Measuring Employees' Satisfaction in the United Arab Emirates Banking Sector

Abdelkarim Kitana,
Human Resource Management Department,
City University College of Ajman, UAE.
E-mail: a.Kitana@cuca.ae

Abstract

Employees’ satisfaction is an area and field of interest for the management in all types of organization and companies, as well, in the service sector, because the core business is the customers, without customers there is no profit. The service sector experiences have a shortage of customer’s satisfaction and lack of employees’ satisfaction. This quantitative study investigated the employees' satisfaction in banks of United Arab Emirates. A survey undertaken of 308 employees. The results showed employees are satisfied in UAE banks, moreover, employees stated that the most three factors satisfy them are communication with staff, work environment and appreciation from their supervisors. On the other hand, employees are looking for more benefits, increasing number of the staff and better team of management.

Key Words: Employees satisfaction, motivation, banks, United Arab Emirates.
1. Introduction

Nowadays with increasing of the global competition, organizations and companies are fundamentally begin to change how they manage and control their activities and related to their people. Organizations are becoming more responsive to their customers, reducing costs and improving service quality. As a result, they are becoming more competitive, in addition to; they are generating higher returns for shareholder and more opportunities for employees. The most fundamental realization is that people are making the difference in the organizational performance. Moreover, the new organization has a greater value on employees than organizations have that evolving places in the past. It achieves more by creating process for employees to share in the results that they help achieve.

Therefore, the real value and assets of the organizations are the employees and customers. Organizations should also satisfy employees by motivation; rewarding, encouraging and supporting them, job safety and security, meeting the employees' needs and wants, in order to increase the profit of the business and to meet the customer’s satisfaction.

The importance of employees' satisfaction is growing all the time in the organizations. Many researchers have made to find out the employees' and how this can effect on the productivity of the organizations and companies.

1.1 Statement of the Problem

Nowadays employees’ satisfaction became one of the most critical issues that facing the organizations, because employees’ satisfaction is the main factors and the key, which lead and guide organizations to grow up rapidly and achieve the high profit for the company.

In other words, companies cannot compete and achieve the high target and profits without understanding the importance of job satisfaction and customer satisfaction and companies of different sizes attempt to gain new customers and maintain the loyalty of existing ones through the offering of more and better products and services.

The lack of understanding the importance of employees’ satisfaction the main challenge faces the companies. In addition to, the United Arab Emirates is currently a member of the World Trade Organization. The membership requirements may force the UAE soon to exert much effort to enhance the job satisfaction of the employees and quality of its services to be able to maintain much of its market share. Failing to do so, the banks will overpower by those with more experience and better quality seccreries.

The rapid changes in the banking sectors and changes in the ways of employees and customers thinking are motivating the UAE banks to review its policies and consider the employees as a top priority.

In this study the researcher concentrates on the local banking sector in UAE and attempts to help in this regards by examining employee’s with the services delivered by these banks.
1.2 Significant of the Study

Sensing the gap, the researcher takes an initiative to investigate the satisfaction degree in the banks. In addition to, this study is the first study in UAE, which investigates and concentrates on the local banking sector of United Arab Emirates.

1.3 Purpose of the Study

The main purpose of this quantitative study is to explore and examine the significant of employees’ satisfaction in the banking sector in United Arab Emirates. This study will show importance of employees’ satisfaction, and how the employees’ satisfaction play very important role to achieve the customers’ satisfaction. This study will focus on the term job satisfaction, internal and external factors of job satisfaction and motivation.

1.4 Research Questions

1- What are the current levels of employees' satisfaction in the local banks of UAE?
2- Does the level satisfaction of individual employee satisfaction differ between male and female? In other words, does it make a difference between the employee and level whether the individual is a male of female?
3- Does the level of individual employee satisfaction differ between education levels?
4- Does the level of individual employees’ satisfaction differ between different nationalities?

