

# Level of Job Satisfaction Among Employees of Selected Financial Institutions in Dapa, Surigao Del Norte

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## ABSTRACT

This study examined the level of job satisfaction among employees working in selected financial institutions in Dapa, Surigao del Norte, focusing on salary and benefits, work recognition, employment security, working conditions, and interpersonal relations. A descriptive research design was employed, and data were collected from 52 employees using a structured survey questionnaire. Statistical tools including descriptive statistics, Kruskal-Wallis test, and Mann-Whitney U test were used to analyze the data.

Findings revealed that employees generally exhibited a high level of job satisfaction, with salary and benefits obtaining the highest mean score, followed by interpersonal relations, while working conditions ranked lowest. No significant differences were found in job satisfaction when employees were grouped according to age, sex, and length of service. However, significant differences were observed in salary and benefits when grouped by civil status and in interpersonal relations when grouped by position in the organization.

The study concludes that job satisfaction in the selected financial institutions is largely influenced by organizational factors rather than demographic characteristics. The findings provide valuable insights for management in developing policies and programs aimed at enhancing employee satisfaction, motivation, and organizational effectiveness, particularly in rural financial institutions.

**Keywords:** Job Satisfaction, Financial Institutions, Employee Motivation, Workplace Environment, Interpersonal Relation.

## CHAPTER I

### THE PROBLEM AND ITS BACKGROUND

Employee satisfaction has become a crucial component in maintaining an efficient and productive workforce. In today's competitive economic environment, financial institutions are expected to maintain not only operational efficiency but also a motivated workforce. Satisfied employees tend to be more productive, show higher levels of loyalty, and contribute positively to customer service and institutional growth. On the other hand, dissatisfaction can lead to absenteeism, high turnover rates, low morale, and decreased performance which can adversely affect the organization.

In rural areas such as Dapa, Surigao del Norte, financial institutions continue to expand to serve the growing needs of the community. Despite this development, limited studies have examined the level of job satisfaction of employees in such settings. Moreover, the researchers personally know several

individuals working in financial institutions who expressed dissatisfaction with their jobs due to factors such as heavy workloads, work pressure, and limited opportunities for growth. These observations highlighted the presence of workplace concerns that may affect employee well-being and performance, thus motivating the researchers to conduct this study.

In conducting this study, the researchers aimed to provide concrete information on how satisfied employees were in terms of their work environment, compensation, supervision, opportunities for growth, and interpersonal relationships in the workplace. The findings will help management and policymakers of financial institutions to determine which aspects of employee satisfaction need improvement and which areas are already meeting expectations. Job satisfaction has been extensively studied both globally and nationally, there is still a scarcity of research exploring the job satisfaction levels of employees working in financial institutions within smaller municipalities like Dapa, Surigao del Norte.

In many organization, job satisfaction plays an essential role in ensuring employee productivity, retention, and overall organizational success. However, employees working in financial institutions, particularly in rural areas like Dapa, Surigao del Norte, often face several challenges that affect their level of job satisfaction at work. Common issues include low or stagnant salaries, limited employee benefits, lack of career growth opportunities, minimal recognition for their efforts and heavy workloads. These factors can lead to decreased motivation, work dissatisfaction, and even higher employee turnover.

While several studies have been conducted on job satisfaction in large and urban-based financial institutions, there is very limited research that focuses on the experiences of employee working in small-town or rural financial institutions. This situation is often overlooked, despite the fact that these institutions also play a vital role in the local economy. Unlike employees in urban settings, workers in rural areas may have fewer opportunities, less organizational support, and limited avenues to voice their concerns.

The lack of localized research creates a gap in understanding the real-life challenges and satisfaction levels of employees in these rural financial institutions. Addressing this gap is essential to provide a clearer picture of their needs and to help management develop strategies that can improve their work environment, increase motivation, and enhance overall organizational performance.

### **Theoretical and Conceptual Framework of the Study**

This study was anchored on the Integrated Job Satisfaction Model (IJS) proposed by Zito et al. (2019). The IJS combines elements from motivational and organizational theories to explain job satisfaction as a multidimensional construct influenced by both intrinsic (e.g., personal growth, recognition, autonomy) and extrinsic (e.g., salary, job security, working conditions) factors.

According to Zito et al. (2019) job satisfaction is not static, it is shaped by the interaction of personal expectations, the perceived organizational environment, and socio-demographic factors. The model emphasizes how employee well-being, organizational support, and work-life balance contribute significantly to satisfaction levels. The theory further states that job satisfaction is a key predictor of productivity, retention, and workplace harmony.

This theory provides a contemporary lens through which job satisfaction can be measured in financial institutions, aligning well with today's evolving work environments, particularly in small and semi-urban communities like Dapa, Surigao del Norte.

The Integrated Job Satisfaction Model (IJS) provides a comprehensive framework for understanding job satisfaction by combining motivational and organizational perspectives. It emphasizes both intrinsic

factors, like recognition and autonomy, and extrinsic factors, such as salary and working conditions. The model views satisfaction as dynamic, shaped by personal expectations, workplace environment, and socio-demographic variables. For researchers, it highlights the need to assess job satisfaction in context, making it especially useful for studying settings like Dapa, Surigao del Norte, where unique community and organizational conditions influence employee well-being, productivity, and retention.

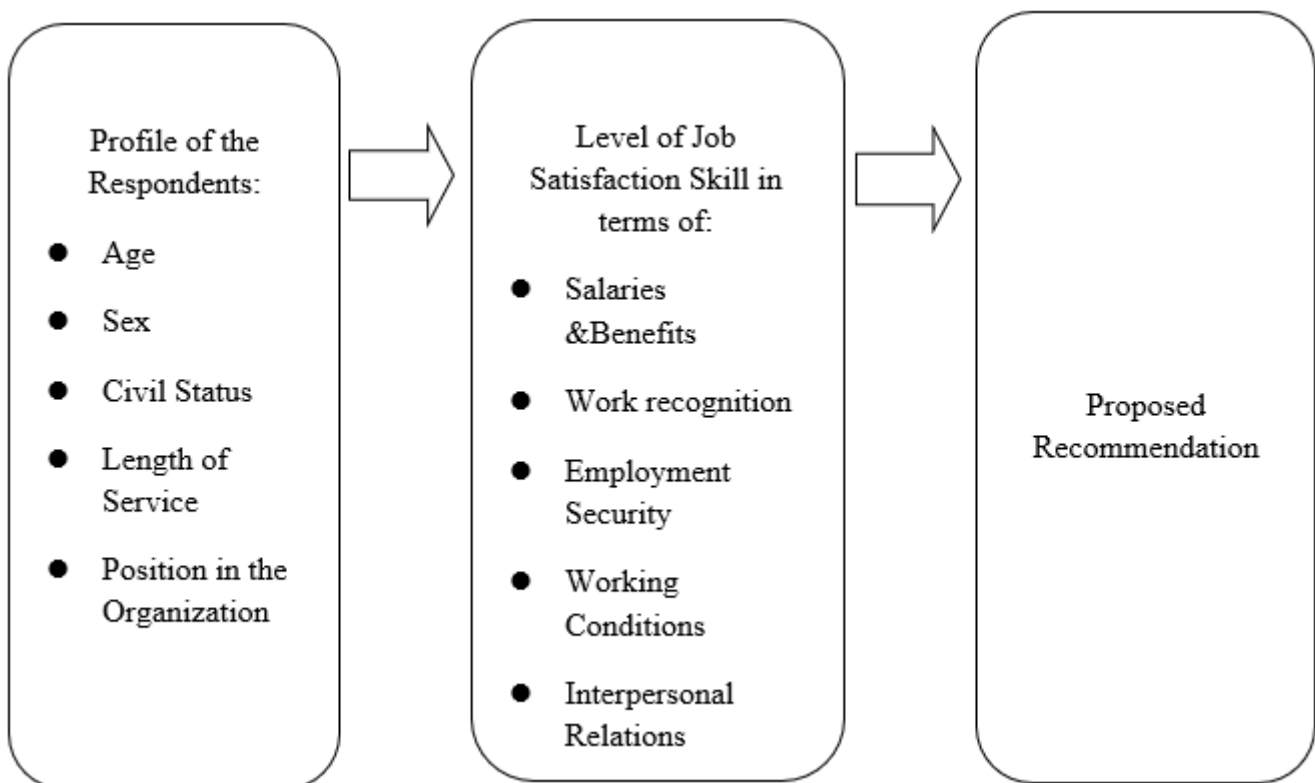
This study assessed the level of job satisfaction among employees of selected financial institutions in Dapa, Surigao del Norte. It concise of three boxes which contains the profile of the respondents, factors affecting the level of job satisfaction among financial institutions in Dapa, Surigao del Norte and proposed recommendation.

