

EFFECT OF WORK ENVIRONMENT AND EMPLOYEES JOB SATISFACTION IN SELECTED BRANCHES OF LAPO MICRO-FINANCE BANK IN LAGOS STATE

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ABSTRACT— The provision of conducive environment of work by management of Nigerian banks will go a long way to encouraging employees' job satisfaction and retention especially in Nigeria where the banking industry is saddled with stiff competition as well as high employees' turnover. The banking industry in any nation is the financial pillar of that nation due to its intermediation in economic development of the nation. The objective of this study was to examine the effects of work environment on employees' job satisfaction in selected branches of Lapo Micro-Finance Bank in Lagos State. Job Design Theory and dispositional theory were the theoretical anchor of the study. The research design was descriptive in nature and a sample size of one hundred and seventy three was used for the study from a population of three hundred and forty through the simple random and stratified random sampling techniques. The results were presented in tables and frequency. The stated hypotheses were tested through the use of chi-square analysis. Findings reveal that there is a strong relationship between work environment and employees job satisfaction, also the investigation shows that there exist and nexus between the environment of work, welfare packages and job satisfaction. Finally, the findings reveal that job security strongly has a relationship with employee job satisfaction. The study concluded that bad working conditions restrict employees to portray their capabilities and attain full potential, so it is imperative that the businesses realize the importance of good working environment. Staff motivation by management should be imbibed regularly to encourage employees who have excelled and periodic salary review is encouraged as to ensure employees' job satisfaction in the banks.

Key words: work environment, employees' satisfaction, job security, welfare packages, Lapo Micro-finance bank, Lagos state.

I. INTRODUCTION

The ever changing business environment in the global village which the world has become today necessitates business enterprises to achieve strategic higher performance, Uwem, Egwuonwu, Kabuoh and Ekwoaba, (2016) through appropriate provision of working environment that encourages job satisfaction and career growth. Nigerian business environment is affected by business uncertainties due to challenges from both internal and external variables. This no doubt contributes to low productivity enhancing negatively on economic development. To survive from this down time, business excellence is urgently needed from all stakeholders by taking advantage of Information and Communication Technology (ICT) available in this era (Kabuoh, Adonri, Ogundiwin & Uwem, 2015). The banking industry in the country plays an important role in economic, political and social development of the nation. It facilitates capital

formation, implements monetary credit, foreign exchange, and financial policies. It finances the production systems of the nation and promotes its economic growth (Penrose, 2013).

Most capital projects in the nation can only be actualized and completed because of the financial facilities that the banks offer. These key functions of the banks have made it paramount and very challenging for the workforce to be adequately motivated in terms of good working environment which no doubt will enhance organizational performance and career growth. Lado and Wilson (2011) are of the opinion that in a competitive business environment and in a developing economy such as Nigeria where personal values of employees are always on the increase, there is the challenging situation of maintaining and satisfying employees to reduce employee exit or turnover. It is much undesired losing employees after much training and making them high performance workforce. Every organization would want to have a stable workforce so as to ensure high productivity. In

order to ensure that such a situation is maintained, human resource unit of every organization has been considered as one of the most important units in this present competitive business set-up (Chieze, 2016).

Job dissatisfaction among workers has been a bone of contention and most researched variable among management and human resource researchers (Dhammika, Ahmad, & Sam, 2001). The world is a global village, job seekers expect to be engaged in an organization that provides adequate work environment, free of environmental hazards, well ventilated, and secured thereby leading to job satisfaction. Essentially, researchers in the fields of organizational behaviour and management opined that the conceptual framework of the phenomena (satisfaction) is complex, indescribable and mythical (Malik, 2011). It has been argued that organizations cannot be at their best until workers are committed to the organizational goals and objectives (Dixit and Bhati, 2012).

However, the degree to which workers are satisfied with their jobs varies and subjects to factors such as job environment, work hours and schedules, reward system, (Osibanjo, Abiodun, and Fadugba, 2012). In other words, workers' commitment can be described as a function of job satisfaction, which implies that workers could be committed in delivering their services when they are satisfied with their jobs and this may be influenced by job environment. Job environment includes workers' immediate vicinity where they carry out their assignments (Chapins, 1995); achieve management perceived and expected results (Shikdar, 2002, Mike, 2010). Job environment entails some basic features that tend to make workers satisfied with their jobs amongst which include; easy accessibility, ventilation, ergonomic furniture, cooling system, (Humphries, 2005; Veitch, Charles, Newsham, Marquardt & Geerts, 2004); and these have positive impact on workers' health (Dilani, 2004; Milton, Glencross & Walters, 2000). With the understanding that job formed an integral part of employees' life, it is therefore essential for them to seek its satisfaction in order to be able to render their services without reservation, which tends to increase productivity at both employee and organisational levels.

