Motivation					
4	Routine recognition of hardworking employees (awards)					
5	Ensure the provision of safe and conducive working environment					
6	Incorporate incentives and allowances for overtime work					
7	Increase avenue for promotions of employees to higher ranks					
	Staffing					
8	Placement of the right and qualified staff at their right position					
9	Adopt more internal or inward recruitment options					
	Maintenance					
10.	Organize socializations and trips to improve relationships of employees					
11.	Incorporate health insurance cover for employees					
	Other, please specify					

THANK YOU

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