1.5 Hypothesis

1- \( H_0: \) There is no significant relationship between gender and employees’ satisfaction.
    \( H_1: \) There is significant relationship between gender and employees’ satisfaction.
2- \( H_0: \) There is no significant relationship between age and employees’ satisfaction.
    \( H_1: \) There is significant relationship between age and employees’ satisfaction.
3- \( H_0: \) There is no significant relationship between nationality and employees’ satisfaction.
    \( H_1: \) There is significant relationship between nationality and employees’ satisfaction.
4- \( H_0: \) There is no significant relationship between academic qualification and employees’ satisfaction.
    \( H_1: \) There is significant relationship between academic qualification and employees’ satisfaction.

2. Review the Related Literature

2.1 Employee Satisfaction

The new modern concept in the human resource management is that “every employee is a manager”. It is essential that every manager be a good manager of people. There is a strong correlation between one’s management effectiveness and human resource management.
Morse (1997) stated that satisfaction refers to the fulfillment of one’s needs. Most of the people like to work, they find working an important part of their lives, and some people find work unpleasant and work only because they have to. Job satisfaction tells us how much people like their jobs.

Vroom (1964) stated that there is a relationship between employees satisfaction and job performance. It means that when the employees satisfy his job, the productivity will be increased. It means employees satisfaction is mostly considered as the driver and right direction of the employee retention and employee productivity.

2.2 Variables on Which Employee Satisfaction Depends

Through review of studies and literature, the researcher founded that there are mainly two broad categories of variables on which employee’s satisfaction depend: organizational variables and personal variables.

2.2.1 Organizational Variables

Employees spent much time at their work, so that there are many organizational variables can effect on their work, and organizational determinants play very important role on the employees’ satisfaction. Graham (1998) showed that there are many variables effect on the job satisfaction, such as training and development, stress, violence at work, sexual harassment, ergonomics, and accidents at work, safety, single status and justice. However, the different studies and researches showed that there are mostly 10 major variables as follows:

2.2.2 Culture of the Workplace

Organizational culture is important because it helps define how employees feel about their jobs. Culture involves common assumptions about how work should performed and about appropriate objectives for the organization, for departments within it and for individual employees. It consists of the organization’s customary ways of doing things and its members shared perceptions of issues affecting the organization’s work. Culture helps define how employees feel about their jobs and about what is and is not correct. It affects individual perceptions of colleagues and situations, and the leadership styles.

2.2.3 Promotion and Career Development

According to Mathis (1997) promotion is a move of an employee to a job within the company, which has greater importance and usually higher pay. Frequently the job has higher status and carries improved fringe benefits and more privileges. It purpose is to move both utilization and motivation of employees.

Graham (1998) suggested that there are two main ways in which organization may promote its employees:

- By management decision, in which an employee is selected for promotion based on information already known to the management. This method is quick, inexpensive, and obviously suitable for a small company or for jobs for which the field of possible
candidates is small and well known. In large companies, it may cause discontent because the decision arrived at in secret, possible candidates not having the opportunity to state their qualifications for the post.

- By internal advertisement, employees told by notices or circulars that a post is vacant and they are then invited to apply. Some or all of the candidates interviewed and one finally selected. It is a comparatively expensive and time-consuming method, but particularly suitable to a large organization in which management cannot be expected to have personal knowledge of possible candidates. It does not rely on accurate employee records, and being open rather than secret, appears fairer to the candidates than the management decision method.

Graham (1998) stated that employees derive satisfaction from a company policy of promotion from within, but badly handled promotions can cause dissatisfaction.

2.2.4 Compensation Policies and Benefits

Compensation and benefits are the most important and essential variables for employee’s satisfaction. Mathis (1999) stated that compensation serves the function of allocating people among employers based on the alternativeness of jobs and compensation packages. Employers must be reasonably competitive with several types of compensation in order to hire and keep the people they need.

Compensation refers to all the extrinsic rewards employees receive in exchange for their work, for example, base wage and salary, incentives, rewards and penalties. On the other hand, benefits refer to rewards employees receive because of their employment and position with an organization, such as, paid vacations, health insurance, life insurance and retirement pension. Which means that compensation can be both tangible and intangible (direct compensation such as pay and incentives, indirect compensation such as benefits)?

