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**THE IMPACT OF HRM PRACTICES ON JOB SATISFACTION IN
YEMEN: THE CASE OF ALKURAIMI BANK**

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SUPERVISOR: ASST. PROF. DR. NUR CAVDAROGLU

MASTER'S THESIS

ISTANBUL, JANUARY, 2019

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Submitted to the Graduate School of Social Sciences of Kadir Has University in partial fulfillment of the requirements for the degree of Master's in the Discipline Area of Business Administration under the Program of MBA

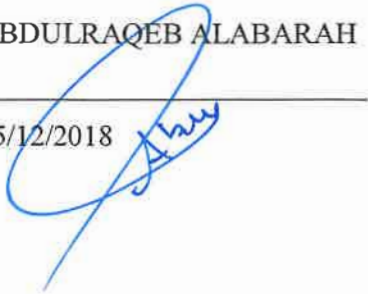
ISTANBUL, JANUARY 2019

I, ABDULRAQEB ALABARAH;

Hereby declare that this master's Thesis is my own original work and that due references have been appropriately provided on all supporting literature and resources.

ABDULRAQEB ALABARAH

15/12/2018

A handwritten signature in blue ink, appearing to be 'Abu', is written over a horizontal line. The signature is stylized and partially overlaps the line.

ACCEPTANCE AND APPROVAL

This work entitled **THE IMPACT OF HRM PRACTICES ON JOB SATISFACTION IN YEMEN: THE CASE OF ALKURAIMI BANK** prepared by **ABDULRAQEB ALABARAH** has been judged to be successful at the defense exam held on **03.01.2019** and accepted by our jury as **MASTER'S THESIS**.

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ABSTRACT

ABDULRAQEB ALABARAH R. *THE IMPACT OF HRM PRACTICES ON JOB SATISFACTION IN YEMEN: THE CASE OF ALKURAIMI BANK*, MASTER'S THESIS, Istanbul, 2019.

This study is done to explore and define the impact of human resource practices on job satisfaction of employees in ALKURAIMI bank in Yemen. In a world full of changes there is a crucial need to acquire better knowledge about the problems and things that affects employees since the employees are the most important asset for any organization.

The core objective of this research is to find and explore the impact of human resource management practices in ALKURAIMI bank in Yemen. These practices include recruitment and selection, performance appraisal, training and development, compensation, working environment, job design and responsibilities, promotion, job security and appreciation.

For our research, we focused on the case of ALKURAIMI bank in Yemen. A questionnaire has been distributed for around 500 Hundred of employees and 91 of them responded. We collected that primary data and used Statistical Package for Social Science (SPSS) computer software program to analyze data. Finally, the research is concluded with findings and recommendations for the bank to improve their HRM practices.

Keywords: HRM, Job Satisfaction, Turnover, Performance, Compensation, Benefit, Safety and Health.

ÖZET

ABDULRAQEB ALABARAH R. İKM UYGULAMALARININ YEMEN'DEKİ İŞ MEMNUNİYETİNE ETKİSİ: ALKURAIMİ BANKASI'NIN VAKFI, YÜKSEK LİSANS TEZİ, İstanbul, 2019.

Bu çalışma, insan kaynakları uygulamalarının Yemen'deki ALKURAIMI bankasında çalışanların iş tatmini üzerindeki etkisini araştırmak ve tanımlamak amacıyla yapılmıştır. Değişikliklerle dolu bir dünyada, çalışanları herhangi bir kuruluş için en önemli varlık olduğu için çalışanları etkileyen problemler ve şeyler hakkında daha iyi bilgi edinmeye çok ihtiyaç var.

Bu araştırmanın asıl amacı, Yemen'deki ALKURAIMI bankasında insan kaynakları yönetimi uygulamalarının etkisini bulmak ve araştırmaktır. Bu uygulamalar işe alım ve seçme, performans değerlendirme, eğitim ve gelişim, ücretlendirme, çalışma ortamı, iş tasarımı ve sorumlulukları, terfi, iş güvenliği ve takdirini içerir.

Araştırmamız için Yemen'deki ALKURAIMI bankası örneğine odaklandık. Yaklaşık 500 yüz çalışanı için bir anket dağıtılmış ve 91 tanesi yanıtlamıştır. Bu birincil verileri topladık ve verileri analiz etmek için Sosyal Bilimler için İstatistik Paketi (SPSS) bilgisayar yazılımı programını kullandık. Son olarak, araştırma, bankanın İKY uygulamalarını iyileştirmesi için bulgular ve tavsiyelerle tamamlanmıştır.

Anahtar Kelimeler: İKY, İş Tatmini, Ciro, Performans, Ücret, Fayda, Güvenlik ve Sağlık.



CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

In a world full of changes, there is a strong need to manage the operations of a firm. Nowadays, it has become crucial for every company or corporation to have a stable human resource management, which is able to deal with all the issues that corporations face. The microfinance banks in Yemen is among the rising economic sectors, so their human resource management issues must be handled with utmost importance. This need is becoming higher every day since these banks are dealing with thousands of people and employees.

Human resource management (HRM) is the effective management of people at work. Beardwell, Holden & Claydon (2004) regard HRM as the philosophy, policies, procedures, and practices related to the management of people within the organization. Among the organizational issues that require managerial attention comes the need of strong and flexible human resource in the first place.

HRM can also be considered as the utilization of individuals to achieve organizational objectives (Mondy and Noe, 2005). Denishi and Griffin (2009) suggest that HRM is the comprehensive set of managerial activities and tasks concerned with developing and maintaining a qualified workforce. The dimensions of HRM that affect the workforce morale and job satisfaction involve recruitment and selection process, training and development opportunities, performance appraisal methods, compensation packages, conditions in the work environment, job design, growth opportunity, job security and non-financial rewards and appreciation among others. Human resource is an important factor that contributes to organizational effectiveness. In most of today's organizations, the role of HRM has become quite important (Blake,1995).

Job satisfaction, which can be defined as the employee being content with the work, he/she is doing, plays an essential role in retaining employees work for their organization and prevent them from transferring to another competitive organization. Job satisfaction is measured by the human resource practices that create spirit of commitment among employees.

Job satisfaction is a pre-requisite for employee performance in any company organization. It is important for both the employee and the employer in an organization. Job satisfaction provides them a sense of mental, physical, financial, technical and human security. It helps the employee to retain in the future in the organization

It is argued that low job satisfaction leads to high rates of employees' turnover and that cause a lot of problems for the organization. Since it costs company a lot of time and money to train and develop qualified employees in the first place, maintaining a high job satisfaction for employees is essential and crucial. Hence, job satisfaction is very significant, since employees are the most valuable assets in the organization.

Griffeth, Hom and Gaertner (2000) give a negative association between job satisfaction and employees turnover. In addition, Glance, Hogg and Huberman (1997) mention the relationship between turnover and productivity asserting that lower turnover is positively correlated with productivity. Amah (2009) stresses that job satisfaction was found to have a direct negative relationship with turnover intention and the production system in the organization.

As we know, a lot of research and studies have been made in HRM practices that measure the impact of these practices on employees, but very few of them are related to the bank sector in Yemen. The activities in the banking sector depend heavily on relationships between the employee and the customer; therefore, one must pay much more attention to the HRM practices that organize these kinds of relationships in the banks. However, the HRM strategies and practices in Yemen are not broadly explored since the banking sector in this country does not give enough attention to the human resource, even though it is one of the most valuable assets of the organization.

Impact of HRM practices in Arabic countries are studied less and focus only in few practices like performance and compensation. Aiman (2002) mentions that job satisfaction has huge impact on the employee performance and behaviors as well as motivate origination for better achievement. She adds that failure in building robust job satisfaction will lead to organization failure. Ameen (2016) argues that job security has impact on the job satisfaction and performance of employees. He adds that organization needs to reduce turnover rate by improving working environment and response to the employee's needs.

During my experience as an employee of the ALKURAIMI bank in Yemen, we observed that the employee turnover rate was high. Hence, in connection with the above discussion, I would like to explore this situation on this research and hope to shed light on the reasons of the high employee turnover rates and suggest solutions to reduce that rate.

In the light of my experience of working in HR units in the bank of Yemen, there exists a lot of issues that need to be addressed. I hope that this research attracts more attention to the area.

1.2 RESEARCH QUESTION

This study will focus on HRM practices in ALKURAIMI bank in Yemen and its impact on employee's satisfaction. In comparison, only a few studies have been done in HRM in banks sector in Yemen. In this study, we hope to find answers to the following research questions:

Which human resources practices affect job satisfaction in Alkuraimi bank in Yemen?

