

# The Relationship of Job Satisfaction and Employee Performance of Selected Financial Institutions in the Kingdom of Bahrain

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**Abstract:** This study investigated the relationship of job satisfaction and employee performance of the selected financial institutions specifically the Albaraka Banking Corporation and the Ahli United Bank particularly located in Manama area. Employee promotion, work delegation, work attitude, employee compensation, working condition and work itself were the indicators used to measure the significant difference in the perception of the respondents as well as the perceptual responses of the two banking institution's employees as to the relationship of the variables under study. This paper used the descriptive method of research to solve the problem stated in the study. For the statistical tools, the weighted mean was utilized to measure the level of job satisfaction of the respondents and the relationship of the indicators to the employee performance. The two mean test was used to find the significant difference in the perception of the respondents in terms of job satisfaction and the Pearson R was employed for the measurement of the relationship of the two variables under investigation. The respondents revealed that the level of their job satisfaction in the stated indicators was between fairly satisfactory to satisfactory and the rate of the indicators' relationship to employee performance was between fairly related to above averagely related. The two groups of employees also revealed that there is a significant difference in their perception in terms of employee promotion, work delegation, work attitude and employee compensation but there is no significant difference in the respondents' perception in terms of working condition and work itself. The Albaraka Banking Corporation and Ahli United Bank employees showed that job satisfaction and employee performance has a significant relationship in terms of employee promotion, work delegation, work attitude and employee compensation but with no significant relationship in the area of working condition and work itself. The researcher recommended that the management of the two banking institutions under study should have a clearer promotion scheme, should create a comprehensive work delegation process that has to be disseminated and explained to the employees. The two banking institutions must listen to the views of the employees as it is one of the primary techniques to create harmonious relationship in the organization. The two banking institutions should offer a better compensation packages which will motivate the employees for better performance and should also offer a better working place which is conducive for working environment and they should see to it that the employees know the reasonable expectation of the management from the staff and should also provide clearer job requirements to attain a better performance as expected from the employees.

**Keywords:** Employee performance, Job satisfaction, Financial institutions, Indicators such as employee promotion, work delegation, work attitude, employee compensation, working condition and work itself.

## I. INTRODUCTION

Job satisfaction indicates the rate of happiness, fulfillment and contentment a worker has in his working environment. It is also described as a behavior of a person, his perceptions and views about work. Job satisfaction also takes into consideration the emotional element and feelings of an employee which results in the level of his performance brought about by the circumstances related to his work.

One of the most significant indicators of satisfaction is the difference between a person's expectations and the degree of the job that can meet individual's expectations. This theory agrees that an employee expects a better working environment in his workplace and a better working relationship with his co-workers as well [1].

Another theory that supports the relationship of job satisfaction that leads to a better employee performance is the theory of Vroom which is based on the idea that when

the needs of the employees are met, it will lead to a good performance of the workers [2].

An organization is operating due to its human resources, technology and financial resources. But the most important resource is the human resource. Business organizations are not fully automated. They still need people to perform the job and produce goods and services for the customers. People are still importantly and significantly involved in providing product or service. Business enterprises heavily depend on human resources or employees because they are considered to be the assets of the company. Employees are the life and blood of the business organizations as they provide intelligence and knowledge in operating the business. It can also be emphasized that organization's performance may be proportional to the performance of the employees.

Job satisfaction plays a vital role in any company or enterprise. According to studies, the total job satisfaction level of the workforce is a means for a successful application of company plans. Several studies have been created which concluded that job satisfaction has a positive influence on employee performance. These studies used different respondents in various categories of professions and occupations [3].

In human behavior studies, it was concluded that mental satisfaction is a factor which motivate employees to work more. One study also revealed that organizations with politics free environment have a positive relationship with job satisfaction of the workers [4]. Factors like working condition, supervision, pay, the chance for promotion, co-employees, and work itself play a significant role in achieving job satisfaction among the workers [5].

The foundation of job satisfaction occurs when there is a harmonious relationship among the employees, such as the co-workers, supervisors and managers. Working environment, organizational culture and managerial style also showed a positive impact on the job satisfaction level of the employees. These aspects disclosed different influences on various employees working in different organizations [6].

Employee performance would mean how well an employee carry out his job related to his activities as expected by the department heads or managers. The business organizations should recognize the value of employees as they contribute to the success of its operations. Organizations which are evidently aware of the effect of employee performance would definitely manage employee efficiency and effectiveness. It could also be highlighted that employee performance improves and raises profits of the business organizations and it can help to gradually meet business goals as well.

Another significant aspect which employee performance could contribute to the business organization is productivity. Productivity of employees can possibly set a stimulant to the habit of other employees to work more efficiently and when this happens, it may positively affect the profitability of the business.

With these facts attributed to the importance of human resource in the organization, it is imperative to analyze the relationship of job satisfaction and employee performance of of the selected financial institution in Bahrain.

This paper analyzed the difference in the perception of bank employees on job satisfaction and performance and the relationship of job satisfaction and employee performance of selected financial institutions in the kingdom of Bahrain and answered the following specific problems.

1. What is the job satisfaction level of the bank employees as perceived by the respondent in terms of:
  - a. employee promotion
  - b. work delegation
  - c. work attitude
  - d. employee compensation
  - e. working condition
  - f. work itself

2. What is the perception of the respondents to the level of their performance as related to:

- a. employee promotion
- b. work delegation
- c. work attitude
- d. employee compensation
- e. working condition
- f. work itself

3. Is there a significant difference in the perception of the respondents in terms of job satisfaction level and employee performance?