2.2.5 Job Satisfaction

Really, job satisfaction is the main factor that effect on employees’ satisfaction. Byars (2008) defined job satisfaction as an employee’s general attitude toward the job. Noe, Raymond and et al. (2006) (2006) defined it as a pleasurable feeling that result from the perception that one’s job fulfills or allows for the fulfillment of one’s improvement job values.

This definition reflects three important aspects of job satisfaction. First, job satisfaction is a function of values, defined as “what a person consciously or unconsciously desires to obtain. Second, this definition emphasis those different employees have different view of which values are important, and this is a critical in determining the nature and degree of their job satisfaction. The third important aspect of job satisfaction is perception. An individual’s perception may not be a completely accurate reflection of reality, and different people may view the same situation differently.
2.2.6 Working Environment and Conditions

In fact, working environment and conditions are very important and playing very essential role in employees’ satisfaction, it makes employees happy or unhappy at work. In addition to, studies showed that employees are highly motivated and highly satisfied with good working environment and conditions, such as working methods, equipment and tools, clean office, hours at work, shift work, rest area, washrooms, air-conditioning and parking facility and security guards.

Brough and Frame (2004) stated that work conditions are work instruments, an employee’s work place, the work itself, organization policy, and organizational rules. Arnold and Feldman (1996), promoted many factors such as lighting, temperature, noise, ventilation, flexible working hours, shift work, hygiene, and resources as part of working conditions and work environment, which means work conditions and environment are also very important.

2.2.7 Job Security

Holbeche (1998) stated that the first of negative effects on employees’ satisfaction is job insecurity; many have its roots in fear. Few people expect to have a job for life these days, yet do not find it easy to deal with ongoing uncertainty about jobs. Studies showed that employees who work in the public sectors are more secured than the ones who work in the private sectors.

The effect of insecurity can be seen in the way in which people take on huge workloads without demur. Few organizations have studied workflow to extent that they are able to eliminate unnecessary processes altogether. On the other hand, lack of security is a major contributor to stress, which is little wonder when for most people loss of a job is nothing short of personal disaster. Therefore, employees should feel secure at work.

2.2.8 Work Groups

Lewin (1947) stated that the groups dynamics are the social process by which people interact face-to-face in small groups are called group dynamics. A more meaningful approach comes from Schein (1988), who frames the group in psychological term that is a group is any number of people who interact with one another and who are psychologically aware of one another.

2.2.9 Relationship with Supervisors

According to the study conducted by Friedlander and Margulies (1969), it was discovered that management friendly staff relationships contribute to the level of satisfaction. The result of this study contradicts the view of Herzberg’s (1966) that supported the idea that the supervision is irrelevant to the level of job satisfaction. This means that the good relationship with the supervisor is very essential and important at every stage, the employee need his professional input.
The employees need to communicate with senior management and build a health relationship with immediate supervisor, it will reduce the barriers and stress between employees and supervisors. A sign of good communication is when employees at all levels know and understand what is happening from each other’s perspectives and it is the most important tool in the creation of job satisfaction when the employees feel that are friendly with their supervisors and managers.

2.2.10 Leadership Styles

Northouse (2010) defined leadership as the process of interaction between leaders and followers where the leader attempt to influence followers to achieve a common goal. It means listening to people, supporting and encouraging them and involving them in the decision-making and problem-solving processes.

Lashbrook (1997) stated that leadership styles plays important role in influencing employees’ job satisfaction. In fact, there is a strong relationship between employee’s satisfaction and leadership style and the satisfaction level of employees is directly affected by the leadership style.

2.2.11 Other Factors

There are some other important factors, which can effect on the level of employee’s satisfaction in companies and organizations, such as, communication, organizational development, group outgoing (feel like part of family), training and development of employees, encouragement, appreciation and feedback and use of internet and other technology for doing job.

2.3 Personal Variables

Graham (1998) stated that it is essential to achieve a good fit between employee and job. One of the aims of human resources management is to see that employees are working in jobs, which are suitable for them, and that their jobs are designed with due regards to the abilities and limitations of the employee.

The methods by which employees try to make the best use of their employees and satisfy their needs are mainly in their fields of training and development, transfer, promotion and pay.