How much does each one of these practices affect job satisfaction in Alkuraimi bank in Yemen?

1.3 RESEARCH OBJECTIVES

This research aims to analyze and explore the impact of human resource management practices on job satisfaction and those practices are recruitment and selection, training and development, compensation system, performance appraisal, working environment, job design, growth opportunity, job security and rewards and appreciation

1.4 SIGNIFICANCE OF THE STUDY

The study has a significant role due to the following reasons. In terms of the study environment, there is a lack of studies on HRM practices in Yemen since the human capital is not given sufficient attention in the developing countries. Moreover, in the previous studies, most researchers measured the job satisfaction based on three to five HRM practices. This study on the other hand considers nine practices and attempts to measure the impact of all of them on the job satisfaction. Hence, our study is among the very few works that analyze several HRM practices in a comprehensive manner.

1.5 HYPOTHESIS OF THE STUDY

H1: Recruitment and selection has significant and positive effect on employees' job satisfaction in Alkuraimi bank

H2: Training and development has significant and positive effect on employees' job satisfaction in Alkuraimi bank

H3: Performance appraisal has significant and positive effect on employees' job satisfaction in Alkuraimi bank

H4: Compensation has significant and positive effect on employees' job satisfaction in Alkuraimi bank

H5: Work environment has significant and positive effect on employees' job satisfaction in Alkuraimi bank

H6: Job design has significant and positive effect on employees' job satisfaction in Alkuraimi bank

H7: Growth opportunity significant and positive effect on employees' job satisfaction in Alkuraimi bank

H8: Job security has significant and positive effect on employees' job satisfaction in Alkuraimi bank

H9: Recognition and appreciation has significant and positive effect on employees' job satisfaction in Alkuraimi bank

CHAPTER 2:

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter reviews of previous studies from scientific journals, reports books which relate to job satisfaction are addressed. The previous work that is addressed involve different combinations of human resource practices such as recruitment and selection, training and development, performance appraisal, compensation, job security, job design, work environment, promotion, recognition and appreciation.

2.2 JOB SATISFACTION

Job satisfaction has received significant attention from researchers in different fields in recent years. Part of the interest in job satisfaction is due to the correlation between satisfaction and the employee behavior. “More satisfied workers are less likely to leave their employer” (Clark, 2001). Shields and Ward 2001, Pergamit and Veum 1989, Akerloff et al. 1988, McEvoy and Cascio 1985, Freeman 1978), have lower rates of absenteeism (Clegg 1983) and have higher productivity (Mangione and Quinn 1975).

Job satisfaction can be defined as the attitude that employees have towards the job. Researchers define job satisfaction as behavior of the employees which are determined by issues such as salary, working conditions, control, promotion, social network, talent and some similar variables (Blum and Naylor, 1986). Another definition of job satisfaction is the collection of feeling and beliefs that people have about their current job. People’s levels of degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. (George et al, 2008).

Job satisfaction helps to retain employees and attracts other competent employees to the organization which brings benefits for the organization (Nabi et al., 2016). High job satisfaction relates to high productivity and low turnover and low absenteeism in the workplace (Hackman and Oldham,1975). That is, high job satisfaction can bring high talented employees to the organization and will positively affect in achieving organizational goals. High job satisfaction pushes the employees to increase their efforts and that improves productivity of company, in opposite of less

satisfied employees causing many problems for the organization. There are many factors that can affect job satisfaction such as compensation, work conditions, relations with top managers, promotion opportunities, etc.

Wong (1989) states that the employees are tending to leave their jobs if they feel low job satisfaction. His research emphasizes that low satisfaction levels at work tends to result in low level of commitment and productivity. Many researchers mentioned that low job satisfaction leads to high turnover since the employees could not find the motivation and recognition for their efforts, and for that reason employees wait for another job to leave. The problem of high turnover is that company is losing a lot in training and developing the employees.

2.3 HUMAN RESOURCE MANAGEMENT

Human resource management (HRM) is defined as comprehensive and coherent approach to the employment and development of the people. (Armstrong, 2006). Armstrong adds that HRM can be regarded as a philosophy about how people should be managed.

For any organization, human resource management is a crucial factor to face challenges of today's business and to help organization to expand and grow. Those benefits and advantages will not be achieved without satisfied employees. In order to sustain employee satisfaction, proper HRM policies and practices should be practiced (Rahman, 2013).

The success of the organizations is measured by the competitive advantage they offer and for organizations human capital has certain qualities that make it valuable and different from others. This necessity makes HRM even more significant in today's business world.

2.4 HUMAN RESOURCES MANAGEMENT PRACTICES

Edgar and Greare (2005) identify that HRM practices had a significant impact on employee job satisfaction, organizational commitment and organizational fairness.

HR practices and job satisfaction are studied widely in different parts of the world. Absar et al. (2010) assume that HR practices are closely associated with job satisfaction.

Teseem and Soeters (2006) study about eight HRM practices and policies and their relationship with job satisfaction in Eritrea. These HR practices are namely human resource management policy, human resource planning, policy and philosophy, recruitment and selection practices, placement practices, training practices, compensation practices, employee performance evaluation practices, motivational forces and factors, employee grievances, promotion practices, empowerment and physical and social safety security, self-esteem security and self-actualization security or pension. They find that economic and political environment within which HR practices operate has not been conducive in maximizing the impact of HR practices on performance.

In the previous studies of HRM practices, researchers addressed around five to eight practices. In contrast with other research, this study is going to discuss the impact of HRM practices on job satisfaction widely which can add value to previous literature. The practices that will be considered here are recruitment and selection, performance appraisal, training and development, compensation, working environment, job design and responsibilities, promotion, job security and appreciation. Next, we will review literature on each one of these dimensions one by one.

2.4.1 Recruitment and Selection

Recruitment is the process of generating a pool of capable people to apply for employment to an organization, and selection is the process by which managers and others use specific instruments to choose from a pool of applicants a person or persons more likely to succeed in the job (Bratton and Gold, 2007, p 239). The process of recruiting and selecting may come in four stages: defining requirement, planning recruitment campaign, attracting candidates and selecting candidates (Armstrong, 2010). According to Werner and DeSimone (2009), recruitment and selection techniques are required for the identification of potential applicants for current and future jobs and make appropriate choices.

Effectiveness and efficiency for any organization are always measured by the works of the employees in that organization. For that reason, organization always look for those employees who have the best knowledge and skills required in the job, and the organization benefits from their ideas and suggestion to grow. Recruitment and selection are the first and the essential step to achieve that goal for organization.

Gopinath (2014) states that recruitment and selection process are important practices for human resource management and are crucial in affecting organizational success. He mentions that the quality of new recruits depends upon an organization's recruitment practices. Recruitment and selection is a major HRM function as it encompasses all organizational practices and decisions. Recent technological advances, globalization, social trends and changes within organizations have brought new challenges for recruitment and selection. On the other hand, Ray (2011) finds that recruitment and selection have very negligible impact on job satisfaction.

Nowadays, recruitment process becomes more important for the organization since it also helps in saving time and money for the organization. For example, organizations are investing a lot of time and money in recruiting employees and in training them. If only a few months later they quit, this will negatively affect the organization. Hence, a good recruitment process can reduce the turnover rate provided that the recruitment committee select the right people who have no intention to leave soon. Hence, hiring the best employees can be a competitive advantage for an organization whereas ineffective recruitment and selection reduces productivity and increases cost.

From the employees' perspective, a good recruitment policy will involve fairness and merit. If the employees sense inequality or nepotism in the recruitment process, their motivation and job satisfaction levels may decrease. Therefore, this dimension can relate to job satisfaction level of the employees, which we will measure in our research.

2.4.2 Training and Development

Forgacs (2009) defines training as a planned activity aimed at improving employees' performance by helping them to realize an obligatory level of understanding or skill through the impartation of information. Armstrong (2000) also defines training as an organized process to amend employee proficiencies so that they can achieve its objectives.

Training fundamentally enables employees' learning, confidence, motivation and commitment which eventually enhance their skills and abilities to execute skills in better way (Mullins, 2005). According to Mullins (2005, p.756), "Training is an important area of HRM, having relevance to effective management".

Training and development process are always aimed to enhance and develop employees' skills and knowledge which can be resulting in increasing productivity and achieving goals. Studies have shown that specific training of employees can have a greater impact on wages and productivity (Barrett, 1998).

Training and development have a cost attached to it. However, since it is beneficial for companies in the long run, they ensure employees are trained regularly. There are some advantages of training since it helps employees develop new skills and increase their knowledge as well as improving efficiency and productivity of the individuals. Since training provides employees with good knowledge and skills, it might also create risk for the company and increase the turnover rate.