4. Is there a significant relationship between job satisfaction and employee performance of the bank employees of the selected financial institution in Bahrain as perceived by the respondents?

Ho: There is no significant difference in the perception of the respondents in terms of job satisfaction level and employee performance.

Ho: There is no significant relationship in the job satisfaction level and the employee performance of the bank employees of selected financial institutions in Bahrain.

## II. RESEARCH METHODOLOGY

This chapter discussed the research method used, the population and the sample size and the sampling technique, the description of the respondents, the research instrumentation, the data-gathering procedure and the statistical tool to treat the data gathered. This study used the descriptive method of research which examined the relationship of job satisfaction and employee performance in the selected financial institutions in the Kingdom of Bahrain. The research also investigated the difference in the perception of the respondents in terms of job level of satisfaction.

The researcher started the gathering of data by requesting a letter of referral from the dean of the university asking for the approval from the manager of the banking institutions under study to distribute survey questionnaires. When the approval was given, the questionnaire was pre tested to a group of persons who were not included in the group of respondents and was also presented to experts in the field of research to establish the clarity and validity of the questionnaire. Due to the strict confidentiality of banking information, four of the banking institutions which were included in the respondent list did not respond to the request of the researcher. The researcher only included two commercial banking institutions which were composed of Albaraka Islamic Banking Corporation and Ahli United Bank with eleven and twenty respondents respectively.

The non-probability quota sampling was introduced in this research to cover a specific number of respondents which represented the minimum representation of the population of the entire selected financial institution in the Manama area particularly the banking organization. The respondents were chosen as they were available to answer the questionnaire. The statistical tools used were the Weighted Mean, Two mean test and Pearson R correlation.

### III. RESULTS AND DISCUSSION

#### 1. Job Satisfaction Level as Perceived by the Two Banking Institution Employees in Terms of Employee Promotion.

As showed in table I, the Ahli United Bank employees revealed that the satisfaction level of the indicators in the employee promotion is fairly satisfactory in items 1, 2 and 5 and satisfactory in items 3, 4 and 5 as it reflected in the weighted mean. The respondents from Albaraka Islamic Bank showed a fairly unsatisfactory weighted mean in items 1, 2, 3, 4 and 6 but fairly satisfactory in item 5. According expectancy theory, pay, work itself, promotion opportunities and supervision are the factors that influence job satisfaction. Similarly, it is argued that extrinsic and intrinsic rewards must be the basis of evaluating pay plans that must answer the following questions: Is it effective in creating the perception that pay is related to performance? Does the pay plan minimize the negative perception which affects the performance of the employees? Can it contribute to the perception of the employees that the pay plan or rewards creates positive impact on employee performance? It is discussed further that rewards must be appreciated by the employees and they must be related to the level of performance that is to be motivated [12].

2. *Perceived Employee Performance by the Two Banking Institutions as Related to Employee Promotion.* In Table II, Ahli United bank employees demonstrated an above averagely related mean to items 1 to 4 and 6 but excellently related weight on item 5 which is confirmed by the weighted mean of 4.27. The highest weighted mean given by the Albaraka Islamic Bank is 2.79 for item 5 and fairly related to all remaining items. In a study regarding job satisfaction and employees' performance, the facts were examined using the simple correlation analysis. The conclusion showed that there is a positive relationship between job satisfaction and employees' work performance in terms of promotion, equitable pay system, the work itself and working condition [13].

3. *Job Satisfaction Level as Perceived by the Two Banking Institution Employees in Terms of Work Delegation.* Table 3 revealed the weighted mean of the performance level of the employees of the two respondent groups. The employees of Ahli United Bank showed satisfactory results in items 1, 4, 5 and 6 and fairly satisfactory in items 2 and 3. For the Albaraka Islamic Banking group, it showed a fairly satisfactory results in items 1, 2 and 3 and satisfactory results in items 4, 5 and 6.

4. *Perceived Employee Performance by the Two Banking Institutions as Related to Work Delegation.* Table 4 disclosed the weighted mean of the performance level of the employees of the two respondent groups in terms of work delegation. The respondent employees from Ahli United Bank showed the means of 6 item indicators as above averagely related and the respondents from Albaraka Islamic Banking disclosed the averagely related results in items 1, 2 and 3 while averagely related results in items 4, 5 and 6 as they are indicated by the weighted mean shown in the table. In the same way, it is stated that

delegation is a method of assigning additional responsibilities and authority to the subordinate employees. One additional view stated that in this case, the degree of consultation regarding the delegation of new assignment is low unlike in the decision making process. Delegation is a power sharing procedure to an individual subordinate which includes various degrees of responsibilities, decision making and authority. It is also stated that there are various factors which affect the work behavior of employees, such as demographic factors, genetics, and environmental background. These factors create individual differences among the employees in the organization. Managers must recognize and understand these differences through observation of the differences, studying the relationships between the factors that affect the individual behavior and discover the relationships [11].

5. *Satisfaction Level as Perceived by the Two Banking Institution Employees in Terms of Work Attitude.* Table 5 exposes the weighted mean results of the performance level of the employees of the two respondent groups in terms of work attitude. The two groups of respondents have revealed the different results indicated in the table above. For the Ahli United Bank employees, they indicated a satisfactory results in all items referring to work attitude while the employees from Albaraka Islamic Banking demonstrated a satisfactory results in items 1, 2, 4 and 6. For items 3 and 5, the results are fairly satisfactory and fairly unsatisfactory. Delegation is a power sharing procedure to an individual subordinate which includes various degrees of responsibilities, decision making and authority. It is also stated that there are various factors which affect the work behavior of employees, such as demographic factors, genetics, and environmental background. These factors create individual differences among the employees in the organization. Managers must recognize and understand these differences through observation of the differences, studying the relationships between the factors that affect the individual behavior and discover the relationships [11].