So that the managers must understand the important differences that exist between individual employees. In addition to, managers must know how these differences can be identified, to when extent they can be measured and how they can be related to job performance.

2.3.1 Personality

Graham (1998) defined as the sum total of the various qualities that are shown in behavior. We assess the personality of someone we know well by recalling their behavior in different circumstances, usually describing it in terms of traits, e.g. they are judged sociable,
enterprising and tolerant. As an individual passes through adolescence into adulthood, the personality becomes more consistent in the sense that behavior in various circumstances becomes more predictable.

2.3.2 Expectation

An important study was conducted by Crosby (1982) he reported that most employees compare themselves to someone in the same sex in appraising their jobs, for example, men with men and women with women.

In addition to, the expectation level of employees can affect their level of job satisfaction. When the employee receives salary and incentive more than he expects, his job satisfaction will increase, on the other hand, if the employee does not receive what he expects, his satisfaction will be decreased.

2.3.3 Age

Normally younger employees are more highly satisfied with their jobs than older employees, because they are highly empowered and are more energetic. So that, younger employees are possessing more highly energy level, so feeling more satisfied and old employees resist for accepting new changes.

2.3.4 Education

Education also is very important factor that plays a significant determinant of employee satisfaction. It provides an opportunity for the person to develop his knowledge and ability. The different studies and researches showed that people with a high level of education and knowledge are more satisfied with their jobs that who are less educated. Because the high educated people they will understand the situations quickly and assesses it positively. In addition to, high educated people are thinking power and possess rationality, in addition to; education will develop individual’s evaluation process and wisdom.

2.3.5 Gender Differences

Gender differences is playing very important role and can affect on the job satisfaction. In fact studies showed that women are more satisfied with job more than men even they are in the same job. Crosby (1982) stated that women relatively satisfied with whatever paid work they have. This mean woman is more satisfied with work than man.

2.4 Motivation

Broussard and Garrison defined motivation as the attribute that moves us to do or not to do something. On the other hand, Ritchie (1999) defined motivation, as the drive behind the satisfaction of basic human needs and that such drives are specific to the individual. On the other hand, Linder (1998) defined motivation as an inner force driving individuals to accomplish both personal and organizational goals. Motivation is a complex subject, and a difficult area of study.
Unfortunately, something so basic and all pervading is not easy to define, classify and measure. However, the fundamentals of employee motivation remain consistent. For example, when we say that a person lacks motivation (and we usually do so in relation to something we wish them to do, like work), we really mean that they are motivated to do other things, like not to work or at least not to work very efficiently and effectively.

In addition to, if things, which do not seem sensible or acceptable to us, motivate a person we consider them unmotivated. On the other hand, motivating employees is becoming more important all the time.

Identifying employee motivation is considered important and essential to understand why an individual chooses one job over anther and why some employees work hard and some do not. Thus factor factors which contribute to employees’ behavior to do good work and work hard are important in studying employee motivation.

3. Research Methodology

3.1 Research Design

This study aims to measure employees’ satisfaction in the banking sector. The researcher chooses the banks in United Arab Emirates as case study.

The study adopts a quantitative questionnaire research design and primary instruments used in gathering the data is questionnaire. Statistical method will used in this study, collecting numerical data to analyze utilizing statistical methods. In addition to, qualitative research will adopt by asking a broad questions and collecting data in the form of words and notes.

3.2 Questionnaire Design

The questionnaire used in the study is a researcher-based questionnaire, in addition to, the researcher referred to some studies, which are similar to this field.

The researcher used structured questionnaire where he presented all questions in the form of multiple-choices, yes/no questions, opened questions and asked the subjects to mark the appropriate responses.

3.3 Pre-Testing the Questionnaire

The researcher pre-tested the initial questionnaire using randomly a small sample of 15 respondents from the employees of the banks.

The process of pre-testing the questionnaire aimed at identifying and removing any ambiguity in the wording of the questions and to ensure that the questions of the questionnaire suitable and practical. Pre-testing also, helps identify items that needed to delete and those that needed to add to the questionnaires.
The pre-testing process resulted in some changes in the wording of the questionnaires and the researcher developed revised version of the two types of the questionnaire. The researcher did not include any of the pre-testing responses in the final sample of the research.

