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THE RELATIONSHIP BETWEEN CAREER
DEVELOPMENT AND JOB SATISFACTION: A
SURVEY OF MANAGERS IN COMMERCIAL BANKS
IN NAIROBI. //

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BY

KOECH MARY CHEMELI

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DECLARATION

This management project is my original work and has not been presented for a degree in any other university.

Signed:..........Date.....4/11/03.....

KOECH. C. MARY

This management proposal has been submitted for examination with my approval as university supervisor

SIGNED:..........DATE.....04.11.03.....

PROFESOR. PETER K'OBONYO

Department of Business Administration,
Faculty of Commerce,
University of Nairobi

DEDICATION

To my father, mother my husband and my family and to all my dear friends, for your patience and continued support and advice.

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I would like to thank the Almighty God through whose grace I have come to the completion of this programme.

My very sincere gratitude to all who contributed immensely in one way or another to the completion of this research project and the entire MBA course. My special gratitude goes to my project supervisor, **Professor P. K'obonyo** of the university of Nairobi, for his Guidance and advice throughout this project.

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God bless you all.

ABSTRACT

A lot of studies have been done on job satisfaction but none has been done on the impact of career development on job satisfaction. The primary purpose of this project is to establish whether career development opportunities have an impact on the levels of job satisfaction of employees.

The population of interest in the study consisted of management staff in commercial banks in Nairobi. Data was collected using a survey questionnaire. From the list of 43 banks a sample of 50 employees from 12 banks was used. 47 questionnaires were filled and returned. The drop and pick method was used to collect the questionnaires. The response rate was 94%. The data was analysed using descriptive statistics, correlation and regression analysis. The research revealed that all the employees were satisfied with their jobs and had the skills and knowledge to do their work all the respondents had at least a diploma .It was also evident that employees were satisfied with the career opportunities given to them by their organizations. This means commercial banks are doing all they can to provide various forms of development opportunities to their employees and consequently satisfy their employees. And for them to achieve maximum results they need to do carry out a salary survey to determine and correct the anomalies that exist to avoid turnover of the employees they have developed. Recommendations for the research focus on factors aimed at improving job satisfaction levels through various job satisfaction items in particular career development.

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CHAPTER ONE: INTRODUCTION

This chapter comprises of background information, career development, job satisfaction, banking industry, statement of the problem, research objectives, and importance of the study.

1.1 Background of the study

In the era of globalization, and the emergence of new technologies, organizations are striving to survive and succeed in an environment where dramatic changes are taking place. Rightsizing, downsizing and resizing of organizations is occurring all around the world, including Africa. Organizations are restructuring themselves in order to keep abreast with the new business and economic developments. Employees and managers alike are being replaced and displaced in vast amount. Mergers and reengineering of business has seen the management layers being reduced to a few levels. The security of lifelong employment has also been challenged. Traditional approach to career path where seniority would ensure upward mobility along the career ladder is no longer assured. Lateral moves have become the most common way to reenergize the employees, as companies reduce the levels of management, decrease the number of workers employed, and increased the demand on those who remained (Mondy & Noe 1996). All these changes have put in place the much-celebrated concept of career development.

1.1.2 Career development

The changing demographics in the labor market have also given birth to a new breed of employees that differ in their outlook towards work and work life. Job and career changes are increasingly common due to the uncertainties of the economic environment, technological changes, and new attitudes toward work. Career change has become more socially acceptable as personal fulfillment is more highly valued. Other reasons that people seek change are that their initial career was not their choice, their original aspirations were not met, there is insufficient time for other life roles, or the present career is incongruent with changed values or interests (Kerka 1991). Employees are no longer eager to remain loyal to organizations if they can get

better employment package elsewhere that can help them to fulfill their career aspirations. Herriot (1992) believed that the changes in the next decade, which has already occurred at present, threaten the very existence of many organizations. These changes are the technological change, changing demographics and education, information explosion, globalization, and concern about environment. It can be expected that career advancement opportunities have become more difficult in a global and local context and therefore demanding that more attention needs to be paid to it. This is particularly so in the light of the rapid change in the structure and occupations, some becoming obsolete and some new ones evolving as a result of technological developments, which necessitate two or three occupational changes in a persons work life now and certainly in the years to come. Only those organizations that negotiate careers and have provided suitable career development opportunities will keep the people they need to help them survive.

1.1.3 Job satisfaction

Job satisfaction has been one of the most extensively discussed and studied concepts in organizational and personnel management, accounting for more than 5000 published works. The information generated by research into this area has practical implications for individuals and organizations alike, as employees strive for the best quality of life possible and managers are faced with the ever- increasing challenge of operating efficient, effective organizations using the human and technological resources available to them. Understanding job satisfaction and what it means is not only a desirable but also a critical aspect of life for both organizations and individuals.

According to Cranny, Smith, & Stone (1992), job satisfaction is generally agreed upon by researchers to be an affective reaction to a job that results from the employee's comparison of actual outcomes with those that are desired. Locke (1976) equates job satisfaction to morale of workers. Morale according to Guin (1958) is the extent to which the individuals' needs are satisfied and how the employee views this satisfaction as coming from his/her work. Abraham Maslow 's (1943) theory of hierarchy of needs talks about self-esteem and in particular advancement as one of

the motivating factors that individuals look for in their work. Fredrick Herzberg's (1975) motivation hygiene theory directly addresses the issue of job satisfaction and dissatisfaction. He argues that motivation factors such as advancement opportunities and possibility of growth have the power to increase job satisfaction.

1.1.4 Banking industry

The banking sector was relatively stable during the year 2002. The number of commercial banks dropped from 48 to 43. The decline in the number of commercial banks was due to the mergers of six institutions, placement of one bank under liquidation and one other under statutory management of the central bank. The market shares of the banking institutions continued to be dominated by the ten largest commercial banks, which accounted for 77.3% of all the deposits held by the banking institutions in 2002 compared with 72% in 2001 (Economic survey 2003)

Whether you use the word downsizing or rightsizing one fact is clear. Many banks are trying to develop more cost-effective and efficient operations. Some have been restructured at least one time and many are in a second or third phase of this process. The result being less lifelong employment with one business, less ladder climbing, more teamwork and horizontal work activities, and an increase in multiple careers with multiple employers.

With all these changes come new challenges to the organization and the management. How do they plan their careers with an unpredictable future? How do organizations plan for their employee's career paths yet there are changes taking place regularly in their structures?

1.2 Statement of the problem

Restructuring has brought many changes in employment patterns. Whereas employees looked at job security and broad skills as the main source of job satisfaction restructuring has made organizations now less able to guarantee lifetime job security (Kerka, 1991). With mergers, acquisitions, restructuring and reengineering, Organizations find it difficult to invest in the long-term development of

their employees. Furthermore the increasing tendency to adopt flatter structures caused by many waves of delayering has affected the ability of many organizations to guarantee promotional opportunities for their employees. This has greatly affected employee career development programs in these organizations .As a result many employees tend to have less satisfaction or lower satisfaction with their jobs (Cranny, et.al.1992). Thus there appears to be a direct link between career development and job satisfaction yet no studies seem not have been done to address this linkage. This creates a gap in knowledge that the proposed study intends to fill.