However, receiving good training is a positive aspect for employees since they will feel more empowered and will be able to complete their work more efficiently. Hence, training possibilities in an organization is supposed to improve employee motivation and job satisfaction levels. We include this aspect in our research to see if there is really a strong connection between job satisfaction and proper employee training levels.

Training is pivotal for upgrading the knowledge, skill development that will bring about changes in behavior and attitude of individual and this goes to improve the ability of the trainee's performance at work which leads to job satisfaction (Deshwal, 2015). In the light of these discussions, training is added as an independent variable in this study that could affect job satisfaction.

2.4.3 Performance Appraisal (Pa)

Performance appraisal is one of HRM practices which is used to evaluate employees in the organization. Performance appraisal has been considered as an indispensable tool for an organization, as the information and outcomes it provides is highly useful in making decisions regarding various personnel aspects such as promotion criteria and salary increases (Muczyk and Gable, 1987).

Researchers have studied performance appraisal and employee outcomes (Vignaswaran, 2005; Kuvaas, 2006; 2007). Bekele and Shigutu (2014) found that the perception of employees regarding

performance appraisal is positively related to organizational commitment and work performance, while negatively related to employees' turnover intentions.

A robust performance appraisal clarifies expectations and improves the accuracy and objectivity of performance evaluation. However, performance appraisals have been found to be a major source of discrimination in managing diversity and equity in workplaces, especially due to raters' influence on the actual process (Sharma, 2016). Hence, employee satisfaction could also be related to how employees recognize the objectivity of evaluations, and therefore we include this dimension in our research, too.

2.4.4 Compensation

Compensation is the money paid for the employees for work. The productivity and efforts of employees are always increased when they receive enough remuneration. It has been revealed in the past researches that rewards are very strongly correlated with job satisfaction. Rewards are positively linked to employee job satisfaction (Gerald & Dorothee, 2004). Their research extracts another important element stating that employees are more satisfied with those rewards that they perceive as they deserved.

Compensation has a motivational effect and therefore implies that having a compensation structure in which the employees who perform better are paid more than the average-performing employees is vital to enhancing organizational performance (Hewitt, 2009).

Satisfaction with pay is higher where performance-related pay and seniority-based reward systems are in place. A pay structure that is perceived to be unequal is associated with a substantial reduction in both non-union members' overall job satisfaction and their satisfaction with pay. Although HRM practices can raise workers' job satisfaction, if workplace pay inequality widens therefore then non-union members may experience reduced job satisfaction (Petrescu and Simmons, 2008).

Compensation plays an important role in recruitment and retention of talented people (Mondy and Mondy, 2014; Noe et al., 2010). We will also include this dimension in our research to see if there is a strong connection between job satisfaction and the rate at which the employees are satisfied

with their compensation; so that we can possibly comment on how compensation affects job performance and contribution level of employees to business success.

2.4.5 Job Security

In world full of changes, it becomes difficult for the employees to retain in job for long time. From time to time, organization are looking for those employees who are skilled and aim to hire these kinds of people. For that reason, some unskilled people could lose their jobs.

There are many reasons that make employees feel unsafe in the workplace. One of them could be the financial problems that face the organization, and another is related to the employee's skills which may not be regarded as enough to meet the demands of organization goals.

In a study of the financial performance of 192 banks, Delery and Doty (1996) observe a significant relationship between job security and the banks' return on assets, an important measure of financial performance. Employment security maintained over time helps to build trust between people and their employer, which can lead to higher productivity and success rates of the employees.

2.4.6 Job design

Job design is the functions of arranging task, duties and responsibilities in to an organizational unit of work. The process of job design has been defined as the specification of the contents, methods, and relationships of jobs in order to satisfy technological and organizational requirements (Buchanan, 1979).

With challenging and changing in technology and business environment, it becomes essential to build and define new structures for the jobs in order to meet job requirements. Garg and Rastogi (2006) have mentioned that job rotation and job enlargement can be used to allow employees to work in different departments and help in increasing motivation by giving employees different tasks.

The clear description of job design can clarify the tasks need to be performed by the employees and that will eventually lead to positive productivity and job satisfaction.

2.4.7 Promotion

Promotions refer to the individuals' progression into new positions with greater challenges, higher work responsibility and authority than their previous job positions (Dessler, 1999). The growth opportunity within the organization affects the employee's performance and productivity since they feel that they have chance to reach better position within the organization.

For most employees, promotion is one of the essential factors that persuade them to stay satisfied in the organization. With a promotion the employee typically receives a pay increase and moves to a lower relative position in a new pay grade, thereby having the opportunity to earn larger and perhaps more frequent within-grade increases (Milkovich & Newman, 1993). Pergamit and Veum (1989) find a positive correlation between promotions and job satisfaction. However, their empirical model only controls for promotions and the type of job change.

Nowadays, organization use promotion as motivation and rewards for the employees in order to make the satisfied and remain in the organization. Hence, measuring the connection between job satisfaction levels and the promotion opportunities could help us understand the merit of this policy in organizations.

2.4.8 Work Environment

Work environment refers to the conditions in the workplace that surrounds the employees and it can be considered as one of the factors that affect job satisfaction. The employees need to use modern equipment and facilities in addition to adequate space with the necessary air conditioning and ventilation, lightening in order to be more content in the workplace (Abel, 2012).

In the present time, it becomes crucial for all organization to have conducive work environment in order to motivate and satisfy their employees. The working conditions are conducive when organization provides their employees a safe and healthy environment. According to Mondy and Noe (2005), safety is protecting employees from injuries caused by work related accidents, and health is keeping employees free from physical or emotional illness.

Spector (1997) observed that most businesses ignore the working environment within their organization resulting in an adverse effect on the performance of their employees. According to him, working environment consists of safety to employees, job security, good relations with co-workers, recognition for good performance. Hence, not only the physical conditions of the workplace, but also the interpersonal relationships among the employees can define the working environment.

Different factors within the working environment such as wages, working hours, autonomy given to employees, organizational structure and communication between employees and management may affect job satisfaction (Lane et al., 2010). Therefore, we also involve this dimension in our research in order to understand how strong the connection of work environment is with the job satisfaction level.

2.4.9 Recognition and appreciation

A fair pay system is not always the core point that make employees satisfied. Employees also require their efforts to be appreciated and valued in order to be satisfied at work.

Recognition refers to the process of valuing the employees at work. Armstrong (2006) indicates that job satisfaction can also be increased by acknowledging a job well done. Positive and constructive feedback boosts performance. When the employees meet negative feedback from top management, they tend to leave the organization, increasing turnover rate and costing the company.

Lawler (2003) also states that recognition play an imperative role in motivating employees and improving performance. According to Harrison (2011), recognition is the timely, informal or formal acknowledgement of a person's or team's behavior, effort or business result that supports the organization's goals and values, and which usually is beyond normal expectations. Hence, we finally include this dimension of the HRM practices to see how the recognition impacts the job satisfaction level of employees.

CHAPTER 3:

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In this section outline of the research methodology will be presented. As stated earlier, the objective of this research is to examine the relationships between HRM practices and their connection to job satisfaction. The dependent variable is the job satisfaction and the independent variables are recruitment and selection, training and development, compensation, promotion, job security, job design, work environment, recognition and performance appraisal. Questionnaire were distributed to the employees of Alkuraimi bank and responses were received from 71 employees. Data collected has been analyzed to meet the target of the project research.

3.2 RESEARCH DESIGN

A research design is a function that enable us to answer the research question as clearly as possible, and performed by build meaningful structure for the project (Kirshenblatt, 2006) In this research we use explanatory research design since we are looking for correlation between variables of HRM practices and how they affect job satisfaction.

Explanatory research is also called causal research and it is conducted to identify the extent and nature of cause-and-effect relationships. Causal studies focus on an analysis of a situation or a specific problem to explain the patterns of relationships between variables (Zikmund, 2009).

In a causal study, researchers manipulate the set of independent variables to determine their effect, if any, on dependent variables. Researchers in causal studies also typically make use of a “control” -- a case in which the independent variables have not been manipulated, to allow researchers to compare the effects of manipulating the independent variables to the effects of leaving them the same. A descriptive study does not typically involve variable manipulation or a control (Jeffery, 2018). Since we do not have control over the independent variables, our research is more of descriptive nature.

Survey is the research strategy used in order to collect quantitative data. A questionnaire is designed and distributed to Alkuraimi bank employees and analyzed using SPSS. The results were analyzed by using several statistical methods, which will be explained in the later sections.