Statement of the Problem

In stressing the importance of employees in any organization, Khera (2010) is of the opinion that today when most business houses are passionate with total quality management (TQM) in order to stay ahead of competition, very few organizations realize that their most precious assets are their employees. It is very surprising that most organizations cannot have efficient human resource management units that can function so well as to satisfy their employees with enabling working environment such as working tools, employer/employee relationship management, acceptable working conditions among others, and such has contributed in serious employees' exit or turnover. Employees' job satisfaction is an important factor in any work setup. It may probably affect productivity directly or indirectly through employees' burnout, absenteeism, apathy and turnover, all of which can lead to lack of work continuity. When this happens without a firm grip of the crises and its solution, organisation crashes.

An employee's overall well-being can be affected by how the worker feels about his job. An individual's feelings about his pay, security, other benefits and rewards received from a job are of great importance to the individual's well-being (Chieze, 2016). It should be noted that striving for ways to make workers' jobs more satisfactory is of humanitarian value and job satisfaction should be seen as a legitimate goal in itself and should be of importance to human resources management of organizations such as banks so as to control employees' turnover in the banks. Employee turnover disrupts the flow of a functioning workforce. When an employee leaves an Organization, there can be a significant knowledge gap left, creating more work as the remaining team members pick up the pieces. Recruiting and training a new employee requires staff time and money, (Park & Utah, 2013). Employees should be made to be satisfied with their job so that the organizational turnover rate should be reduced and cost on manpower selection and training should be reduced also. The above will be made possible if working environment is tolerable. It is from this angle that this study investigated work environment on employees' job satisfaction in Lapo Micro-finance Bank, Lagos state, Nigeria.

Objectives of the Study

The general objective of the study is to examine the effects of work environment on employees' job satisfaction in selected branches of Lapo Micro-Finance Bank in Lagos state.

The specific objectives are to:

- i. examine effect of career growth on employees' job satisfaction in Lapo Micro-Finance Bank Limited;
- ii. ascertain if there is any relationship between job security and employees' job satisfaction in Lapo Micro-Finance Bank Limited; and
- iii. examine the effect welfare packages and other conditions on employees' Job satisfaction

Study Hypotheses

Hypotheses are proposed explanations, and a supposition made on the basis of limited evidence as a starting point for further investigation. Based on this premise, the following hypotheses are formulated to guide this study.

Hypothesis One

H₀₁: Career growth has no significant effect on employees' job satisfaction in Lapo Micro-Finance Bank Limited.

Hypothesis Two

H₀₁: There is no significant relationship between job security and job satisfaction among employees of Lapo Micro-Finance Bank Limited.

Hypothesis Three

H₀₁: Welfare packages have no significant effect on employees job satisfaction Lapo micro-Finance Bank Limited.

II.LITERATURE REVIEW

Work Environment

An employee in good working environment and condition has a feeling of safety and good health on the job. This gives comfort and motivation to employees. A good working environment and condition give employees that impetus and comfort that make them more productive. Easy-to-operate tools and equipment, good working methods, well ventilated, good lightening conditions and air-conditioned environment are driving forces for employees to be motivated to put in their best. Good working conditions and environment provide a healthy work environment that helps to minimize the tendency of employees to develop one illness or the other. Good ergonomically provisions in work environment ensure

and sustain the good health conditions of employees. Jain and Kaur (2014) state that work environment can implicate the social relation at workplace and also maintain the relationship among colleagues, Supervisors and the organization. It describes the neighboring circumstance in which employees are working. A conducive work environment may give prove satisfactory to workers. A satisfied, happy and hardworking employee is the biggest asset of any organization. Effective results and productivity for any organization is dependent on the level of satisfaction of employees and work environment is one of the most important factors which influence the satisfaction and motivation level of employees. Knudsen, Ducharme, Roman, Lawson, Rupert and Morgan's study (as cited in Cunningham, Small & Daire, 2014) state that very little is known about each setting's optimal person-environment match, which contributes to burnout and turnover in the field settings.