In the first box, has the profile of the respondents which contains the age, gender, civil status, educational attainment, length of service, and position in the organizational. The background is important to know what kind of person he/she is.

In the second box, it contains the variables that are considered in determining the level of job satisfaction among the employees of selected financial institutions in Dapa, Surigao del Norte considering the following variables.

Lastly, the third box indicates the proposed recommendation needed in the study.

**Figure 1. Schematic Diagram of the Study**



**Statement of the Problem**

This study determined the level of job satisfaction among employees of the selected of financial institutions in Dapa, Surigao del Norte. Moreover, this sought answer the following questions:

1. What is the profile of the respondents in terms of:
  - 1.1 Age;
  - 1.2 Sex;

- 1.3 Civil Status;
- 1.4 Length of Service;
- 1.5 Position in the Organization;
2. What is the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte in terms of:
  - 2.1 Salary & Benefit;
  - 2.2 Work Recognition;
  - 2.3 Employment Security;
  - 2.4 Working Conditions;
  - 2.5 Interpersonal Relations;
3. Is there a significant difference on the level of job satisfaction among the employees
4. working in the selected financial institutions in Dapa, Surigao del Norte?
5. Is there a significant difference on the level of job satisfaction among employees working in the selected financial institutions when grouped according to the profiled variables?
6. Based on the result of the study, what recommendations can be proposed?

### Hypotheses

At 0.05 level of significance, it is hypothesized that:

H<sub>01</sub>: There is no significant difference on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte.

H<sub>02</sub>: There is no significant difference on the level of job satisfaction among employees working in the selected financial institution when grouped according to the profiled variables.

### Significance of the Study

Job satisfaction plays an important role in shaping the productivity, motivation, and overall performance of employees within any organization. In the financial sector, where efficiency, accuracy, and customer service are vital, the level of job satisfaction can significantly influence both individual and institutional success. This study focused on the level of job satisfaction among employees of selected financial institutions in Dapa, Surigao del Norte.

By examining the factors that contribute to or hinder employee satisfaction, this research aims to provide insight that can help improve workplace conditions, enhance employee well-being, and strengthen the effectiveness of these institutions.

**Employees** – This study can help by voicing their perceptions and experiences, employees can contribute to meaningful changes in their workplace. Improved job satisfaction can enhance their morale, work-life balance, and overall job performance.

**Local Community** – When employees are satisfied and motivated, the quality of services provided to the community improves, potentially fostering stronger economic activity in Dapa, Surigao del Norte.

**Financial Institutions** – This study can help management identify strengths and weaknesses in their current policies, work environment, and employee relations. This knowledge can guide the development of strategies to improve job satisfaction, which may lead to increased productivity, better customer service, and reduced employee turnover.

**Policy Makers and Government Agencies** – The results can inform labor policies and programs aimed at improving working conditions and employee welfare, especially within the financial services industry in the region.

**Future Researchers** – This study can serve as a reference for academic work related to job satisfaction, especially in rural and small-town financial settings, contributing to the existing body of literature in human resource management and organizational behavior.

### **Scope and Limitation of the Study**

This study focused on the level of job satisfaction among employees working in financial institutions. It aimed to investigate various factors influencing job satisfaction, including compensation, benefits, work environment, supervisory support, coworker relationships, promotion opportunities, and job security. The study concentrates on employee within selected financial institutions, specifically targeting a defined geographic region or specific branch. Data will be collected through quantitative surveys and/or qualitative interviews to assess employees' attitudes and feelings towards their jobs. The objective is to identify key determinants and provide actionable insights for improving employee retention and organizational performance in the financial sector.

This was conducted during the second semester academic year 2025-2026 at the municipality of Dapa, Surigao del Norte.

The findings of this study were subject to several limitations. First, the research scope is limited to selected types of financial institutions, such as banks, and may not represent all financial sector entities. Additionally, the sample size and geographic focus may restrict the generality of the results to a broader population. Job satisfaction is a subjective construct measured through self-reported data, which introduces potential biases. The study captures reveal trends or changes overtime. Furthermore, this study may not encompass all possible factors affecting job satisfaction, such as broader organizational culture or external economic influence. Lastly unique organizational or cultural contexts within the sample institutions may limit applicability to other settings.

### **Definition of Terms**

This study focused on the level of job satisfaction among employees of the selected financial institutions in Dapa, Surigao del Norte, sought to identify the factors that affect workplace contentment and to assessed how these factors impact institutional efficiency. Understanding these dynamics is essential for improving management practices, enhancing employee well-being, and promoting sustainable growth within the local financial industry, the following terms are defined operationally:

**Compensation** – Is the numerator awarded to an employee in exchange for their services or individual contributions to your business.

**Demographic Profile** – Characteristics of respondents including age, gender, civil status, education, position, and tenure.

**Employee** – An individual hired by an employer to perform specific tasks in exchange for compensation ( wages or salary).

**Employee Retention** – Refers to an organization's capacity and strategic efforts to maintain its current employees.

**Extrinsic Factors** – External aspects like salary, job security, and working conditions.

**Financial Institution** – An organization that deals with financial transactions such as deposits, loans, investments, and currency exchange.

**Intrinsic Factors** – Internal motivators such as achievement, recognition, and responsibility that influence satisfaction.

**Job Satisfaction** – The level of contentment an employee feels toward their job and work environment.

**Motivation** – An individual drive or desire to engage in a particular behavior or activity.

**Respondent** – An individual who provides data by answering questions in a survey, questionnaire or interview.

## CHAPTER II

### REVIEW OF RELATED LITERATURE

This chapter presented and discussed previous studies, literature, and concepts that were found relevant to the present study. To be more knowledgeable about the present problem, the researchers explore some related studies and literature to extract relevant principles from the works of other researchers and writers. To make it more accessible and organized, the researchers gathered some literature's that thoroughly discussed the intricacies of this study; including the various variables present in this research and their relationship with each other.

Job satisfaction remains a core human resource concern globally, given its strong linkage to employee performance, retention, and organizational success. The World Economic Forum's Future of Jobs Report 2025 highlights ongoing changes in global labor markets, where employee well-being and satisfaction intersect with technology, economic pressures, and socio-political factors (World Economic Forum, 2025). This macro view underlines that institutions with satisfied employees tend to see improved organizational outcomes and adaptability in a changing environment.

Many global studies emphasize intrinsic and extrinsic factors driving job satisfaction across financial sectors worldwide, including salary, career advancement opportunities, leadership quality, work environment, and work-life balance. For instance, Judge et al. (2020) found a consistent positive relationship between job satisfaction and employee performance, which is crucial in service-driven industries like banking. Bashir and Shafiq (2021) demonstrated that satisfied employees show improved service quality and customer retention across various countries.

In addition, job satisfaction refers to the overall sense of contentment and fulfillment employees feel toward their work, resulting from the alignment between their expectations and the realities of their job (Aziri, 2019). It is a multidimensional construct influenced by both intrinsic factors, such as personal achievement, and extrinsic factors, such as salary and working conditions. Satisfied employees are more likely to show higher productivity, commitment, and lower turnover intentions (Bui, 2020). Job Satisfaction in the Financial Sector In the banking and financial services industry, employee satisfaction is crucial to maintaining high service quality and client trust. This sector demands accuracy, customer focus, and adaptability to evolving technologies and regulations. According to Rahman and Rony (2020), factors such as compensation, recognition, and a supportive work environment significantly impact employees' job satisfaction in financial institutions.