6. *Perceived Employee Performance by the Two Banking Institutions as Related to Work Attitude.* Table 6 reflected the weighted mean of the performance level as perceived by the respondents. The Ali United Bank employees cited an all above averagely related responses in terms of work attitude while the employees from Albaraka Islamic Banking showed averagely related responses in items 1, 3, 4 and 6 while above averagely related in items 2 and 5 respectively. In one article, the writers determined three major disparities between HR practice and the scientific research in employee attitudes which focused on factors affecting job satisfaction such as the causes of employee attitudes, the results of positive or negative job satisfaction and how to measure and influence employee attitudes [16]. One of the studies about the impact of job satisfaction on job performance confirmed that employees with satisfied needs tend to be more positive in their work and provide good working attitude such punctuality and obedience. They also tend to produce new ideas for comfortable

working environment and they are inclined to be an asset employee of the company. This good working attitude will complement the good performance of the employees. Hence, managers of the organization should be concerned with the satisfaction of the employees because the job satisfaction is positively related to employee performance [23].

*7. Job Satisfaction Level as Perceived by the Two Banking Institution Employees in Terms of Employee Compensation.* Table 7 illustrated the weighted mean of the satisfaction level of the employees of the two banking institutions. Ahli United bank employees demonstrated a fairly related results in all items except for item 2. The highest weighted mean given by the Albaraka Islamic Bank employees is 4.65 for item 5 which is a satisfactory result while for items 1 is fairly satisfactory, item 2 and 3 is fairly unsatisfactory and for items 4 and 6 unsatisfactory results respectively. It is revealed that job satisfaction is an attitude of people concerning their job. It is said that attitude and job satisfaction is a result of employees' perception on their jobs and how the job fits him and the organization. Pay, work itself, promotion opportunities and supervision are the factors that influence job satisfaction. Similarly, it is argued that extrinsic and intrinsic rewards must be the basis of evaluating pay plans that must answer the following questions: Is it effective in creating the perception that pay is related to performance? Does the pay plan minimize the negative perception which affects the performance of the employees? Can it contribute to the perception of the employees that the pay plan or rewards creates positive impact on employee performance? It is discussed further that rewards must be appreciated by the employees and they must be related to the level of performance that is to be motivated [12].

*8. Perceived Employee Performance by the Two Banking Institutions as Related to Employee compensation.* Table 8 revealed the weighted of the performance level of the two groups of respondents in terms of employee compensation. The employees from Ahli United Bank cited an above averagely related results in all the item indicators while the employees from Albaraka Islamic Banking showed an averagely related outcomes in items 1, 2 and 3. For items 4 and five, the result is fairly related while in item 5, they showed an averagely related result. In a study regarding job satisfaction and employees' performance, the facts were examined using the simple correlation analysis. The conclusion showed that there is a positive relationship between job satisfaction and employees' work performance in terms of promotion, equitable pay system, the work itself and working condition [13].

*9. Job Satisfaction Level as Perceived by the Two Banking Institution Employees in Terms of Working Condition.* Table 9 illustrated the weighted mean for the satisfaction level of the two groups of employees of the banking institutions under study. The Ahli United Bank group and the employees from Albaraka Islamic Banking

demonstrated a fairly satisfactory results in the items concerning working condition as it is reflected in the mean of the given item indicators. In a study about the pharmaceutical companies, it revealed that conducive working environment and working conditions increase the level of job satisfaction of the employees and therefore, will also add to the employee work performance. The researchers noted that there should be a need to define and describe the importance of the working environment which will contribute to a good physical environment. One of the findings in the study mentioned that the respondents of the company hope to be treated equally such as in the aspect of compensation and working hours [21].

*10. Perceived Employee Performance by the Two Banking Institutions as Related to Working Condition.* Table 10 showed the weighted mean of the performance level of the respondents under study. The employees from Ahli United Bank showed an averagely related results in all the indicators as it is revealed in the weighted mean while the Albaraka Islamic Bankin group demonstrated an averagely related results except for item 2 which revealed an averagely related result with a mean of 3.55. In a study about the pharmaceutical companies, it revealed that conducive working environment and working conditions increase the level of job satisfaction of the employees and therefore, will also add to the employee work performance. The researchers noted that there should be a need to define and describe the importance of the working environment which will contribute to a good physical environment. One of the findings in the study mentioned that the respondents of the company hope to be treated equally such as in the aspect of compensation and working hours [21].

*11. Job Satisfaction Level as Perceived by the Two Banking Institution Employees in Terms of Work Itself.* Table 11 revealed the weighted of the satisfaction level in terms of work itself indicator. The Ahli United Bank respondents cited a satisfactory results except for item 3 which has a fairly satisfactory result reflecting a mean of 4.36 while the employees from Albaraka Islamic Banking group showed a fairly satisfactory results except for item 4 which revealed a satisfactory result. It is revealed that job satisfaction is an attitude of people concerning their job. It is said that attitude and job satisfaction is a result of employees' perception on their jobs and how the job fits him and the organization. Pay, work itself, promotion opportunities and supervision are the factors that influence job satisfaction [12].