Job security and advancement are no longer guaranteed in the organizations yet no one has taken interest in the problem.

1.3 Objectives of the study

1. To establish the employee's perceptions of career advancement opportunities in the commercial banks in Nairobi.
2. To determine job satisfaction levels of employees in the banking sector in Nairobi.
3. To establish the relationship between perceptions of career advancement opportunities and job satisfaction of employees in the banking sector in Nairobi.

1.4. Importance of the study

Results of the study are expected to be useful to the following:

- 1.Management of banks in Kenya. They will for the first time understand and know the links between career advancement and job satisfaction.
2. Researchers who may be interested in this topic and may find the results opening up new avenues for further research.

2.1 CHAPTER TWO: LITERATURE REVIEW

This chapter describes the concept of career development, training and development opportunities, supervisor/manager's role in career development, job satisfaction and the relationship between job satisfaction and career development.

Career

A career is defined by Hall (cited in Johns, 1992) as a sequence of work activities and positions, and associated attitudes and reactions, experienced over a person's life, Career, in this study, refers to a person's structured occupation and involves a steady of progressive advancements which includes how an individual's work life develops over time and how it is perceived by that person (Schein, 1990).

Herriot (1992) viewed the concept of career as important because it tackles the three major issues of our time. First, the career is about time. It compares between the past and present situations faced by individuals and organization, and also of the projected or future plans. Through this, the individual and the organization can see what needs to be done. Secondly, organizational careers are relationship over time between individuals and their organizations. As human resources are important, organizations must 'use' them wisely, and develop them to get the most benefit. This means that organizations have to develop their employees so that they are flexible enough to meet new challenges and fill new jobs. However, organizations want to make use of people, but they are often unaware of what those people want for themselves. They expect commitment and performance, and think that they can engineer it by performance- related pay and other material inducements. What they don't realize is that it is individuals with whom they are dealing with do differ in their aspirations. The third and the last feature of the career concept are the distinction between internal and external, or the subjective and the objective career. He termed this as "career in the head." The external or objective career can be seen through the positions that employees hold. But the internal or the subjective career is hidden as it is in the "head" of employees. This aspect is most important to understand in this turbulent time as "the employees' perception of their career opportunities and progress in the

organization, and the way organization values career development will have an impact on the maintenance of valued and skilled employees." (Herriot, 1992, pp. 96).

2.1 Career Development

Career development has been defined as an organized planned effort comprised of structured activities or processes that result in mutual career plotting effort between employees and the organization (Gilley and Eggland, 1989:48)

A survey of 225 companies did show that a large percentage of personnel directors believed that career planning practices enhanced job performance and resulted in both more effective use of personnel systems by employees and improved use of employees talents by the organization (Walker & Gutteridge, cited in Brooks, 1984).

Models on individual career choice are helpful in helping employees better understand their career choice - Super's model (Super, 1975), and Dalton, Thompson and Price model (Dalton, Thompson, & Price, 1977). However, Edgar Schein (1978) took these individual stage models further by linking it to the individual and the organization. He argued that the key to both organizational effectiveness and individual satisfaction is good matching of organizational and individual needs. In short, Schein's career orientation/anchor theory, which focuses on finding out the career orientation of employees, is able to contribute towards matching the employee's needs and organizational goals. This in turn will greatly help an organization to align and develop a better career development programs that will meet the objectives of both the employees and the organizations.

The challenges of turbulent times that all institutions face, affect all levels of management and all groups within the management. Organizations fail to recognize or are ignorant of the fact that there exist now "labour forces", each with different expectations, different needs, and different characteristics. In most institutions, personnel policies are based on the assumption of a homogeneous work force. Training and development, performance appraisal, reward system and other human resource policies in career advancement programs are created to support each other in an effort to develop employees by a team of personnel, but seldom take into account individual's perspective on how the program should be implemented.

Organizations, before establishing new career development programs or feel contented with the existing career programs must know how employees feel about the current career development activities, and the career orientations of the various types of employees that exist within the organizations. A comprehensive career development system then would include individual career planning assistance and a system for matching individual and organizational needs. If an organization fails to understand the employees' occupational talents and abilities, motives and needs, and attitudes and values, the organization will not be able to retain employees that they have developed in the beginning and face the problem of losing valuable assets. Concepts of career development have broadened to include new organizational realities due to changing business climate. As economic conditions shifted, organizations have responded by eliminating layers of management, and the flattened structures that have resulted now offer less and less positions and promotion up the corporate ladder. To accommodate the large numbers of talented workers left in the middle, organizations have had to think more creatively about what growth and success really mean. There is increasing recognition that career success can come in the form of a lateral move, "growing in place" through job enrichment and no longer so much depends on upward promotion within the company (Gutteridge, Leibowitz & Shore, 1993).

According to Leibowitz, Farren and Kaye (1986) career development system is an organized, formalized, planned effort to achieve a balance between the individual's career needs and the organization's work-force requirements. It integrates activities of the employees and managers with the policies and the procedures of the organization. It is an ongoing program linked with the organization's human resources structures rather than a one-time event. It also serves to refine and develop present human resources activities. Thus, a career advancement program must clearly define responsibilities to the employees, the managers, and the organization; offer them a variety of development options; and form the link between current performance and future development, which includes the notion of best "fit" or "match."

To find the best "fit" or "match" in their career aspirations, employees must know their strengths and weaknesses, and the necessary knowledge and skills that they should

have to remain in the organization. This can be obtained through performance appraisal and information given by managers and supervisors. The dissemination of available career options or job openings within the organization will also help employees in determining their future development. Organization, in turn, must know the interests, values, skills and knowledge that the available workforce has, and what is needed in the future by the organization in order to provide the employees with the 'glimpse' of opportunities that lie within the organization. Knowing the career orientations of employees will then better prepare the organization in retaining the best people in the organization.

According to London (1991), a career development program should include policies and programs that cover important human resource functions, including analyzing skill needs and job requirements, recruiting and selecting new employees, orientation of new employees, establishing career paths, supporting employees efforts at career planning, facilitating job moves (both lateral transfers and promotion), providing technical and managerial training, out placing people who want to leave, and helping employees plan for their retirement. Besides that, other equally important programs are performance appraisal, feedback, and reward and recognition.

The development process links current job performance and future development. It begins with the current job and then relates that job to future goals and plans for reaching the goals. Development, thus, includes multiple options extending beyond simply getting promoted - such as improving skills, enriching the present job, staying current, and preparing for future directions.

2.3 Importance of managing career development

The major goal of career development in human resource management is to develop and maintain effective workforce. The factors that are involved in developing employees include training and development, and utilization of supervisors and/or managers in providing input in the development of employees' careers. The factor that helps to maintain productive and effective workforce is through competitive reward system: wage and salary structure, benefits and occasional termination (Daft, 1997).

Career management helps organizations to match the employee's needs abilities and goals with the current or future needs of the organization. This is intended to ensure that the organization places the right employee in the right place at the right time and so offer the employee the opportunity of achieving personal fulfillment in the job.