3.3 DATA COLLECTION METHODS

For any research, data is the core and it is crucial thing for researcher who need to address problem and conduct research. Without accurate data, results will be dismissed and non- functional. In this research, the data that is used is primary data.

Primary data is the data collected by the researcher for the first time. It is also called as the raw data. In our research, primary data is obtained through questionnaire technique, which is directed to lower level employees of the bank and managers at the head offices. An advantage of using primary data is that researchers are collecting information for the specific purposes of their study. The questions the researchers ask are tailored to elicit the data that will help them with their study. In this work, we used the same approach, tailoring the questionnaire specific to our research objectives and questions.

Target population is the total group of individuals from which the sample might be drawn. It would be timely and costly for us to target the all employees of the banks in Yemen, hence we have focused in ALKURAIMI bank employees which is considered as one of the best and largest banks in Yemen. Questionnaire has been created online using Google survey and distributed to more than 200 employees but only we got response from 91 of them.

Sampling is a process of selecting individuals from a larger group of people in order to draw assumptions of accurate representation of how the larger group of people act or what they truly believe (Fraenkel and Wallen, 2006). A sampling frame is a comprehensive list of all cases in the target population from which a sample can be drawn (Saunders et al., 2009).

There two types of sampling which are probability sampling and non-probability sampling. The former is used in generalizing the findings and not limited to a particular group of people. The non-probability sampling on the other hand focuses in a more specific area. It aims to target people from specific group like age or gender. In this study, the target group was the bank employees and a

probability sampling method is taken in order to select enough people to represent the entire workforce of the bank.

3.4 DATA COLLECTION INSTRUMENTS

Data collection instruments are essential to conducting scientific research. It allows us to collect information that we want. Some tools used to collect data are documents review, observation, questioning, measuring, or a combination of different methods (Abawi, 2014). In this work, we use questionnaires as our data collection instrument.

3.4.1 Questionnaire Design

Questionnaires are mostly employed in descriptive and explanatory research, but their use is probably inappropriate when the nature of research is exploratory, which requires numerous open-ended questions (Saunders *et al.*, 2009). Frazer and Lawley (2000) mention that a questionnaire survey is the most suitable data collection method in the field of business and social sciences.

For the purpose of research, we designed a questionnaire with two sections. Section A consists of questions related to job satisfaction and HRM practices and section B is about demographic background. The set of questionnaires in section A consists of 51 questions whereas there are 5 questions in section B. Section A involves 10 sets of questions corresponding to questions related to job satisfaction, recruitment and selection, compensation, training and development, performance appraisal, work environment, job design, promotion, job security, and recognition and appreciation respectively. Section B includes questions related to gender, age, qualification and work experience and position in the bank. The questions were adapted from Qunash and Raheel (2013). In this research we used Likert scale ranging from 1 to 5 (1- strongly agree to 5 – strongly disagree). The questionnaire is added to Appendix.

3.5 DATA ANALYSIS TECHNIQUES

Data analysis is process of converting data into comprehensive context. It is essential to make useful information from the data since otherwise the data comprised of numbers and figures will not be of value for developing managerial insights. There are many analysis techniques which are used in

analysis software to interpret the data, but it is more essential for researcher to choose the method that can be suitable to the data at hand and will be compatible with the research objectives.

In this research, primary data has been collected by using the questionnaire method and analyzed using Statistical Package for Social Science (SPSS). Descriptive statistics and frequency, correlation analyzes, and regression analysis used to analyze data. In descriptive statistics, mean and standard deviation were computed as variables of interest. In addition, in correlation analysis, the relationship between two variables was measured in order to find whether they are correlated or not. Finally, multiple linear regression is used to identify which of the independent variables have the most major effect on the dependent variable, namely job satisfaction. Below, more detailed information is given about each one of these steps.

3.5.1 Descriptive Analysis

Descriptive analysis of data limits generalization to a particular group of individuals observed. No conclusions extend beyond this group and any similarity to those outside the group cannot be assumed (Best & Kahn, 2003). Descriptive analysis provides simple summaries about the sample and the measures. Together with simple graphical analysis, they form the basic virtual of any quantitative analysis of data. In this research data is collected and by the aid of Statistical Package for the Social Sciences (SPSS) we analyze the mean, mode and standard deviation, and develop graphics regarding the clusters in the data.

3.5.2 Reliability Test

Reliability refers to how dependably or consistently a test measures a characteristic. Reliability is one of the most important elements of test quality. In reliability test, the results for two actions need to be same. If one action differs from the other, it means that test is poor and unreliable. Types of test reliability are test-retest reliability, parallel forms reliability, decision consistency, internal consistency, and interrater reliability. In this research, a type of internal consistency test will be performed to examine the reliability of variables. The reliability of the scale is measured using the Cronbach's alpha.

3.5.3 Inferential Analysis

Unlike descriptive statistics, inferential statistics provide conclusion for the data obtained from the survey. These statistics answer questions about population that has not been tested.

Inferential statistics is a process of inference the differences between groups that we see in our data and help us to decide whether are strong enough to provide support for our hypothesis that group or not. In our research we apply Pearson's correlation coefficient analysis and multiple regression analysis. Pearson's correlation coefficient analysis is used to measure the strength of a linear association between two variables. It focuses on how the data points are far from the line. In Pearson's analysis the range from +1 to -1 is concerned, the value greater than 0 indicates positive association and the value less than 0 indicate negative association. The closer the value is to -1 or 1, the stronger is the relationship between the measured variables.

Regression analysis is a reliable method of identifying which variables have an impact on a topic of interest. The two factors that are under consideration are dependent variable which we try understand or predict, and the independent variable which is supposed to have an impact on the dependent variable. Here, with multiple regression analysis, we hope to understand whether each one of the HRM dimensions has an impact on the job satisfaction level.

CHAPTER 4: ANALYSIS RESULTS

4.1 INTRODUCTION

In this chapter, collected data of the research has been analyzed with the aid of SPSS and the results were summarized. Several analyses have been used to evaluate data such as reliability analysis, descriptive analysis, regression analysis and correlation analysis. Around 91 of respondents answer the questionnaire, hence, 91 set of questionnaires has been analyzed using several analysis techniques to clarify the results.

4.2 RELIABILITY ANALYSIS

Since we developed an original questionnaire by adapting from various previous research papers, the reliability of the questionnaire questions needs to be measured. To do this, the reliability of the scale was measured using the Cronbach's alpha. With the aid of SPSS, we compute Cronbach alpha for each set of questions to measure reliability of questionnaire. The results were presented in the Table below.

Table 4. 1 Reliability Statistics of HRM Practices and Job Satisfaction

Variables	Reliability Statistics		
	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Job satisfaction	.861	.860	8
Recruitment and Selection	.728	.725	5
Training and Development	.784	.790	5
Compensation	.732	.732	5

Performance Appraisal	.807	.808	5
Work Environment	.597	.618	5
Job Design	.798	.799	4
Promotion	.758	.759	5
Job Security	.742	.746	4
Recognition and Appreciation	.785	.789	5

Table 4.1 represents the reliability statistics of job satisfaction and HRM practices questionnaire. A Cronbach's Alpha value of above 0.7 is considered as sufficient and acceptable in general. The Table shows that all of the dimensions measured in the questionnaire are reliable and consistent since the alpha values are more than 0.7. Only the work environment variable shows an alpha value of .597 which means not such reliable and consistent data. However, setting an acceptable alpha value of 0.6, this might be considered acceptable and we choose to proceed in that dimension.

4.3 DESCRIPTIVE ANALYSIS

Next, we move to analyze data from a descriptive analysis dimension by providing simple summaries and graphs about the sample and the measures. We proceed by analyzing each dimension of the questionnaire one by one. Each of the following tables summarizes the minimum, maximum, mean and standard deviation values of the questions in the 10 parts of the questionnaire.

4.3.1 Descriptive Statistics Of Job Satisfaction

Table 4. 2 Descriptive statistics of job satisfaction

	N	Mini mum	Maxi mum	Mean	Std. Deviation
I am satisfied with recruitment process in the bank	91	1.00	5.00	3.549 5	.90999

I am satisfied with the job I do, and my work is recognized	91	1.00	5.00	3.4615	1.17670
I am satisfied with the pay system applied in the bank	91	1.00	5.00	3.0220	1.23808
I am satisfied with the promotion practice applied in the bank	91	1.00	5.00	2.8901	1.21519
I am satisfied with the training program in the bank	91	1.00	5.00	3.2637	1.15311
I am satisfied with working environment in the bank	91	1.00	5.00	3.4396	.92146
I am satisfied with job security applied in the bank	90	1.00	5.00	2.7333	1.27904
I feel that if one has my job, he will not want to leave	91	1.00	5.00	3.1209	1.20955
Valid N (listwise)	90		Average	3.18507	1.13789

Source: Researcher field survey

The table 4.2 clarifies that the highest mean is 3.54 and the lowest is 2.73 and the average is 3.18 for the 8 items which represent how much employees are satisfied about their jobs in Alkurimi bank.