*12. Perceived Employee Performance by the Two Banking Institutions as Related to Work Itself.* Table 4.12 demonstrated the weighted mean of the performance level in terms of work itself. The Ahli United Bank employees showed an above averagely result in all item indicators as it is supported by the weighted mean reflected on the table while the Albaraka Islamic Banking group showed an averagely related result except for item 3 which showed an

above averagely result as it is supported by the weighted mean shown on the table. It is revealed that job satisfaction is an attitude of people concerning their job. It is said that attitude and job satisfaction is a result of employees' perception on their jobs and how the job fits him and the organization. Pay, work itself, promotion opportunities and supervision are the factors that influence job satisfaction [12]. Another study which is related to the result of the above table is the about the job satisfaction of faculty members in private universities in context of Bangladesh. It disclosed that the faculty members are satisfied in the indicators such as: interpersonal skills and not satisfied in the area of salary, school facilities and as such, they just give an accomplishment in accordance with pay they perceived to be commensurate to their performance. It was also found out that the working environment has an effect on the pride of the faculty members. The teachers are mostly not satisfied with subject assignments as they perceived that the courses given to them are not in line with their expertise and somewhat the loads are distributed depending on demand of the subjects. The researchers recommended that the faculty members should be informed earlier and before the beginning of the semester to give time to prepare the lessons for the students [25].

*13. Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Corporation Employees in Terms of Job Satisfaction Level in Employee Compensation.* Table 13 showed the difference in the perception of Ahli United Bank employees and Albaraka Islamic Banking group in terms of job satisfaction level concerning employee compensation. The first group has a mean of 4.56 while the mean perception of the Albaraka Islamic Banking employees is 3.09. Since the t-computed which is 6.30 and is greater than the t-tabular value which is 2.045 at .05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant difference in the perception of the two groups of employees in terms of employee compensation is thus rejected. It means that there is a significant difference in the perception of two groups of respondents concerning the indicator stated above. This result is supported by the statement that job satisfaction is the favorable and unfavorable set of emotions and feelings of the employees towards their work. It is also argued that employees' work attitude is generally acquired over a longer period of time. Likewise, job satisfaction or dissatisfaction happens when the employees increasingly obtain information about the organization; therefore, managers have to be vigilant in view of the fact that employees need change over time which may influence attitude towards work and eventually affect the level of their job satisfaction [10].

*14. Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Corporation Employees in Terms of Job Satisfaction Level in Work Delegation.* Table 14 showed the difference in the perception of Ahli United Bank employees and Albaraka Islamic Banking group in terms of job satisfaction level concerning work

delegation. The first group has a mean of 4.55 while the mean perception of the Albaraka Islamic Banking employees is 4.26. Since the t-computed which is 13.04 and is greater than the t-tabular value which is 2.045 at .05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant difference in the perception of the two groups of employees in terms of work delegation is thus rejected. It means that there is a significant difference in the perception of two groups of respondents concerning the indicator stated above. The result could be supported by the statement that "high performance contributes to high job satisfaction". It is noted that quality decision would mean the process of consulting, ideas sharing and creating a collaborative effort between the employees and managers before a decision is made. Positive decision acceptance is a process of affirming the decision made and agreed upon by the subordinate employees for implementation. It is shown that decision quality is a result of objective aspects which affect the group performance of the employees along with the effects of reconciled decision acceptance [11].

*15. Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Corporation Employees in Terms of Job Satisfaction Level in Work Attitude.* Table 15 showed the difference in the perception of Ahli United Bank employees and Albaraka Islamic Banking group in terms of job satisfaction level concerning work attitude. The first group has a mean of 4.68 while the mean perception of the Albaraka Islamic Banking employees is 4.31. Since the t-computed which is 3.93 and is greater than the t-tabular value which is 2.045 at .05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant difference in the perception of the two groups of employees in terms of work delegation is thus rejected. It means that there is a significant difference in the perception of two groups of respondents concerning the indicator stated above. It is revealed that job satisfaction is an attitude of people concerning their job. It is said that attitude and job satisfaction is a result of employees' perception on their jobs and how the job fits him and the organization. Pay, work itself, promotion opportunities and supervision are the factors that influence job satisfaction [12].

*16. Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Corporation Employees in Terms of Job Satisfaction Level in Employee Compensation.* Table 16 showed the difference in the perception of Ahli United Bank employees and Albaraka Islamic Banking group in terms of job satisfaction level in terms of employee compensation. The first group has a mean of 4.20 while the mean perception of the Albaraka Islamic Banking employees is 3.40. Since the t-computed which is 5.59 and is greater than the t-tabular value which is 2.045 at .05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant difference in the perception of the two groups of employees in terms of employee compensation is thus

rejected. It means that there is a significant difference in the perception of two groups of respondents concerning the indicator stated above. This result can be supported by the questions as “Does the pay plan minimize the negative perception which affects the performance of the employees? Can it contribute to the perception of the employees that the pay plan or rewards creates positive impact on employee performance? It is discussed further that rewards must be appreciated by the employees and they must be related to the level of performance that is to be motivated [12].

*17. Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Corporation Employees in Terms of Job Satisfaction Level in Working Condition.* Table 17 showed the difference in the perception of Ahli United Bank employees and Albaraka Islamic Banking group in terms of job satisfaction level in terms of working condition. The first group has a mean of 4.12 while the mean perception of the Albaraka Islamic Banking employees is 3.89. Since the t-computed which is .736 and is less than the t-tabular value which is 2.045 at .05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant difference in the perception of the two groups of employees in terms of working is thus accepted. It means that there is no significant difference in the perception of two groups of respondents concerning the indicator stated above. One of the authors in the study of job satisfaction supports the outcome of this study where he stated that there are various factors which affect the work behavior of employees, such as demographic factors, genetics, and environmental background. These factors create individual differences among the employees in the organization [11].