It helps organizations cope with global competition and the threats of highly increased mobility of professional employees in particular. (Nel 2000)

Employees wish to have control over their own careers, and the new generation of younger employees want greater job satisfaction and more career options. Being given the ability to advance increases the quality of work life of employees. (Nel 2000)

Rapid changes in technology and changes in consumer demands cause skills to become outdated organizations therefore avoid obsolescence by encouraging employees to learn new skills. With career advancement programs employees can gain new skills when their old ones are no longer in demand. (Nel 2000)

Career management reduces staff turnover in the organization. Employees experience less frustration and greater job satisfaction because they know they can advance in the organization.

When employee specific talents have been identified they are given the opportunity through career planning to perform better and to be placed in jobs that fit their ambitions and personal talent. (Nel 2000)

Career development integrates the individual and the organization in such a way that both will gain. The employee will experience personal satisfaction and personal development, while there will be increased productivity and creativity within the organization. The end result of career management is an organization staffed by committed employees who are well trained and productive.

3.2 Training and Development Opportunities

Training is the process of teaching new and presents employees the skills they need to perform their jobs (Stoner, 1984; Dessler, 1997). It consists of those activities, which are designed to improve individual's performance in currently held job or one related to it. Thus, it is aimed at helping employees do their present job correctly and effectively (Tan, 1995). Development programs are designed to educate employees

beyond the requirements of their present position so that they will be prepared for promotion and able to take a broader view of their role in the organization (Stoner, 1984). Employee and management development is any attempt to improve performance by imparting knowledge, changing attitudes, or increasing skills. It includes in-house programs like courses, coaching, and rotational assignments; professional programs; and university programs, like executive MBA programs. The ultimate aim of such development programs is to enhance the future performance of the organization itself. For this reason, the general employee development process consists of 1) assessing the company's needs (for instance, to fill future executive openings, or to make the firm more responsive, 2) appraising the employee/manager's performance, and then 3) developing the employees themselves. Employee training and development can then be said as any attempt to improve current or future employee performance by increasing an employee's ability to perform (Greenhaus, 1987; Feldman, 1988; Hellriegel, Slocum & Woodman, 1989). Mondy and Noe (1996) defined training and development as a planned and continuous effort by management to improve employee competency levels and organizational performance. A distinction is made between these two concepts: 'training' is short term in nature and is usually designed to permit learners to acquire knowledge and skills needed for their current jobs while 'development' is training of a long term nature. Its aim is to develop current and future employees for future jobs with the organization or to solve a problem.

Training and development of employees in an organization is very important. Each year millions of people enter the labor force. In organizations, new employees are being recruited every now and then to fill in new jobs or to take on vacancies of employees who have either left the organization to seek positions in other organizations or due to promotion. These new employees must be trained to perform work in the organizations.

A major purpose of training and development is to eliminate performance deficiencies, whether current or anticipated. Training to improve performance is particularly important to organizations with stagnant or declining rates of productivity. Training is also important to organizations that are rapidly incorporating new technologies and

consequently increase the likelihood of employee obsolescence. Another purpose of training and development, especially relevant to organizations that are rapidly incorporating new technologies, is to make the current workforce more flexible and adaptable. If an organization can increase its own adaptability, it can enhance its chances for survival and profitability (Wright & Noe, 1996).

Development programs are important for several reasons. Promotion from within is a major source of management talent. It helps organizations retain and develop productive employees. It provides challenging assignments, prescribe new responsibilities, and helps employees grow by developing their abilities. One survey of 84 employers reports that about 90% of supervisors, 73% of middle-level managers, and 51% of executives were promoted from within; virtually all these managers, in turn, required some development to prepare them for their new jobs (Wright & Noe, 1996). Similarly, management development facilitates organizational continuity by preparing employees and current managers to smoothly assume higher-level positions. It also helps to socialize management trainees by developing in them the right values and the attitudes for working in the firm. And, it can foster organizational responsiveness by developing the skills that employees and managers need to respond faster to change (Dessler, 1997). One approach to promotion from within is job posting, which means that positions are announced on bulletin boards or in company publications as opening occurs. Interested employees, who want career change or advancement, can notify the human resource department, which then helps them make the fit between employees and positions. Another approach is the employee resource chart (succession planning), which is designed to identify successors for each management position. These charts show the potential flow of employees up through the hierarchy and provide motivation to employees who have an opportunity for promotion. Apart from the above advantages, employees also are able to visualize their career path and plan ways to develop themselves to reach those positions.

Training and development programs and their objectives changed in the 1980's and 1990's. Employers have to adapt to rapid technological changes, improve product and service quality, and boost productivity to remain competitive. Improving quality often

requires remedial-education training, since employees have to use critical thinking skills, produce charts and graphs, and analyze data. Employees must also use or acquire skills in team building, decision-making, and communication. Employees also require training in technological and computer skills. Besides that, another important aspect of training and development opportunities is that it can also strengthen and "increase employee commitment to the organization and their perceptions that the organization is a good place to work. Greater commitment can result in less turnover and absenteeism, thus increasing an organization's productivity" (Schuler, 1992, p.386). Organizations show commitment to employees by providing continuous developmental opportunities to better themselves, and in turn, employees will reciprocate by being committed to the organizations. In this way, the organizations is not merely providing jobs but also helping employees to upgrade their skills and build a career in the organizations (Tan, 1997). Training and development is also important because society at large benefits when individuals are productive and contributing members of organization.

The expansion of training's role reflects the fact that "the game of the economic competition has new rules." (Carnevale, 1990, p.31). It is no longer enough to be efficient. To be successful today and in the coming millennium, organizations have to be fast and responsive. And it requires responding to customers' needs for quality, variety, customization, convenience, and timeliness. Meeting these new standards requires a workforce that is more than just technically trained. It requires people who are capable of analyzing and solving job-related problems, working productively in teams, and 'switching gears' and shifting from job to job as well. Organizations in the US spend nearly US\$1 billion each year on training. For example, Motorola provides all employees with 40 hours of training annually. The company has rededicated itself to the concept of lifelong training and plans to quadruple the annual training hours by the turn of the century (Daft, 1997).

It is now clear that training and development is both important and costly. As such, organizations have to ensure that the implementation of training and development programs is effectively done, by selecting the right programs for the right people under the right conditions. A systematic approach to training must be adopted by

organizations to ensure its effectiveness. The benefits that organizations will reap from this approach, generally, are that with a well-trained workforce, the organization will produce a high standard of goods and services, in a more cost-effective manner than others, and have a better chance of achieving organizational goals.

According to Cole (1997), specifically, the advantages of training and development activities to organizations are:

- Maintenance of a sufficient and suitable range of skills amongst employees;
 - The development of knowledge and skills in the workforce;
 - The harnessing of work experience and other forms of on-the-job development in a planned way;
 - Achievement of improved job performance and productivity;
 - Improved product quality;
 - Improved service to customers; and
 - Increased motivation amongst employees.
- In addition, the benefits of training and development to individuals are:
- Increased in personal repertoire of skills;
 - Increase in job satisfaction;
 - Increased employee's value in the labor market; and
 - Improved prospects of internal promotion and career advancement.