In addition to, Cronbach’s alpha a measure of internal consistency, that is, how closely related a set of items are as a group. It considered to measure of scale reliability. A "high" value for alpha does not imply that the measure is one-dimensional. If, in addition to measuring internal consistency, you wish to provide evidence that the scale in question is one-dimensional, additional analyses can perform. Exploratory factor analysis is one method of checking dimensionality.

Technically speaking, Cronbach’s alpha is not a statistical test; it is a coefficient of reliability (or consistency). The result of validity and reliability test of this study as follows:

<table>
<thead>
<tr>
<th>Validity and Reliability Test</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cronbach’s Alpha N of Items</td>
<td></td>
</tr>
<tr>
<td>.942 45</td>
<td></td>
</tr>
</tbody>
</table>

3.4 Population of the Study

Chrisnall (2001) stated that sampling is one major tools of the research, which is concerned with collecting, analyzing and interpreting data. Sampling based on the topic and area of research. It involves a process of selecting unite (e.g. people, organizations) from a population which is of interest in any research.

The researchers showed the there are many different types of samples; Sekaran (1992) showed that there are mainly two types of samples, random samples and non-random samples.

Random samples are simple random sample, systematic sample, and striated sample and cluster sample. On the other hand, the nonrandom samples are accidental sample, purposive sample, chunk sample, volunteer sample and quota sample.

In this study, the researcher applied the simple random sample, because the different studies showed that random sample is suitable for the respondents when they are equal. In addition to, the studies show that random sample is more practical than other types and very easy to apply it. The population of this study consist 12 banks out of 22 local banks in UAE

3.5 Sampling Method

Not all the studies determine the exact number or percentage of the sample that should be included in the study. The researcher examined and looked to many studies, which are similar to this study; most of the researchers choose 5% of the total population nearly7000
employees. Therefore, there is no fix percentage that tells you it should include. On the other hand, some studies showed that the minimum percentage should be 5%, so that the researcher decided to take 5% percentage in this study because the number of the respondents is very big. The total numbers of employees are nearly 7000 employees.

The researcher distributed 350 questionnaires for the employees. The number of returned questionnaires was 308.

3.6 Data Collection

First, the researcher took the permission from the manager of each bank, the researcher distributed the questionnaire by himself; in addition to, the researcher explained to the staff the difficult points that they could not understand. The same procedure used in all banks. The banks staff was very nice and very cooperative staff. The period of distributing and collecting the samples is near one month.

3.7 Data analysis and Statistical Treatment

The researcher coded the data collected through the questionnaires and performed the needed data manipulation and the statistical analysis using a computer statistical package for social science called (SPSS) to screen and analyze collected data.

The researcher tested the research hypothesis using parametric tests (t-tests). In addition to, the statistical tool used in this study is ANOVA and correlation. The baseline and statistical data presented, analyzed and interpreted.

3.8 Treatment of Missing Data

In social science research, most of data collections are incomplete, so the researcher expected some data to be missing from the received questionnaires because of some the respondents, failure to answer some questions or respond to some statements on the questionnaire. To deal with this problem, the researcher decided to exclude missing data items when performing the analysis.

4. Findings and Results

4.1 Testing Hypothesis One /Employees' Gender

<table>
<thead>
<tr>
<th>Gender/ Employees</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership</td>
<td>6.545</td>
<td>1</td>
<td>6.545</td>
<td>7.910</td>
<td>.005</td>
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<tr>
<td></td>
<td>253.211</td>
<td>308</td>
<td>.827</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>259.757</td>
<td>308</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Motivation</td>
<td>7.902</td>
<td>1</td>
<td>7.902</td>
<td>11.464</td>
<td>.001</td>
</tr>
<tr>
<td></td>
<td>210.916</td>
<td>308</td>
<td>.689</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>218.818</td>
<td>308</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other factors</td>
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<td>1</td>
<td>8.689</td>
<td>13.231</td>
<td>.000</td>
</tr>
<tr>
<td>motivation</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td></td>
<td>200.962</td>
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<td>.657</td>
<td></td>
<td></td>
</tr>
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<td>Total</td>
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<td>308</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages</td>
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<td>1</td>
<td>322.225</td>
<td>227</td>
<td>.634</td>
</tr>
<tr>
<td></td>
<td>304.408</td>
<td>308</td>
<td>.995</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Hypothesis: \( H_0 \): There is no significant relationship between gender and employees’ satisfaction.