Evidence presented by Santos (2025) focusing on Filipino bank employees suggests that positive supervisory support, interpersonal relationships, and job security are among the most significant contributors to job satisfaction globally. Such environmental and organizational factors consistently

appear in global research themes, indicating a universal set of drivers that affect employee attitudes and motivation in the financial sector irrespective of geography.

On the other hand, India, with its vast and complex financial market, provides significant insight into the national-level dynamics of job satisfaction within financial institutions. Ranjan Kumar (2025), studying employees of the State Bank of India (SBI), identified key drivers such as compensation, work environment, leadership style, career development, and organizational culture as determinants of employee job satisfaction. The theoretical framework of Maslow, Herzberg, and Locke was employed to underline the importance of job security and recognition in shaping satisfaction.

In fact, a study by Iqbal et al. (2021) found that employees in financial services value clear communication, opportunities for growth, and fairness in performance evaluation, which contribute to improved morale and reduced turnover rates. Compensation and Benefits – Competitive pay, bonuses, and benefits are strong motivators for employee retention (Khan & Aleem, 2020). Work Environment – A safe, comfortable, and well-resourced environment fosters motivation and reduces stress (Ali & Anwar, 2021). Career Advancement – Training, skill development, and clear promotion pathways contribute to employee fulfillment (Nguyen & Duong, 2020). Work-Life Balance – Flexible work arrangements and manageable workloads are increasingly important, especially post-pandemic (Chawla et al., 2021). Management Support – Leadership characterized by empathy, fairness, and open communication enhances workplace satisfaction (Sultana & Johari, 2019). Employers can create a motivating environment that encourages employees to perform at their best and go above and beyond by offering rewards, recognition, and additional benefits. Incentives can take different forms, such as monetary bonuses, performance-based promotions, flexible work arrangements, or non-monetary rewards like vacation packages or training opportunities. It has been shown that workplaces with linked employees see an increase in productivity of between 20 and 25 percent. If you provide reward vacations or other activities that numerous individuals will have the opportunity to win or attend, then this may help with team bonding and develop the relationships among your staff. An efficient reward program promotes high levels of team spirit by including peer-to-peer nominations and recommendations as well as nominations from managers. It is empowering to allow coworkers to suggest each other for incentives since it displays that they appreciate each other's opinions and perspectives.

In the same way, these incentives not only serve as tangible rewards for achieving targets or demonstrating exceptional performance but also foster a sense of accomplishment and job satisfaction among employees. The prospect of receiving incentives creates a positive work culture that fuels intrinsic motivation, drives higher levels of engagement, and ultimately leads to increased productivity and overall organizational success (Why Are Incentives So Important for Your Staff, 2019).

In relation to this paper, the article above clearly indicated the importance of the act of giving out incentives to employees. A well rewarded employee is proven to be very beneficial to the overall longevity and profitability of the company or organization they belong to. According to Bujis et al., (2021), social need fulfillment profiles were harmonized, with persons reporting low, moderate, or high need fulfillment in general, regardless of age. In our results, the concept that distinct social demands were more significant at different stages of adulthood obtained relatively limited support. There was no evidence of strategic investment in particular social needs (no substitution effects). People's abilities to meet their love, status, and behavioral validation demands varied across the board, regardless of age. Their article outlines the significance of these findings for the social production function theory of well-being and the socio-emotional selectivity theory. This article shows the importance of social needs to employee motivation.

In line with the goals of this paper, this article highlighted the significance this study can bring to the business world. The evidence demonstrated a part of an employee's thought process and priorities. Benefits as Parameters for Employee Motivation. According to DeWitt (2022), 80% of employees would rather choose a job with benefits than an identical job that offered 30% more salary but no benefits. Good wages were essential, but so were good benefits.

Therefore, Lack of benefits can be a high factor in the job performance and satisfaction of an employee. This could affect their focus on doing their tasks as they are worried about factors such as their finances, personal matters, illnesses, family, and a child. Constant thinking about these factors might be a hindrance for them to focus mentally. This blog suggests that employees go with a job that offers a great benefit rather than a higher salary.

To support this claim, Wickham (2022) suggested that highly rewarded workers are more involved, driven, and willing to go the additional mile for their organization. Formal incentive schemes reduce voluntary turnover by 31% compared to none. 12x more probable to succeed in business. Recognizing staff members is essential for leader, team, and company success. To accomplish this, organizational leaders must be responsible for creating a positive environment and motivating their employees. Leaders believe that when employees are happy with their workplace, their performance improves, and they are more committed to doing their jobs.

Furthermore, the existence of open communication, management recognition of employees, and giving rewards and benefits were the most important factors to consider in an organization. Employees are fully engaged in their work and are contented with their job if they were gratified with their working environment as cited in Valdez et al. 2019. To support the statement above, the study states that workers who were happy with their workplace were more likely to show better performance.

Moreover, recognizing their efforts, giving benefits and rewards, and communicating regularly are the main factors an organization about. Olafsen et al. (2018) investigated the relationships between managerial need support, satisfaction of fundamental psychological needs at work, and work motivation. Over time, fundamental psychological need satisfaction Minhaz (2023) has a take on employee satisfaction. The impact of promotions on work satisfaction appears to differ.

In accordance with the study, motivation has something to do with employee job satisfaction. Workers must be compensated since it serves as a reward for their efforts. Just like Makassar lecturers, they were among those who used their profession to be the knowledge they have gained through their efforts. To motivate employees, rewarding them with a token of appreciation and a fair wage has a significant impact on their performance. Human Resource Management is becoming increasingly significant in business since people and their expertise were the most critical factors influencing a company's output. Employee satisfaction assessment is an important part of Human Resource Management. Companies must ensure that employee satisfaction is high among workers since this is a prerequisite for enhancing productivity, responsiveness, quality, and service recognition. The purpose of the thesis was to examine the level of employee happiness and motivation at work. It also addresses the impact of culture on employee happiness (Ali & Anwar, 2021).

The findings revealed that participants' predicted levels of task performance and contextual performance were influenced by both intrinsic and extrinsic job satisfaction (or job satisfaction as a single hidden variable) (or job performance as a single latent variable). It also shows here that the act of giving out compensation and rewards is directly linked to the performance of the employees in this case.

To sum up, this can be interpreted as a piece of evidence towards the relation of level of motivation to job satisfaction of workers which explains their job performance. In the Philippines, job satisfaction studies highlight the cultural value placed on interpersonal relationships and job security. Ocampo et al. (2019) noted that in rural areas, including provinces like Surigao del Norte, employees often prioritize stability and community connection over high compensation.

Furthermore, Caballes and Uy (2022) emphasized that financial institutions in smaller municipalities face unique challenges such as limited career mobility, but these can be offset by supportive management and cohesive workplace relationships.

In local relevance in Dapa, Surigao del Norte, financial institutions serve as key facilitators of local economic growth and community development. Given the municipality's size and geographic characteristics, understanding the job satisfaction of employees in these institutions is vital for improving human resource strategies, enhancing service delivery, and ensuring sustainable organizational performance.

### **Synthesis of the Review**

Employee job satisfaction in financial institutions is chiefly influenced by a few important factors: salary, job security, management style, work-life balance, and career development opportunities. Positivity in leadership and staff appreciation are essential in enhancing motivation and organizational commitment. On other hand excessive workload and occupational stress have adverse effects on satisfaction. When these factors are well balanced, employees show increased loyalty, increased productivity, and reduce turnover intention.

To increase general job satisfaction, financial institutions must adopt comprehensive human resource strategies that focus on equitable and performance-based pay, clear career advancement paths, effective leadership styles, and stress reduction initiatives. These approaches not only enhanced work well-being but also enhance organizational performance as they create a dedicated and stable workforce. Ultimately, investing in these areas creates a positive cycle of satisfaction, retention, and productivity within the financial sector.

## **CHAPTER III METHODOLOGY**

This chapter discussed the research design, respondents, instrument of the study, data gathering procedure, data analysis treatment of and ethical considerations that will be used in the study.