2.4 Supervisor/Manager's Role in Career Development

The success of an organization's career development programs depends on the role supervisors and managers play in its implementation besides the role of the individual employee. Organizations in which managers help employees with career issues have realized a number of important benefits: better matches between employees abilities and organization needs, an identified pool of manager talent, increased attractiveness of the organization to potential employees, advancement from within, reinforcement and improvement of existing personnel systems, and improved long-range planning and forecasting (Leibowitz, et al., 1986).

Career development programs in organizations present a number of opportunities for supervisors and managers to become involved. DeSimone and Harris (1998) stated

that 'the immediate supervisor plays an important role in the employee's work life, delegating tasks and responsibilities, setting expectations, evaluating performance, and providing (or failing to provide) feedback, rewards, and discipline,' (p.46). For example, during career appraisal, a supervisor can serve as a source of information about an employee's capabilities and limitations through performance evaluations. Also, the supervisor can provide accurate information about career paths and opportunities within the organization, support the employee's career plans (e.g. nominate employee for training, adjust the employee's schedule to permit attendance in a training program), and serve as a key source of feedback to the employee on career progress. Leibowitz and Schlossberg (1981) identified four roles supervisors and managers should perform to fulfill their responsibility as career developers. These roles are as:

- Coach - one who listens, clarifies, probes, and defines employee career concerns
- Appraiser - one who gives feedback, clarifies performance standards and job responsibilities
- Adviser - one who generates options, helps set goals, makes recommendations, gives advice
- Referral Agent - one who consults with employee on action plan and links the employee to available organizational people and resources.

Supervisor involvement has been cited as a key component of successful career development programs (Leibowitz, Feldman, & Mosley, 1992; Russel, 1984; cited in DeSimone & Harris, 1998). Most of the time employees are unclear about the direction of their career. For effective career development, employees need to acquire several kinds of career skills and learning. These are self-appraisal, occupational information, goal selection, planning, and problem solving (Crites, 1973). The employees need to answer questions of who they are (skills and abilities), how they are seen (performance), their alternatives and goals, and ways to achieve the goals. As the supervisor is the closest person of knowledge and authority, employees almost always seek information from supervisor in terms of self-understanding, performance feedback, organization's plans, career openings, and development activities.

Supervisors and managers who act as career counselors or coaches are most often

knowledgeable about the employee and his or her demonstrated abilities, past experiences, and skills. They have broad knowledge about the work environment and the developmental activities within it. On top of that, they are able to check back frequently on the employee's career development progress, to facilitate as well as advice on career directions.

In order for supervisors to effectively do execute their role as career developers, they should practice open and honest communication. Plunkett (1992) believes that a supervisor should first realize the need to create an atmosphere of free communication among his subordinates and with others outside his or her immediate sphere of influence. Two-way communication, the mutual interchange of ideas, feelings and opinions, requires active listening, which is important in fostering a closer relationship with the employees. The ability of managers to keep employees informed about general matters affecting their work-role will contribute to increased understanding of management's actions, reduced misunderstanding arising from day-to-day activities, and improved trust between employers and employees. The career development roles and behaviors that supervisors should undertake are to provide forums for discussion, to provide support and opportunities, to give clear feedback about what employees should reasonably expect, to identify employee potential, to provide growth and opportunities consistent with employees and organization goals, to communicate the formal and informal realities to organization, to provide exposure to employees, and to link employees to appropriate resources and resource individuals. If these responsibilities are effectively executed employees will get the signal that management shows concerned about their growth and career aspirations. A supervisor's role as an appraiser is particularly important in helping employees achieve their desired careers. As an appraiser, the supervisor's role is to provide feedback, formally and informally, concerning job performance. Performance appraisal done on each employee will act as an indicator how well each employee in doing his or her job and provide an insight into the direction of the employee's career. According to Plunkett (1992), by doing performance appraisal, the supervisor is able:

- To identify the current level of job performance;
- To identify employee strengths and weaknesses;

- To enable employees to improve on current performance;
- To identify training and development needs;
- To identify potential performance and career advancement opportunities;
- To encourage and motivate employees; and
- To provide information for manpower planning purposes.

All the information above will provide supervisors and employees on ways to achieve the employees' aspirations in terms of their personal growth and career with the organization.

The role supervisor play in making career development system successful is no doubt important. As such, supervisors and managers must take their responsibilities seriously as there roles can greatly affect how employees viewed the organization commitment towards them. Organizations, in turn, must ensure that the supervisors and managers in their organizations are competent in playing their roles as not all supervisors and managers have the necessary skills to effectively deal with the responsibilities that entail in developing employee's career development. In view of this, organizations must provide the necessary training, such as counseling techniques, and organization human resource planning information, to enable the supervisors and managers to help employees realize their full potential and help organization to have an effective and loyal workforce.

2.5 Job satisfaction

Employees are most motivated when they perceive reward system as equitable within the organization as well as in comparison with other organizations. Another category of incentive, especially valued by individuals with a high need of achievement, is a periodic review of career goals and the opportunity to assume additional responsibility (Patten & Fraser, 1975).

In ensuring that employees participate and contribute towards the implementation of career development system of the organization, the policies and practices of reward systems must be suitable.

The study of job satisfaction grew out of several schools of management theory dating back to Fredrick Taylor's early applications of scientific method to factory

problems in the first part of this century. Vroom's (1964) Expectancy Theory of human motivation is a significant contributor to the field, which goes beyond the simple behavioral concept of stimulus-response and reinforcement of behavioral psychology, it explains motivation as the perceived value of probable outcomes of actions, and the probability that actions will bring about outcomes that are highly desired. The theory thus takes into account the intrinsic values that affect satisfaction and work which research has often found to be at least equally important or more so to job satisfaction than the extrinsic values.

His premises include that only an unsatisfied need can influence behavior, that a person will minimally satisfy each level of need before feeling the need at the next level, and that if need-satisfaction is not maintained at any level it will become a priority again. Abraham Maslow's (1943) theory of a Hierarchy of Needs examines human motivation in priority again.

Higher levels include Esteem Needs (responsibility, self-respect, recognition, and sense of accomplishment), and Self-Actualization Needs (reaching one's potential, independence, creativity, and self-expression).

According to Plunkett and Attner (1994), an unmet need frustrates an employee and will continue to influence his or her behavior until it is satisfied; managers can therefore effectively work with an employee by identifying the level of need which he or she is trying to satisfy, and by attempting to build into the work environment opportunities that will allow the individual to satisfy his or her needs.