Table 4. 3 Descriptive Statistics of Recruitment and Selection

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Usually jobs are advertised on bank website and other media to recruit people	91	1.00	5.00	3.7473	1.03916

Bank is committed to the procedures and policies of selection process	91	1.00	5.00	3.43 96	1.02425
Standardized tests are used to select suitable employees	91	1.00	5.00	3.48 35	1.12904
Employees are selected based on their skills and knowledge	91	1.00	5.00	3.31 87	1.04221
Duties of jobs are clearly defined by HR department	91	1.00	5.00	3.42 86	.93265
Valid N (listwise)	91		Average	3.48 354	1.03346 2

Source: Researcher field survey

The table 4.3clarifies that the highest mean is 3.74 and the lowest is 3.31 and the average is 3.48 for 5 items which represent how much employees are satisfied about and agree with recruitment process in Alkurimi bank.

Table 4. 4 Descriptive Statistics of Training and Development

	N	Minimum	Maximum	Mean	Std. Deviation
Employees are always provided with an extensive training program	90	1.00	5.00	3.07 78	1.06241
Training programs are beneficial and help employees to learn and improve their skills	91	1.00	5.00	3.82 42	1.12144
Bank is investing a lot in the	90	1.00	5.00	3.36 67	1.13623

development of its employees					
Employees get training not when they start work, but after a few years of work	91	1.00	5.00	2.7363	1.19103
I am satisfied with the training program in the bank	91	1.00	5.00	3.0000	1.09545
Valid N (listwise)	89		Average	3.201	1.121

Source: Researcher field survey

The table 4.4 clarifies that the highest mean is 3.82 and the lowest is 2.7 and the average is 3.21 for 5 items which represent how much employees are more satisfied with Training and development in Alkurimi bank.

Table 4. 5 Descriptive Statistics of Compensation

	N	Minimum	Maximum	Mean	Std. Deviation
Compared with others, I feel my salary is fair	91	1.00	5.00	2.9670	1.18744
Normally, pay is linked to the performance appraisal	91	1.00	5.00	2.7473	1.09131
I am satisfied with my annual raise	90	1.00	5.00	2.8222	1.27709
Health care package is provided by the bank	89	1.00	5.00	2.7079	1.22662

Bank is providing similar salaries for similar jobs	91	1.00	5.00	3.35 16	1.12915
Valid N (listwise)	89		Average	2.91 92	1.18232 2

Source: Researcher field survey

The table 4.5 clarifies that the highest mean is 3.35 and the lowest is 2.7 and the average is 2.9 for the 5 items which represent how much the employees are satisfied and agree with the compensation in Alkurimi bank.

Table 4. 6 Descriptive Statistics of Performance Appraisal

	N	Minimum	Maximum	Mean	Std. Deviation
I am informed about how my performance will be evaluated	91	1.00	5.00	3.01 10	1.18785
Performance appraisal feedbacks are discussed with employees	91	1.00	5.00	3.37 36	1.00718
Performance appraisal helps me to learn and grow	90	1.00	5.00	3.54 44	1.09299
Bank management takes performance appraisal into consideration for promoting decisions	90	1.00	5.00	3.05 56	1.15497
Salaries are raised based on performance appraisal	91	1.00	5.00	2.79 12	1.16920
Valid N (listwise)	89		Average	3.15 516	1.12243 8

Source: Researcher field survey

The table 4.6 clarifies that the highest mean is 3.54 and the lowest is 2.79 and the average is 3.16 for the 5 items which represent how much the employees are satisfied and agree with the performance appraisal in Alkurimi bank.

Table 4. 7 Descriptive Statistics of Working Environment

	N	Mini mum	Maxi mum	Mea n	Std. Deviatio n
The work environment such as lighting, internet, heating, etc. are good in the bank	91	1.00	5.00	3.3187	1.21910
My manager always listens to his employees	91	1.00	5.00	3.5604	1.05629
I feel the spirit of cooperation in the bank	91	1.00	5.00	3.7473	.98425
I have a good relationship with my workmates in the bank	91	2.00	5.00	4.5385	.67178
The teamwork in the bank is strong.	90	1.00	5.00	3.8333	1.05202
Valid N (listwise)	90		Aver age	3.79964	0.996688

Source: Researcher field survey

The table 4.7 shows that the highest mean is 4.53 and the lowest is 3.31 and the average is 3.80 for the 5 items which represent how much the employees are satisfied with the working environment in Alkurimi bank.

Table 4. 8 Descriptive Statistics of Job Design

	N	Mini mum	Maxi mum	Mea n	Std. Deviation
The duties of my job are defined clearly	90	1.00	5.00	3.5444	1.18190
The job descriptions are up to date.	91	1.00	5.00	2.9670	1.05883
The job description clarifies all the responsibilities of the work	90	1.00	5.00	3.4889	1.12424
The bank provides orientation when somebody starts working	91	1.00	5.00	3.1538	1.14429
Valid N (listwise)	89		Average	3.28852	1.127315

Source: Researcher field survey

The table 4.8 shows that the highest mean is 3.54 and the lowest is 2.96 and the average is 3.29 for the 4 items which represent how much the employees are satisfied with the job design in Alkurimi bank.

Table 4. 9 Descriptive Statistics of Promotion

	N	Mini mum	Maxi mum	Mea n	Std. Deviation
I have a good chance to be promoted in the bank	90	1.00	5.00	3.6111	1.15821

Employees have clear idea about promotion opportunities in the bank	91	1.00	5.00	3.16 48	1.14759
Current employees have the priority of being promoted	91	1.00	5.00	3.25 27	1.16040
All the employees with similar performance results have the same chance to be promoted	91	1.00	5.00	2.79 12	1.24290
The bank is committed to policies and procedures of promotion	91	1.00	5.00	3.02 20	1.14482
Valid N (listwise)	90		Average	3.16 836	1.170784

Source: Researcher field survey

The table 4.9 shows that the highest mean is 3.61 and the lowest is 2.79 and the average is 3.17 for the 5 items which represent how much the employees are satisfied with the promotion practices in Alkurimi bank.

Table 4. 9 Descriptive Statistics of Job Security

	N	Minimum	Maximum	Mean	Std. Deviation
Bank management appreciate their workers	91	1.00	5.00	3.01 10	1.16899
If the bank faces financial problems, employees will be the last to get their payments cut	91	1.00	5.00	2.96 70	1.26008
I feel my job is secure in this bank	91	1.00	5.00	2.92 31	1.22230

When employees get hired, they expect to work for a long time	91	1.00	5.00	3.3626	1.02758
Valid N (listwise)	91		Average	3.06592	1.169738

Source: Researcher field survey

The table 4.10 shows that the highest mean is 3.36 and the lowest is 2.92 and the average is 3.06 for the 4 items which represent how much the employees agree with several dimensions of the job security in Alkurimi bank.

Table 4. 10 Descriptive Statistics of Recognition and Appreciation

	N	Minimum	Maximum	Mean	Std. Deviation
I always get appreciated when doing my work well	91	1.00	5.00	3.0659	1.17191
Bank helps its employees balance their work time and family time.	89	1.00	5.00	2.4719	1.00102
Working hours is convenient to meet the demands of one's personal life	91	1.00	5.00	2.5714	1.17514
Usually, employees can participate in decision making	91	1.00	5.00	2.8022	1.06687
Employees' suggestions are always taken under consideration	91	1.00	5.00	2.9670	1.18744
Valid N (listwise)	89		Average	2.77568	1.120476

Source: Researcher field survey

The table 4.11 shows that the highest mean is 3.06 and the lowest is 2.47 and the average is 2.78 for the 5 items which represent how much the employees are satisfied with recognition and appreciation in Alkurimi bank.

Finally, we present a summary of the above results in a single Table as follows.