\( H_1 \): There is significant relationship between gender and employees’ satisfaction.

By using analysis of variables ANOVA, table (48) shows that there is relationship between gender and employees' satisfaction at level of significant \((\alpha = .05)\), because the significant value < .05, \( H_1 \) is accept at 5% level of significant and \( H_0 \) is rejected. This mean hypothesis one accepted strongly.

### 4.2 Testing Hypothesis Two/ Employees' Age

<table>
<thead>
<tr>
<th>Age/Employee</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
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<td>4.254</td>
<td>5.094</td>
<td>.025</td>
</tr>
<tr>
<td>Total</td>
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<td>308</td>
<td>.835</td>
<td></td>
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</tr>
<tr>
<td>Motivation</td>
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<td>1</td>
<td>4.059</td>
<td>5.784</td>
<td>.017</td>
</tr>
<tr>
<td>Total</td>
<td>218.818</td>
<td>308</td>
<td>.702</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other motivation factors</td>
<td>2.186</td>
<td>1</td>
<td>2.186</td>
<td>3.224</td>
<td>.074</td>
</tr>
<tr>
<td>Total</td>
<td>209.652</td>
<td>308</td>
<td>.678</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages</td>
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<td>1</td>
<td>3.078</td>
<td>3.718</td>
<td>.055</td>
</tr>
<tr>
<td>Total</td>
<td>304.633</td>
<td>308</td>
<td>.828</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits</td>
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<td>1</td>
<td>1.784</td>
<td>2.305</td>
<td>.130</td>
</tr>
<tr>
<td>Total</td>
<td>238.549</td>
<td>308</td>
<td>.774</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expectations</td>
<td>7.352</td>
<td>1</td>
<td>7.352</td>
<td>9.241</td>
<td>.003</td>
</tr>
<tr>
<td>Total</td>
<td>243.453</td>
<td>308</td>
<td>.796</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Hypothesis two: $H_0$: There is no significant relationship between age and employees’ satisfaction.

$H_1$: There is significant relationship between age and employees’ satisfaction.

By using analysis of variables ANOVA, table (49) shows that there is significant relationship between gender and employees' satisfaction at level of significant ($\alpha= .05$), because the significant value < .05, $H_1$ is accept at 5% level of significant and $H_0$ is rejected.

### 4.3 Testing Hypothesis Three/ Employees' Nationality

<table>
<thead>
<tr>
<th>Nationality/ Employees</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
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</tr>
<tr>
<td>Motivation</td>
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<td>4</td>
<td>.990</td>
<td>1.396</td>
<td>.235</td>
</tr>
<tr>
<td>Total</td>
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<td>308</td>
<td>.709</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other motivation factors</td>
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<td>4</td>
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<td>2.300</td>
<td>.059</td>
</tr>
<tr>
<td>Total</td>
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<td></td>
<td></td>
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<tr>
<td>Wages</td>
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<td>4</td>
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<td>.822</td>
<td>.512</td>
</tr>
<tr>
<td>Total</td>
<td>301.363</td>
<td>308</td>
<td>.995</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits</td>
<td>6.796</td>
<td>4</td>
<td>1.699</td>
<td>2.063</td>
<td>.086</td>
</tr>
<tr>
<td>Total</td>
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<td>308</td>
<td>.824</td>
<td></td>
<td></td>
</tr>
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<td>Expectations</td>
<td>3.014</td>
<td>4</td>
<td>.754</td>
<td>.969</td>
<td>.424</td>
</tr>
<tr>
<td>Total</td>
<td>235.535</td>
<td>308</td>
<td>.777</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job organization</td>
<td>5.769</td>
<td>4</td>
<td>1.442</td>
<td>1.783</td>
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<tr>
<td>Total</td>
<td>245.036</td>
<td>308</td>
<td>.809</td>
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</tr>
<tr>
<td>Work environment</td>
<td>7.259</td>
<td>4</td>
<td>1.815</td>
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<tr>
<td>Total</td>
<td>164.256</td>
<td>308</td>
<td>.542</td>
<td></td>
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</tr>
<tr>
<td>Total</td>
<td>171.515</td>
<td>308</td>
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</tr>
</tbody>
</table>