Frederick Herzberg's (1975) Motivation-Hygiene Theory directly addresses the issues of satisfaction and dissatisfaction on the job. His theory and research suggests that job dissatisfaction is caused by the absence of or deficits in "hygiene" factors such as salary, job security, working conditions, status, company policies, quality of supervision, and quality of interpersonal relationships. These factors, although they can cause job dissatisfaction if deficient, do result in job satisfaction if present. Rather, according to Herzberg, "motivators create satisfaction by fulfilling individuals' needs for meaning and personal growth; they are issues such as achievement, recognition, the work itself, responsibility and advancement. (Michael, Oct. 1999)

Employee satisfaction and retention have always been important issues for employers. After all, high levels of absenteeism and staff turnover can affect your performance as retraining and recruiting take their toll. But few practices in fact few organizations have made job satisfaction a top priority, perhaps because they have failed to understand the significant opportunity that lies in front of them. Satisfied employees tend to be more productive, creative and committed to their employers, and recent studies have shown a direct correlation between staff satisfaction and customer satisfaction (Michael, oct.1999)

Levels of job satisfaction tend to increase as one move up the hierarchy in an organization top managers in general tend to be satisfied with their jobs than entry-level employees. Levels of job satisfaction can range from very low to very high and anywhere in between (Bernet, 1998)

It is desirable for managers to be satisfied with their jobs because satisfied managers may be more likely to go an extra mile for their organization and to perform beyond the call of duty. Managers who are high on job satisfaction generally like their jobs, feel like they are being fairly treated and believe that their jobs have many desirable features and characteristics, such as interesting work good pay and job security autonomy or nice coworkers. (Bernert, 1998) Satisfied managers are less likely to quit .a manager who is satisfied may never even think about looking for another position. A dissatisfied manager may always be on the look out for new opportunities. Turnover can hurt an organization because it results in the loss of experience and knowledge that managers have gained about the organization industry and environment

2.6 Job Satisfaction and Career Development

Traditional career guidance grew out of the needs of the modern industrial era and focused on measuring individual differences on trait sand then using this information to match people to occupations. Part of this tradition was measuring job satisfaction through a positive evaluation of individual's attitude towards their jobs. Career satisfaction measures concentrated on correlating external job factors with global measures of satisfaction. (Henderson 1990-2000;savickas 2000)

Job satisfaction also depended on an individual's ability to recognize and follow his or her interest. According to Henderson when the popular literature began suggesting deeper meaning in work these traditional studies and assessments techniques began to have an empty ring for both individuals and career development professionals.

There is a sweet spot that each one of us has. It's the kind of work we want to perform, the kind of work that makes us proud. There are quite a number of individuals who have been quietly seeking more satisfying and meaningful work lives for a number of years, an article titled boomers trade security for freedom published in the St Louis post dispatch on march 19,2001 for example began with the statement" many baby boomers, unfulfilled by corporate jobs at which they've worked for years are deciding to give up the great pay and benefits to do what they want to do. These examples support emerging perspectives that view work as an expression of meaning. Many individuals are no longer satisfied with working for a living but instead want to work at living. (Boyatzis April 2002)

Several years ago a wall street journal ABC news poll reported that nearly50% of all those working would choose anew type of work if they had the chance. (Warshaw 1998) why do many people feel dissatisfied with their work? The answer is complex and multifaceted. We live in an age where work has become more personal than ever when who you are is what you do. And a deeper source of personal satisfaction is sought. Many are reexamining their careers in light of the growing realization that work should be more than a job. Instead of listening to internal signals many individuals make choices about their work and careers on the basis of external criteria such as income potential, status and opinions of others. Although they may achieve success in these careers they may be unhappy and dissatisfied because their work is not aligned with who they are. (Clark, 1999) others may select careers based on their aptitudes -things they are good at doing, but just like external career these aptitudes may not reflect their deep interests that is the things that really make them happy. (Webber, 1998) In an era where employees can no longer look to the organization for long term job security they must position themselves for long-term employability. Long-term employability means no longer thinking of oneself as a job description but as a package of marketable skills that can be transferred from one job to the next. It

means keeping job skills competitive and being willing to retrain and respond to the new changes.

Training and development may however not be effective to employees unless it gives them the satisfaction they require. It must hence address the issues they have, improve their performance etc (Thompson J 1967)

CHAPTER 3 – RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methods and processes used to conduct the study. This includes the research design, population and sample, data collection instrument and data analysis.

3.2 Research Design

A survey design was employed in collecting cross-sectional data.

3.3 Population

The population of study consisted of all the 43 commercial banks in Nairobi. The list is attached herewith as appendix 1. Of the 43 banks 10 are classified by central bank of Kenya as large, 17 as medium and 16 as small.

The study focused on commercial banks operating in Nairobi because Nairobi has a better proportion or has a higher percentage of banks than other towns. Nairobi also gives us a better representation of all the banks

3.4 Sampling and Sample Size

The sample was selected using a stratified random sampling technique. This was to ensure a fair representation of the total population. Of the 43 banks, a sample size of 30% was selected. 3 were drawn from the large banks five were drawn from the medium size banks and the remaining four from the small size banks this is 30% from each of the category. Four managers were interviewed from each of the selected banks. This gave us a sample of 50.

3.5 Data collection technique

The study largely used primary data. The data was collected using a structured questionnaire. It consisted of both closed and open-ended questions. The questionnaire was divided into three parts A, B and C. Part A solicits general information on the banks and the respondents, Part B focused on job satisfaction of

the respondents and Part C was seeking data on employee's perceptions of career development opportunities in the banks in Nairobi.

3.6 Data Analysis

Data was first edited for completeness and consistency

The data was analyzed using descriptive statistics such as tables. Regression analysis was used to determine whether there is a relationship between the variables (Job satisfaction and career development).

CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

The data is analyzed to determine whether there is any relationship between job satisfaction and career advancement opportunities of employees in commercial banks in Nairobi. Descriptive statistics is used to summarize the data. Percentages and frequencies are used to determine the relationship between job satisfaction and career development.

4.1 Distribution of banks by frequency of Response

Bank	Frequency	Percent
Standard bank	4	8.0
Cooperative bank	4	8.0
Citibank	3	6.0
ABC	4	8.0
Dubai	3	6.0
K-rep	5	10.0
Transnational bank	4	8.0
Consolidated bank	4	8.0
Development bank	4	8.0
NIC bank	4	8.0
CBA	4	8.0
Habib Bank	4	8.0
Total	47	94.0
Missing system	3	6.0
Total	50	100

Fifty managers were randomly picked from the twelve banks. Four managers were picked from each of the four small banks; four were picked from the five medium banks and five from the three large banks.

Table 4.2 Distribution of respondents by gender

Gender	Frequency	Percent
Female	18	38.3
Male	29	61.7
Total	47	100

From table 4.2 the majority of the respondents 61% were male while38% were female.

Table 4.3 Distribution of respondents by Age

Age	Frequency	Percent
25-29	10	21.3
30-34	27	57.4
35-39	9	19.1
40-44	1	2.1
Total	47	100.0

Table 4.3 summarizes the respondent's age. 54% of the respondents fall in 30-34 brackets while 20% fall in bracket 25-29 years.

Table 4.4. Distribution of Respondents by years of service

Years of service	Frequency	Percent
Less than two years	15	31.9
2-4	19	40.4
5-7	11	23.4
Over 7 years	2	4.3
Total	47	100.0

Table 4.4 shows that majority of respondents (38%) have served the organization for 2-4 years. 30% have worked in the organization for less than two years.