Job Satisfaction

This is the degree of favorableness or otherwise with which an employee assesses his or her job. In this case job environment, job design, and job execution equipment impact on an employee being satisfied with the job. Employees are satisfied with such jobs as those that are rich in positive behavioural elements such as autonomy, task identity, task significance, good feedback, recognition, and empowerment. Job satisfaction is different from employment satisfaction in that the former is concerned with the job an employer does in an employment while latter is concerned with the employment as a whole. Cole and Cole (2014) state that as the increase in research studies suggest, the notion that workplace attitudes (e.g., job satisfaction) might be positively connected with performance outcomes has continued to intrigue academic scholars as well as practicing managers. Olatunji, Mokuolu and Dare (2014) define job satisfaction as the extent to which workers are happy on their jobs. Oswald, Proto and Sgroi (2014) conclude that happiness makes human beings more productive. A worker that is satisfied with his or her job is always happy and such a worker is very productive. Cordeiro' work as (as cited in Bateh, & Heyliger, 2014) conclude that an organization's success depends on hiring and retaining satisfied employees. Suminto (2014) stated in his study that

satisfaction with the work done strongly relate to support for leadership styles and motivation from supervisors.

Career Growth

Career growth is another aspect of the expectations of employees. Every employee wants career growth. Career is an individuals' journey through learning, work and other aspects of life. There are a number of ways to define a career and the term is used in a variety of ways. Andrew (2011) states that career growth is the ability to be promoted within the company to a position which has greater authority, more decision making and the possibility of supervising other employees or work independently. It also usually implies more compensation (higher wage or salary) or perks. Career growth can also be called career advancement. Every employee wants to advance in his or her career. Organizational career growth shows potential for managing turnover, its biggest impact is on those who desire a career (Weng & McElroy, 2012). Employees would like to feel that they are a part of an organization they work in. Letting employees be more active in the decision-making related to their job makes them feel valued and important to their organization and such increase employees motivation. Motivating employees in this way and in some other ways such as merit-based pay, bonuses, gain sharing and stock ownership plans are all great motivators for employees (Chieze, 2016). These motivators should only be offered to employees as an incentive or reward for outstanding performance. All these could give satisfaction to employees. Every employee wants to be satisfied with his or her employment. Employees' satisfaction should therefore be seen as an important area in the organizational science.

Champion-Hughes (2001) states that employee satisfaction can be regarded as a pleasurable or positive emotional state of mind of an employee about his employment. It is well understood that employees who are more satisfied with their job condition are more likely to produce better work outcomes. This is mainly because of the fact that higher levels of satisfaction improve employee morale and in turn reduce voluntary turnover. Employee turnover, which is the number of employees that left an organization within a specific time frame, divided by total number of employees of the organization within the same time frame, could be seen to be

inversely related to employee satisfaction. A satisfied employee has fewer tendencies to leave than an unsatisfied employee. Based on the above conclusion, improving employee satisfaction thus seems to be instrumental for decreasing employee turnover. Employee satisfaction, according to Walker, Churchill and Ford, (as cited in Sajeewanie and Opatha, 2007), can be divided into intrinsic and extrinsic dimensions. Intrinsic satisfaction is related to the internal rewards such as satisfaction with work itself and with the opportunities for personal growth and accomplishment. Extrinsic satisfaction is of rewards bestowed on an employee such as pay, organizational support and opportunities for promotion among others. In this study, the variables that would be used to measure Employee satisfaction are employee promotion, career growth, Job security, training/development, and motivation (reward/compensation).

Relationship between Work Environment and Job Satisfaction

Work environment could be described as the physical, geographical, professional surroundings or conditions wherein employees interact with colleagues and equipment in order to carry out some specific activities. However, such professional surroundings could be either located at home or outside. Essentially, work environment is expected to be conducive, hazard free, well ventilation, etc. because hazardous environment tends to influence employees' performances (Bakotia and Babie, 2013). Choi, Cheung, and Pang (2012) identified five dimensions of work environment amongst which include coworker relationship, management, ward practice, etc. However, for the purpose of this study, we would like to specify the following variables to be tested under the work environment construct; organization climate, work roles, job security, and work-family interface. These variables shall be tested against job satisfaction among employees of Lapo Micro-Finance Bank in Lagos state. The term 'Job satisfaction' has been described by different authors; the state of emotion that relates with either positive or negative appraisal of work experiences (Locke, 1969); self-perception of fulfilling one's needs through work (Kreis and Brockopp, 1986); represents employees evaluation of their work context (Thomas, Dose, and Scott, 2002); "state of mind determined

by the extent to which the individual perceives his/her job related needs being met” (Freund, 2005). Further, job satisfaction is defined by Spector (1997) as “a global construct or as a constellation of different dimensions to which the employee reacts effectively”. Put differently from a psychologist point of view, Dawes (2004) as cited in Muhammad, Samina, Basharat, and Rizwan (2010) opined that job satisfaction comprises of two components:

- (i) Cognitive component; meaning workers having perception that their needs have being fulfilled, and
- (ii) Affective component; the kind of feeling workers experience or have that comes with the perception.