Table 4. 11 Descriptive analysis of HRM practices

Variable	Average Mean	Average standard dev
Job satisfaction	3.18	1.13
Recruitment and selection	3.48	1.03
Training and development	3.201	1.121
Compensation	2.91	1.18
Work environment	3.799	0.996
Job design	3.28	1.12
Promotion	3.16	1.17
Job security	3.06	1.16
Recognition and appreciation	2.77	1.12

Based on Table 4.12 the highest mean is 3.799 which means that employees are mostly satisfied with the work environment, while the lowest mean is obtained as 2.77 for recognition and appreciation which means that employees are least satisfied about this dimension in the bank. In addition, the highest standard deviation is for compensation, promotion and job security; which may be an indication that the satisfaction levels of employees in these dimensions are highly volatile, meaning there are both very satisfied and not-so-satisfied employees present. Next, we would like to present the descriptive statistics of demography for the respondents of the survey. The data is collected from the employees of Alkuraimi bank, which is one of the widely spread banks in Yemen serving thousands of people and with a diversified workforce coming from

different educational backgrounds and ages. We present the demographic statistics of the respondents by the following graphs and tables.

Table 4. 12 Gender Analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MAL E	90	98.9	98.9	98.9
	FEMALE	1	1.1	1.1	100.0
	Total	91	100.0	100.0	

Based on the table 4.13 above, it shows that majority of respondents were male with the percentage of 98.9%. and only 1.1 female. The survey respondents are representative of the bank employees; hence this picture shows that the bank is dominated by the male gender. This is mainly because the recruitment policy of Alkurimi bank was based on refusing recruiting female before. They started recruiting females for specific branches only a few years ago.

Table 4. 13 Age analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	From 18-40	87	95.6	95.6	95.6
	up 41	4	4.4	4.4	100.0
	Total	91	100.0	100.0	

Table 4.14 represents the ages of employees in Alkurimi bank. It shows that majority of them are young between 18 and 40 years with the percentage of 95.6% and only 4.4% of them are above 40. That means that Alkuriami bank is depending on young people to run the organization with a hope that this policy affects the productivity and efficiency positively.

Table 4. 14 Education analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	secondary school	30	33.0	33.3	33.3
	bachelor and master	60	65.9	66.7	100.0
	Total	90	98.9	100.0	
Mis sing	System	1	1.1		
Total		91	100.0		

According to the table 4.15, the majority of employees have bachelor's degree or master's degree with the percentage of 66.7%. This is an indication that the bank is depending on the employees who have high level of education. The employees who have secondary school graduation or diploma are around 33.3%.

Table 4. 15 position analysis

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	employees	39	42.9	42.9	42.9
	managers	52	57.1	57.1	100.0
	Total	91	100.0	100.0	

Based on the table 4.16, majority of respondents for the survey come from managerial position with the percentage of 57.1% which means that managers are concerned about the research that aims to clarify the impact of HRM practice on job satisfaction. The percentage of employees in the survey,

which is only 42.9, reflects that employees are not preferring to share their opinion which is a negative point.

Table 4. 16 length service analysis

		Freque ncy	Perc ent	Valid Percent	Cumulati ve Percent
V al id	under 5 years	49	53.8	53.8	53.8
	up 5 years	42	46.2	46.2	100.0
	Total	91	100. 0	100.0	

Table 4.17 shows that there is a little difference in percentage between the employees who work less than 5 years and those who work for more than 5 years. The table also shows that around 46.2% of the respondents are working in Alkuriami bank for more than 5 years which is a signal that job security in Alkuraimi bank is high. Next, we will analyze average scores on each HRM dimension for different groups of age, education level, position and length of service.

Table 4. 17 descriptive analysis for HRM practices based on age

Age	18-30		31-40		41-50	
Variable	Average	Standard deviation	Average	Standard deviation	Average	Standard deviation
Job satisfaction	3.05	0.70	3.30	0.85	3.22	0.99
Recruitment and selection	3.48	0.72	3.51	0.64	3.30	1.25
Training and development	3.22	0.73	3.18	0.83	3.30	1.32
Compensation	2.86	0.78	2.94	0.80	3.30	1.14
Performance appraisal	3.14	0.87	3.18	0.81	3.10	0.94
Work environment	3.75	0.54	3.84	0.68	3.75	0.75
Job design	3.25	0.76	3.31	0.90	3.44	1.46
Promotion	3.21	0.81	3.14	0.89	3.00	0.62
Job security	2.94	0.86	3.18	0.86	3.06	1.04
Recognition and appreciation	2.67	0.71	2.84	0.86	3.10	1.06

Based on Table 4.18, job satisfaction is high on the employees between 31-40 with the average of 3.30 and standard deviation of 0.85. Moreover, the table shows the employees between 18-30 are the least satisfied category in the group with average of 3.05 and standard deviation of 0.70. Among the other variables, one of the biggest discrepancies is observed in compensation. The age group 41-50 are satisfied (with an average of 3.30) while the other two groups can be regarded as dissatisfied with their compensation packages. Moreover, age group 18-30 are dissatisfied with the recognition and appreciation (average 2.67) with respect to the oldest age group (average 3.10). For

the rest of the variables, the group averages are very similar. According to the above Table, all age groups seem to be most satisfied about the work environment while their satisfaction is the lowest for compensation and recognition and appreciation dimensions. Finally, despite the fact that the average satisfaction levels of the oldest age group (41-50) are generally the highest for all dimensions, the largest standard deviations are observed in this group too, suggesting a non-homogeneous group of employees

Table 4. 18 Descriptive analysis for demography based on Education

Education	Secondary		Diploma		Bachelor		Master	
	Averag e	Standar d deviatio n	Averag e	Standar d deviatio n	Averag e	Standar d deviatio n	Averag e	Standar d deviatio n
Job satisfaction	2.82	0.95	3.11	0.95	3.29	0.70	2.56	0.18
Recruitment and selection	3.16	0.76	3.5	0.82	3.50	0.65	3.20	0.4
Training and development	2.64	1.22	2.94	1.05	3.37	0.55	3.40	0
Compensation	2.42	0.93	2.93	0.78	2.99	0.78	3.00	0.6
Performance appraisal	2.69	1.04	3.11	0.79	3.24	0.81	3.30	0.5
Work environment	3.29	0.61	3.78	0.77	3.90	0.53	3.20	0
Job design	2.92	1.17	3.24	1.05	3.38	0.73	2.75	0

Promotion	2.96	0.81	3.11	0.76	3.20	0.89	2.80	0.2
Job security	2.83	0.72	3.12	1.03	3.10	0.84	2.50	0
Recognition and appreciation	2.38	0.97	2.89	0.87	2.81	0.76	2.40	0.2

Table 4.19 displays that employees who have bachelor's degree seem more satisfied (with an average of 3.29 and standard deviation of 0.70) than those who have other education levels. The study emphasizes that employees who have master's degree are the least satisfied among the all groups of employees with the average of 2.56 and standard deviation of 0.18. Standard deviation values in the secondary school graduates and diploma graduates are higher, while the master graduates seem to be a more homogeneous group. Among the several HRM dimensions, all groups are more or less satisfied with the work environment and recruitment and selection. Moreover, compensation and recognition are the two practices which less satisfied by majority of employees and that need to be under consideration.

Table 4. 19 Descriptive analysis for demography based on position

Education	Financing and risk officer		Customer services and cashiers		Branch managers		Administrative manager	
	Average	Standard deviation	Average	Standard deviation	Average	Standard deviation	Average	Standard deviation
Job satisfaction	2.95	0.72	2.96	0.85	3.44	0.72	3.14	0.79
Recruitment and selection	3.09	0.72	3.27	0.79	3.71	0.52	3.68	0.69
Training and development	3.16	0.77	2.93	1.02	3.38	0.66	3.25	0.64
Compensation	2.96	0.84	2.90	0.75	3.02	0.65	2.61	1.16

Performance appraisal	3.00	0.84	2.97	0.88	3.42	0.64	2.92	1.03
Work environment	3.55	0.52	3.70	0.63	3.94	0.59	3.85	0.72
Job design	3.00	1.10	3.29	0.73	3.45	0.75	3.11	1.04
Promotion	2.79	0.68	2.86	0.83	3.52	0.68	3.12	1.03
Job security	2.70	0.73	2.86	0.99	3.24	0.71	3.38	0.97
Recognition and appreciation	2.61	0.69	2.49	0.94	2.98	0.61	2.93	0.98

According to Table 4.20, branch managers are the most satisfied employee group with the average of 3.44 and standard deviation of 0.72 and the least satisfied employees are financing and risk officers with average of 2.95 and standard deviation of 0.72. In general, the study shows that branch managers are more satisfied about most of the HRM practices, however, the employees who work as finance officer and risk officer or either cashiers and customer services are generally not satisfied with the HRM practices in the bank. Employees in general are not satisfied about compensation, promotion and job security. The study emphasize that employees are more satisfied more about work environment.