4.5 Distributions of Respondents by level of education

Level of education	Frequency	Percent
Diploma	10	21.3
Undergraduate	27	57.4
Postgraduate	10	21.3
Total	47	100

From the above table 54% of the respondents were undergraduates. Those with diplomas were 10%, and postgraduate were 10%.

Table 4.6 Distribution of job satisfaction and mean on job evaluation scale items

	Job evaluation scale Statements	Very Strongly Agree		Strongly agree		Agree		Strongly Disagree		Disagree		Mean
		No	%	No	%	No	%	No	%	No	%	
1	I have a lot of variety in my job	3	6.0	18	36.0	24	48.0	1	2.0	1	2.0	3.45
2	I would like to be more informed about the operations of the institution.	19	38.0	14	28.0	12	24.0	2	4.0	0	0	4.06
3	If I do my job well, I expect to be promoted to a job with more prestige and salary.	23	46.0	16	32.0	7	14.0	1	2.0	0	0	4.30
4	I have pleasant work surroundings	9	18.0	16	32.0	19	38.0	3	6.0	0	0	3.660
5	I have good relations with my co-workers	17	34.0	14	28.0	15	30.0	1	2.0	0	0	4.00
6	In my job I am treated as a responsible and important person	10	20.0	16	32.0	21	42.0	0	0	0	0	3.77
7	I don't believe there is too much pressure in my job	8	16.0	14	28.0	13	26.0	7	14.0	5	10.0	3.28
8	I believe that too much work is expected of me	11	22.0	22	44.0	13	26.0	1	2.0	0	0	3.91
9	My job is important	19	38.0	15	30.0	12	24.0	1	2.0	0	0	4.11
10	I frequently see the results of my job	6	12.0	17	34.0	18	36.0	4	8.0	2	4.0	3.45
11	The training I have received for my job is adequate.	11	22.0	22	44.0	13	26.0	0	0	0	0	3.96
12	I would like to be more involved in decision making in my institution	21	42.0	17	34.0	7	14.0	1	2.0	0	0	4.26
13	My co-workers cooperate to get the job done.	11	22.0	23	46.0	12	24.0	0	0	0	0	3.98
14	I believe my supervisor is aware of the difficulties I	8	16.0	16	32.0	17	34.0	4	8.0	1	2.0	3.57

	experience in my job											
15	Communication between my supervisor and me is good.	7	14.0	18	36.0	17	34.0	4	8.0	0	0	3.61
16	I have input into decisions made in my dept	7	14.0	17	34.0	17	34.0	4	8.0	1	2.0	3.54
17	I have adequate authority to carry out my job	8	16.0	12	24.0	19	38.0	6	12.0	1	2.0	3.43
18	I perform work that is meaningful	16	32.0	18	36.0	10	20.0	0	0	0	0	4.14
19	The institution has a good reputation as a bank	18	36.0	15	30.0	12	24.0	1	2.0	0	0	4.09
20	I believe that management can do more to improve relations between themselves and the workforce.	19	38.0	17	34.0	8	16.0	2	4.0	0	0	4.15
21	I believe my salary is about the same, as I would earn elsewhere.	3	6.0	13	26.0	11	22.0	14	28.0	5	10.0	2.89
22	My supervisor encourages me to suggest new ways of doing things.	5	10.0	14	28.0	18	36.0	7	14.0	2	4.0	3.28
23	My supervisor actively encourages me to seek new educational opportunities.	4	8.0	15	30.0	17	34.0	8	16.0	2	4.0	3.24
24	I receive adequate and fair compensation	5	10.0	16	32.0	14	28.0	8	16.0	3	6.0	3.26
25	I have opportunities to use and develop my skills and knowledge.	5	10.0	13	26.0	17	34.0	7	14.0	4	8.0	3.17
26	Considering everything, I am satisfied with my job now.	10	20.0	16	32.0	21	42.0	0	0	0	0	3.77

Item 26 in table 4.6 is a summary statement that captures all the other 25 items on job satisfaction. It is therefore used in this analysis to make overall statement on job satisfaction. Accordingly 20% of the respondents were very strongly satisfied (very strongly agreed), 32% were strongly satisfied (strongly agreed), 42% were satisfied (agreed), while none of the respondents were dissatisfied with their jobs. This implies that all the respondents are satisfied with their jobs.

Mean scores for Job Satisfaction

Also presented in table 4.6 are mean scores for the 26 elements of job satisfaction. As can be seen in the table, the mean scores for all the items are higher than the mid point (i.e. 2.5), indicating that the respondents are satisfied in the various aspects of their jobs. However positive job attitudes (represented by either strongly agree or very strongly agree) were expressed in the following items:

1. If I do my job well I expect to be promoted to a job with more prestige and salary (mean=4.30) 46% very strongly agreed while 32% strongly agreed.
2. I perform work that is meaningful (mean= 4.14) 32% very strongly agreed while 36% strongly agreed.
3. I believe that management can do more to improve relations between themselves and the workforce (mean =4.15)
4. My job is important (mean = 4.11) 38% of the respondents very strongly agreed while 30% strongly agreed.
5. The institution has a good reputation as a bank (mean = 4.09) 36% very strongly agreed while 30% strongly agreed.
6. I would like to be more involved in decision making in my institution (mean= 4.26) 42% very strongly agreed while 34% strongly agreed.
7. I have good relations with my co-workers (mean = 4.00) 34% very strongly agreed while 28% strongly agreed.

The above mean scores show that the respondents believe that if they did their jobs well they would be promoted, their work was meaningful and important and that their institutions had a good reputation. The respondents also believed that management could do more to improve relations with them. The respondents had good relations with each other but wanted to be more involved in decision-making.

However the respondents did not agree with the statement:

I believe my salary is about the same, as I would earn elsewhere (mean=2.89). This mean score represents a negative attitude (i.e. disagree) implying that the respondents felt that they were paid less than their counterparts in other institutions. 28% of the respondents strongly disagreed while 10% disagreed. 6% very strongly agreed.