In a similar direction, as cited in Muhammad et al. (2010), McNamara (1999) described job satisfaction as feelings or state of mind of workers regarding the characteristics of their jobs. He went further to state that for workers to be satisfied with their jobs depends on variables such as work relationship with one’s supervisor, the quality of physical work environment, oneself-actualization, among others. A critical analysis of the above definitions shows that job satisfaction connotes different meanings to different people, however, it could be deduced that job satisfaction is subjective and it depends on many factors (Weaver, 1980) such as one’s feeling, state of mind, perception, frame of reference, work context, etc. As obtained in the literature, job satisfaction comprises of various elements such as remuneration, recognition, supervision, job security, and career advancement (Weiss, 2002). Further, physical work environment, quality of interpersonal relationship among workers; nature of the work (Ghazzawi, 2008; Judge and Church, 2000), tend to influence employees job satisfaction.

Theoretical Framework

This study was premised on the job design dispositional theory respectively; these theories were employed because they provided a clear-cut analysis and understanding of what the study conveys.

Job Design Theory

This is Frederick Herzberg's revolutionary approach which specifies that to motivate employees to do good work,

jobs should be enriched rather than simplified, Herzberg (1976). The theory states that work be designed and managed to foster responsibility, achievement, growth in competence, recognition, and advancement. Factors extrinsic to the work itself, such as good supervisory practices and pleasant working conditions, are 'hygiene factors' that could create dissatisfaction if poorly managed but never motivate employees to work hard and perform well. Job design is extended to work teams so that work should be assigned to the type of team that is most appropriate for different kinds of tasks (Hackman & Wageman, 2005). This theory specifies that to motivate employees to do good work, jobs should be enriched rather than simplified. It implies that job gives satisfaction to employees if designed and managed to foster responsibility, achievement, growth in career, competence, recognition and advancement. This theory will be adopted in this study because a good job design, resulting to job enrichment, is an important factor that is useful in considering employee satisfaction in the Industry being studied i.e Lapo Micro finance bank, Lagos. An employee in a well-designed job is likely to perform well and improve productivity, which in turn, gives the opportunity for career growth and consequently employee satisfaction.

Dispositional Theory

This is a job satisfaction theory that states that people (employees) have innate disposition that cause them to have tendencies towards a certain level of satisfaction, regardless of one's job, (Judge, Locke & Durham, 1997). This is an explanation of job satisfaction in the light of evidence that job satisfaction tends to be stable over time and across careers and jobs. Judge *et al.* (1997) argues that there are four Core Self-evaluations that determine one's disposition towards job satisfaction: self-esteem, general self-efficacy, locus of control, and neuroticism. The theory states that higher levels of self-esteem (the value one places on his/her self) and general self-efficacy (the belief in one's own competence) lead to higher job satisfaction. Lower levels of neuroticism lead to higher job satisfaction.

Empirical Studies

Studies have been conducted to understand the relationship between work environment and job satisfaction all

around the world in different contexts over the years. The study is gaining more and more importance with the passage of time because of its nature and impact on the society.

A study by Catillo & Cano (2004) on the job satisfaction level among faculty members of colleges showed that if proper attention is given towards interpersonal relationships, recognition and supervision, the level of job satisfaction would rise.

The findings of a Danish study by (Buhai, Cottini, & Nielseny, 2008) suggested that a firm can increase its productivity through the improvement of physical dimensions of work environment (internal climate) and may have a positive impact on firms' productivity).

Herzberg et al. (1959) developed motivational model for job satisfaction and through research he found that the job related factors can be divided into two categories, Hygiene factors and motivation factors. Hygiene factors can not cause satisfaction but they can change dissatisfaction into no dissatisfaction or short term motivation, whereas motivational factors have long lasting effect as they raise positive feelings towards job and convert no dissatisfaction into satisfaction. In the absence of hygiene factors (that are working conditions, supervision quality and level, the company policy and administration, interpersonal relations, job security, and salary) the employees chances of getting dissatisfied increase .

Baah and Amoako (2011) described that the motivational factors (the nature of work, the sense of achievement from their work, the recognition, the responsibility that is granted to them, and opportunities for personal growth and advancement) helps employees to find their worth with respect to value given to them by organization. Further, this can increase motivational level of employees which will ultimately raise internal happiness of employees and that the internal happiness will cause satisfaction. Hygeine factor can only cause external happiness but they are not powerful enough to convert dissatisfaction into satisfaction but still its presence is too much important. According to them the Herzberg Two Factor Theory, both Hygiene and Motivation factors are linked with each other, as Hygiene factors move employee from Job dissatisfaction to No Job dissatisfaction, whereas motivation factors moves

employees from no job dissatisfaction to job satisfaction (Herzberg et al., 1959).