Table 4. 20 Descriptive analysis for demography based on length of services

Education	From one year to 3 years		From 3 years to 5 years		From 5 years to 10 years		More than 10 years	
	Average	Standard deviation	Average	Standard deviation	Average	Standard deviation	Average	Standard deviation
Job satisfaction	2.97	0.65	3.19	0.71	3.08	0.95	3.63	0.77

Recruitment and selection	3.37	0.71	3.33	0.68	3.52	0.70	3.86	0.65
Training and development	3.00	0.73	3.19	0.74	3.08	0.99	3.68	0.57
Compensation	2.86	0.72	2.88	0.61	2.93	1.01	3.08	0.93
Performance appraisal	3.16	0.99	3.16	0.68	3.01	0.90	3.36	0.76
Work environment	3.75	0.57	3.71	0.51	3.90	0.71	3.86	0.75
Job design	3.31	0.79	3.22	0.75	3.07	1.04	3.70	0.78
Promotion	3.01	0.92	3.15	0.81	3.01	0.82	3.63	0.66
Job security	3.13	1.03	2.93	0.74	3.09	0.82	3.20	0.93
Recognition and appreciation	2.61	0.70	2.73	0.71	2.70	0.85	3.22	0.94

Based on the table above, employees who work for more ten years are the most satisfied employee group with an average of 3.63 and standard deviation of 0.77, whereas the least satisfied group among employees are those who work from one year to three years with an average of 2.97 and standard deviation of 0.65. Table 4.21 in general clarifies that employees are more satisfied with work environment practices and recruitment and selection, whereas they are less satisfied about compensation and recognition practices.

4.4 INFERENCE STATISTICS

In this section, we apply Pearson's correlation coefficient analysis and multiple regression analysis to understand the relationship between dependent and independent variables further.

4.4.1 Correlation Analysis

First, we measure the correlation between job satisfaction and each one of the HRM dimensions one by one by using Pearson's correlation analysis. The following table presents the resulting correlation coefficients.

Table 4. 21 correlation coefficient

Correlation coefficient	
Job Satisfaction	1
Recruitment and Selection	.263*
Training and Development	.226*
Compensation	.323**
Performance	.255*
Work environment	.343**
Job design	.250*
Promotion	.241*
Job security	.288**
Recognition and appreciation	.285**

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

**. Correlation is significant at the 0.01 level (2-tailed)

According to the results in Table 4.22, all of the independent variables are positively correlated with the dependent variable, job satisfaction. The correlation with the variables job security and recognition and appreciation are significant at a higher significance level. Evaluating the values, the work environment and compensation have the two highest correlation coefficients (0.343 and 0.323 respectively, while promotion and training and development have the lowest values (0.226, 0.241 respectively).

4.4.2 Hypotheses Testing

In this research we are going to test the hypotheses to explore whether there is a relationship between dependent variable which is job satisfaction and other independent variables. Based on the table 4.23, there seems to be a positive correlation between all variables and the job satisfaction.

However, these correlation values indicate the relationship between job satisfaction and each one of the HRM dimensions in pairs. Before accepting all the null hypothesis, we would like to run a multiple regression analysis to see if there is multicollinearity among the dependent variables. To this end, a multiple regression model is run considering the whole data from 91 respondents. The average job satisfaction value for everyone was computed and recognized as the dependent variable. Similarly, the average values of all other dimensions of HRM practices were evaluated and used as independent variables. The results of the regression are summarized in the Table below.

4.4.2 Multiple Regression Analysis

Table 4. 22 model summary

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	P val
1	.744 ^a	.554	.549	.54328	.554	110.618	1	89	.000
2	.799 ^b	.638	.630	.49222	.084	20.423	1	88	.000
3	.820 ^c	.672	.661	.47128	.034	8.996	1	87	.004
4	.836 ^d	.698	.684	.45474	.026	7.443	1	86	.008
5	.847 ^e	.718	.701	.44231	.020	5.900	1	85	.017
a. Predictors: (Constant), recognition									
b. Predictors: (Constant), recognition, job design									
c. Predictors: (Constant), recognition, job design, recruitment and selection									
d. Predictors: (Constant), recognition, job design, recruitment and selection, compensation									
e. Predictors: (Constant), recognition, job design, recruitment and selection, compensation, job security									

The final R^2 value obtained from the above analysis is .718, which means these independent variables can explain only 71.8% of the variation in job satisfaction levels of the employees in the bank. The variables that are significant in 95% significance level are those which have p-values smaller than 0.05, namely recruitment and selection, training and compensation, recognition and appreciation, and job design. The coefficients of these variables can be seen from the table below.

Table 4. 23 coefficients

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.151	.202		5.704	.000
	recognition	.733	.070	.744	10.517	.000
2	(Constant)	.667	.212		3.148	.002
	recognition	.500	.081	.508	6.133	.000
	job design	.344	.076	.374	4.519	.000
3	(Constant)	.218	.252		.863	.391
	recognition	.384	.087	.390	4.415	.000
	job design	.275	.077	.298	3.585	.001
	recruitment and selection	.287	.096	.254	2.999	.004
4	(Constant)	.047	.251		.188	.851
	recognition	.280	.092	.284	3.027	.003
	job design	.234	.075	.254	3.103	.003
	recruitment and selection	.278	.092	.246	3.009	.003
	compensation	.214	.079	.217	2.728	.008
5	(Constant)	-.089	.251		-.355	.723
	recognition	.178	.099	.181	1.797	.076
	job design	.248	.074	.269	3.371	.001
	recruitment and selection	.250	.091	.221	2.754	.007
	compensation	.195	.077	.197	2.538	.013
	job security	.172	.071	.187	2.429	.017

a. Dependent Variable: job satisfaction

Source: Researcher field survey

Hence, the linear regression equation is:

$$\text{Job satisfaction} = -0.089 + 0.178(\text{recognition}) + 0.248(\text{job design}) + 0.250(\text{recruitment and selection}) + 0.195(\text{compensation}) + 0.172(\text{job security})$$

Finally, at 95% significance level, we accept hypothesis H1, H4, H6, H8 and H9 while reject hypothesis H2, H3, H5, H7.

4.5 RESEARCH FINDINGS OF HRM PRACTICES

From the findings, it can be argued that the Alkuraimi bank has good recruitment process which satisfies the employees. Recruitment process in Alkuraimi bank goes through many steps from

application until selection which helps in selecting right people for right position. Employees probably think that this process is fair, resulting in high satisfaction levels.

The second practice, training, and development is planned and conducted in strategic plans of the Alkuriami bank. However, according to regression results, this dimension does not affect the job satisfaction levels significantly. From the feedbacks of respondents, it shows that employees are generally satisfied with training program and they feel that their skills have improved. However, the low-education group has comparably lower satisfaction levels in this dimension, which might be brought to the attention of the managers. Unlike other banks in Yemen, Alkurimi bank is investing more in training his employees, as it is recognized by the top managers that training programs are essential to increase performance and productivity.

Based on the feedbacks on compensation practice, employee satisfaction levels are not very high. In particular, lower age groups and employees with shorter length of service feel like the salaries are not sufficient. Since the bank has a high proportion of young employees, and since compensation significantly affects the job satisfaction levels, the top managers should find a way to improve the satisfaction in this HRM dimension.

Regarding performance appraisal, the finding shows that the employees are in general neutral to satisfied. In comments section, some of them mentioned that the line managers are discussing with them regarding their performance and trying to motivate them to achieve organizational goals. However, one must note that performance appraisal scores of employees with lower education level and administrative managers are lower than the average.

Work environment is the HRM dimension all employee groups are the most satisfied about. This is mainly because employees have a good relationship with the line managers and their workmates; their feedbacks show that the spirit of cooperation is high.

Regarding the job design, it shows most of the employees are satisfied with the job design since they agree that their duties are clearly defined. Moreover, they mention that the bank is giving training before they start working so they can adjust quickly with the new job they have. However, one should note that the job design satisfaction among employees with master degree is lower than

the general average. Since job design significantly affects job satisfaction, again top management should pay attention.

The finding of research shows that the employees in Alkuraimi bank feel somewhat secure in the bank. Some of them commented that employees are the last thing ill get cut if the bank has financial problems. The length of service in Alkurimi bank shows that majority of employees work more than 5 years which prove that employees are satisfied and feel secure. In fact, the employees who work more than 10 years in the bank are the employee group who are most satisfied about this dimension.

Promotion in Alkurimi bank is one of the processes for which the employees are most satisfied about, although the averages is still between neutral and satisfied levels. The feedbacks shows that employees want to have the similar chance with other to be promoted and grow. Hence, employees generally agree that promotion should be based on performance and skills, not the personal relationships, and this is satisfied in the bank to some degree.