Hypothesis three $H_0$: There is no significant relationship between nationality and employees’ satisfaction.
$H_1$: There is significant relationship between nationality and employees’ satisfaction.

By using analysis of variables ANOVA, table (50) shows that there is no significant relationship between nationality and employees' satisfaction at level of significant ($\alpha = .05$), because the significant value $> .05$, $H_1$ is accept at 5% level of significant. This mean $H_0$ is accepted.

4.4 Testing Hypothesis Four/ Employees' Academic Qualification

<table>
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<tr>
<th>Academic qualification/ Employees</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
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<tr>
<td>Leadership</td>
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<td>3</td>
<td>.532</td>
<td>.627</td>
<td>.598</td>
</tr>
<tr>
<td>Total</td>
<td>258.160</td>
<td>308</td>
<td>.849</td>
<td></td>
<td></td>
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<tr>
<td>Motivation</td>
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<td>3</td>
<td>1.754</td>
<td>2.497</td>
<td>.060</td>
</tr>
<tr>
<td>Total</td>
<td>213.555</td>
<td>308</td>
<td>.702</td>
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<td></td>
</tr>
<tr>
<td>Other motivation factors</td>
<td>3.478</td>
<td>3</td>
<td>1.159</td>
<td>1.709</td>
<td>.165</td>
</tr>
<tr>
<td>Total</td>
<td>206.174</td>
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<td>.678</td>
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</tr>
<tr>
<td>Wages</td>
<td>5.547</td>
<td>3</td>
<td>1.849</td>
<td>1.880</td>
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<tr>
<td>Total</td>
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<tr>
<td>Benefits</td>
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<td>3</td>
<td>1.132</td>
<td>1.360</td>
<td>.255</td>
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<td>.832</td>
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<tr>
<td>Expectations</td>
<td>3.079</td>
<td>3</td>
<td>1.026</td>
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<td>Job organization</td>
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<td>1.099</td>
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</tr>
<tr>
<td>Work environment</td>
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<td>.727</td>
<td>1.306</td>
<td>.273</td>
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<tr>
<td>Total</td>
<td>169.333</td>
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<td>.557</td>
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</tr>
</tbody>
</table>

$Hypothesis$ $four H_0$: There is no significant relationship between academic qualification and employees’ satisfaction.

$H_1$: There is significant relationship between academic qualification and employees’ satisfaction.

By using analysis of variables ANOVA, table (51) shows that there is no significant relationship between academic qualification and employees' satisfaction, because the significant value is $> .05$, this mean $H_0$ is accepted.
5. Conclusion

The survey results indicates that the majority of employees are male, as well as, the age of employees mostly is between 30-40 years. The majority of employees are non-UAE and most of them have bachelor degree. The salary is mostly between 10000 20000 Dhs. and most of employees are working there is less than 5 years at both banks.

Furthermore, most of employees are satisfied with leadership and management, in addition to, employees are satisfied with motivation factors. On the other hand, the results showed most of employees are not very satisfied with wages and benefits.

The results of this study showed that employees are not very satisfied with expectations, which means expectations do not meet their wants and needs. In addition to, employees are satisfied with work environment.

In addition to, employees are satisfied with work environment, communication, and relationship with customers and staff. On the other hand, employees at both banks are looking for better benefits and working time.

In addition to, employees are mostly satisfied with leadership, motivation factors, jobs organization and work environment. However, they are not enough satisfied with wages, expectations and benefits. Employees are mostly looking for good benefits, job security and flexible work.

References


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