*18. Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Corporation Employees in Terms of Job Satisfaction Level in Work Itself.* Table 18 revealed the difference in the perception of Ahli United Bank employees and Albaraka Islamic Banking group in terms of job satisfaction level in terms of work itself. The first group has a mean of 4.12 while the mean perception of the Albaraka Islamic Banking employees is 3.89. Since the t-computed which is .736 and is less than the t-tabular value which is 2.045 at .05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant difference in the perception of the two groups of employees in terms of working is thus accepted. It means that there is no significant difference in the perception of two groups of respondents concerning the indicator stated above. According to research studies cited in an article, dispositional influences statistically demonstrated the effects of childhood temperament to employee’s job satisfaction even after forty years. They also included some studies stating that one of the vital causes of the job satisfaction influences were the perception of the employees of the job itself that was linked to their personality traits which is called core self evaluation. There were also proofs that extraversion and conscientiousness have an impact on job satisfaction [17].

*19. Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Employee Promotion.* Table 19 determined that the computed Pearson r is 0.761 which means that there is a very strong positive linear relationship between job satisfaction and employee performance of the two groups of respondents in terms of employee promotion. Since the t-computed which is 6.30 which is greater than the tabular value which is 2.045 at 0.05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant relationship between job satisfaction and employee performance of Ahli United Bank and Albaraka Islamic Banking employees is thus rejected. It means that there is a significant relationship between the two variables under study. This result is supported by a study regarding job satisfaction and employees’ performance, the facts were examined using the simple correlation analysis. The conclusion showed that there is a positive relationship between job satisfaction and employees’ work performance in terms of promotion, equitable pay system, the work itself and working condition [13].

*20. Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Work Delegation.* Table 20 identified that the computed Pearson r is 0.9244 which means that there is a very strong positive linear relationship between job satisfaction and employee performance of the two groups of respondents in terms of work delegation. Since the t-computed which is 13.45 is greater than the tabular value which is 2.045 at 0.05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant relationship between job satisfaction and employee performance of Ahli United Bank and Albaraka Islamic Banking employees is thus rejected. It means that there is a significant relationship between the two variables under study. One additional view stated that in this case, the degree of consultation regarding the delegation of new assignment is low unlike in the decision making process. As stated by one of the authors about which can be found in the review of literature of this study, delegation is a power sharing procedure to an individual subordinate which includes various degrees of responsibilities, decision making and authority. It is also stated that there are various factors which affect the work behavior of employees, such as demographic factors, genetics, and environmental background [11].

*21. Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Work Attitude.* Table 4.21 revealed that the computed Pearson r is 0.5898 which means that there is a strong positive linear relationship between job satisfaction and employee performance of the two groups of respondents in terms of work attitude. Since the t-computed which is 3.934 is greater than the tabular value which is 2.045 at 0.05 level of significance with 29 degrees of freedom, the hypothesis that there is no

significant relationship between job satisfaction and employee performance of Ahli United Bank and Albaraka Islamic Banking employees is thus rejected. It means that there is a significant relationship between the two variables under study. From the review of related literature, in one article, the writers determined three major disparities between HR practice and the scientific research in employee attitudes which focused on factors affecting job satisfaction such as the causes of employee attitudes, the results of positive or negative job satisfaction and how to measure and influence employee attitudes. The writers revealed three factors that influence employee attitudes: dispositional influences, cultural influences and work situation influences [11].

*22. Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Employee Compensation.* Table 22 determined that the computed Pearson r is 0.720 which means that there is a strong positive linear relationship between job satisfaction and employee performance of the two groups of respondents in terms of employee compensation. Since the t-computed which is 5.5968 is greater than the tabular value which is 2.045 at 0.05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant relationship between job satisfaction and employee performance of Ahli United Bank and Albaraka Islamic Banking employees is thus rejected. It means that there is a significant relationship between the two variables under study. It is revealed that job satisfaction is an attitude of people concerning their job. It is said that attitude and job satisfaction is a result of employees' perception on their jobs and how the job fits him and the organization. Pay, work itself, promotion opportunities and supervision are the factors that influence job satisfaction. Similarly, it is argued that extrinsic and intrinsic rewards must be the basis of evaluating pay plans that must answer the following questions: Is it effective in creating the perception that pay is related to performance [12]? One study determined that the respondent private school teachers were very responsive to wage payment. The researchers recommended that the private educational institution should modify the salary scheme and the faculty members should be incorporated in the salary adjustment. It was also recommended that the promotion scheme should be modified and should appear as fairly as possible on the part of the teachers. The authors also revealed that fair promotion scheme increases the satisfaction level of the teachers [20].

*23. Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Working Condition.* Table 23 revealed that the computed Pearson r is 0.1354 which means that there is a negligible positive linear relationship between job satisfaction and employee performance of the two groups of respondents in terms of working condition. Since the t-computed which is .73605 is less than the tabular value which is 2.045 at 0.05 level of significance with 29 degrees of freedom, the hypothesis

that there is no significant relationship between job satisfaction and employee performance of Ahli United Bank and Albaraka Islamic Banking employees is thus accepted. It means that there is no significant relationship between the two variables under study. This result is not supported by a study regarding job satisfaction and employees' performance, the facts were examined using the simple correlation analysis. The conclusion showed that there is a positive relationship between job satisfaction and employees' work performance in terms of promotion, equitable pay system, the work itself and working condition [13].