Chandrasekar (2011) argue that an organization needs to pay attention to create a work environment that enhances the ability of employees to become more productive in order to increase profits for organization. He also argued that Human to human interactions and relations are playing more dominant role in the overall job satisfaction rather than money whereas management skills, time and energy, all are needed for improving the overall performance of the organization in current era.

Sell and Cleal (2011) developed a model on job satisfaction by integrating economic variables and work environment variables to study the reaction of employees in hazardous work environment with high monetary benefits and non-hazardous work environment and low monetary benefits. The study showed that different psychosocial and work environment variables like work place, social support has direct impact on job satisfaction and that increase in rewards does not improve the dissatisfaction level among employees. The supervisors' availability at time of need, ability to interlink employees, stimulate creative thinking and knowledge of worth of open mindedness in view of workers, and ability to communicate with employees, are the basic supervision traits. Results revealed that with good and effective supervision, employees' satisfaction level was high whereas with poorer communication ability, dissatisfaction level among employees was high (Schroffel, 1999).

Bakotic & Babic (2013) found that for the workers who work under difficult working conditions, working condition is an important factor for job satisfaction, so workers under difficult working conditions are dissatisfied through this factor. To improve satisfaction of employees working under difficult working conditions, it is necessary for the management to improve the working conditions. This will make them equally satisfied with those who work under normal working condition and in return overall performance will increase.

A study in telecom sector by Tariq et al (2013) revealed that there are different variables like workload, salary, stress at work place and conflicts with family due to job leads an

employee towards dissatisfaction that further results in turnover. At final stage these independent factors impacts negatively on organizational performance which is negatively influenced by these factors.

Gangaram (2016) conducted a study on Organizational Career Growth and Employees' Turnover Intentions: Empirical evidence from Nepalese Private Commercial Banks, the results show that there is moderate prevailing organizational career growth and low to moderate employees' perception of turnover intentions.

III.METHODOLOGY

This section presents a detailed discussion of how the study was carried out. It focused on the detailed analysis of methodology adopted in the course of the study. It covered the design, the instrument of data collection, sampling procedure and method for data analysis.

Research Design

This was a cross sectional survey research design because data was collected from respondents in selected branches of Lapo Micro-Finance Bank limited. The design was descriptive because it explained work environment as it affects job satisfaction of employees' in Lapo Micro Finance Bank Limited Lagos state.

Study Area

The study area was five selected branches of Lapo Micro-Finance bank limited, Lagos state, Centre of Excellence as fondly called. The five selected branches of the bank under study were: Lapo Micro-Finance Bank, Agbara Branch, Lapo Micro-Finance Bank, Ijanikin Branch, Lapo Micro-Finance Bank, Ejigbo Branch, Lapo Micro-Finance Bank, Ikotun Branch; and Lapo Micro-Finance Bank, Alaba Branch.

The rationale behind the selection of these branches of the bank was because, they have more population in terms of staff strength and this went a very long way in assisting the study to realize its formulated objectives as staff of these branches are well orientated and informed of the essence of this study.

Study Population

The study population consisted both male and female staff of the five selected branches of Lapo Micro-Finance Bank limited. The research instrument was a structured questionnaire which cuts across all departments/units in the selected branches of the banks. The population studied included both the junior and senior staff of the of the selected bank branches. The selected branches for the study are listed in the table below:

Table 1: Population of the selected branches for the Study

S/N	Branches	Staff Strength
1.	Lapo Micro-Finance Bank, Agbara Branch	62
2.	Lapo Micro-Finance Bank, Ijanike Branch	55
3.	Lapo Micro-Finance Bank, Ejigbo Branch	78
4.	Lapo Micro-Finance Bank, Ikotun Branch	70
5.	Lapo Micro-Finance Bank, Alaba Branch	75
	Grand Total	340

Source: Field Work, 2021

Sample Size

In view that the whole population cannot be individually reached hence the need for a sample size and to get the sample size for this study, the Taro Yamane Formulae would be employed. The sample size for this study is calculated below:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n= Sample Size

N= Population

e= Significant level/error rate (5%)

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{340}{1 + 340(0.05)^2}$$

$$n = \frac{340}{1 + 340(0.0025)}$$

$$n = \frac{340}{1 + 1.125}$$

$$n = 180.77$$

$$n = 181.$$

Based on the above, the sample size for the study was one hundred and eighty one (181) respondents which were selected from the five branches of Lapo Micro-Finance Bank limited in Lagos state.