### **Research Design**

This study used a quantitative approach and employed descriptive survey design to assess the level of job satisfaction among employees of selected financial institutions in Dapa, Surigao del Norte. According to Question Pro's research blog (2025), descriptive design combines quantitative surveys and observational methods to describe specific cases and is widely used to gather numerical data for statistical analysis. Data collected were analyzed using descriptive statistics such as mean, frequency, and percentage to determine overall job satisfaction levels, while inferential statistics may be applied to examine potential differences based on demographic variables.

### **Respondents**

Through a random sampling, the respondents of this research study were the employees, of the selected

financial institutions. A structured questionnaire, based on established job satisfaction scales, were distributed to employees across this institutions of selected financial institutions in Dapa, Surigao del Norte. The study aimed to gather data on the level job satisfaction among employees of selected financial institution in Dapa, Surigao del Norte. The study will be include employees including East West, Cantilan Bank, Life Bank, BDO, Asa Piliipines Inc, PNB respondents were chosen using Sloven’s Formula Below show the distribution of the respondents.

**Table 1. Frequencies of Respondents**

Financial Institution	Counts	%of total	Cumulative %
East West	7	13.46%	13.46%
Cantilan Bank	10	19.23%	32.69%
Life Bank	6	11.54%	44.23%
BDO	9	17.31%	61.54%
ASA	8	15.38%	76.92%
PNB	12	23.08%	100.0%

**Research Instrument**

The primary instrument that was used in this study is designed to quantitatively assessed the level of job satisfaction among employees of selected financial institutions in Dapa, Surigao del Norte. This researchers developed tool comprises three main sections : (1) demographic and organizational profile of respondents, (2) multi-item job satisfaction statements measured on a 4-- point Likert-type scale (ranging from “Very Satisfactory” and Satisfactory”) The questionnaire integrated facets such as compensation, promotion opportunities, supervision quality, working environment, and recognition-domains grounded in established job satisfaction theories and scales. It was developed based on review of validated instruments and local context considerations, then refined through expert validation.

**Legend:**

Scale	Parameter	Verval	Quantitative Descriptive
4	3.23-4.00	Strongly Agree	Very Satisfactory
3	2.50-3.24	Agree	Satisfactory
2	1.75-2.49	Disagree	Fair
1	1.00-1.74	Strongly Disagree	Poor

**Data Gathering Procedure**

The researchers prepared a formal letter of request addressed to the heads of the selected financial institutions in Dapa, Surigao del Norte. This letter sought permission to conduct the survey and ensured that the administration is fully informed about the objectives and scope of the research. Once the letter is reviewed and approved by the concerned authorities, the researchers proceed with the coordination necessary for the smooth administration of the research instrument. Once the letter is approved the researchers securing approval, the researchers will personally distribute the survey questionnaires to the identified employees of the participating financial institutions in Dapa, Surigao del Norte. The respondents was given enough time to answer the said questionnaire after answering the researchers retrieved the same

questionnaire then proceed to collect port, tally, tabulate and organize the paper ready per statistical treatment.

### **Data Analysis**

The following are the statistical tools that was used in this study:

**Frequency Count and Percentage Distribution** This was used to describe the proportion of the employees in terms of level job satisfaction of financial institutions in Dapa, Surigao del Norte.

**Mean and Standard Deviation** - This formula was used to determine whether there is a significant relationship on the level of job satisfaction among employees of the selected of financial institutions in Dapa, Surigao del Norte.

**The Kruskal–Wallis Test** was used as a non-parametric alternative to One-Way ANOVA. This test is appropriate when the assumptions of normal distribution are not met or when the data are ordinal in nature (such as Likert-scale responses commonly used in job satisfaction surveys).

**Independent Samples T-Test** was used to determine whether there is a significant difference in job satisfaction between two groups, particularly when respondents are grouped according to sex (male and female).

### **Ethical Considerations of the Study**

In observance and support to the Data Privacy Law of the Philippines, the researcher will make efforts to keep the respondents' identity and information confidential. The researcher ensured all not to be placed in situations where they might be of risk of harm as a result of their participation. Rest assured that integrity will be valued to protect the privacy of the respondents.

**Risk-based Assessment.** The researcher assessed the risk and benefits involved in the conduct of the study in the protection of the interest of the respondents. One risk identified is the issue on disclosure of confidential information of the respondents. One the other hand, the output of the study would be more beneficial to the respondents and to the school. Output is on training plan for institutionalization. Furthermore, awareness on relevant concerns would help them improve the current processes of inclusion.

**Content, Comprehension, and Documentation of the Informed Consent.** It is apparent that safeguarding the rights of the respondents in this study will be given utmost importance. Their participation will be voluntary.

**Authorization to Access Private Information.** Private information is authorized from the respondents through the online form. This will signify the responsibility of the researcher to safeguard the private information upon the disclosure to the researcher. It is known to the researcher and the respondents that there may be potential damage or risks to confidential information that may arise.

## **CHAPTER IV**

### **RESULTS AND DISCUSSIONS**

This chapter presents the results and discussion of the study. The presentations based on how the problem is arranged and stated in chapter one.

**I. Profile of the respondents**

<b>Age</b>	<b>Counts</b>	<b>% of Total</b>	<b>Cumulative %</b>
20-29 years old	26	50.0%	50.0%
30-39 years old	21	40.4%	90.4%
40-49 years old	4	7.7%	98.1%
50-59 years old	1	1.9%	100.0%

The table reveals that the majority of the respondents fall within the 20–29 years old age group, accounting for 50.0 percent of the total, followed by those aged 30–39 years old with 40.4 percent. In contrast, only a small proportion of the respondents belong to the older age groups, with 7.7 percent aged 40–49 years old and 1.9 percent aged 50–59 years old. This distribution clearly indicates that the employees in the selected financial institutions in Dapa, Surigao del Norte are predominantly young adults and early middle-aged individuals. The concentration of respondents in these younger age brackets suggests that these institutions rely heavily on a youthful workforce, which is often associated with greater physical energy, adaptability, and openness to learning new systems and procedures, particularly in a fast-paced and technology-driven sector such as financial services.

This age structure implies that the overall results on job satisfaction are more reflective of the perceptions and priorities of younger employees rather than older ones. Younger workers are generally more concerned with salary and benefits, recognition, and opportunities for advancement, which may strongly shape the observed levels of job satisfaction in the study. At the same time, the limited number of older employees means that perspectives related to long-term employment security and sustained working conditions may be less emphasized in the findings. Consequently, when interpreting the level of job satisfaction among employees, it is important to consider that the dominant voice in the data comes from younger respondents, which may influence how satisfaction is expressed across the different job satisfaction indicators.

The age distribution, which is largely composed of employees aged 20–39, reflects a workforce dominated by young and early middle-aged individuals. This pattern is consistent with recent studies indicating that service-oriented and technology-driven sectors, such as financial institutions, tend to employ younger workers who are more adaptable and open to learning new systems. Kooij et al. (2020) found that younger employees are generally more flexible, energetic, and responsive to organizational changes, making them well-suited for dynamic work environments. Similarly, Zacher and Rudolph (2021) emphasized that younger workers are more inclined toward continuous learning and skill development, particularly in fast-paced industries that require technological adaptability. These findings support the present study's observation that the institutions rely heavily on a youthful workforce.

In terms of job satisfaction, the dominance of younger employees suggests that the overall results are shaped by their priorities and perspectives. Hauret and Williams (2020) noted that younger workers tend to place greater importance on salary, benefits, recognition, and career advancement opportunities, as they are still establishing their professional paths. Likewise, Tentama and Pranungsari (2020) found that early-

career employees focus more on extrinsic rewards and growth opportunities, while older employees tend to value job security and long-term stability. These studies support the interpretation that the job satisfaction findings in the present study are largely influenced by younger respondents, with less emphasis on long-term employment concerns due to the smaller representation of older employees.

Sex	Counts	% of Total	Cumulative %
Male	19	36.5%	36.5%
Female	33	63.5%	100.0%

The table indicates that the majority of the respondents were female, with 33 employees or 63.5 percent of the total, while male respondents account for 19 employees or 36.5 percent. This shows that females comprise a larger portion of the workforce in the selected financial institutions in Dapa, Surigao del Norte. The distribution suggests that these institutions are female-dominated in terms of employment, which may reflect hiring patterns in the financial sector where clerical, administrative, and customer service positions are often occupied by women.