*24. Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Work Itself.* Table 24 revealed that the computed Pearson r is 0.6077 which means that there is a strong positive linear relationship between job satisfaction and employee performance of the two groups of respondents in terms of work itself. Since the t-computed is 1.645 which is less than the tabular value which is 2.045 at 0.05 level of significance with 29 degrees of freedom, the hypothesis that there is no significant relationship between job satisfaction and employee performance of Ahli United Bank and Albaraka Islamic Banking employees is thus accepted. It means that there is no significant relationship between the two variables under study. The result of this study is again supported by one study regarding job satisfaction and employees' performance, the facts were examined using the simple correlation analysis. The conclusion showed that there is a positive relationship between job satisfaction and employees' work performance in terms of promotion, equitable pay system, the work itself and working condition [13].

#### IV. CONCLUSION

Based on the findings of the study, the following conclusion was drawn:

1. The Ahli United Bank and Albaraka Islamic Banking employees have shown their satisfaction level in all the indicators listed in the research study. They also demonstrated the indicators which were related to their performance in the respective workplace.
  2. It has been concluded that the Ahli United Bank employees were fairly satisfied and satisfied with the indicators presented in the study and they also revealed the above average relationship of the indicators in the level of their performance.
  3. The Albaraka Islamic Banking employees illustrated a fairly unsatisfied and fairly satisfied results in the indicators stated in the study. For the rate of relationship of the indicators to the employee performance, the second group cited an averagely related result in almost all the indicators presented in the research.
- The two groups of respondents showed that there is a significant difference in their perception in terms of the first four indicators but there is no significant difference in their perception in terms of the fifth and sixth indicators.

4. The Ahli United Bank employees and Albaraka Islamic banking group revealed that the job satisfaction level in the first four indicators have a significant relationship in their employee performance while the job satisfaction in the fifth and sixth indicators have no significant relationship to the employee performance.

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### ACKNOWLEDGMENT

I would like to extend my gratitude to my respondent banking institutions, to my friends who introduced me to this publication journal and to International Advanced Research Journal in Science and Engineering and Technology for giving me the opportunity to publish this research study.

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**TABLE I**  
**Job Satisfaction Level As Perceived by the Two Banking Institution Employees in Terms of Employee Promotion**

Please rate the level of your satisfaction on the items below	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. There promotion scheme in this banking institution is clearly defined	4.18	Fairly Satisfactory	2.75	Fairly Unsatisfactory
2. The deserving employees are given the chance to be promoted to a higher level of position	4.27	Fairly Unsatisfactory	2.65	Fairly Unsatisfactory
3. There is a clear direction for career advancement in this institution	4.82	Satisfactory	2.70	Fairly Unsatisfactory
4. There are opportunities for potential career growth at the company	4.64	Satisfactory	3.40	Fairly Unsatisfactory
5. The tasks given to the employees are paths for new learning	4.00	Fairly Satisfactory	3.85	Fairly Unsatisfactory
6. Employees with managerial skills are given trainings for career development	4.82	Satisfactory	3.20	Fairly Unsatisfactory
Total Weighted Mean	4.56	Satisfactory	3.09	Fairly Unsatisfactory

**TABLE II**  
**Perceived Employee Performance by the Two Banking Institutions as Related to Employee Promotion.**

The rate of relationship of employee promotion to my performance level is:	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Clearly defined promotion scheme	3.6	Above Averagely Related	2.32	Fairly Related
2. Chances of promotion to deserving employees	3.91	Above Averagely Related	2.30	Fairly Related
3. Clear direction for career advancement	3.82	Above Averagely Related	2.32	Fairly Related
4. Opportunities for potential career growth	3.91	Above Averagely Related	2.60	Fairly Related
5. Tasks given are paths for learning new things	4.27	Excellently Related	2.79	Averagely Related
6. Trainings for employees with managerial Skills for career development	4.09	Above Averagely Related	2.35	Fairly Related
Total Weighted Mean	3.93	Above Averagely Related	2.45	Fairly Related

**TABLE III**  
**Job Satisfaction Level As Perceived by the Two Banking Institution Employees in Terms of Work Delegation**

Please rate the level of your satisfaction on the items below	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. I am delegated with reasonable tasks.	4.54	Satisfactory	4.05	Fairly Satisfactory
2. There is a comprehensive explanation to me when new tasks are given.	4.36	Fairly Satisfactory	3.85	Fairly Satisfactory
3. The work is impartially allocated to the employees	4.30	Fairly Satisfactory	4.15	Fairly Satisfactory
4. The employees in my section are responsible for completing the assigned job on time	4.82	Satisfactory	4.72	Satisfactory
5. The work assigned to me is challenging and I am satisfied of the task I perform.	4.64	Satisfactory	4.40	Satisfactory
6. The workload delegated to me matches my field of specialization.	4.64	Satisfactory	4.40	Satisfactory
Total Weighted Mean	4.55	Satisfactory	4.26	Fairly Satisfactory

**TABLE IV**  
**Perceived Employee Performance by the Two Banking Institutions as Related to Work Delegation.**

The rate of relationship of work delegation To my performance level is:	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Reasonable delegation of tasks	3.82	Above Averagely Related	3.05	Averagely Related
2. Comprehensive explanation for new tasks given	4.09	Above Averagely Related	3.05	Averagely Related
3. Impartiality of work allocation	3.64	Above Averagely Related	3.05	Averagely Related
4. Responsibility for completing assigned job on time	4.18	Above Averagely Related	3.50	Above Averagely Related
5. Satisfaction of performing the challenging job	3.91	Above Averagely Related	3.47	Above Averagely Related
6. Delegation of work that matches field of specialization	4.00	Above Averagely Related	3.37	Above Averagely Related
Total Weighted Mean	3.94	Above Averagely Related	3.25	Above Averagely Related