Sample Size Determination

Table 2: Sample Size Determination

S/N	Branches	Staff Strength	Sample Size
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1.	Lapo Micro-Finance Bank, Agbara Branch	62	33
2.	Lapo Micro-Finance Bank, Ijanike Branch	55	29
3.	Lapo Micro-Finance Bank, Ejigbo Branch	78	42
4.	Lapo Micro-Finance Bank, Ikotun Branch	70	37
5.	Lapo Micro-Finance Bank, Alaba Branch	75	40
	Grand Total	340	181

Source: Researcher's Framework, 2021

Sampling Technique

The method of selecting the sample from the population was based on the stratified and simple random sampling technique. This was chosen for the sake of convenience of administering the questionnaires to the selected sample of the population having in mind that the questionnaire cut across various units of the selected branches of the Bank.

Research Instrument

The research would make use of the quantitative method of data gathering. The study utilised this method so that results can be adequately compared and deductions can be made through the study. This is geared towards ensuring that real experiences of the respondents are uncovered. By so doing, perceived weakness in each of the methods of data collection was compensated and reduced to the barest minimum. The basic goal of the research instrument was to obtain information relevant to the purpose of the study by collecting information with maximal reliability and validity. The instrument (questionnaire) was divided into three sections i.e sections A, B and C. section A sought to obtain demographic information of the respondents while section B and C sought information on the objective of the study.

Data Analysis

Quantitative data was obtained from respondents as generated from questionnaire instrument. The method involved in analyzing the gathered data is obtained through (SPSS 20.0) and results were presented in tables and graphs, analyses and interpreted by the use of simple percentages. The results were also tested through the correlation and regression analysis.

IV. DATA ANALYSIS & RESULTS

Table 3: Responses on Demographic Characteristics of Respondents

S/ N	Variables	Categories	Frequency	Percentage (%)
1.	Sex	Male	100	57.8%
		Female	73	42.2%
			173	100%
2.	Age	18-20 years	27	15.6%
		21-30 years	48	27.7%
		31-40 years	60	34.7%
		41-50 years	26	15.0%
		51-60 years	12	6.9%
			173	100%
3.	Marital Status	Single	48	27.7%
		Married	55	31.8%
		Divorced	49	28.3%
		Widowed	21	12.1%
			173	100%
4.	Education Level	Primary	14	8.1%
		SSCE	34	19.7%
		College	35	20.2%
		University	47	27.1%
		Post graduate	43	24.9%
			173	100%
5.	Department	Customer Service	35	20.2%
		Teller	28	16.2%
		Internal	24	13.9%
		Audit	16	9.2%
		Marketing	16	9.2%
		Finance	22	12.7%
		Operation/IT	21	12.1%
		People Management	11	6.4%
		Others	173	100%
6.	Level of Staff	Junior Level	59	34.1%
		Middle level	73	42.2%
		Senior Level	41	23.7%
			173	100%
7.	Length of Service	Less than 2 years	54	31.2%
		3-5 years	55	31.8%
		6-10 years	42	24.3%
		11 years and above	22	12.7%
			173	100%

Source: Field Survey, 2021

Distribution of respondents by sex shows that 100 (57.8%) of the respondents were male while 73 (42.2%) were female, the study revealed that majority of the respondents were male with 100 (57.8%). Analysis by age shows that 27 (15.6%) of the respondents were between 18- 20 years of age, 48 (27.7%) of

the respondents were between 21-30 years of age, 60 (34.7%) of the respondents were between 31-40 years of age, 26 (15.0%) of the respondents were between 41-50 years of age and 12 (6.9%). The study reveal that majority of the respondents are 31–40 years with 60 (34.7%). According to the result of the analysis, 48 (27.7%) of the respondents were single and 55 (31.8%) of the respondents were married, 49 (28.3%) of the respondents were divorced, 21 (12.1%) of the respondents were widows. The study reveal that majority of the respondents were married with 55 (31.8%). Distribution by Department shows that 35 (20.2%) of the respondents were in the customer service department, 28 (16.2%) of the respondents were Tellers, 24 (13.9%) of the respondents were in the internal audit department, 16 (9.2%) of the respondents were in the marketing section, 16 (9.2%) of the respondents were in the finance department, 22 (12.7%) of the respondents were in the operation and IT department, 21 (12.1%) were in the people management department and 11 (6.4%) were in other departments. The study revealed that majority of the respondents was in the customer service department with 35 (20.2%). Analysis by level of staff shows that 59 (34.1%) were junior staff, 73 (42.2%) of the respondents were junior level staff and 41 (23.7%) of the respondents were senior staff. The study revealed that majority of the respondents was middle level staff with 73 (42.2%). Analysis by length of service shows that 54 (31.2%) of the respondents have spent less than 2 years in the organisation, 55 (31.8%) of the respondents have spent between 3-5 years in the organisation, 42 (24.3%) of the respondents have spent between 6-10 years in the organisation and 22 (12.7%) of the respondents have spent 11 years and above in the organisation. The study revealed that majority of the respondents has spent between 3-5 years in the organisation with 55 (31.8%).