Table 4.7 Distribution of scores and overall means for Career Development

No	Career development scales	Very strongly agree		Strongly agree		Agree		Strongly disagree		Disagree		Mean
		No	%	No	%	No	%	No	%	No	%	
1	My employer gives me opportunity to gain wider experience.	6	12.0	11	22.0	21	42.0	3	6.0	5	10.0	3.22
2	I receive adequate support on my training and development needs from my supervisors.	6	12.0	10	20.0	21	42.0	4	8.0	5	10.0	3.17
3	I have attained enough training to do my job.	7	14.0	15	30.0	23	46.0	1	2.0	0	0	3.61
4	I feel employees are provided with equal opportunities to fulfill their career potential in my organization.	6	12.0	10	20.0	19	38.0	6	12.0	4	8.0	3.18
5	My supervisor encourages me to seek new educational opportunities.	6	12	14	28.0	18	36.0	3	6.0	5	10.0	3.28
6	I have opportunities to use my skills and knowledge	7	14	10	20.0	24	48.0	3	6.0	2	4.0	3.37
7	Advancement opportunities are adequately distributed	8	16.0	9	18.0	19	38.0	6	12.0	4	8.0	3.24
8	Training and development policies are followed	7	14.0	11	22.0	18	36.0	6	12.0	4	8.0	3.24
9	I have attained enough experience to do my job	8	16.0	16	32	19	38.0	3	6.0	0	0	3.63
10	My supervisor encourages me to seek new training opportunities	6	12.0	11	22.0	20	40.0	6	12.0	3	6.0	3.24
11	I have opportunity to develop my skills and knowledge	7	14.0	10	20.0	23	46.0	5	10.0	1	2.0	3.37
12	I receive information on training and development opportunities	7	14.0	9	18.0	17	34.0	8	16.0	4	8.0	3.16
13	I participate in the staff review and development scheme	8	16.0	11	22.0	12	24.0	11	22.0	4	8.0	3.17
14	Employees are rewarded for performance	8	16.0	10	20.0	19	38.0	5	10.0	4	8.0	3.28
15	Promotions are from within when appropriate	7	14.0	13	26.0	15	30.0	8	16.0	3	6.0	3.28
16	My organization supports my personal growth	8	16.0	12	24.0	23	46.0	2	4.0	1	2.0	3.52

Mean scores for career development

The high mean scores for career development show that the respondents are satisfied to a large extent with the career development opportunities given to them. The following statements had positive mean scores (i.e. mean scores that are above the 3.0 that represents moderate attitude) that is, these are the scores on the positive side of the rating scales that represent “agree” and “strongly agree”. These items and their corresponding mean scores are presented below:

1. My organization supports my personal growth (mean =3.52)
2. I have attained enough experience to do my job (mean=3.63)
3. I have opportunities to use my skills and knowledge (mean=3.37)
4. I have opportunity to develop my skills and knowledge (mean=3.37)

The above mean scores indicate that the respondents felt that their organizations supported their growth, gave them opportunities to grow and to use their skills and knowledge.

Relationship between Job Satisfaction and Career Development

The Pearson product moment correlation coefficient was used to establish the strength, direction and significance of the relationship between perceptions of career development opportunities and job satisfaction of employees in commercial banks in Nairobi in line with the objectives of the study. Career development items were correlated with the statement “considering everything I am satisfied with my job”. This overall job satisfaction statement subsumes all the other 25-job satisfaction items (table 4.8).

TABLE 4.8 Relationship between career development and employees job satisfaction

Statements	r
My employer gives me the opportunity to gain wider experience	.700**
I receive adequate support on my training and development needs form my	.644**
I have attained enough training to do my job	.648**
I feel employees are provided with equal opportunities to fulfill their career potential in my organization.	.689**
My supervisor encourages me to seek new educational opportunities	.618**
I have opportunities to use my skills and knowledge	.673**
Advancement opportunities are adequately distributed	.749**
Training and development policies are followed	.764**
I have attained enough experience to do my job	.591**
My supervisor encourages me to seek new training opportunities	.713**
I have opportunity to develop my skills and knowledge	.721**
I receive information on training and development opportunities	.781**
I participate in the staff review and development scheme	.778**
Employees are rewarded for performance	.743**
Promotions are from within when appropriate	.735**
My organization supports my personal growth	.653**

** All the Correlation coefficients are significant at $P < 0.01$

CHAPTER FIVE: DISCUSSION AND RECOMMENDATIONS

5.1 DISCUSSION

In this section, we discuss the main findings, draw conclusions and make recommendations emanating from the research findings covered in the previous chapter. The objective is to establish the relationship between job satisfaction and career development in commercial banks in Kenya. In this respect the study showed that there was a strong co-relation between the two variables. As reported in chapter four each respondent was to gauge their level of job satisfaction and the perception of career development opportunities. The rating scale ranged from 5 (Very strongly agree) to 1 (Disagree).

The study showed that most employees of commercial banks are satisfied and have a lot of support from their organizations regarding their careers. The correlation table shows a very strong correlation between the two variables. All the variables have a correlation of .600 and above. This is in line with Herzbergs motivation hygiene theory which argues that motivation factors such as advancement opportunities and possibility of growth have the power to increase job satisfaction.

From the research findings most of the organizations have training and development policies.66% of the respondents agreed that the policies in place were followed.20% of the respondents felt that the policy was not followed. With the rapid changes in technology and change in consumer demand, skills become outdated fast thus most organizations have career plans to suit the organization and the employees. This can only be achieved by putting in place training and development policies.

74% of the respondents had undergraduate and postgraduate degrees while 26% had attained diplomas this implies that all the respondents have various skills and have been developed and trained to perform various tasks. From the findings 90% of the respondents agreed tat they had been given enough training to do their jobs, while 2% of the respondents disagreed with the statement. This implies that organizations recognized the importance of improving employee's competency levels and thus productivity.

The research focused on management staff and the results show very high levels of job satisfaction among them. This is in line with Bernet's argument in the literature review that levels of job satisfaction tend to increase as one moves up the hierarchy. In an organization top managers tend to be satisfied with their jobs than entry-level employees. In this research based on the overall statement on job satisfaction no respondent was dissatisfied with his or her job.

From the research findings 80% of the respondents agreed that their banks gave them opportunities to develop their skills and knowledge. This makes the current workforce more flexible and adaptable. This is in line with Wright and Noes argument in the literature review that if an organization can increase its own adaptability, it can enhance its chances for survival and profitability (Wright &Noe, 1996)

70% of the employees believed that promotions were one of the most important reasons for employee development. From the literature review one survey of 84 employers report that 90% of supervisors 73% of middle level managers and 51% of executive were promoted from within; virtually all these managers, in turn required some development to prepare them for their new jobs.

The findings of this study show a high correlation between career development and job satisfaction. This is consistent with the finding of previous studies that were reviewed in the section on literature.

5.2 RECOMMENDATIONS

It is recommended that the banks consider developing their staff through the following strategies since they appear to be highly correlated with motivation:

1. Technology based training, where desk based technique enable the individual to work through a training program using computer programs. This ensures that the employee is well versed with information technology and in doing this advances his or her career.
2. The banks should offer training and development skills on current relevant skills since changes in technology and consumer demands cause skills to become outdated.

This will ensure that the organizations avoid obsolescence. Training in the following skills are recommended

- Critical thinking skills

- Team building

- Decision-making and communication skills

3.Periodic review of career goals and opportunity to ensure that employees' careers are well updated and in tune with changing careers in the business environment

3.Ensuring that employees participate and contribute towards the implementation of career development system of the organization.

4.The policies and practices of training and development must be suitable to the needs and objectives of the organizations and the employees.

Higher level needs including Esteem Needs (responsibility, self-respect, recognition, and sense of accomplishment), and Self-Actualization Needs (reaching one's potential, independence, creativity, and self-expression) can be achieved through giving employees various training and development opportunities. This will make the employees more satisfied and work to achieve the organizations objectives.