**TABLE V**  
**Job Satisfaction Level As Perceived by the Two Banking Institution Employees in Terms of Work Attitude**

Please rate the level of your satisfaction on the items below	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Employees have harmonious relationship and work together to solve problems in the department	4.55	Satisfactory	4.37	Satisfactory
2. I have a good rapport with my colleagues in my workplace	4.54	Satisfactory	4.79	Satisfactory
3. The employees have high morale in the workplace	4.82	Satisfactory	4.32	Fairly Satisfactory
4. There is a sufficient professional communication among the employees in my department	4.64	Satisfactory	4.47	Satisfactory

5. Each employee respect e each other and respecte d by the management as well	5.00	Satisfactory	4.63	Satisfactory
6. The management listens to the opinions of the employees	4.55	Satisfactory	3.26	Fairly Unsatisfactory
<b>Total Weighted Mean</b>	<b>4.68</b>	<b>Satisfactory</b>	<b>4.31</b>	<b>Fairly Satisfactory</b>

**TABLE VI**  
**Perceived Employee Performance by the Two Banking Institutions as Related to Work Attitude.**

The rate of relationship of work attitude To my performance level is:	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Harmonious relationship among the employees	3.63	Above Averagely Related	3.33	Above Averagely Related
2. Good rapport in the workplace	4.18	Above Averagely Related	3.56	Above Averagely Related
3. Employees have high morale	3.90	Above Averagely Related	3.39	Above Averagely Related
4. Sufficient professional communication in the department	4.00	Above Averagely Related	3.39	Above Averagely Related
5. Respect among co-workers and by the management as well	3.82	Above Averagely Related	3.56	Above Averagely Related
6. Management listens to the opinions of the employees	4.00	Above Averagely Related	2.78	Above Averagely Related
<b>Total Weighted Mean</b>	<b>3.92</b>	<b>Above Averagely Related</b>	<b>3.34</b>	<b>Above Averagely Related</b>

**TABLE VII**  
**Job Satisfaction Level As Perceived by the Two Banking Institution Employees in Terms of Employee Compensation**

Please rate the level of your satisfaction on the items below	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. This organization rewards the employees with good job performance	3.91	Fairly Satisfactory		Fairly Satisfactory
2. My compensation is financially connected to my job performance	4.73	Satisfactory		Fairly Unsatisfactory
3. This company employs the law of the Kingdom in determining the annual Increases of the salary/wage of the employees	3.90	Fairly Satisfactory		Fairly Unsatisfactory
4. My salary is equivalent to my ability and education	4.18	Fairly Satisfactory		Unsatisfactory
5. My company provides bonuses, health insurance and other financial incentives to the employees	4.27	Fairly Satisfactory		Satisfactory
6. This company converts into cash the vacation leave and sick leave of the employees if not consumed	4.18	Fairly Satisfactory		Satisfactory
<b>Total Weighted Mean</b>	<b>4.20</b>	<b>Fairly Satisfactory</b>		<b>Fairly Unsatisfactory</b>

**TABLE VIII**  
**Perceived Employee Performance by the Two Banking Institutions as Related to Employee Compensation.**

The rate of relationship of employee compensation To my performance level is:	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Rewards for good performance	3.82	Above Averagely Related	2.95	Averagely Related
2. Compensation is financially connected to job performance	4.09	Above Averagely Related	2.75	Averagely Related
3. Determination of annual pay increases by using the law of the kingdom	4.09	Above Averagely Related	2.88	Averagely Related
4. The salary is bases on ability and education	3.73	Above Averagely Related	2.55	Fairly Related
5. Bonuses and financial incentives are provided by the company	3.82	Above Averagely Related	3.50	Above Averagely Related
6. Vacation leave and sick leaves are convertible to cash	3.55	Above Averagely Related	2.45	Fairly Related
<b>Total Weighted Mean</b>	<b>3.85</b>	<b>Above Averagely Related</b>	<b>2.85</b>	<b>Averagely Related</b>

**TABLE IX**  
**Job Satisfaction Level As Perceived by the Two Banking Institution Employees in Terms of Working Condition**

Please rate the level of your satisfaction on the items below	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Information needed to complete my assigned is accessible	3.91	Fairly Satisfactory	4.30	Fairly Satisfactory
2. There is an open and comfortable working environment in this company	4.10	Fairly Satisfactory	3.70	Fairly Satisfactory
3. The tools and resources needed to do my job is readily available	3.82	Fairly Satisfactory	4.10	Fairly Satisfactory
4. My company is a place for conducive working environment	4.36	Fairly Satisfactory	3.65	Fairly Satisfactory
5. This company provides the employees the opportunity to use new technologies	4.36	Fairly Satisfactory	3.80	Fairly Satisfactory
6. There is a good ventilation, light and good working space in the company	4.18	Fairly Satisfactory	3.08	Fairly Satisfactory
<b>Total Weighted Mean</b>	<b>4.12</b>	<b>Fairly Satisfactory</b>	<b>3.89</b>	<b>Fairly Satisfactory</b>

**TABLE X**  
 Perceived Employee Performance by the Two Banking Institutions as Related to Working Condition.

The rate of relationship of working condition To my performance level is:	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Access to job information	3.64	Above Averagely Related	3.40	Averagely Related
2. Comfortable working environment	3.55	Above Averagely Related	3.21	Averagely Related
3. Tools and resources are readily available for employees' needs	3.73	Above Averagely Related	3.55	Above Averagely Related
4. Working environment is conducive for working	3.54	Above Averagely Related	3.10	Averagely Related
5. Technologies are provided by the company	3.73	Above Averagely Related	3.20	Averagely Related
6. Good ventilation, light and working spaces	4.00	Above Averagely Related	3.00	Averagely Related
Total Weighted Mean	3.70	Above Averagely Related	3.24	Averagely Related