Testing of Hypotheses using Correlation and Regression Analyses

Hypothesis One

H₀₁: Career growth has no significant effect on employees' job satisfaction in Lapo Micro-Finance Bank Limited.

Testing of hypothesis one using regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.938 ^a	.880	.880	.485

a. Predictors: (Constant), Work Environment

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	295.624	1	295.624	1258.513	.000 ^b
1 Residual	40.168	171	.235		
Total	335.792	172			

a. Dependent Variable: Employees' Job Satisfaction

b. Predictors: (Constant), Work Environment

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (Constant)	.623	.076		8.237	.000
1 Work Environment	.877	.025	.938	35.476	.000

a. Dependent Variable: Employees' Job Satisfaction

The above tables on regression analysis presented the test of hypothesis which investigated the effect of career growth on employees' job satisfaction in selected branches of Lapo Micro-Finance Bank Limited. The table revealed that there is a high level of fitness at R-value of 0.938a, R² of 0.880, and an F-value of 1258.513. The R² of 0.880 connotes that about 88.0% of the variation on career growth affects employee job satisfaction while 12.0% remains unexplained by the regression model. Also, the R-value of 0.938a in the table implied that there exists a positive significant effect of career growth on employees' job satisfaction. This also helps to validate the regression results of the stated hypothesis. Therefore, since the F-sig. (p-value) of .000 is less than α (0.05), it signposted that career growth positively affects employee job satisfaction. Therefore, the null hypothesis which previously stated that career growth has no significant effect on employees' job satisfaction in Lapo Micro-Finance Bank Limited was rejected, while the alternative hypothesis was accepted. Thus, career growth significantly affects

employees' job satisfaction in Lapo Micro-Finance Bank Limited.

Hypothesis Two

H₀₁: There is no significant relationship between job security and job satisfaction among employees of Lapo Micro-Finance Bank Limited.

Testing of hypothesis one using correlation analysis

Correlations

		Job security	Job Satisfaction
Job security	Pearson Correlation	1	.925**
	Sig. (2-tailed)		.000
	N	173	173
Job Satisfaction	Pearson Correlation	.925**	1
	Sig. (2-tailed)	.000	
	N	173	173

** . Correlation is significant at the 0.05 level (2-tailed).

From the correlation table above, it was observed that Pearson Correlation method was adopted. This table reflected the correlation result of the hypothesis. The Pearson value of $0.925 > 0.5$ implied that there is a positive and strong correlation between job security and employees job satisfaction. Based on this result, the null hypothesis was rejected while the alternative hypothesis stating that there is a significant relationship between job security and employees job satisfaction was accepted. This inferred that there was a significant relationship between job security and employees job satisfaction.

Hypothesis Three

H₀₁: Welfare packages have no significant effect on employees job satisfaction Lapo micro-Finance Bank Limited.

Testing of hypothesis one using regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.985 ^a	.970	.969	.253

a. Predictors: (Constant), Welfare Packages

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
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	Regression	Residual	Total			
1	349.019	10.946	359.965	1	171	172
	5452.188	.064				

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Welfare Packages

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.160	.039		4.052	.000
	Welfare Packages	.953	.013	.985	73.839	.000

a. Dependent Variable: Job Satisfaction

The above tables on regression analysis presented the test of hypothesis which investigated that welfare packages has no significant effect on employees job satisfaction Lapo Micro-Finance Bank Limited. The table revealed that there is a high level of fitness at R-value of 0.985a, R² of 0.970, and an F-value of 5452.188. The R² of 0.970 connotes that about 97.0% of the variation on welfare packages significantly affect employees' job satisfaction while 3.0% remains unexplained by the regression model. Also, the R-value of 0.985a in the table delineated that there was a positive and significant effect of welfare packages on employees' job satisfaction in Lapo micro-Finance Bank Limited. This also helps to validate the regression results of the stated hypothesis. Therefore, since the F-sig. (p-value) of .000 is less than α (0.05), it signified that welfare packages significantly affect employee job satisfaction. Therefore, the null hypothesis which previously stated that welfare packages have no significant effect on employees job satisfaction Lapo micro-Finance Bank Limited was rejected, while the alternative hypothesis was accepted. Thus, welfare packages significantly affect employees' job satisfaction in Lapo Micro-Finance Bank Limited.