5.3 Conclusion

Generally the study established that there was strong relationship between job satisfaction and employee development. And this is supported by the literature, which says employees derive job satisfaction from being empowered through training and development.

The business environment is very dynamic and with the rapid changes in technology organizations have to keep abreast with this changes by making their employees multi-skilled to enhance their employability. This enhances job satisfaction, which in turn leads to high productivity and survival for the organization.

5.4 SUGGESTION FOR FURTHER RESEARCH

This research looked at job satisfaction levels of employees in the banking sector in Nairobi and tried to establish the relationship between perceptions of career

advancement opportunities and job satisfaction of employees in the banking sector in Nairobi. This is an area that needs to be looked at in great depth in other sectors. Research should also be done among non-management staff. This will give an insight on the impact of career development on job satisfaction levels in different organizations and different levels of staff. It is evident from the study that there is still a great need to research to be carried out in the broad area of training and development in the banking institutions as there seems to be limited data on the area.

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APPENDIX 1:LETTER OF INTRODUCTION

June 2003

Dear Respondent,

RE: RESEARCH ON A SURVEY OF THE RELATIONSHIP BETWEEN CAREER DEVELOPMENT AND JOB SATISFACTION AMONG MANAGERS IN COMMERCIAL BANKS IN NAIROBI

As part of the fulfillment of the requirement for the degree of master of business administration of the university of Nairobi, I am required to undertake a management research project.

The research project attempts to establish the impact of career development on job satisfaction among managers in commercial banks in Nairobi

You have been selected as one of the respondents. I therefore request you to fill the questionnaire to the best of your knowledge. The information you give is needed purely for academic research purposes and will therefore be treated with strict confidence, and in no circumstances will your name be mentioned in the report.

Thank you for your contribution towards enhancing our insight of the concept of job satisfaction and career development.

Yours faithfully,

MARY C. KOECH
MBA STUDENT

PROF. K. K OBONYO
PROJECT SUPERVISOR

APPENDIX 2

QUESTIONARE FOR CAREER DEVELOPMENT AND JOB SATISFACTION.

PART A

PART 1. About The Organization.

Name of the organization.....

1) Gender :

- a) Female () b) Male ()

2) What is your age bracket (in years)?

- 25-29 () 30-34 () 35-39 () 40-44 () Over 45 ()

3) Length of continuous service with the organization

- a) Less than two year b) 2-4 years
c) 5-7 years d) over 7 years

4) What is your highest level of education?

- a) Diploma b) Undergraduate degree
c) Postgraduate degree d) others (specify).....

PART B Job Satisfaction

Please respond to the following statements about your job by putting a tick in the relevant box.

	Statement	Very strongly Agree	Strongly agree	Agree	Strongly disagree	Disagree
1	I have a lot of variety in my job					
2	I would like to be more informed about the operations of the institution					
3	If I do my job well, I expect to be promoted to a job with more prestige and salary.					
4	I have pleasant work surroundings					
5	I have good relations with my co-workers					
6	In my job I am treated as a responsible important person					
7	I don't believe there is too much pressure in my job					
8	I believe that too much work is expected of me					
9	My job is important					
10	I frequently see the results of my job					
11	The training I have received for my job is adequate.					
12	I would like to be more involved in decision making in my institution					
13	My co-workers cooperate to get the job done.					
14	I believe my supervisor is aware of the difficulties I experience in my job.					
15	Communication between my supervisor and me is good.					
16	I have input into decision made in my dept					
17	I have adequate authority to carry out my job					
18	I perform work that is meaningful					
19	The institution has a good reputation as a bank					
20	I believe that management can do more to improve relations between themselves and the workforce.					
21	I believe my salary is about the same, as I would earn elsewhere.					
22	My supervisor encourages me to suggest new ways of doing things.					
23	My supervisor actively encourages me to seek new educational opportunities.					
24	I receive adequate and fair compensation					
25	I have opportunities to use and develop my skills and knowledge					
26	Considering everything I am satisfied with my job					

PART C: career development

No	Statements	Very strongly agree	Strongly agree	Agree	Strongly disagree	Disagree
1	My employer gives me the opportunity To gain wider experience.					
2	I receive adequate support on my training and development needs from my supervisors.					
3	I have attained enough training to do my job.					
4	I feel employees are provided with equal opportunities to fulfill their career potential in my organization.					
5	My supervisor encourages me to seek new educational opportunities.					
6	I have opportunities to use my skills and knowledge					
7	Advancement opportunities are a adequately distributed					
8	Training and development policies are followed					
9	I have attained enough experience to do my job					
10	My supervisor encourages me to seek new training opportunities					
11	I have opportunity to develop my skills and knowledge					
12	I receive information on training and development opportunities					
13	I participate in the staff review and development scheme					
14	Employees are rewarded for performance					
15	Promotions are from within when appropriate					
16	My organization supports my personal growth					

PART C: career development

No	Statements	Very strongly agree	Strongly agree	Agree	Strongly disagree	Disagree
1	My employer gives me the opportunity To gain wider experience.					
2	I receive adequate support on my training and development needs from my supervisors.					
3	I have attained enough training to do my job.					
4	I feel employees are provided with equal opportunities to fulfill their career potential in my organization.					
5	My supervisor encourages me to seek new educational opportunities.					
6	I have opportunities to use my skills and knowledge					
7	Advancement opportunities are a adequately distributed					
8	Training and development policies are followed					
9	I have attained enough experience to do my job					
10	My supervisor encourages me to seek new training opportunities					
11	I have opportunity to develop my skills and knowledge					
12	I receive information on training and development opportunities					
13	I participate in the staff review and development scheme					
14	Employees are rewarded for performance					
15	Promotions are from within when appropriate					
16	My organization supports my personal growth					

APPENDIX 3

Economic survey (2003)

Name of Bank	TOTAL ASSETS (billions)
Barclays Bank of Kenya	73,647
Kenya commercial Bank	65,206
Standard chartered Bank	54,480
Citibank	27,710
National Bank of Kenya	24,043
Co-operative Bank of Kenya	23,600
Commercial Bank of Kenya	16,251
HFCK	11,829
CFC Bank	10,447
NIC Bank	8,048
I&M Bank	7,100
Stanbic Bank	6,624
First American	6,389
Credit Agricole indosuez	5,794
Fina Bank	4,642
Giro commercial Bank	4,119
Middle east Bank	4,079
Bank of Baroda	3,827
Imperial Bank	3,645
Guardian Bank	3,625
Habib A.G.Zurich	3,514
Development Bank of Kenya	3,480
Consolidated Bank	3,176
Prime Bank	3,163
Bank of India	3,131
ABC Bank	2,961
Habib Bank	2,910
Southern credit (merged with bullion Bank)	2,894
Victoria commercial Bank	2,760
Biashara Bank	2,402
Equatorial commercial Bank	2,284
Charter house Bank ltd	1,907
Industrial development Bank	1,860
Transnational Bank	1,588
Credit Bank	1,566
Paramount universal Bank	1,358
Fidelity commercial Bank	1,232
K-rep Bank	1,173
Chase bank	973
City finance Bank	799
Dubai Bank	795
Devna finance	86