**TABLE XI**  
 Job Satisfaction Level As Perceived by the Two Banking Institution Employees in Terms of Work Itself

Please rate the level of your satisfaction on the items below	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. I know what is expected of me at work.	4.54	Satisfactory	4.35	Fairly Satisfactory
2. The demands made of me are reasonable	4.82	Satisfactory	4.20	Fairly Satisfactory
3. I believe in my productivity and efficiency in the company	4.36	Fairly Satisfactory	4.72	Satisfactory
4. My job requirements are clear.	4.80	Satisfactory	4.45	Satisfactory
5. The amount of work expected of me is reasonable.	4.73	Satisfactory	4.10	Fairly Satisfactory
6. I am proud to belong to this organization.	4.54	Satisfactory	4.20	Fairly Satisfactory
Total Weighted Mean	4.63	Satisfactory	4.34	Fairly Satisfactory

**TABLE XI1**  
 Perceived Employee Performance by the Two Banking Institutions as Related to Work Itself.

The rate of relationship of work itself To my performance level is:	Ahli United Bank		Albaraka Islamic Bank	
	Weighted Mean	Verbal Interpretation	Weighted Mean	Verbal Interpretation
1. Employees know what is expected of them at work	4.00	Above Averagely Related	3.35	Averagely Related
2. Management has reasonable demands from the employees	4.00	Above Averagely Related	3.20	Averagely Related
3. Employees are productive and efficient	4.09	Above Averagely Related	3.60	Averagely Related
4. Clear job requirements	4.00	Above Averagely Related	3.16	Above Averagely Related
5. Reasonable work expectation by the management	3.91	Above Averagely Related	3.00	Averagely Related
6. Proud to belong to the organization	4.09	Above Averagely Related	3.53	Above Averagely Related
Total Weighted Mean	4.02	Above Averagely Related	3.31	Averagely Related

**TABLE XI11**  
 Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Employees in terms of Job Satisfaction Level in Employee Compensation

Banking Institution	Weighted Mean	Standard Deviation	T-Computed	Tabular Value ( $\alpha .05$ )	Decision
Ahli United Bank	4.56	.826	6.30	2.045	Reject Ho
Albaraka Islamic Banking	3.09	.239			

**TABLE XI V**  
 Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Employees in terms of Job Satisfaction Level in Work Delegation

Banking Institution	Weighted Mean	Standard Deviation	T-Computed	Tabular Value ( $\alpha .05$ )	Decision
Ahli United Bank	4.55	.577	13.04	2.045	Reject Ho
Albaraka Islamic Banking	4.26	.154			

**TABLE XV**  
 Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Employees in terms of Job Satisfaction Level in Work Attitude

Banking Institution	Weighted Mean	Standard Deviation	T-Computed	Tabular Value ( $\alpha .05$ )	Decision
Ahli United Bank	4.68	.417	3.93	2.045	Reject Ho
Albaraka Islamic Banking	4.26	.160			

**TABLE XV1**  
Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Employees in terms of Job Satisfaction Level in Employee Compensation

Banking Institution	Weighted Mean	Standard Deviation	T-Computed	Tabular Value ( $\alpha .05$ )	Decision
Ahli United Bank	4.20	.470	5.59	2.045	
Reject Ho Albaraka Islamic Banking	3.40	.645			

**TABLE XV11**  
Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Employees in terms of Job Satisfaction Level in Working Condition

Banking Institution	Weighted Mean	Standard Deviation	T-Computed	Tabular Value ( $\alpha .05$ )	Decision
Ahli United Bank	4.12	.503	.736	2.045	
Accept Ho Albaraka Islamic Banking	3.89	.567			

**TABLE XV111**  
Difference in the Perception of Ahli United Bank and Albaraka Islamic Banking Employees in terms of Job Satisfaction Level in Work Itself

Banking Institution	Weighted Mean	Standard Deviation	T-Computed	Tabular Value ( $\alpha .05$ )	Decision
Ahli United Bank	4.63	.405	1.64	2.045	
Accept Ho Albaraka Islamic Banking	4.34	.503			

**TABLE X1X**  
Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Employee Promotion

Job Satisfaction and Employee Performance in terms of Employee Promotion	Computed Pearson r	T-Computed	Tabular Value	Decision
	0.761	6.30	2.045	Reject Ho

**TABLE XX**  
Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Work Delegation

Job Satisfaction and Employee Performance in terms of Work Delegation	Computed Pearson r	T-Computed	Tabular Value	Decision
	0.9244	13.45	2.045	Reject Ho

**TABLE XX1**  
Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Work Attitude

Job Satisfaction and Employee Performance in terms of Work Attitude	Computed Pearson r	T-Computed	Tabular Value	Decision
	0.5898	3.934	2.045	Reject Ho

**TABLE XX11**  
Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Employee Compensation

Job Satisfaction and Employee Performance in terms of Employee Compensation	Computed Pearson r	T-Computed	Tabular Value	Decision
	0.720	5.5968	2.045	Reject Ho

**TABLE XX111**  
Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Working Condition

Job Satisfaction and Employee Performance in terms of Working Condition	Computed Pearson r	T-Computed	Tabular Value	Decision
	0.1354	.73605	2.045	Accept Ho

**TABLE XX1V**  
Perceived Relationship Between Job satisfaction and Employee Performance of Ahli United Bank and Albaraka Islamic Banking in terms of Work Itself

Job Satisfaction and Employee Performance in terms of Work Itself	Computed Pearson r	T-Computed	Tabular Value	Decision
	0.6077	1.645	2.045	Accept Ho

#### BIOGRAPHY



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