This sex composition implies that the overall level of job satisfaction reflected in the study is more influenced by the perceptions and experiences of female employees. Since males constitute a smaller portion of the respondents, their views may have less impact on the overall results. As a result, satisfaction levels related to salary and benefits, recognition, employment security, working conditions, and interpersonal relations may be more representative of how female employees assess their work environment, which should be taken into account when interpreting the findings and proposing recommendations.

The predominance of female respondents reflects a workforce pattern commonly observed in the financial services sector, particularly in clerical, administrative, and customer-facing roles. Recent studies support this trend, noting that women are highly represented in front-line and support positions within banking and finance. According to a review by Posthuma et al. (2020), occupational distribution in service industries often shows a higher concentration of women in roles involving customer interaction and administrative tasks. Similarly, Ali and Anwar (2021) found that gender representation in such roles is influenced by organizational hiring practices and the nature of service-oriented work, which often emphasizes communication and interpersonal skills. These findings support the present study's observation of a female-dominated workforce in the selected financial institutions.

In terms of job satisfaction, the dominance of female employees suggests that overall results are largely shaped by their perspectives and experiences. Hauret and Williams (2020) noted that while overall job satisfaction levels between males and females may not significantly differ, women often place greater importance on interpersonal relationships, work environment, and recognition. Likewise, Zacher and Rudolph (2021) emphasized that workplace experiences, including support systems and organizational culture, can influence how female employees evaluate their satisfaction. These studies support the interpretation that the job satisfaction findings in the present study are more reflective of female employees' perspectives, and that their priorities may shape how satisfaction across different dimensions is expressed.

<b>Table 1.3. Frequencies of Civil Status</b>			
<b>Civil Status</b>	<b>Counts</b>	<b>% of Total</b>	<b>Cumulative %</b>
Single	33	63.5%	63.5%
Married	18	34.6%	98.1%
Widowed	1	1.9%	100.0%

The table shows that most of the respondents were single, comprising 33 employees or 63.5 percent of the total, followed by married employees with 18 respondents or 34.6 percent, while only 1 respondent or 1.9 percent is widowed. This indicates that the workforce in the selected financial institutions in Dapa, Surigao del Norte is largely composed of single individuals.

The high proportion of single employees suggests that many workers may be in the early stages of their careers, which is consistent with the previously observed younger age distribution of the respondents. This civil status distribution implies that the level of job satisfaction observed in the study is likely shaped more by the perspectives of single employees than those who are married or widowed. Single employees may prioritize salary and benefits, recognition, and career development more strongly, while married employees may place greater importance on employment security and stable working conditions. Therefore, the overall job satisfaction results may reflect stronger emphasis on individual career-related factors rather than family-oriented concerns, which should be considered when interpreting the findings and formulating recommendations.

The distribution showing that most respondents are single suggests that the workforce is largely composed of individuals in the early stages of their careers. This is consistent with recent studies indicating that unmarried employees are often younger and more focused on career establishment. Tentama and Pranungsari (2020) found that single employees tend to prioritize personal growth, skill development, and career advancement as they build their professional paths. Similarly, Kooij et al. (2020) reported that early-career workers, who are frequently single, place greater emphasis on salary, recognition, and opportunities for progression compared to employees with more established family roles. These findings support the present study’s observation that the dominance of single employees aligns with a younger and career-oriented workforce.

In terms of job satisfaction, marital status has been shown to influence employees’ priorities and perceptions of work. Hauret and Williams (2020) noted that single employees are more likely to value extrinsic rewards such as pay and career mobility, while married employees tend to emphasize job stability, work–life balance, and long-term security due to family responsibilities. Likewise, Zacher and Rudolph (2021) emphasized that personal life circumstances, including marital status, shape how employees evaluate their work environment and organizational support. These studies support the interpretation that the job satisfaction results in the present study are largely influenced by the perspectives of single employees, leading to a stronger emphasis on career-related factors rather than family-oriented concerns.

<b>Table 1.4. Frequencies of Length of service</b>			
<b>Length of service</b>	<b>Counts</b>	<b>% of Total</b>	<b>Cumulative %</b>
1 - 5 years	39	75.0%	75.0%
6 - 10 years	8	15.4%	90.4%
11 - 15 years	3	5.8%	96.2%
16 - 20 years	2	3.8%	100.0%

The table shows that most of the respondents have been in service for 1–5 years, with 39 employees or 75.0 percent of the total. This is followed by those with 6–10 years of service at 15.4 percent, while only a small number of respondents have longer service, with 5.8 percent in the 11–15 years group and 3.8 percent in the 16–20 years group. This distribution indicates that the workforce in the selected financial institutions in Dapa, Surigao del Norte is largely composed of relatively new employees who have not yet reached long tenure in their organizations.

This length of service profile implies that the level of job satisfaction reflected in the study is more influenced by the experiences of employees who are still in the early phase of their employment. Employees with shorter tenure may be more focused on salary and benefits, recognition, and working conditions as they adjust to their roles and evaluate whether to remain in the institution long term. Since only a few respondents have long years of service, perspectives related to long-term employment security and sustained interpersonal relations may be less strongly represented, which should be considered when interpreting the job satisfaction results.

The distribution showing that most employees have 1–5 years of service suggests a workforce largely composed of early-tenure employees. This trend is supported by recent studies indicating that organizations in service and financial sectors often have a high proportion of relatively new employees occupying entry- and mid-level roles. Kooij et al. (2020) found that employees in the early stages of their careers tend to focus on gaining experience, developing skills, and securing competitive compensation as they establish themselves in the organization. Similarly, De Lange et al. (2021) reported that shorter-tenured employees are more attentive to immediate work conditions and organizational support as they assess job fit and future career prospects. These findings support the present study’s observation that the workforce is dominated by employees with relatively short lengths of service.

In terms of job satisfaction, tenure plays a role in shaping employees’ priorities and perceptions. Hauret and Williams (2020) noted that employees with shorter tenure are more likely to prioritize salary, benefits, recognition, and working conditions, while those with longer tenure place greater emphasis on job security, organizational commitment, and sustained interpersonal relationships. Likewise, Zacher and Rudolph (2021) emphasized that long-tenured employees tend to develop stronger attachment to the organization and value stability more highly than newer employees. These studies support the interpretation that the job satisfaction results in the present study are primarily influenced by early-tenure employees, while perspectives related to long-term employment and stability may be less represented.

**Table 1.5. Frequencies of Position of the Organization**

Position of the Organization	Counts	% of Total	Cumulative %
Branch Manager	10	19.2%	19.2%
Supervisor	9	17.3%	36.5%
Loan Officer	14	26.9%	63.5%
Teller	14	26.9%	90.4%
Customer Service	2	3.8%	94.2%
Collector	1	1.9%	96.2%
System Staff	2	3.8%	100.0%

The table shows that the largest groups of respondents are Loan Officers and Tellers, each with 14 employees or 26.9 percent of the total. These are followed by Branch Managers with 10 respondents or 19.2 percent and Supervisors with 9 respondents or 17.3 percent. In contrast, only a small number of respondents occupy positions such as Customer Service, Collector, and System Staff, each accounting for less than 5 percent of the total. This distribution indicates that most respondents are in operational and front-line positions, rather than in highly specialized or support roles.

This implies that the level of job satisfaction reflected in the study is largely shaped by the experiences of employees who are directly involved in daily transactions and client interactions. As Loan Officers and Tellers make up the biggest share of the respondents, perceptions related to working conditions, interpersonal relations, and recognition are likely influenced by the demands and pressures associated with front-line financial services. Consequently, the overall job satisfaction findings may be more representative of operational staff rather than technical or support personnel, which should be considered when interpreting the results and developing recommendations.

The distribution of respondents, where Loan Officers and Tellers comprise the largest groups, indicates that most employees are engaged in operational and front-line roles within the financial institutions. This pattern is supported by recent studies highlighting that service-oriented industries, particularly in banking and finance, rely heavily on front-line employees who directly handle customer transactions and interactions. Ali and Anwar (2021) found that employees in front-line roles experience unique workplace demands, including high client interaction, time pressure, and performance expectations, which significantly influence their job satisfaction. Similarly, De Lange et al. (2021) emphasized that operational staff tend to focus more on immediate work conditions and supervisory support due to the nature of their daily responsibilities.