V. DISCUSSION

This study examined work environment on job satisfaction in selected branches of Lapo Micro Finance Bank Limited in Lagos State. For objective one which examined the effect of career growth on employees' job satisfaction in Lapo Micro-Finance Bank Limited; findings revealed that career

growth greatly impacts employees' job satisfaction; this finding is in line with Uwem, Egwuonwu, Kabuoh and Ekwoaba, (2016) whose study result submitted that through appropriate provision of work environment that encourages job satisfaction, career growth becomes very easy to achieve.

For objective two which aimed to ascertain if there was any relationship between job security and employees' job satisfaction in Lapo Micro-Finance Bank Limited; findings revealed that a strong positive relationship exists between job security and employees job satisfaction; this submission goes with the result of Kinzl et al. (2005) who concluded that job satisfaction has positive relationship with opportunities provided to employees by the organisation. Findings of this study also align with Babin & Boles (1996), who said that supervisory support and employee involvement decreases the work stress however; it is helpful in increasing job satisfaction and. Investigation from the study also showed that top management support is positively related to job satisfaction which promotes job security.

The third objective which examined the effect welfare packages and other conditions on employees' Job satisfaction; findings revealed that welfare packages and other condition of work have significant effects on employees' commitment and job satisfaction, also, Welfare packages and other conditions of work have significant effects on employees' commitment and job satisfaction in Lapo Micro finance bank limited, Lagos. This finding is in consonance with the findings of Guest (2014) whose study result revealed that the conditions of work have huge effects on the satisfaction of employees; stating that good working environment should consist of comfortable and proper work/office spaces, good working environmental temperature, good lighting, ventilations and well organized sitting positions.

Based on the above investigation, improving employee satisfaction thus seems to be instrumental for decreasing employee turnover. Employee satisfaction, according to Walker, Churchill and Ford, (as cited in Sajeewanie and Opatha, 2007), can be divided into intrinsic and extrinsic dimensions. Intrinsic satisfaction is related to the internal

rewards such as satisfaction with work itself and with the opportunities for personal growth and accomplishment. Extrinsic satisfaction is of rewards bestowed on an employee such as pay, organizational support and opportunities for promotion among others. In this study, the variables that would be used to measure Employee satisfaction are employee promotion, career growth, Job security, training/development, and motivation (reward/compensation).

VI. CONCLUSION

This study concluded that the environment of work positively influences Job satisfaction of employees. Bad working conditions restrict employees to portray their capabilities and attain full potential, so it is imperative that the businesses realize the importance of good working environment. This research study contributes towards the welfare of society as the results create awareness about the importance of good working environment for employee job satisfaction. The study impacts upon the future performance of businesses by taking working environment more seriously within their organizations to increase the motivation and commitment level of their employees. This way their work force can achieve better results, it also ensures that the employees of the organization will have the ease of working in a relaxed and free environment without burden or pressure that would cause their performance to decline. The progress that will be achieved in the business will directly help the economy of a country as developmental efforts will increase.

In such conditions, the country will be able to handle the minor problems prevailing as it will be in a strong state to deal with them. The benefits of providing a good working environment to the employees are tremendous for both the organization and its employees. An environment where employees are valued and made a part of the overall decision making process, being given flexible working hours, less work load, a team work approach and a supportive top management have positive impact on the satisfaction of the employees'. This leads to high level of employee job satisfaction thus making the employees more committed towards their business, more motivated to work hard and more inclined to

get high productivity for their firms benefiting their respective businesses in the long run.

Recommendations

Based on the findings from the investigation of the study, the following recommendations were made:

- i. Management of Lapo Micro Finance Bank limited will do better with the provisions of comfortable working environment which will enhance job satisfaction and career development. That is, management should provide an environment of work that is conducive in terms of facilities, equipment, better interaction opportunities and good promotional avenues.
- ii. There should be enhanced periodic monitoring of banks by CBN to ensure regulatory compliance of industrial best practice.
- iii. Management of the Lapo Micro finance bank limited should ensure that their environment of work is continually improved upon to meet the industry's best practices.
- iv. Staff motivation by management should be imbibed regularly to encourage employees who have excelled and periodic salary review is encouraged to ensure employees' job satisfaction; this would reduce employee turnover, improve efficiency and performance.
- v. Management of Lapo Micro-Finance Bank limited should be continuously involve employees in goal-setting and decision making as that gives employees the opportunity to have the organizational goal in mind while working hard to achieve them.

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