It is found that the employees in Alkuraimi bank do not feel appreciated about their efforts and they get incentives, motivation form the top management. The result shows that employees are not satisfied with the recognition and appreciation practice. However, recognition significantly affects job satisfaction, hence it must be paid attention.

To conclude, it shows that employees are generally satisfied about work environment and recruitment and selection process, whereas they are less satisfied about recognition and compensation and promotion.

CHAPTER 5:

CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

This chapter will outline the findings, conclusion and recommendation of the research. The study was conducted using 91 set of questionnaires distributed to the respondents from Alkuraimi bank and explores how much HRM practices in Alkuraimi bank have an impact on the job satisfaction. To come up with the results, several analysis techniques are used such as descriptive analysis, inferential analysis, reliability statistics, and regression analysis.

5.2 RECOMMENDATIONS

Regarding recruitment and selection, study recommends that Alkuraimi bank should give chance for female to be recruited since the gender of female is very limited in the bank. In addition, it would be more beneficial for the bank to increase the education requirement of selected people to be at least having a bachelor degree, since financial institutions need technical skills.

Based on the analysis and comments of the respondents, the study recommends that Alkuraimi needs to increase and expand training program in the bank to fulfill all the requirement needed by the employees and to meet the changes in knowledge and technology. Since especially low-education level employees have low satisfaction levels in this dimension, perhaps special training programs can be designated for this group of employees.

In term of compensation, the analysis for study and comments of employees recommend that the management need to increase salaries and incentives for the employees and to give them loans to build their personal life. Loan is not allowed in Alkuraimi bank and the employees are not satisfied with this practice. The bank awards employees based on performance, however, taking into account the unsatisfied employee groups, perhaps they can consider increasing the starting salaries. Considering that a majority of the employees in the bank are young, improving their compensation packages could really improve their job satisfaction levels and their productivity.

Next, according to employee comments, the bank needs to improve performance of electronic services. This kind of an investment can minimize the pressure on the employees in different branches especially for ATM machines that are used much during holidays and out of working hours.

Regarding the work environment, the study results show high satisfaction levels. However, since the employees need more time to spend with his family, the bank should limit working hours in the week and reduce working days to five days rather than six days. The study mentioned that some managers are not helpful and use their authorities against some employees and the bank is supposed to take that under consideration.

Based on the analysis, many employees think that the job design of Alkuraimi bank is good and clearly defined, but the study recommend that the bank need to update job description for most of jobs since new tasks are changes from time to time. Especially employees with master degree are not satisfied with their job design, so the management should mainly focus on the job descriptions of this group.

In terms of promotion, based on the analysis and the comments of respondents, it is recommended that promotions must be given based on the skills and knowledge of employees. Moreover, it is noticed that the chance of female to be promotion is less than male which is negative point.

In term of recognition, the study recommends that employees need more appreciation from the top management and some employees feel that they make a lot of efforts and not be recognized.

5.3 LIMITATIONS OF THE STUDY

The major limitation of this study related to the sample size. It was difficult to reach and get feedback from a majority of the employees in the bank. The time limitation forced us to proceed with only 91 responses.

5.4 CONCLUSION

This research has provided an overview of the HRM practices and their impact on the job satisfaction in Alkuraimi bank. This study produced results that indicated that Alkuraimi bank has progress regarding HR management compared with other banks in Yemen.

Most employees believe that that they are somewhat satisfied with Alkuraimi bank. There were some complaints from some employees about the pay system and promotion and training program.

The study recommends that Alkuraimi need to improve promotion system by promoting people who has skills and knowledge. In addition, the respondents mention that the training program does not reach everyone in the organization and the study recommend the bank to expand training program. Furthermore, pay system is supposed to be improved by increasing employee's salary and rewards. Since in this bank, the job satisfaction level is significantly affected by recognition, job design, recruitment and selection, compensation and job security, the bank management should particularly work to improve these dimensions in order to obtain happier and more productive employees.

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APPENDICECS

APPENDIX A QUESTIONNAIRE

SECTION A

Please circle your answer to each statement using 5 Likert scale [(1) = strongly disagree; (2) = disagree; (3) = neutral; (4) = agree and (5) = strongly agree]

PART 1: Job Satisfaction

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I am satisfied with recruitment process in the bank	1	2	3	4	5
2. I am satisfied with the job I do, and my work is recognized	1	2	3	4	5
3. I am satisfied with the pay system applied in the bank	1	2	3	4	5
4. I am satisfied with the promotion practice applied in the bank	1	2	3	4	5
5. I am satisfied with the training program in the bank	1	2	3	4	5
6. I am satisfied with working environment in the bank	1	2	3	4	5
7. I am satisfied with job security applied in the bank	1	2	3	4	5
8. I feel that if one has my job, he will not want to leave	1	2	3	4	5

PART 2: Recruitment and selection

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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1. Usually jobs are advertised on bank website and other media to recruit people	1	2	3	4	5
2. Bank is committed to the procedures and policies of selection process	1	2	3	4	5
3. Standardized tests are used to select suitable employees	1	2	3	4	5
4. Employees are selected based on their skills and knowledge	1	2	3	4	5
5. Duties of jobs are clearly defined by HR department	1	2	3	4	5

PART 3: training and development

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Employees are always provided with an extensive training program	1	2	3	4	5
2. Training programs are beneficial and help employees to learn and improve their skills	1	2	3	4	5
3. Bank is investing a lot in the development of its employees	1	2	3	4	5
4. Employees get training not when they start work, but after a few years of work.	1	2	3	4	5
5. I am satisfied with the training program in the bank	1	2	3	4	5

PART 4: compensation and benefits

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Compared with others, I feel my salary is fair	1	2	3	4	5
2. Normally, pay is linked to the performance appraisal	1	2	3	4	5
3. I am satisfied with my annual raise	1	2	3	4	5
4. Health care package is provided by the bank.	1	2	3	4	5
5. Bank is providing similar salaries for similar jobs	1	2	3	4	5

PART 5: performance appraisal

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I am informed about how my performance will be evaluated	1	2	3	4	5
2. Performance appraisal feedbacks are discussed with employees	1	2	3	4	5
3. Performance appraisal helps me to learn and grow	1	2	3	4	5
4. Bank management takes performance appraisal into consideration for promoting decisions	1	2	3	4	5
5. Salaries are raised based on performance appraisal	1	2	3	4	5

PART 6: working environment

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. The work environment such as lighting, internet, heating, etc. are good in the bank	1	2	3	4	5
2. My manager always listens to his employees	1	2	3	4	5
3. I feel the spirit of cooperation in the bank	1	2	3	4	5
4. I have a good relationship with my workmates in the bank	1	2	3	4	5
5. The teamwork in the bank is strong.	1	2	3	4	5

PART 7: job design

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. The duties of my job are defined clearly	1	2	3	4	5
2. The job descriptions are up to date.	1	2	3	4	5
3. The job description clarifies all the responsibilities of the work	1	2	3	4	5
4. The bank provides orientation when somebody starts working.	1	2	3	4	5

PART 8: promotion.

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I have a good chance to be promoted in the bank	1	2	3	4	5

2. Employees have clear idea about their promotion opportunities in the bank	1	2	3	4	5
3. Current employees have the priority of being promoted	1	2	3	4	5
4. All the employees with similar performance results have the same chance to be promoted	1	2	3	4	5
5. The bank is committed to policies and procedures of promotion	1	2	3	4	5

PART 9: job security

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Bank management appreciate their workers.	1	2	3	4	5
2. If the bank faces financial problems, employees will be the last to get their payments cut.	1	2	3	4	5
3. I feel my job is secure in this bank.	1	2	3	4	5
4. When employees get hired, they expect to work for a long time.	1	2	3	4	5

PART 10: Recognition and Appreciation

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I always get appreciated when doing my work well.	1	2	3	4	5

2. Bank helps its employees balance their work time and family time.	1	2	3	4	5
3. Working hours is convenient to meet the demands of one's personal life.	1	2	3	4	5
4. Usually, employees can participate in decision making.	1	2	3	4	5
5. Employees' suggestions are always taken under consideration.	1	2	3	4	5

Section B

Demographic background

Gender Male Female

Age	18-30	31-40	41-50	51 and above
Position at work	Customer service	financing or risk specialist	branch manager	administrative manager
Level of education	primary	Secondary	Bachelor	Graduate
Work service	less than one-year	1-3 years	3-5 years	More than 5 years

CURRICULUM VITAE

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