In terms of job satisfaction, the dominance of front-line employees suggests that the overall findings are largely shaped by their experiences. Hauret and Williams (2020) noted that job satisfaction among front-line workers is strongly influenced by interpersonal relationships, recognition, and the work environment, as these employees are more exposed to direct social interactions and performance feedback. Likewise, Tentama and Pranungsari (2020) reported that employees in operational roles prioritize supportive management, teamwork, and acknowledgment of their efforts, compared to technical or support staff who

may emphasize autonomy and long-term career development. These studies support the interpretation that the job satisfaction results in the present study are more reflective of operational staff, and that perspectives from specialized or support roles may be less represented.

II. Level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte

<b>Table 2. Level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte.</b>				
<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>Median</b>	<b>SD</b>
Salary & Benefit	52	3.62	3.80	0.449
Work Recognition	52	3.50	3.60	0.387
Employment Security	52	3.50	3.60	0.451
Working Conditions	52	3.41	3.30	0.461
Interpersonal Relations	52	3.57	3.70	0.454

The table presents the level of job satisfaction of employees in the selected financial institutions in Dapa, Surigao del Norte across five dimensions. The results show that Salary and Benefit obtained the highest mean score of 3.62, followed closely by Interpersonal Relations with a mean of 3.57. Work Recognition and Employment Security both recorded the same mean of 3.50, while Working Conditions registered the lowest mean score of 3.41. The median values generally support these findings, with Salary and Benefit having the highest median of 3.80 and Interpersonal Relations at 3.70, indicating that a large number of respondents rated these areas favorably. The relatively small standard deviation values, which range from 0.387 to 0.461, suggest that the responses of the employees are fairly consistent across all dimensions of job satisfaction.

These results imply that employees are generally satisfied with their jobs, particularly in terms of compensation and the quality of their relationships with co-workers and supervisors. The high rating for Salary and Benefit indicates that employees perceive their pay and benefits as acceptable and reasonably aligned with their work responsibilities. Similarly, the favorable rating for Interpersonal Relations suggests a positive social and professional work environment, which can contribute to higher morale and motivation. On the other hand, although Working Conditions obtained the lowest mean, the score is still relatively high, indicating that employees are still generally satisfied in this area, but it may be the aspect that needs the most improvement. Overall, the pattern of results suggests a moderately high level of job satisfaction among employees, with compensation, social relationships, and job stability playing a strong role in shaping their positive perceptions of their work in these financial institutions.

Employees' perceptions of salary, benefits, and interpersonal relations as strong contributors to job satisfaction are well supported in current empirical research. For example, Hussain and Diaz (2021) found in a study of university employees that generous rewards and compensation packages were significantly associated with higher job satisfaction, and that good relationships with co-workers and supervisors also contributed positively to overall satisfaction (Hussain & Diaz, 2021). This aligns with your finding that

Salary and Benefit had the highest mean score and Interpersonal Relations were highly rated, illustrating that both extrinsic rewards and positive social dynamics are central to how employees evaluate their jobs. Additionally, this review noted that working environment factors such as supportive facilities and training also influence motivation and satisfaction, which supports your observation that even Working Conditions—while lowest in your data—still reflect overall positive employee views. (RSIS International) Research also emphasizes the role of job security in shaping employees’ work attitudes and sustaining satisfaction. A systematic review and meta-analysis by Hur (2022) reported that job security is positively correlated with job satisfaction, indicating that when employees feel secure in their employment, they are more likely to report favorable attitudes toward their jobs (Hur, 2022). This supports your interpretation that the relatively high mean score for Employment Security reflects its contribution to overall satisfaction. Together, these studies bolster the interpretation that competitive compensation, positive interpersonal relations, and perceived job stability are key determinants of job satisfaction, helping explain why your respondents generally reported moderately high satisfaction across these dimension.

III. Comparative analysis on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte.

**One-Way ANOVA (Non-parametric)**

<b>Table 3. Kruskal-Wallis Test on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte.</b>			
	$\chi^2$	df	p
<b>Level of Job Satisfaction</b>	7.56	4	0.109

The table presents the result of the Kruskal-Wallis test conducted to determine whether there is a significant difference in the level of job satisfaction among employees working in the selected financial institutions in Dapa, Surigao del Norte. The computed chi-square value is 7.56 with 4 degrees of freedom and a p-value of 0.109. Since the p-value is greater than the 0.05 level of significance, the result indicates that there is no statistically significant difference in the overall level of job satisfaction among the groups being compared.

This implies that employees generally share similar perceptions regarding their job satisfaction regardless of the categories used in the comparison. In other words, the level of job satisfaction appears to be relatively uniform across the different groups considered in the analysis. This suggests that the working environment, policies, and management practices in these financial institutions may be consistently experienced by employees, leading to comparable levels of satisfaction. As a result, no particular group can be identified as significantly more or less satisfied than the others based on this test alone.

IV. Comparative analysis on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte when grouped according to profiled variables.

**One-Way ANOVA (Non-parametric)**

<b>Table 4.1. Kruskal-Wallis Test on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte when grouped according to age.</b>			
<b>Variable</b>	$\chi^2$	<b>df</b>	<b>P</b>
Salary & Benefit	4.193	3	0.241
Work Recognition	0.283	3	0.963
Employment Security	5.935	3	0.115
Working Conditions	3.991	3	0.262
Interpersonal Relations	2.166	3	0.539

The table presents the Kruskal-Wallis test results examining whether the level of job satisfaction differs among employees when grouped according to age. For all five variables: Salary and Benefit, Work Recognition, Employment Security, Working Conditions, and Interpersonal Relations, the p-values are greater than 0.05, ranging from 0.115 to 0.963. Specifically, Salary and Benefit have a p-value of 0.241, Work Recognition 0.963, Employment Security 0.115, Working Conditions 0.262, and Interpersonal Relations 0.539. These results indicate that there is no statistically significant difference in the level of job satisfaction across different age groups for any of the variables.

This implies that employees of different ages share similar perceptions of job satisfaction in these financial institutions. Age does not appear to influence how employees view their compensation, recognition, job security, working conditions, or interpersonal relations. This uniformity suggests that management practices, benefits, and work environment are experienced consistently across all age groups. Consequently, initiatives to improve job satisfaction can be designed to address the general workforce rather than targeting specific age groups, as age does not seem to create meaningful differences in how satisfaction is perceived.

The findings showing no significant differences in job satisfaction across age groups are supported by recent studies indicating that age is not always a determining factor in how employees perceive their work. Kooij et al. (2020) found that when organizations provide consistent human resource practices, such as fair compensation, supportive supervision, and opportunities for development, employees across different age groups tend to report similar levels of job satisfaction. Similarly, Zacher and Rudolph (2021) emphasized that age-related differences in job satisfaction are often minimal when workplaces adopt inclusive policies and ensure equal access to resources and opportunities. These findings align with the present study, where no significant variations were observed across all job satisfaction dimensions when grouped by age.

Moreover, Hauret and Williams (2020) noted that organizational factors such as leadership quality, work environment, and interpersonal relationships have a stronger influence on job satisfaction than demographic characteristics like age. Tentama and Pranungsari (2020) also found that employees, regardless of age, tend to evaluate recognition, working conditions, and workplace relationships in similar ways when fairness and organizational support are present. These studies support the implication that employees in the selected financial institutions experience job satisfaction uniformly across age groups,

suggesting that management strategies can be broadly applied to the entire workforce rather than tailored to specific age categories.

**Independent Samples T-Test**

<b>Table 4.2. Independent Samples T-Test on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte when grouped according to sex.</b>			
<b>Variable</b>	<b>Test</b>	<b>Statistic</b>	<b>p</b>
Salary & Benefit	Mann-Whitney U	265	0.338
Work Recognition	Mann-Whitney U	295	0.719
Employment Security	Mann-Whitney U	273	0.432
Working Conditions	Mann-Whitney U	233	0.119
Interpersonal Relations	Mann-Whitney U	304	0.852
Note. $H_a \mu_1 \neq \mu_2$			

The table presents the results of the Independent Samples T-Test, using the Mann-Whitney U test, to determine if there is a significant difference in the level of job satisfaction between male and female employees in the selected financial institutions in Dapa, Surigao del Norte. For all five variables: Salary and Benefit, Work Recognition, Employment Security, Working Conditions, and Interpersonal Relations, the p-values are greater than 0.05. Specifically, Salary and Benefit have a p-value of 0.338, Work Recognition 0.719, Employment Security 0.432, Working Conditions 0.119, and Interpersonal Relations 0.852. These results indicate that there is no statistically significant difference in job satisfaction between male and female employees for any of the measured dimensions.

This implies that sex does not influence how employees perceive their satisfaction with pay, recognition, job security, work environment, or relationships with colleagues. Both male and female employees generally share similar views regarding their work experience and satisfaction in the organization. This consistency suggests that the financial institutions provide an equitable work environment and treatment across sexes, ensuring that policies, benefits, and workplace conditions are experienced similarly by all employees regardless of sex. Therefore, interventions to improve job satisfaction do not need to be sex-specific but can instead focus on the workforce as a whole.

The results indicating no significant difference in job satisfaction between male and female employees are supported by recent studies emphasizing that gender does not always play a decisive role in shaping overall job satisfaction. Ali and Anwar (2021) found that when organizations provide fair compensation, supportive management, and equal opportunities, both male and female employees tend to report similar levels of job satisfaction across various dimensions. Similarly,

Hauret and Williams (2020) noted that gender differences in job satisfaction have become less pronounced in modern workplaces due to improved equality in organizational policies and practices. These findings

align with the present study, where all job satisfaction variables showed no statistically significant differences based on sex.

Furthermore, research by Zacher and Rudolph (2021) highlights that job satisfaction is more strongly influenced by organizational factors such as leadership, work environment, and interpersonal relationships than by demographic characteristics like gender. Tentama and Pranungsari (2020) also found that recognition, working conditions, and workplace relationships are experienced similarly by employees regardless of sex when fairness and inclusivity are present in the organization. These studies support the implication that the financial institutions in this study provide a relatively equitable work environment, where both male and female employees share similar perceptions of job satisfaction, suggesting that improvement strategies can be applied broadly rather than tailored specifically by sex.

### One-Way ANOVA (Non-parametric)

<b>Table 4.3. Kruskal-Wallis Test on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte when grouped according to civil status.</b>			
<b>Variable</b>	$\chi^2$	<b>Df</b>	<b>p</b>
Salary & Benefit	6.608	2	0.037
Work Recognition	0.522	2	0.770
Employment Security	1.532	2	0.465
Working Conditions	0.195	2	0.907
Interpersonal Relations	3.141	2	0.208

The table presents the Kruskal-Wallis test results examining differences in job satisfaction among employees when grouped according to civil status. Among the five variables, only Salary and Benefit show a p-value less than 0.05 ( $\chi^2 = 6.608$ ,  $p = 0.037$ ), indicating a statistically significant difference in perceptions of compensation among employees of different civil statuses. The other variables: Work Recognition ( $p = 0.770$ ), Employment Security ( $p = 0.465$ ), Working Conditions ( $p = 0.907$ ), and Interpersonal Relations ( $p = 0.208$ ), show no significant differences, suggesting that civil status does not influence satisfaction in these areas.

This implies that employees' marital status affects how they perceive salary and benefits, with single, married, or widowed employees valuing or evaluating compensation differently, potentially reflecting differences in financial responsibilities and priorities. In contrast, civil status does not significantly influence other aspects of job satisfaction, such as recognition, job security, working conditions, or relationships at work, indicating that these factors are experienced similarly regardless of whether employees are single, married, or widowed. Management may need to consider tailored compensation strategies that address the differing financial concerns of employees based on their civil status while maintaining equitable treatment in other areas of job satisfaction.

The results indicate that civil status has a significant effect only on Salary and Benefits, while other dimensions of job satisfaction remain unaffected. This finding is supported by recent studies emphasizing

that marital status often influences employees’ financial expectations and perceptions of compensation. Hauret and Williams (2020) found that married employees tend to place greater importance on income stability and benefits due to increased financial responsibilities, while single employees are more focused on career advancement and personal financial growth. Similarly, Nwani et al. (2021) reported that differences in household obligations and dependents contribute to varying levels of satisfaction with compensation across civil status groups. These findings explain why Salary and Benefits emerged as the only significant variable in the present study.

On the other hand, the absence of significant differences in Work Recognition, Employment Security, Working Conditions, and Interpersonal Relations suggests that these aspects of job satisfaction are generally experienced similarly regardless of civil status. Zacher and Rudolph (2021) emphasized that organizational factors such as leadership support, workplace environment, and interpersonal relationships tend to have a universal impact on employees, regardless of personal characteristics like marital status. Likewise, Tentama and Pranungsari (2020) found that recognition and workplace relationships are shaped more by organizational culture than by demographic variables. These studies support the present finding that, while compensation perceptions may vary based on civil status, other job satisfaction factors remain consistent across different groups of employees.

**One-Way ANOVA (Non-parametric)**

<b>Table 4.4. Kruskal-Wallis Test on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte when grouped according to length of service.</b>			
<b>Variable</b>	$\chi^2$	<b>Df</b>	<b>p</b>
Salary & Benefit	1.646	3	0.649
Work Recognition	0.350	3	0.950
Employment Security	1.243	3	0.743
Working Conditions	4.191	3	0.242
Interpersonal Relations	4.318	3	0.229

The table presents the Kruskal-Wallis test results assessing differences in job satisfaction among employees grouped according to length of service. For all five variables: Salary and Benefit, Work Recognition, Employment Security, Working Conditions, and Interpersonal Relations, the p-values are greater than 0.05, ranging from 0.229 to 0.950. Specifically, Salary and Benefit have a p-value of 0.649, Work Recognition 0.950, Employment Security 0.743, Working Conditions 0.242, and Interpersonal Relations 0.229. These results indicate that there is no statistically significant difference in job satisfaction based on the length of service for any of the measured dimensions.

This implies that employees’ tenure does not significantly affect how they perceive their satisfaction with compensation, recognition, job security, working conditions, or interpersonal relationships. Both newer and more experienced employees tend to share similar views regarding their work environment and benefits, suggesting that the organizations maintain consistent policies and practices that impact

employees equally, regardless of how long they have been employed. Consequently, initiatives aimed at improving job satisfaction can be applied broadly across employees of different tenures rather than being specifically targeted to those with shorter or longer lengths of service.

Recent organizational studies indicate that length of service does not always result in significant differences in employees' job satisfaction, particularly in institutions where policies and management practices are consistently implemented. For example, Karatepe and Olugbade (2019) found that employee tenure was not a significant predictor of job satisfaction across key dimensions such as compensation, recognition, working conditions, and interpersonal relations, suggesting that both newly hired and long-tenured employees often develop similar perceptions of their work environment. Likewise, a study by Tentama, Subardjo, and Mulasari (2020) reported no significant differences in job satisfaction based on years of service, emphasizing that equitable organizational practices and standardized benefit systems contribute to uniform satisfaction levels among employees regardless of tenure. These findings support the results of the present study, where all p-values for Salary and Benefit (0.649), Work Recognition (0.950), Employment Security (0.743), Working Conditions (0.242), and Interpersonal Relations (0.229) exceeded the 0.05 level of significance. This suggests that employees in the selected financial institutions experience comparable levels of job satisfaction regardless of their length of service, indicating that job satisfaction enhancement initiatives may be effectively applied across employees of varying tenures rather than tailored based on years of employment.

**One-Way ANOVA (Non-parametric)**

<b>Table 4.5. Kruskal-Wallis Test on the level of job satisfaction among the employees working in the selected financial institutions in Dapa, Surigao del Norte when grouped according to position in the organization.</b>			
<b>Variable</b>	$\chi^2$	<b>Df</b>	<b>p</b>
Salary & Benefit	12.48	6	0.052
Work Recognition	4.37	6	0.626
Employment Security	9.58	6	0.143
Working Conditions	4.97	6	0.548
Interpersonal Relations	12.93	6	0.044

The table presents the Kruskal-Wallis test results examining differences in job satisfaction among employees when grouped according to their position in the organization. Among the five variables, Interpersonal Relations shows a statistically significant difference ( $\chi^2 = 12.93, p = 0.044$ ), indicating that employees in different positions perceive workplace relationships differently. Salary and Benefit approaches significance ( $\chi^2 = 12.48, p = 0.052$ ), suggesting some variation in how employees in various positions view their compensation, though it does not meet the conventional 0.05 threshold. The remaining variables: Work Recognition ( $p = 0.626$ ), Employment Security ( $p = 0.143$ ), and Working Conditions ( $p = 0.548$ ), show no significant differences, indicating these aspects of job satisfaction are experienced similarly across all positions.

This implies that the nature of interpersonal relationships at work is influenced by the employee's position, with employees in managerial or supervisory roles potentially perceiving interactions differently compared to front line or support staff. Differences in communication, authority, and collaboration responsibilities may explain why this variable is significant. The near-significant difference in Salary and Benefit also suggests that perceptions of compensation may vary slightly with position, possibly due to differences in pay scales or expectations. Overall, while most aspects of job satisfaction are consistent across positions, management may need to focus on fostering positive interactions and equitable compensation perceptions across all levels to ensure consistent employee satisfaction.

Recent studies highlight that an employee's position within an organization can influence certain dimensions of job satisfaction, particularly interpersonal relationships and perceptions of compensation. For instance, Kim and Park (2019) found that employees in managerial and supervisory roles reported significantly different perceptions of interpersonal relations compared to rank-and-file employees, largely due to differences in authority, communication flow, and leadership responsibilities. Similarly, a study by Saleem, Ishaque, and Mahmood (2021) revealed that organizational position significantly affected how employees experienced workplace relationships, while other factors such as job security and working conditions remained consistent across hierarchical levels. These findings are consistent with the present study, where Interpersonal Relations showed a statistically significant difference across positions ( $\chi^2 = 12.93$ ,  $p = 0.044$ ), suggesting that employees' roles shape how they interact and relate with colleagues and supervisors.

In addition, prior research has noted that perceptions of salary and benefits may vary by position, even when differences do not always reach statistical significance. According to Alzayed and Murshid (2020), employees at higher organizational levels tend to evaluate compensation differently due to greater responsibilities and expectations, which may explain why Salary and Benefit approached significance ( $\chi^2 = 12.48$ ,  $p = 0.052$ ) in this study. Meanwhile, consistent with findings by Dorta-Afonso et al. (2021), no significant differences were observed in work recognition, employment security, and working conditions, indicating that these aspects are often shaped by standardized organizational policies rather than hierarchical status. Overall, these studies support the conclusion that while most job satisfaction dimensions are uniformly experienced across positions, management should place particular emphasis on strengthening interpersonal relations and ensuring transparent, equitable compensation practices across all organizational levels.

The Researchers' Output of this study is a proposed action plan aimed to enhance employee job satisfaction in selected financial institutions in Dapa, Surigao del Norte, based on the findings of the research. Management is encouraged to conduct regular reviews and, where feasible, improvements of salary structures and employee benefits to increase employee satisfaction and motivation. Furthermore, strengthening interpersonal relations through structured team-building activities and formal communication mechanisms is recommended to foster a supportive and collaborative work environment. Improving working conditions by ensuring safe, comfortable, and adequately resourced workplaces is likewise essential in sustaining employee well-being and job satisfaction. In addition, the implementation of consistent employee recognition and incentive programs is recommended to reinforce motivation and acknowledge exemplary performance. Lastly, management should ensure the fair, transparent, and consistent implementation of organizational policies to promote trust, equity, and long-term employee satisfaction. The effective implementation of this proposed action plan is expected to contribute to improved employee morale, enhanced work performance, and overall organizational effectiveness.

## CHAPTER V

### SUMMARY, FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

This chapter discusses the study's findings, draws conclusions, and provides recommendations based on the results.

#### Summary

This study examined the level of job satisfaction of employees in selected financial institutions in Dapa, Surigao del Norte, with particular emphasis on the factors influencing employee satisfaction in the workplace. Specifically, the study focused on salary and benefits, interpersonal relations, and working conditions as key determinants of job satisfaction. Using a descriptive research design, data were gathered from employees of selected financial institutions through a structured survey questionnaire. The collected data were analyzed using appropriate statistical tools to determine the employees' level of job satisfaction and to identify the extent to which the selected factors influenced their overall satisfaction.

The findings of the study revealed that employee job satisfaction is significantly influenced by both intrinsic and extrinsic factors. Salary and benefits were identified as essential in sustaining employee motivation and commitment, while positive interpersonal relations contributed to a harmonious and supportive work environment. Additionally, favorable working conditions were found to play a vital role in enhancing employee comfort, well-being, and productivity. The study further emphasized the importance of effective management practices, including fair policy implementation and employee recognition, in promoting sustained job satisfaction. Overall, the results of the study highlight the need for financial institutions, particularly those operating in smaller municipalities such as Dapa, Surigao del Norte, to adopt strategic human resource practices that prioritize employee welfare as a means of improving organizational performance and service quality.

#### Findings

Based on the analysis and interpretation of the data, the following findings were obtained:

1. Most of the respondents were aged 20–29 years old.
2. The majority of the respondents were females.
3. Most respondents were single.
4. The majority of the respondents had 1–5 years of length of service.
5. Most respondents occupied front line positions such as Loan Officer and Teller.
6. The overall level of job satisfaction of employees was high.
7. Salary and Benefits obtained the highest mean level of job satisfaction.
8. Interpersonal Relations ranked second in terms of job satisfaction.
9. Working Conditions obtained the lowest mean level of job satisfaction.
10. There was no significant difference in the overall level of job satisfaction among employees.
11. There was no significant difference in job satisfaction when employees were grouped according to age.
12. There was no significant difference in job satisfaction when employees were grouped according to sex.
13. There was a significant difference in job satisfaction in terms of Salary and Benefits when employees were grouped according to civil status.
14. There was no significant difference in job satisfaction when employees were grouped according to length of service.
15. There was a significant difference in job satisfaction in terms of Interpersonal Relations when employees were grouped according to position in the organization.

## Conclusions

Based on the findings of the study, the following conclusions are drawn:

Employees of the selected financial institutions in Dapa, Surigao del Norte generally experience a high level of job satisfaction, particularly with regard to salary and benefits and interpersonal relations. Most respondents were aged 20-29 years old (50.0%), female (63.5%), single, and had 1-5 years of length of service (75.0%), with the majority occupying frontline positions such as Loan Officer and Teller (53.8%). These results indicate that the workforce is largely composed of young early-careers employees engaged in operational roles.

The study further revealed that job satisfaction does not significantly differ when grouped according to age, sex, and length of service, suggesting that workplace policies are experienced consistently across these demographics categories.

However, civil status influences employees' satisfaction with salary and benefits, suggesting differences in financial priorities among employees. Additionally, position in the organization affects satisfaction with interpersonal relations, indicating variations in workplace interactions across organizational roles.

Overall, job satisfaction in the selected financial institutions is more strongly influenced by organizational factors than by most demographic characteristics.

## Recommendations

Based on the findings and conclusions drawn from the study, the following recommendations are proposed: Management of the selected financial institutions may review and enhance salary and benefits packages to ensure they are competitive and responsive to the diverse needs of employees, particularly considering differences in civil status.

Programs that promote positive interpersonal relationships across all organizational levels may be strengthened, such as team-building activities, communication workshops, and leadership training, to address differences in satisfaction related to organizational position.

Improvements in working conditions may be prioritized, as this dimension received the lowest satisfaction rating, to further enhance employees' overall work experience.

Human resource policies may continue to emphasize fairness, consistency, and equal treatment to sustain uniform job satisfaction across employees of different ages, sexes, and lengths of service.

Future researchers may conduct similar studies in other municipalities or include additional variables such as leadership style, organizational culture, or work-life balance to further expand understanding of job satisfaction in financial institutions

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